



N. NILSON REPORT

The World's Top Card Issuers and Merchant Acquirers

1,171 CARD ISSUERS

259 MERCHANT ACQUIRERS

ASIA-PACIFIC, CANADA, EUROPE, LATIN AMERICA,
UNITED STATES, MIDDLE EAST AND AFRICA

Visa, Mastercard, American Express, UnionPay, JCB, Discover and Diners Club
and Domestic-Only Cards

IN THIS REPORT

► **Worldwide**

- General Purpose Cards
- Purchase Transactions on Global Cards
- Purchases by Card Type
- Top 300 Issuers
- Top 150 Credit Card Issuers
- Top 150 Debit Card Issuers
- Top 50 Maestro Issuers
- Top 150 Credit Card Portfolios
- Top 150 Merchant Acquirers

► **By World Region**

- General Purpose Cards 2023 vs. 2022
- Market Shares of Purchase Volume
- YOY Growth/Decline in Purchase Volume
- Top General Purpose Card Issuers
- Top 50 Credit Card Issuers
- Top 50 Debit Card Issuers
- Largest General Purpose Card Issuers
- Card Issuers Credit vs. Debit
- Largest Merchant Acquirers

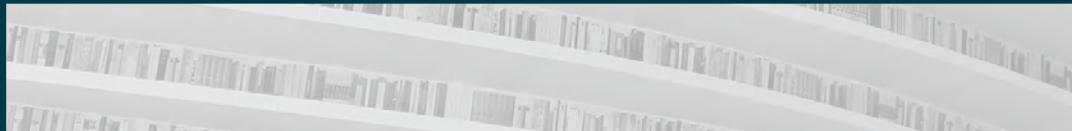
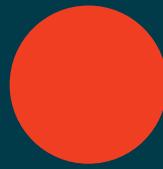


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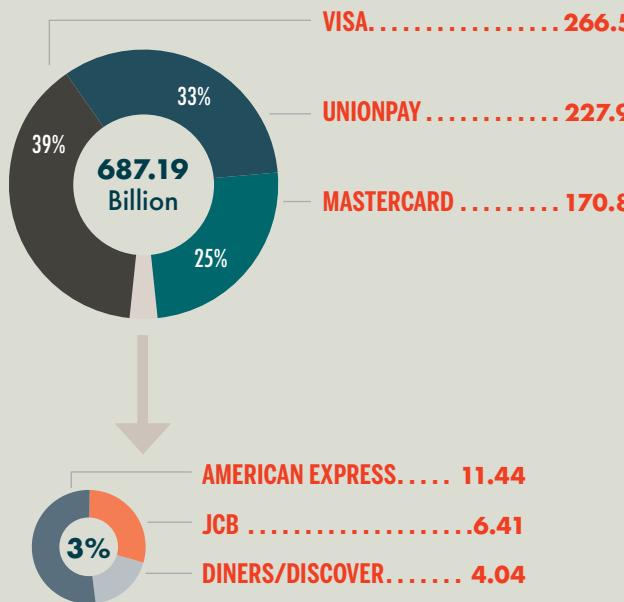
Global Network Card Results Worldwide—2023

Visa, UnionPay, Mastercard, American Express, JCB and Discover/Diners Club credit, debit and prepaid cards generated 687.19 billion purchase transactions worldwide for goods and services in 2023, up 9.9% over 2022. Included in those purchase transactions on the global card networks were consumer, small business and commercial card products. When debit card figures are mentioned in the text and used in the charts and tables prepaid cards are included.

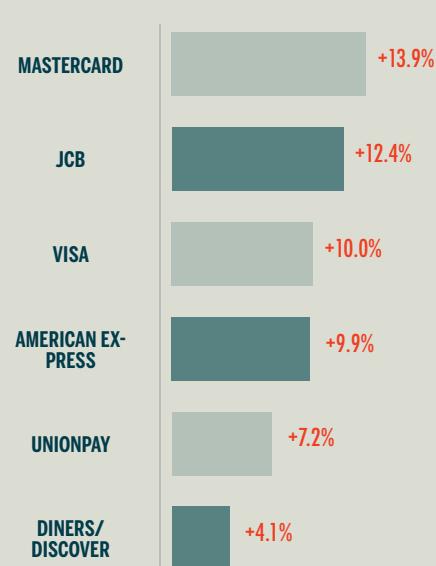
Visa brand credit and debit cards held a 38.78% market share of all global network purchase transactions worldwide in 2023. This was a gain of 2 basis points (bps) from 2022. When measuring only credit card transactions, Visa cards held a 38.79% share, a year-over-year gain of 6 bps. However, Visa's share of debit card transactions at 38.78% declined 1 bps.

Global Brand Card Networks

PURCHASE TRANSACTIONS (BIL.)



