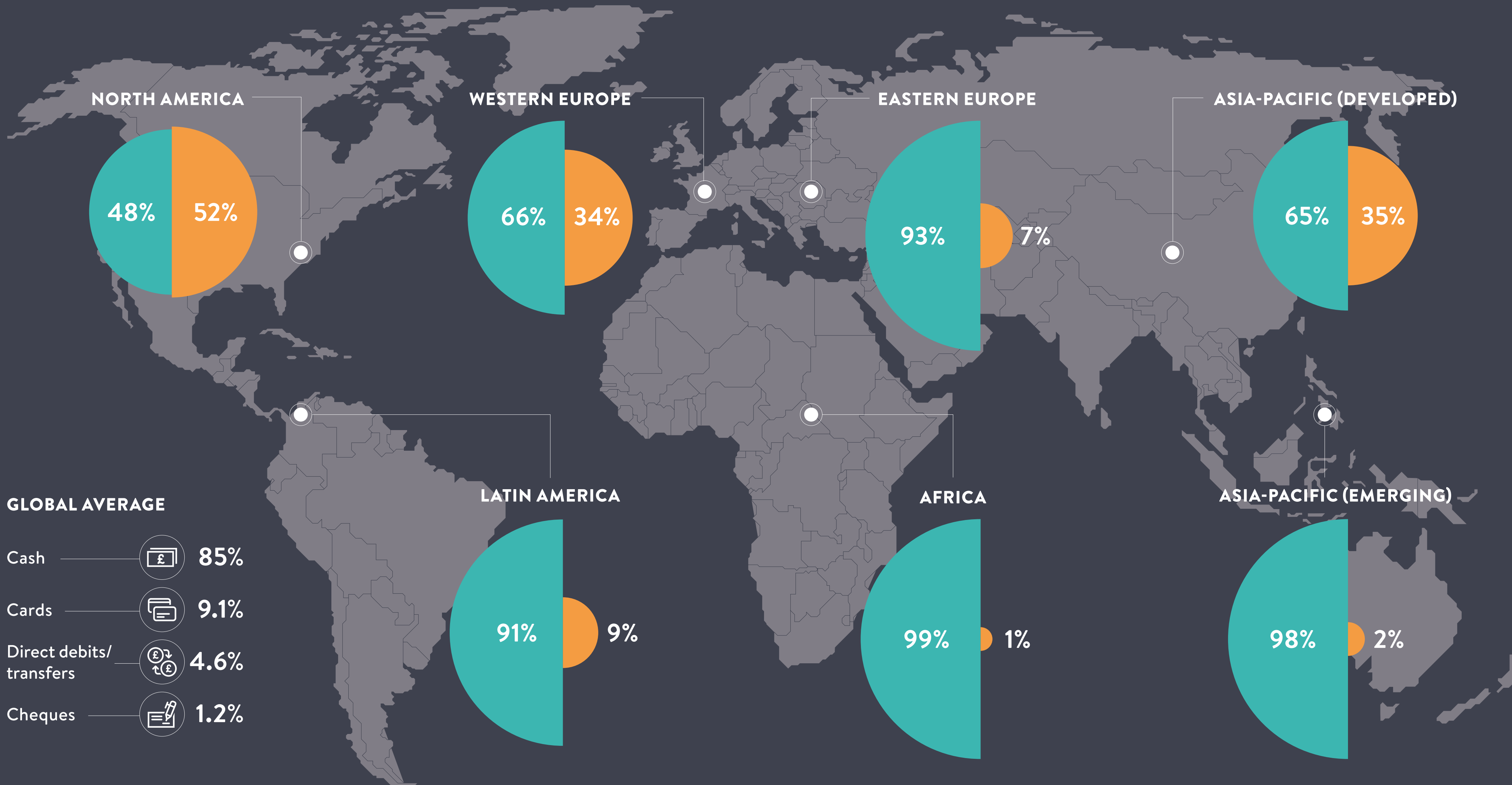


# GOING CASHLESS AROUND THE WORLD

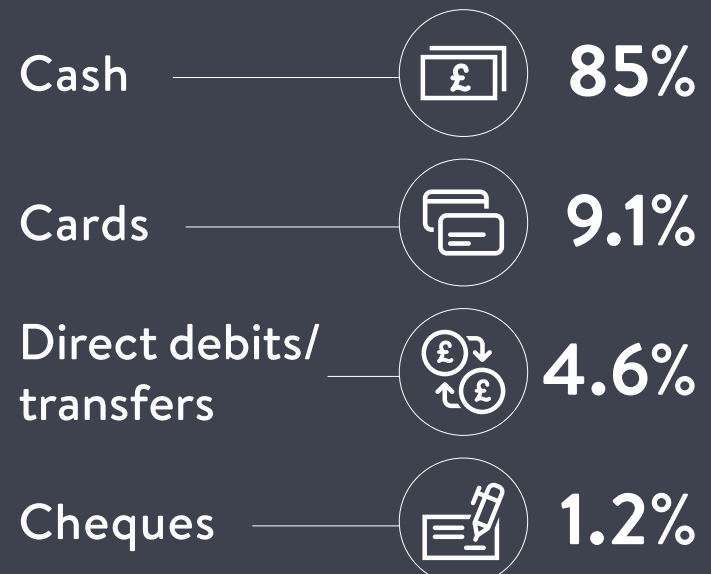
## GLOBAL PAYMENTS

PROPORTION OF CASH AND NON-CASH PAYMENTS

