

Corporate Strategy: Card Network Competitive Landscape

April 2022

Table of Contents

SCOPE OF THE REPORT

Network landscape

OVERVIEW

Paper payment value continues to decline Debit and credit cards continue to drive global card payment value Global card payment value growth Network financial performance Converting paper business payments Converting paper business-to-business (B2B) payments Open banking opportunity Move to capture growing buy now pay later (BNPL) Card fraud continues to rise

STRATEGIES

Key corporate activity Fintech strategy Visa's "network of networks" strategy Mastercard bringing together digital platforms Card issuing and lending Discover pursing partnerships over acquisitions The commercial advantage for American Express

CONCLUSIONS

Gaining share of payment value Incorporating additional fintech layer in payments

APPENDIX

Definitions

About Euromonitor International

Euromonitor International is an independent market intelligence provider. Data, insight and analysis stem from in-the-field research spanning 210 national markets.

Content ranges from the in-depth and country-specific, to key strategic themes with a global range and significance. Products cover a comprehensive range of insights and market data, but can be broadly categorised as:

- Strategy Briefings: Global or regional in scope, and focussing on the most important themes shaping consumer demand, the key markets, competitive environment and future outlook across a range of industries.
- Company Profiles: Analysis dedicated to the world's most significant companies, with detailed insight into their activities, focus of operations, their competitors, their geographic presence and performance.
- Country Reports: For an in-depth understanding of specific countries, whether by industry, economic metrics or consumer trends and lifestyles. These reports cover current trends, consumer demand, market potential and future prospects, with country-specific local insight and comprehensive data, unavailable elsewhere.

For more information on this report, further enquiries can be directed via this link www.euromonitor.com/corporate-strategy-card-network-competitivelandscape/report.