GROWTH IN 2023 VS. 2022



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UnionPay debit and credit cards held a 33.17% share of all global network purchase transactions worldwide, an 85 bps drop from 2022. When measuring only debit card transactions, UnionPay held a 38.92% market share, a year-over-year drop of 110 bps. UnionPay credit cards held a 23.04% share against other credit card brands, down 41 bps.

Mastercard credit and debit cards held a 24.86% market share of all global network purchase transactions worldwide, up 85 bps from 2022. When measuring only debit card transactions, Mastercard held a 22.30% share, a year-over-year gain of 111 bps. Credit cards with the Mastercard brand had a 29.37% share of all credit card purchase transactions, up 39 bps.

American Express cards had a 4.60% market share of all global network credit card transactions in 2023, a 1 bps dip from 2022. JCB credit cards had a 2.58% share, up 5 bps. Discover/Diners Club credit cards had a 1.63% share, down 9 bps.

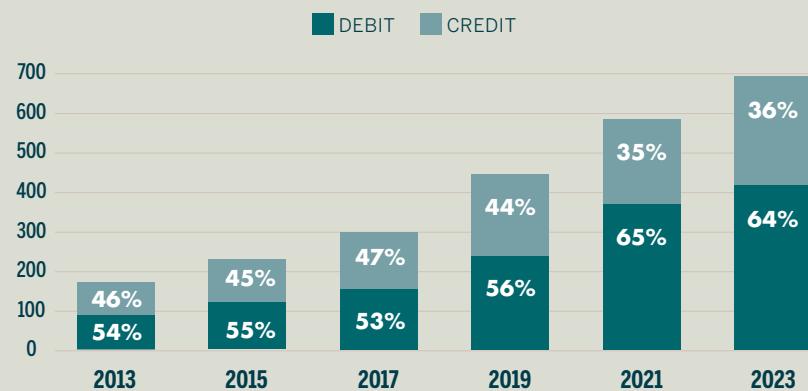
When measuring all purchase transactions on the global networks in 2023, debit cards accounted for 63.84%, a drop of 4 bps. Visa debit card purchase transactions accounted for 63.84% of Visa's worldwide total for all card transactions, down 8 bps. Debit cards accounted for 74.89% of all UnionPay purchase transactions, a 22 bps drop from 2022. Mastercard debit cards accounted for 57.28% of all Mastercard purchase transactions, up 89 bps.

Total volume, which combines purchases of goods and services with cash advances and cash withdrawals, reached \$41.892 trillion in 2023, up 5.7% on a local currency basis. Mastercard and Visa combined accounted for 57.62% of total volume, up 193 bps. UnionPay cards generated 36.93%, down 208 bps. American Express, JCB and Discover/Diners Club combined accounted for 5.45%, an increase of 15 bps.

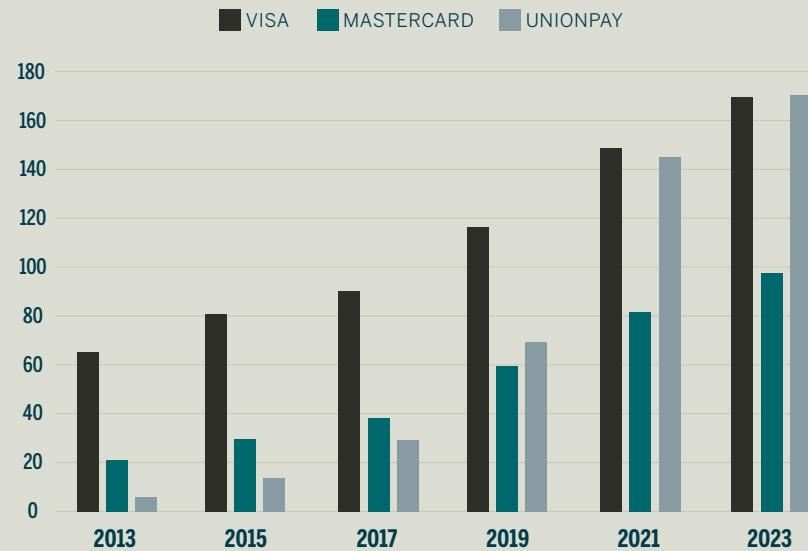
Credit card purchase volume for all global network brands, which excludes cash advances, was \$19.580 trillion, up 3.5% from 2022. Debit card purchase volume, which excludes cash withdrawals, generated by UnionPay, Mastercard and Visa cards was \$17.725 trillion in 2023, up 8.6% from 2022.