Cash Non-cash



### GLOBAL AVERAGE

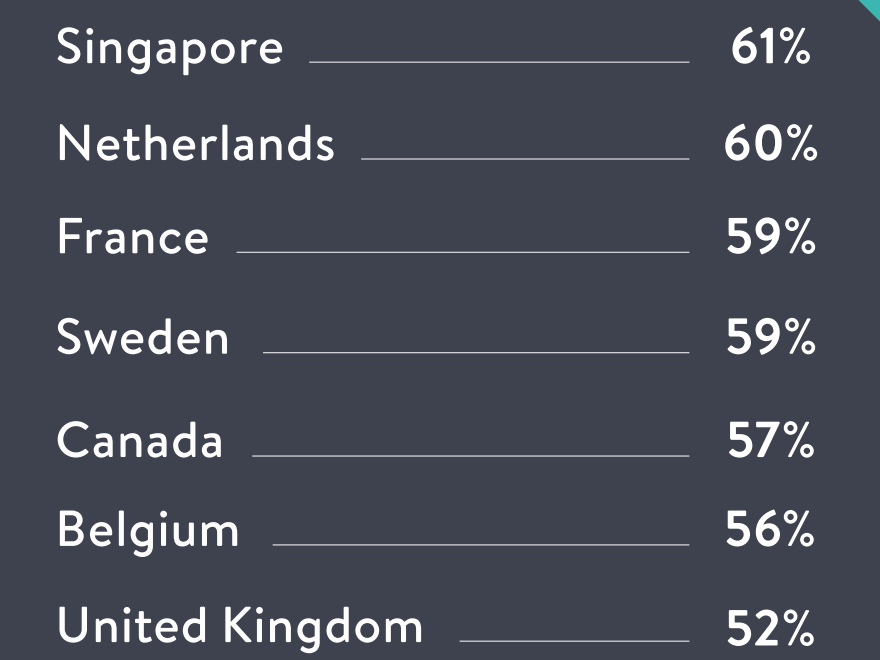


Source: McKinsey/Cappgemini

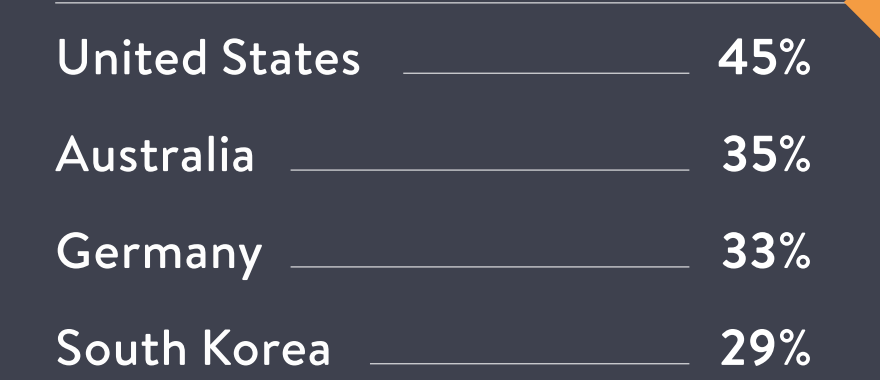
## COUNTRIES WITH THE HIGHEST PROPORTION OF