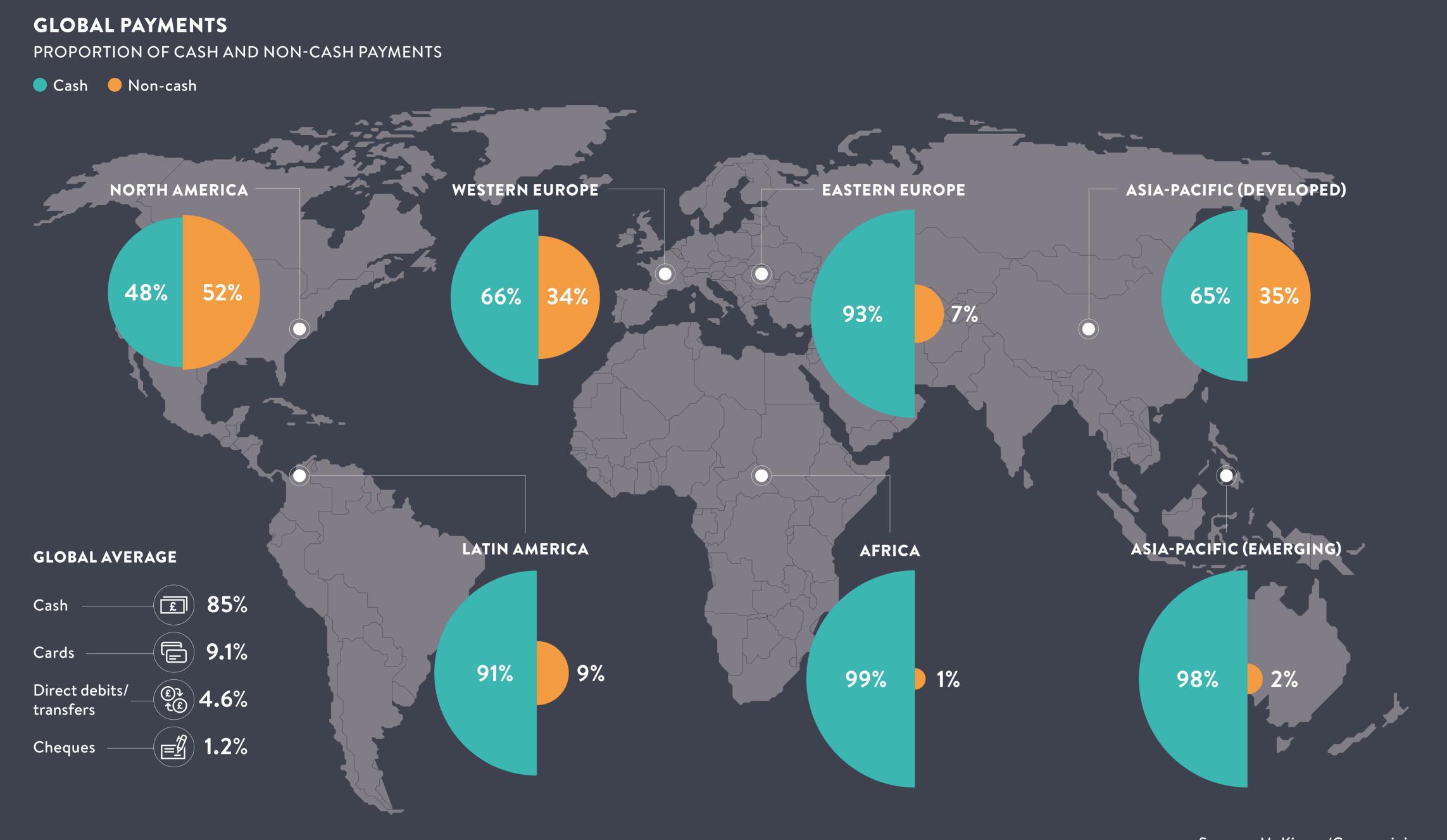
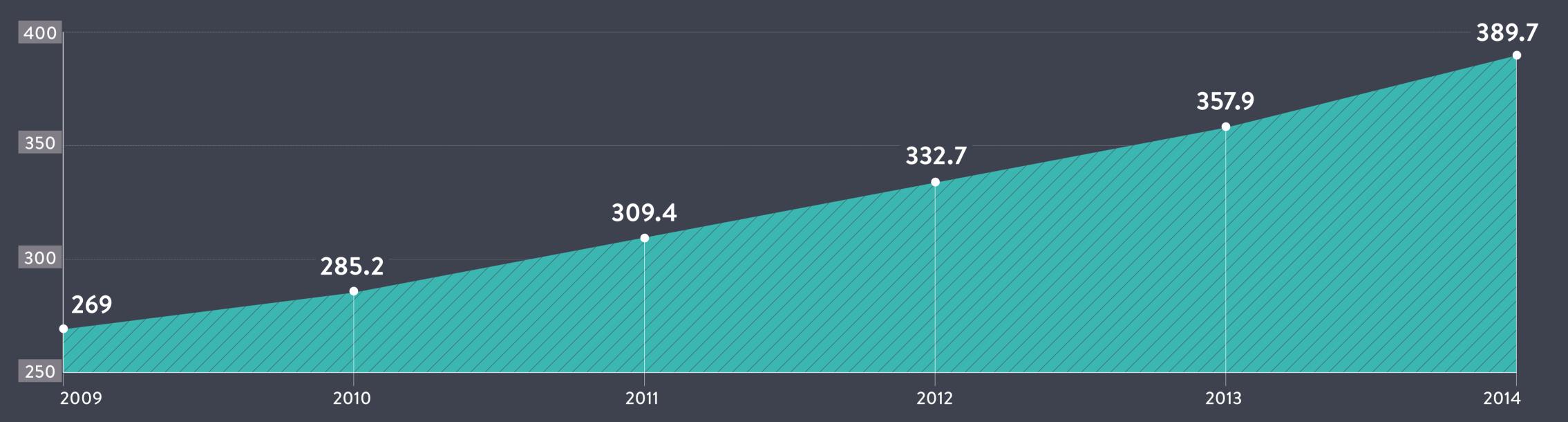
GOING CASHLESS AROUND THE WORLD