Global Network Purchase Transactions 2013–2023 in Billions

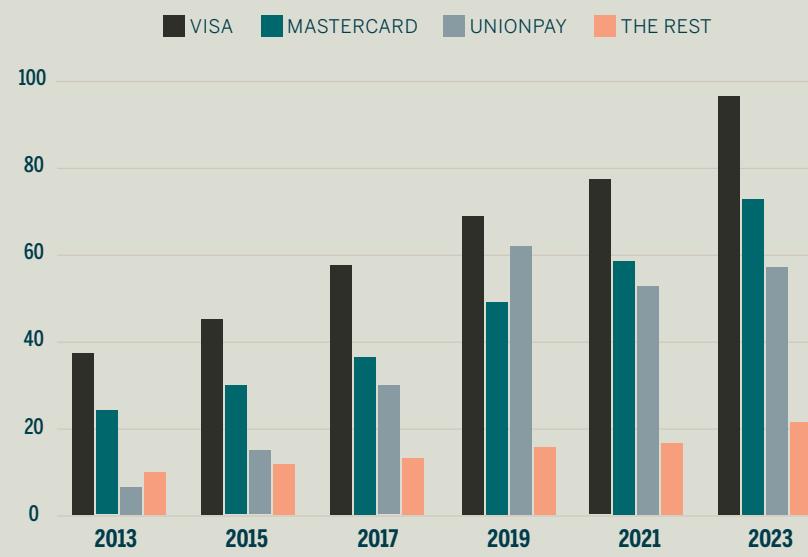
Credit vs. Debit Market Shares



Debit Card Purchase Transactions by Brand



Credit Card Purchase Transactions by Brand



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When comparing worldwide spending for goods and services by product type, UnionPay debit cards had the largest market share for the 12th consecutive year. UnionPay credit cards ranked second largest by product in 2023 based on purchase volume, followed by Visa credit cards, Visa debit cards, Mastercard credit cards, Mastercard debit cards, American Express credit cards, JCB credit cards and Discover/Diners Club credit cards.

UnionPay cards generated \$40 of every \$100 in purchase volume handled by the global networks compared to \$43 in 2022. Mastercard and Visa combined accounted for \$54 of every \$100, up from \$51 in 2022. Visa accounted for \$34 of every \$100. Mastercard accounted for \$20 of every \$100.

On the Visa global network, credit cards accounted for 50.12% of its combined credit and debit card purchase volume, up 17 bps from 2022. On the Mastercard global network, credit cards accounted for 55.78% of its purchase volume for all credit and debit products, down 62 bps. On UnionPay's global network, credit cards accounted for 45.81% of its combined credit and debit card purchase volume, down 320 bps.

When measuring only credit card purchase volume for all global networks, UnionPay held a 35.34% market share, down 379 bps versus 2022. Visa credit cards held a 32.29% share, up 171 bps. Mastercard's credit card share increased 154 bps to 20.92%. Amex's share was up 42 bps to 8.50%. JCB's share grew 10 bps to 1.64% and Discover/Diners Club's share increased 2 bps to 1.31%.

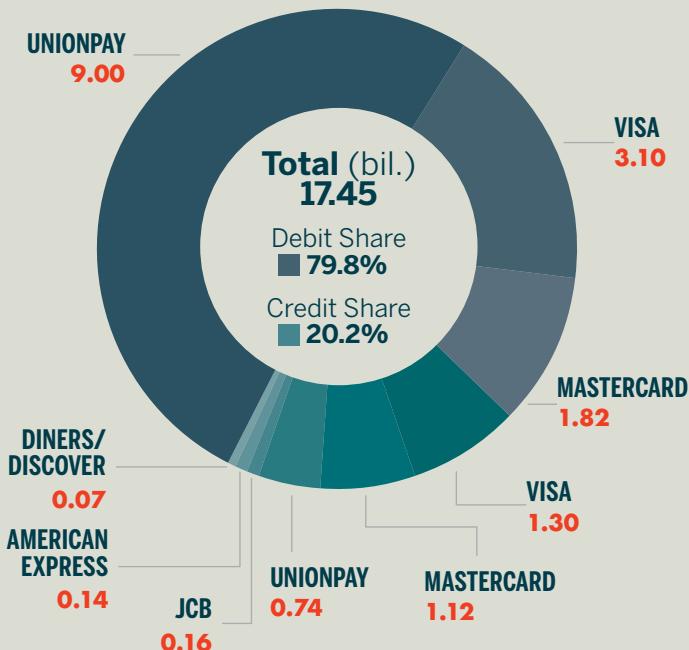
When measuring only debit card purchase volume, UnionPay's market share declined 98 bps to 46.17%. Visa's share grew 1 bps to 35.50% and Mastercard's share was up 97 bps to 18.32%.

Debit card cash withdrawals combined with credit card cash advances totaled \$4.587 trillion in 2023. Credit and debit card cash was 10.95% of total global network card volume in 2023, down from 11.10%.