CASHLESS TRANSACTIONS

BASED ON CONSUMER PAYMENT TRANSACTIONS

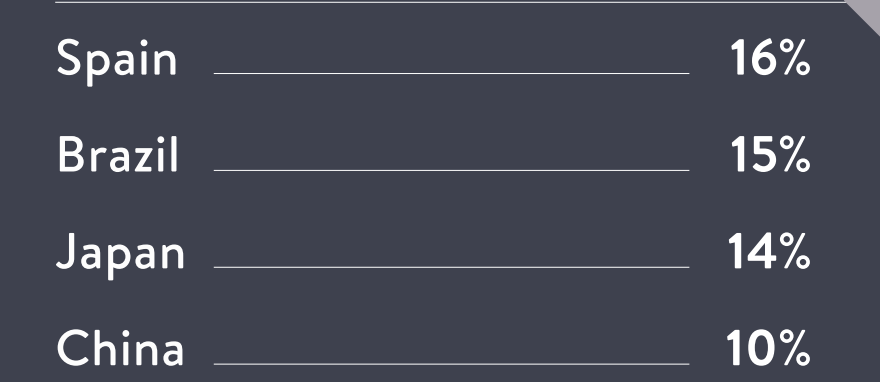
### ADVANCED



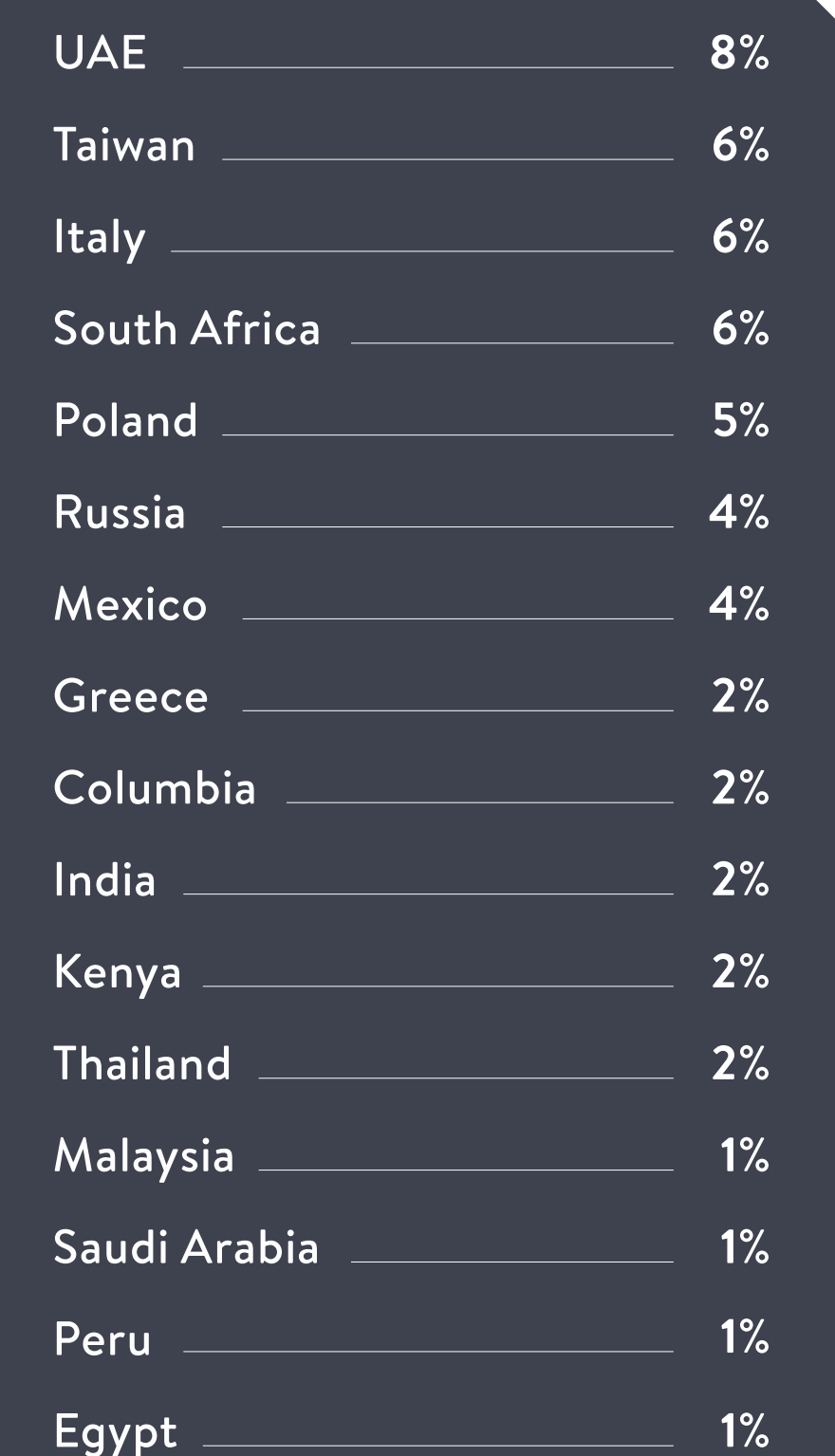
### TIPPING POINT