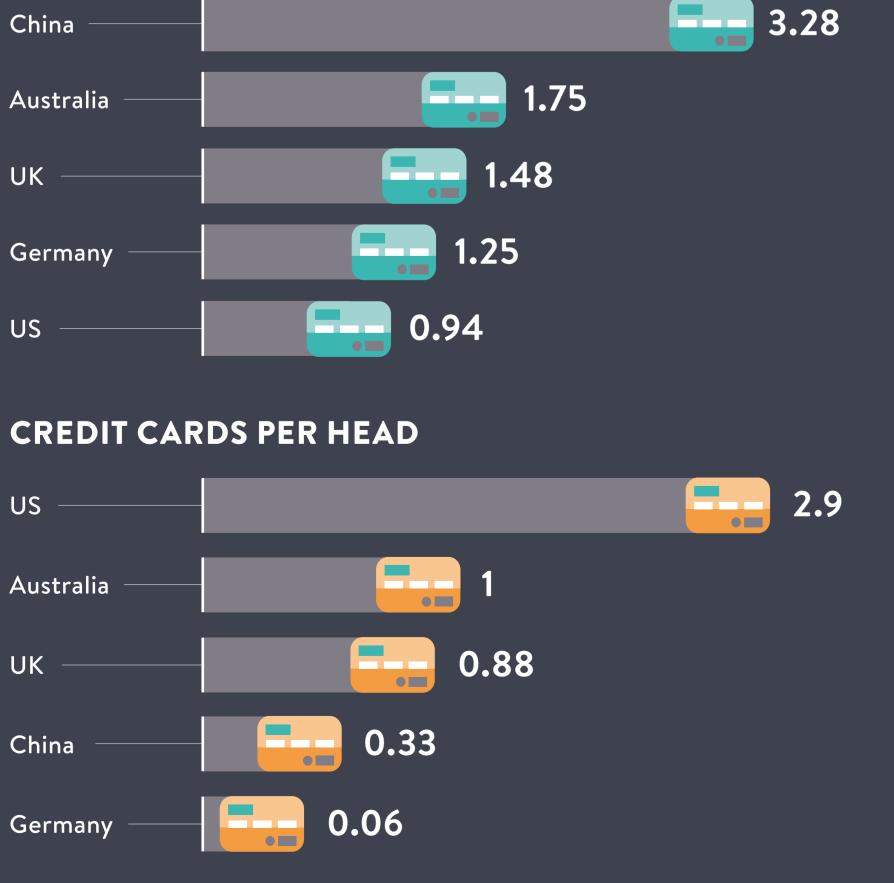
Source: McKinsey/Capgemini

NUMBER OF CASHLESS TRANSACTIONS WORLDWIDE (BN)