Credit, debit and prepaid cards in circulation carrying global network brands reached 17.45 billion at the end of 2023, up 5.0% from 2022. Of the total worldwide, UnionPay cards accounted for 55.78%, a decline of 106 bps versus 2022. Visa cards held a 25.22% share, an increase of 37 bps. Mastercard cards held a 16.89% share, up 72 bps.

Global Network Cards in Circulation

in Billions with Market Shares



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JCB's share was 0.89%, down 3 bps. American Express's share was 0.81%, up 1 bps, and Discover/Diners Club's share was 0.41%, down 1 bps.

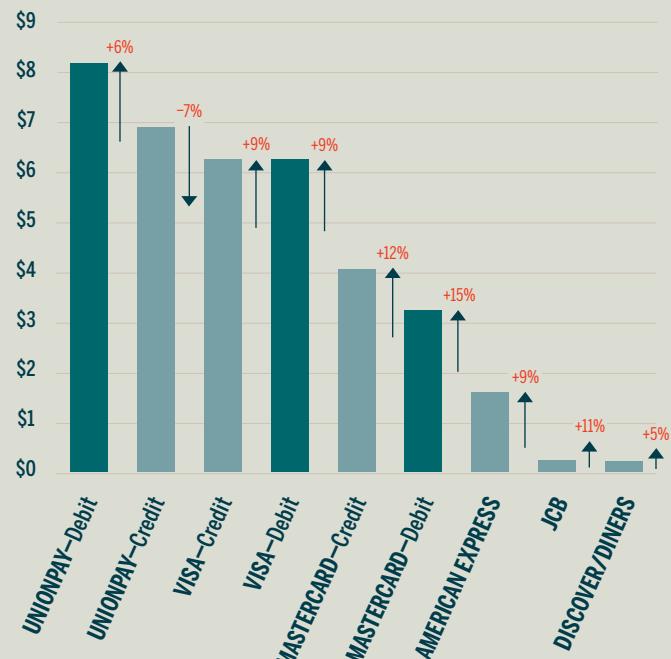
Visa, Mastercard, Amex and Discover credit cards issued in the US generated \$5.822 trillion in purchase volume in 2023, up 6.8%. Purchase volume tied to credit cards carrying those brands issued outside the US (including Diners Club, but excluding UnionPay and JCB) grew 13.0% to \$6.519 trillion.

Mastercard credit card purchase volume generated by cards issued in the US grew 8.4% to \$1.432 trillion. Outside the US, purchase volume on Mastercard credit cards increased 13.6% to \$2.665 trillion.

Visa purchase volume from credit cards issued in the US reached \$3.028 trillion, an increase of 6.7%. Outside the US, credit card purchase volume tied to Visa cards grew to \$3.295 trillion, an increase of 11.9%. American Express purchase volume generated by US credit cards reached \$1.114 trillion, up 5.9%. Amex credit cards issued outside the US generated \$520.36 billion, up 15.9%.

Purchase Volume by Product (in Trillions)

with Percentage Change vs. 2022



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Global Network Cards Worldwide

Figures are for 2023 with change vs. 2022

Brand/Card Type	Dollar Volume (bil.)						Transactions (bil.)				Cards	
	TOTAL	CHANGE	PURCHASES	CHANGE	CASH	CHANGE	TOTAL	CHANGE	PURCHASES	CHANGE	MIL.	CHANGE
UnionPay Credit	\$6,927.94	-6.5%	\$6,918.93	-6.5%	\$9.01	-20.6%	57.27	8.1%	57.24	8.1%	735.0	-5.8%
Visa Credit	\$6,547.88	9.3%	\$6,323.03	9.3%	\$224.85	7.3%	97.18	10.2%	96.38	10.2%	1,298.0	4.6%
Mastercard Credit	\$4,290.16	11.9%	\$4,096.77	11.8%	\$193.39	16.0%	73.68	11.5%	72.97	11.5%	1,124.1	6.1%
American Express Credit	\$1,680.10	9.0%	\$1,664.62	8.9%	\$15.48	26.1%	11.51	10.0%	11.44	9.9%	141.2	5.9%
JCB Credit	\$329.30	10.4%	\$320.64	10.5%	\$8.66	7.6%	6.50	12.2%	6.41	12.4%	156.0	2.1%
Discover/Diners Club Credit	\$272.08	5.5%	\$256.11	5.3%	\$15.97	8.0%	4.07	4.1%	4.04	4.1%	71.5	2.8%
CREDIT CARD TOTALS	\$20,047.46	3.7%	\$19,580.10	3.5%	\$467.37	10.6%	250.21	10.0%	248.48	10.1%	3,525.8	2.6%
Visa Debit & Prepaid	\$8,563.13	7.0%	\$6,293.15	8.6%	\$2,269.98	2.7%	186.47	8.8%	170.13	9.9%	3,104.0	7.4%
UnionPay Debit & Prepaid	\$8,542.48	6.1%	\$8,184.31	6.3%	\$358.17	1.1%	171.59	6.8%	170.73	6.9%	9,000.0	3.9%
Mastercard Debit & Prepaid	\$4,738.72	11.5%	\$3,247.64	14.6%	\$1,491.08	5.4%	109.96	13.7%	97.85	15.7%	1,823.4	12.0%
DEBIT CARD TOTALS	\$21,844.33	7.6%	\$17,725.10	8.6%	\$4,119.23	3.5%	468.01	9.2%	438.71	9.9%	13,927.4	5.7%
UnionPay Totals	\$15,470.42	0.0%	\$15,103.23	0.0%	\$367.19	0.4%	228.86	7.2%	227.97	7.2%	9,735.0	3.1%
Visa Totals	\$15,111.01	8.0%	\$12,616.18	9.0%	\$2,494.83	3.1%	283.65	9.3%	266.51	10.0%	4,402.0	6.6%
Mastercard Totals	\$9,028.88	11.7%	\$7,344.41	13.0%	\$1,684.47	6.5%	183.64	12.8%	170.83	13.9%	2,947.6	9.7%
Visa & Mastercard Totals	\$24,139.89	9.3%	\$19,960.59	10.4%	\$4,179.30	4.4%	467.28	10.6%	437.34	11.5%	7,349.6	7.8%
CREDIT & DEBIT TOTALS	\$41,891.79	5.7%	\$37,305.19	5.9%	\$4,586.60	4.2%	718.22	9.5%	687.19	9.9%	17,453.2	5.0%