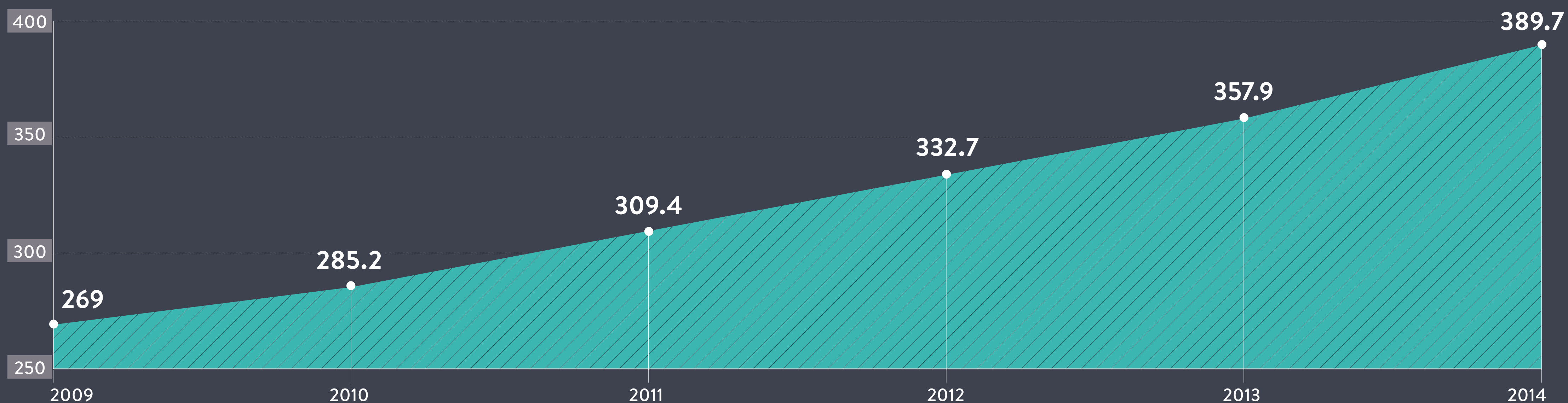
### TRANSITIONING



### INCEPTION



## NUMBER OF CASHLESS TRANSACTIONS WORLDWIDE (BN)



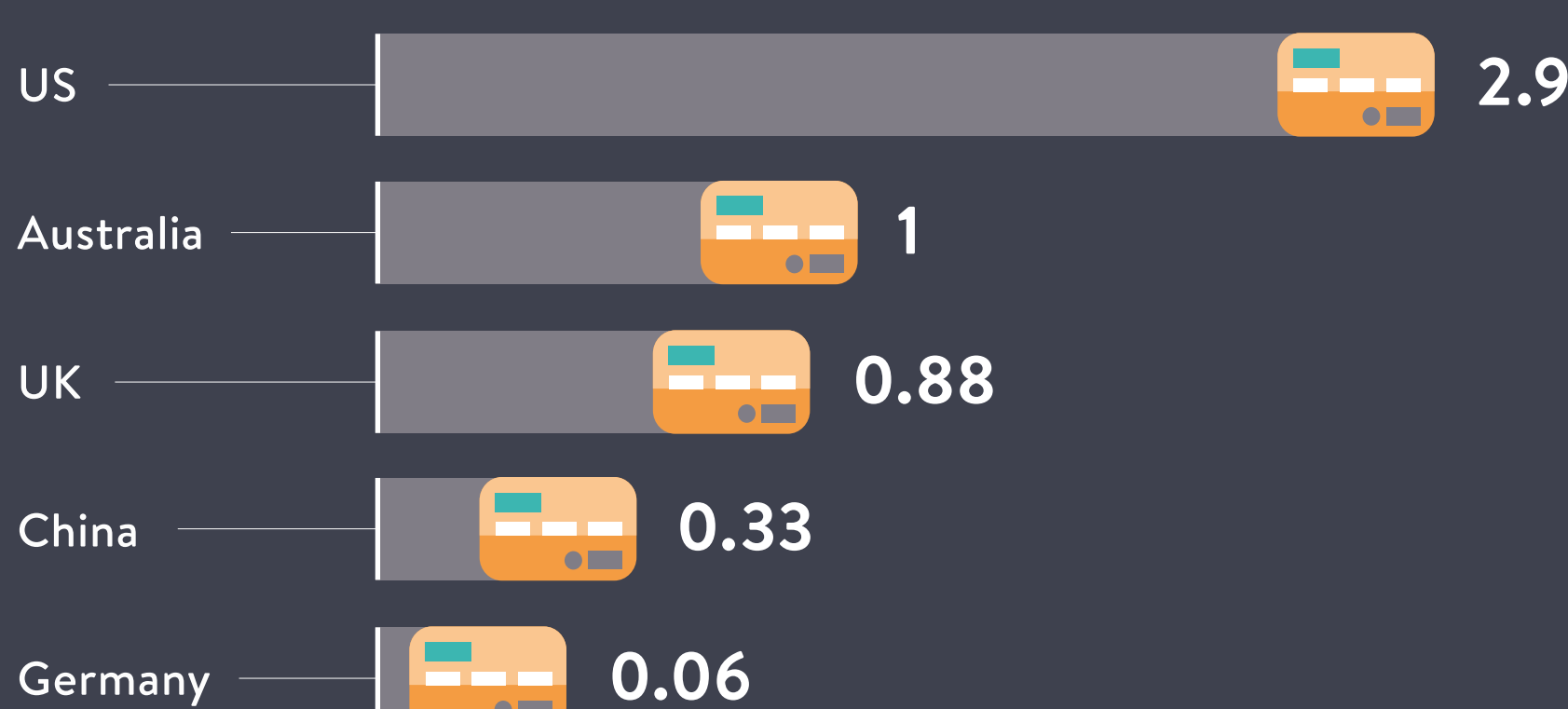
Source: Cappgemini 2015

