

# UK Plastic Cards 2009

The Way We Pay

Plastic cards are the most popular non-cash payment method in the UK. They allow cardholders to pay for goods and services easily and conveniently, and provide a secure alternative to cash and cheques. Today, most consumers pay for many of their purchases with a plastic card and most retailers take cards. The majority of purchases on the internet are made using plastic cards.

Plastic cards are issued by a variety of organisations such as banks, building societies and other financial services companies. The types of cards issued and their level of functionality vary from card issuer to card issuer and between the different card schemes under which the cards are issued. The major plastic card schemes include American Express, Diners Club, JCB International, Maestro, MasterCard and Visa. These schemes are the operators of the payment card systems that govern transaction processes and transmission of money through the card networks.

This report looks in detail at how UK-issued plastic cards are held and used, and includes summary tables on cards in issue and the number and value of transactions.

## THE UKCARDS ASSOCIATION

The UK Cards Association is the leading trade association for the cards industry in the UK. With a membership that includes all major credit, debit and charge card issuers, and card acquiring banks, the role of The Association is both to unify and to represent the UK card payments industry. It is responsible for formulating and implementing policy on non-competitive aspects of card payments including codes of practice, fraud prevention, major infrastructural changes, development of standards and other matters where cross-industry benefits are identified. The UK Cards Association was formed in April 2009 as the successor body to the APACS Card Payments Group.

*UK Plastic Cards 2009* brings together information on how many cards we have and what we spend our money on, both on the high street and online. It also includes demographic details of personal plastic card spending habits, and forecasts how our use of plastic is expected to change over the next ten years.

Other publications include *UK Payment Statistics* and *UK Cash & Cash Machines*, *UK Automated Payments*, *UK Consumer Payments* and *UK Cheques* in *The Way We Pay* series.

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# UK Plastic Cards 2009



Name of Contact	
Name on Card	
Company Name	

Address	
	Post / Zip code

Telephone number	
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Description of goods/services	
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Card <i>(please circle which card)</i>	MasterCard	Maestro	VISA	Switch
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Card number	<input type="text"/>
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Expiry date	<input type="text"/>
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Valid from date*	<input type="text"/>	Issue Number*	<input type="text"/>
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*\* This data is only required for some cards e.g. Maestro*

Date of Transaction	<input type="text"/>
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Total Amount <i>(including VAT)</i>	£	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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## For UK Payments Use Only

### Accounts Postings

Sales A/c in Nominal Ledger						£						
VAT	3	1	0	8	0	£				-		
Total cash	2	0	0	0	0	£				-		

UK Payments Unit	Corporate Communications
Signature	