Includes all consumer, small business and commercial credit, debit and prepaid cards. Some prior year figures have been restated. Currency figures are in US dollars. Change figures for dollar volume reflect a year-over-year comparison in local currency. Visa includes Visa, Visa Electron, V Pay, Visa Direct and Interlink brands. The Visa card figures exclude Plus-only cards (with no Visa logo). Mastercard excludes Maestro and Cirrus figures. American Express, Discover/Diners Club and JCB include business from third-party issuers. JCB figures include other payment-related products and some figures are estimates.

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Purchase transactions initiated by Visa credit cards issued in the US increased to 33.61 billion, up 7.6%. Outside the US, Visa credit card purchase transactions grew to 62.77 billion, up 11.7%. Debit card purchase transactions tied to Visa cards issued in the US were up 7.9% to 65.59 billion. Outside the US, Visa debit card purchase transactions reached 104.54 billion, up 11.1%.

Credit card purchase transactions tied to Mastercard cards issued in the US totaled 15.37 billion, an increase of 9.6%. Outside the US, Mastercard credit card purchase transactions grew to 57.61 billion, up 12.1%. Debit card purchase transactions initiated by Mastercard cards issued in the US were up 4.1% to 24.21 billion. Outside the US, Mastercard debit card purchase transactions reached 73.64 billion, up 20.0%.



Global Debit & Prepaid Cards

Figures are for 2023 with change vs. 2022

Category	Visa		Mastercard		UnionPay	
	2023	CHANGE	2023	CHANGE	2023	CHANGE
Purchase Transactions per Card	54.81	2.2%	53.66	3.3%	18.97	2.9%
Purchase Transactions Share	91.24%	87bps	88.99%	152bps	99.50%	3bps
Cash Transactions per Card	5.26	-7.9%	6.64	-10.8%	0.10	-2.4%
Cash Transactions Share	8.76%	-87bps	11.01%	-152bps	0.50%	-3bps
TRANSACTIONS PER CARD	60.07	1.3%	60.30	1.5%	19.07	2.9%
Average Purchase Amount	\$37	-1.1%	\$33	-0.9%	\$48	-0.5%
Average Cash Amount	\$139	3.7%	\$123	5.5%	\$415	-0.3%
AVERAGE AMOUNT PER TRANSACTION	\$46	-1.7%	\$43	-1.9%	\$50	-0.7%
Purchase Volume per Card	\$2,027	1.1%	\$1,781	2.3%	\$909	2.3%
Purchase Volume Share	73.49%	110bps	68.53%	183bps	95.81%	21bps
Cash Volume per Card	\$731	-4.4%	\$818	-5.9%	\$40	-2.7%
Cash Volume Share	26.51%	-110bps	31.47%	-183bps	4.19%	-21bps
TOTAL VOLUME PER CARD	\$2,759	-0.4%	\$2,599	-0.4%	\$949	2.1%