Source: Mastercard Advisers/McKinsey

## DEBIT CARDS PER HEAD



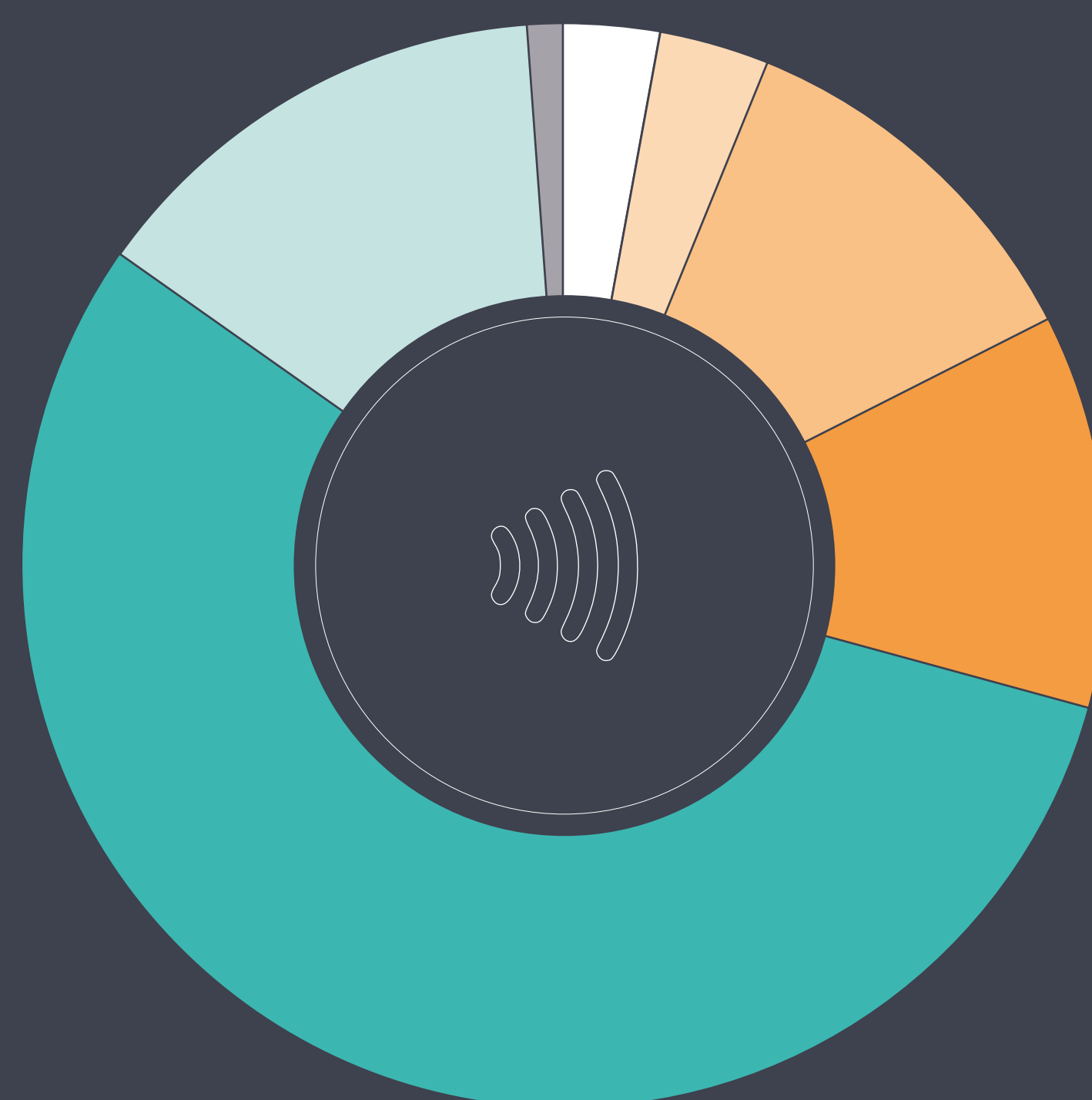
## CREDIT CARDS PER HEAD



Source: European Central Bank/Bank of International Settlements

