



# UK Plastic Cards **2011**

Examines in detail trends in the use of payment cards  
in the UK by businesses and individuals



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 plastic, as do an increasing number of professional service providers. 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 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 acquirers, 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, developments of standards and other matters where cross-industry benefits are identified.

*UK Plastic Cards 2011* brings together information on how many cards we have and what we spend our money on, both in the high street and online. It also includes 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*, *UK Cash & Cash Machines*, *UK Automated Payments*, *UK Consumer Payments* and *UK Cheques*.

Colleagues working on behalf of The UK Cards Association will be happy to help if you have any queries regarding this publication.

For queries about the data in this publication please contact Information Management:

Ian Kerr/Denise Heriot/David Obuwa  
Tel 020 3217 8222/8223/8421  
Email [inform@ukpayments.org.uk](mailto:inform@ukpayments.org.uk)

For member enquiries relating to users and holders of cards, and forecasts, please contact Policy and Markets:

Tanya Surendra  
Tel 020 3217 8334  
Email [pmr@ukpayments.org.uk](mailto:pmr@ukpayments.org.uk)

For membership information or further details about The UK Cards Association please contact:

Tel 020 3217 8200  
Email [support@ukcards.org.uk](mailto:support@ukcards.org.uk)  
[www.theukcardsassociation.org.uk](http://www.theukcardsassociation.org.uk)

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# UK Plastic Cards 2010



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	
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Expiry date	
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Valid from date*	
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Issue Number*	
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*\*This data is only required for some cards e.g. Maestro*

Date of Transaction		/		/	2	0	1	0
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Total Amount <i>(including VAT)</i>	£					-	0	0
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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
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