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Global Credit Cards

Figures are for 2023 with change vs. 2022

Category	Visa		Mastercard		American Express		UnionPay		JCB		Diners/Discover	
	2023	CHANGE	2023	CHANGE	2023	CHANGE	2023	CHANGE	2023	CHANGE	2023	CHANGE
Purchase Transactions per Card	74.25	5.4%	64.91	5.1%	81.02	3.7%	77.88	14.8%	41.08	10.1%	56.52	1.2%
Purchase Transactions Share	99.18%	4bps	99.04%	5bps	99.37%	-11bps	99.95%	2bps	98.62%	13bps	99.20%	-1bps
Cash Transactions per Card	0.62	0.1%	0.63	0.3%	0.52	25.3%	0.04	-13.2%	0.57	0.7%	0.46	1.9%
Cash Transactions Share	0.82%	-4bps	0.96%	-5bps	0.63%	11bps	0.05%	-2bps	1.38%	-13bps	0.80%	1bps
TRANSACTIONS PER CARD	74.87	5.4%	65.55	5.0%	81.54	3.9%	77.91	14.8%	41.65	9.9%	56.98	1.2%
Average Purchase Amount	\$66	-0.8%	\$56	0.2%	\$146	-0.9%	\$121	-13.5%	\$50	-1.6%	\$63	1.2%
Average Cash Amount	\$281	2.5%	\$273	9.0%	\$212	-5.0%	\$334	-3.0%	\$97	4.6%	\$491	3.0%
AVERAGE AMOUNT PER TRANSACTION	\$67	-0.8%	\$58	0.4%	\$146	-0.9%	\$121	-13.6%	\$51	-1.6%	\$67	1.3%
Purchase Volume per Card	\$4,871	4.5%	\$3,644	5.3%	\$11,789	2.8%	\$9,414	-0.8%	\$2,056	8.2%	\$3,584	2.4%
Purchase Volume Share	96.57%	6bps	95.49%	-16bps	99.08%	-12bps	99.87%	2bps	97.37%	7bps	94.13%	-14bps
Cash Volume per Card	\$173	2.6%	\$172	9.3%	\$110	19.0%	\$12	-15.7%	\$56	5.4%	\$224	5.0%
Cash Volume Share	3.43%	-6bps	4.51%	16bps	0.92%	12bps	0.13%	-2bps	2.63%	-7bps	5.87%	14bps
TOTAL VOLUME PER CARD	\$5,045	4.5%	\$3,816	5.5%	\$11,899	2.9%	\$9,426	-0.8%	\$2,111	8.2%	\$3,808	2.6%

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Largest 300 Issuers Worldwide

The 300 largest issuers of general purpose payment cards based on purchases at merchants for calendar year 2023 are listed on pages 15 and 16. The issuers represented 52 countries worldwide. They had a combined \$25.729 trillion in purchase volume in 2023, up 0.1% from \$25.693 trillion the prior year.

The top 10 issuers included 5 issuers from China and 5 issuers from the US and a combined purchase volume of \$11.283 trillion. There were 6 issuers that handled more than \$1 trillion in purchase volume in 2023.

Top 150 Credit Card Issuers by Purchase Volume

Purchase volume generated by the 150 largest credit card issuers in the world reached \$13.501 trillion in 2023. Issuers from Asia-Pacific led with \$5.996 trillion followed by the US with \$5.331 trillion, Europe with \$0.967 trillion, Canada with \$0.546 trillion, Latin America with \$0.498 trillion and Middle East and Africa with \$0.163 trillion.

The 10 largest issuers accounted for 45.1% of purchase volume among the 150 largest.