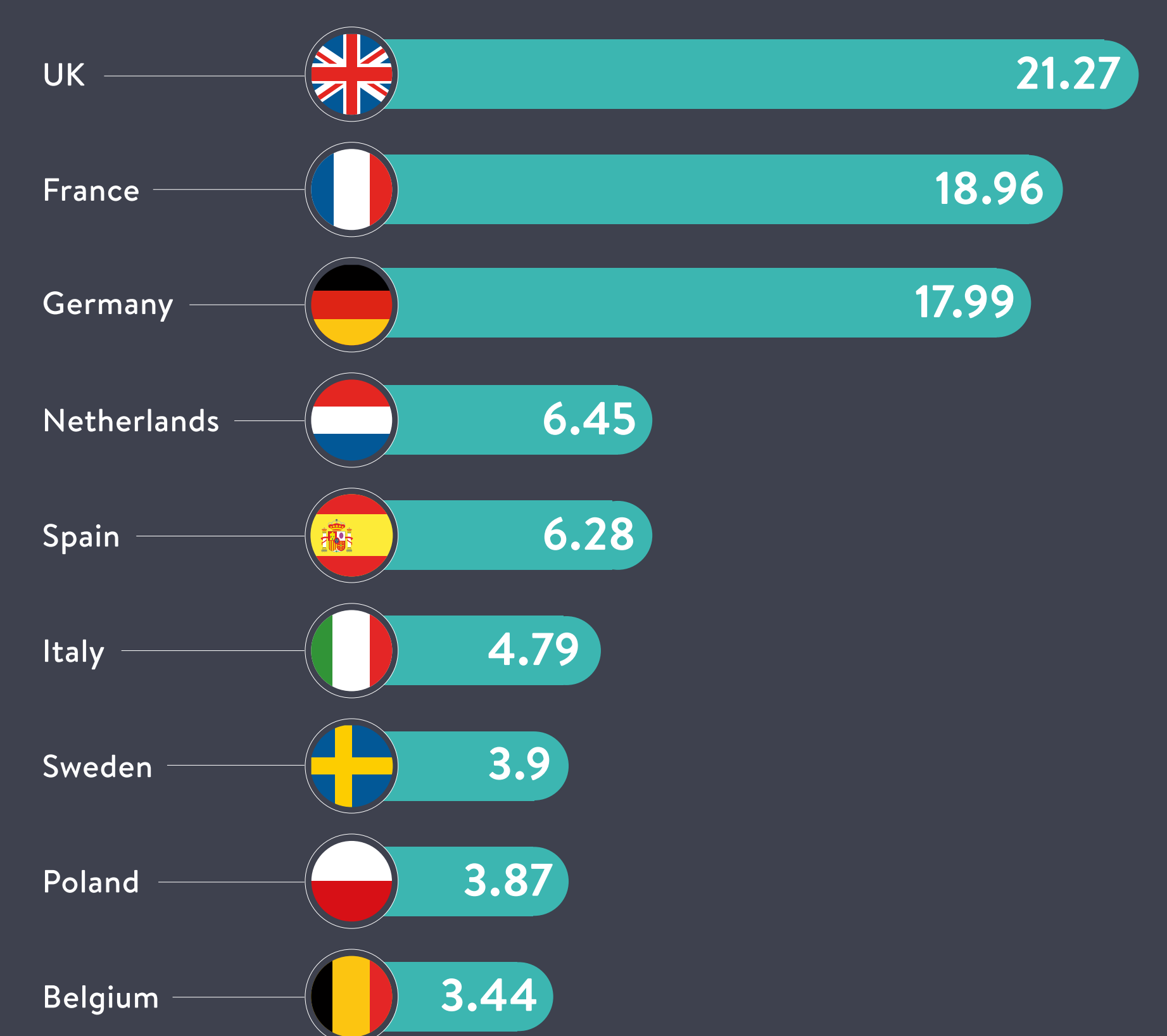
## CONTACTLESS CARDS ISSUED BY REGION

● Africa & Middle East
 ● Rest of Asia-Pacific
 ● Far East & China
 ● Latin America
 ● Western Europe
 ● Central & Eastern Europe
 ● North America



Source: Juniper Research 2014

## TOP EUROPEAN COUNTRIES FOR CASHLESS PAYMENT TRANSACTIONS (€BN)



Source: European Central Bank 2015