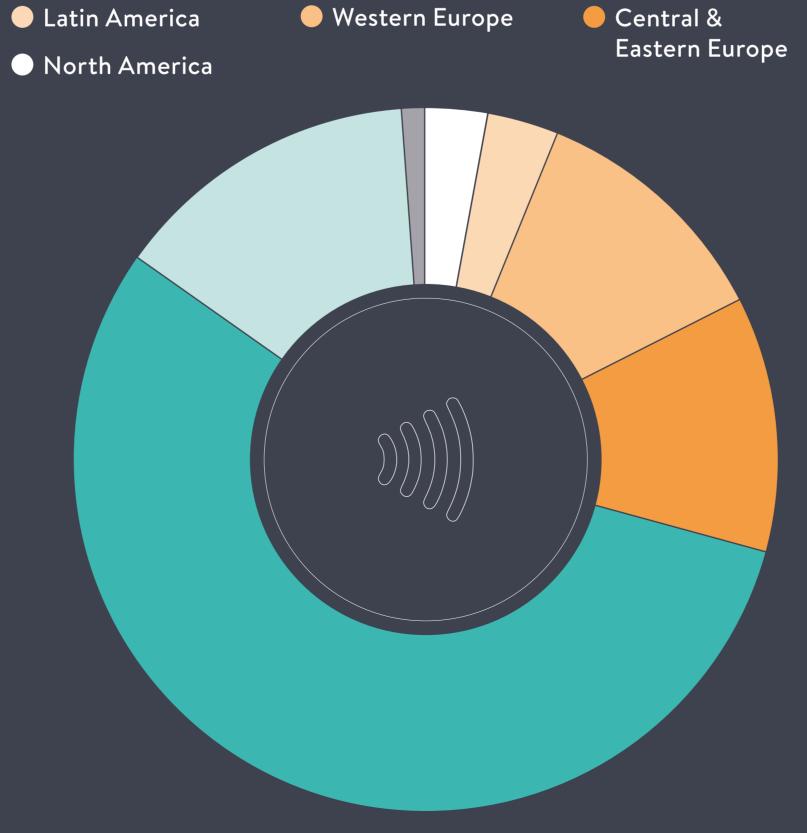


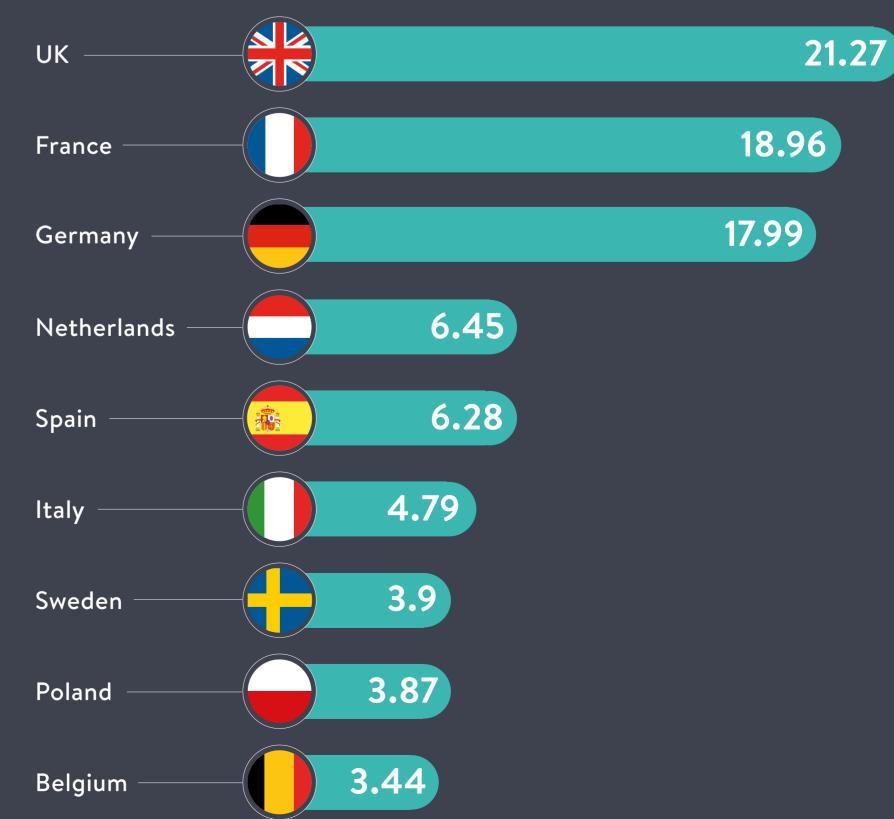
Source: Capgemini 2015

CONTACTLESS CARDS ISSUED BY REGION Africa & Middle East Rest of Asia-Pacific Far East & China Latin America Western Europe Central & TOP EUROPEAN COUNTRIES FOR CASHLESS PAYMENT TRANSACTIONS (£BN)



DEBIT CARDS PER HEAD





COUNTRIES WITH THE

BASED ON CONSUMER

ADVANCED

Netherlands

Singapore

France

Sweden

Canada

Belgium

United Kingdom

TIPPING POINT

United States

Australia

Germany

Spain

Brazil

Japan

China

UAE

Italy

Taiwan

Poland

Russia

Mexico

Greece

India

Kenya

Thailand

Malaysia

Peru

Egypt

Saudi Arabia

Columbia

INCEPTION

South Africa

South Korea

TRANSITIONING

PAYMENT TRANSACTIONS

HIGHEST PROPORTION OF

CASHLESS TRANSACTIONS

61%

60%

59%

59%

57%

56%

52%

45%

35%

33%

29%

16%

15%

14%

10%

8%

6%

6%

6%

5%

4%

4%

2%

2%

2%

2%

2%

1%

1%

1%

1%

Source: Mastercard Advisers/McKinsey

Source: European Central Bank/Bank of International Settlements

Source: Juniper Research 2014

Source: European Central Bank 2015