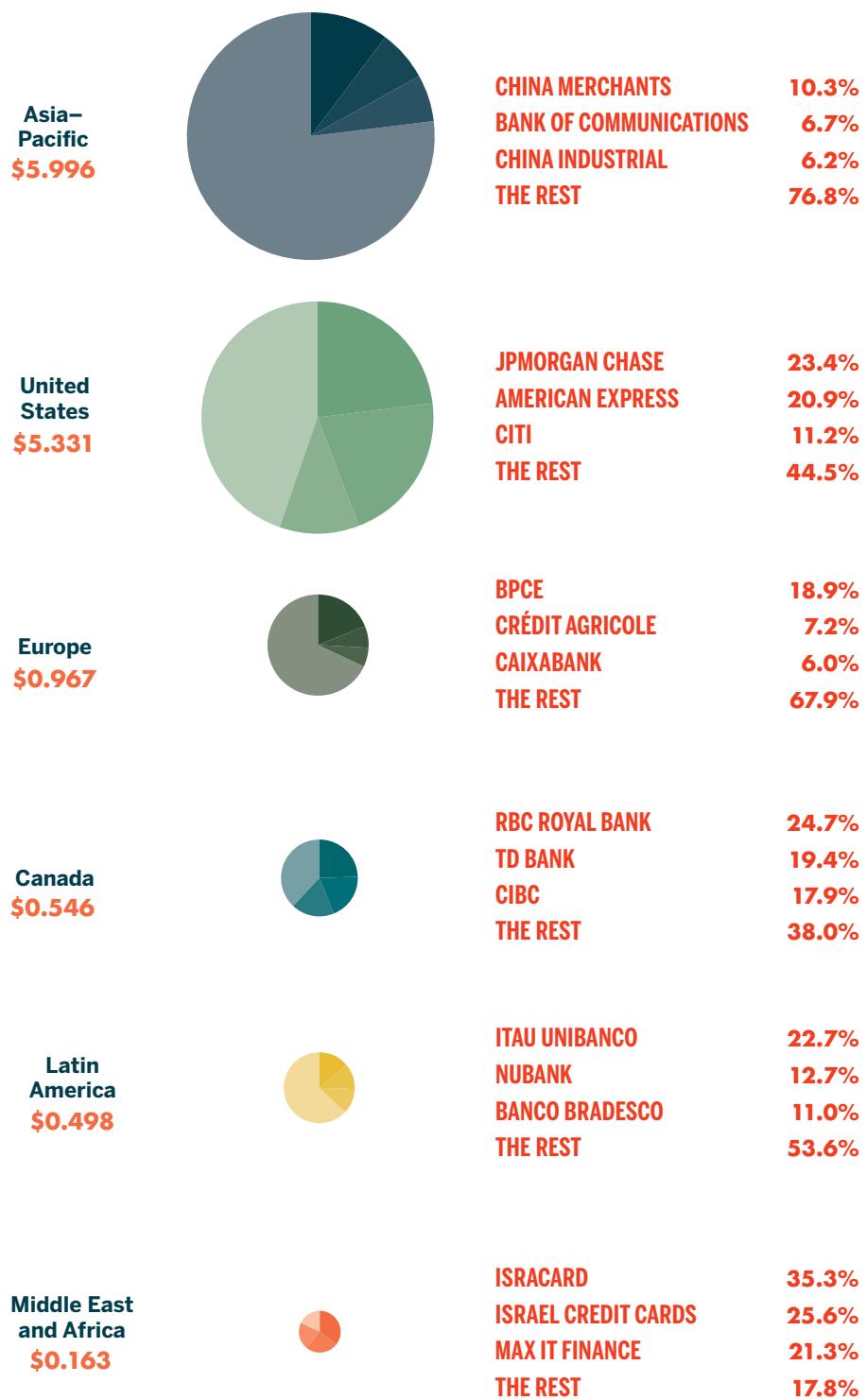
Those 10 issuers included 5 from the US that collectively accounted for \$4.026 trillion and 5 from China that collectively accounted for \$2.056 trillion. JPMorgan Chase and American Express both generated over \$1 trillion in purchase volume from cards issued in the US.



There were 52 countries represented in the top 150, including 29 issuers from the US; 14 from China; 11 from Japan; 10 from Canada; 9 each from South Korea, Brazil, and the UK; 5 from Taiwan; 4 each from Australia, India, Thailand, France, and Mexico; 3 each from Hong Kong, Spain, Switzerland, Turkey, Chile, and Israel; 2 each from Singapore, Germany, Italy, and United Arab Emirates.

52
countries represented
in the top 150 issuers

Market Shares of Credit Card Issuers (with regional totals in trillions)



Top 150 Debit Card Issuers Worldwide

Purchase volume generated by debit cards from the 150 largest issuers combined reached \$11.371 trillion in 2023. Issuers from Asia-Pacific led with \$5.315 trillion followed by the US with \$2.824 trillion, Europe with \$2.659 trillion, Latin America with \$0.382 trillion and Middle East and Africa with \$0.190 trillion.

Among the top 150, the 10 largest issuers accounted for 57.6% of purchase volume in 2023. Among the 10 largest were 5 issuers from China. Their combined \$4.497 trillion in purchase volume occurred mostly on the UnionPay merchant network in China. The 3 US issuers among the top 10 generated \$1.403 trillion in purchase volume.

39

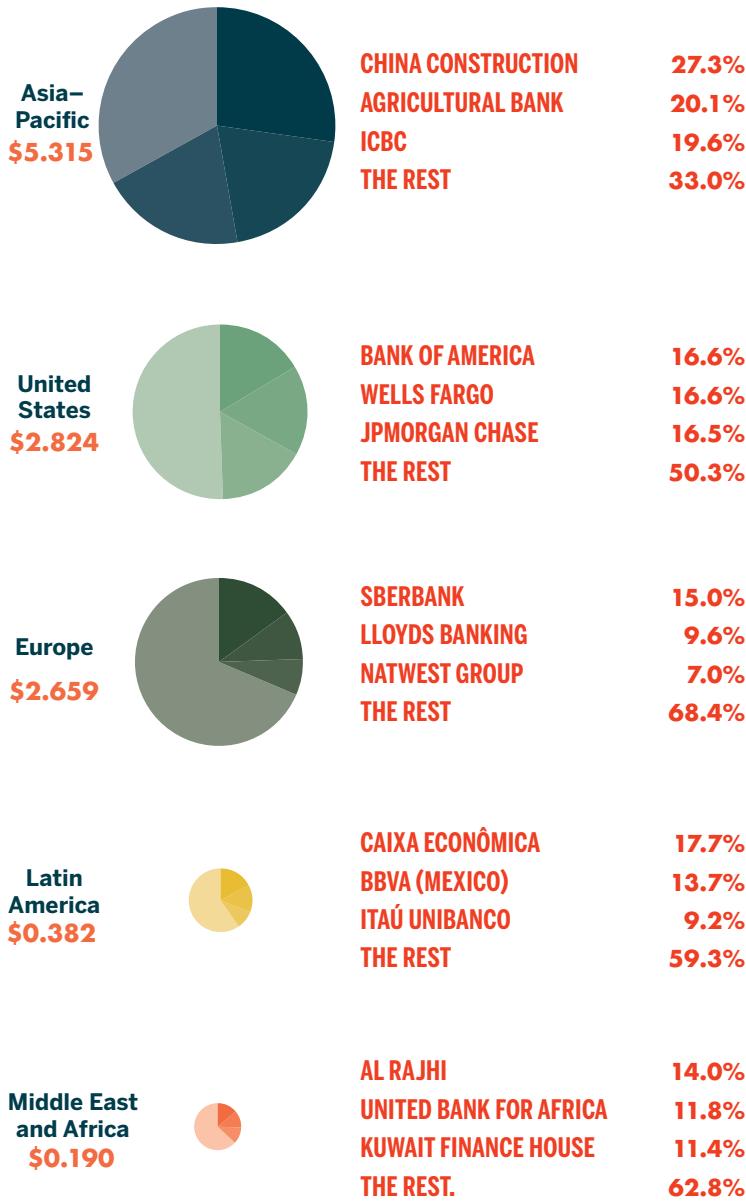
countries represented in the top 150 issuers

Sberbank, the largest debit card issuer in Russia, remained 8th largest worldwide with \$398.72 billion in purchase volume. Lloyds, the only UK issuer in the top 10 had \$254.92 billion.

There were 39 countries represented in the top 150, including 41 issuers from the US; 12 from China; 9 from the UK; 6 from Brazil; 5 from Australia; 4 each from Chile, Italy, Mexico, Russia, South Korea and Spain; 3 each from France, Greece, Kuwait, the Netherlands, Nigeria, Poland, Portugal, Saudi Arabia and Switzerland; and 2 each from Belgium, the Czech Republic, Finland, Indonesia, Sweden, Turkey and the UAE.

Market Shares of Debit Card Issuers

(with regional totals in trillions)



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The largest year-over-year growth in debit and prepaid card purchase volume was led by Yapi Kredi Bankasi, Turkey (up 118.8%); followed by T. Isbank, Turkey (up 98.7%); Viseca Payment Services, Switzerland (up 93.8%); FirstBank, Nigeria (up 57.9%); Intesa San Paolo, Italy (up 54.5%); Caixa Económica Federal, Brazil (up 43.4%); Banco Santander, Chile (up 40.6%); Abu Dhabi Commercial Bank, UAE (up 37.4%); Santander, UK (up 30.1%); Sberbank, Russia (up 28.3%); CaixaBank, Spain (up 23.8%); BMO Bank, US (up 21.9%); BBVA, Mexico (up 21.4%); Bancolombia, Colombia (up 19.6%); Banco Santander, Spain (up 17.7%); Bibanca, Italy (up 16.8%); Randolph Brooks FCU, US (up 16.3%); Banco Santander, Mexico (up 16.0%); KeyBank, US (up 15.4%); Piraeus Bank, Greece (up 15.0%); Banorte, Mexico (up 14.8%); Swedbank, Lithuania (up 14.7%); Santander Bank, Poland (up 14.5%); and Cadence Bank, US (up 14.2%)



Largest Maestro Issuers Worldwide

The 50 largest issuers of Maestro brand debit cards based on purchase volume at merchants for calendar year 2023 are listed on page 19. The issuers represented 29 countries. They had a combined 46.1 million cards in circulation and accounted for \$96.10 billion in purchase volume in 2023, down from \$123.70 billion the prior year.

There were 11 issuers that handled more than \$1 billion in purchase volume in 2023, down from 24 the prior year. The top 10

Maestro issuers represented 8 countries and generated purchase volume of \$84.85 billion in 2023, down from \$104.77 billion the prior year. The top 10 Maestro issuers had 23.6 million cards in circulation at year-end 2023, down from 25.9 million the prior year. Maestro is being gradually phased out by Mastercard. Issuers have the choice of migrating to Debit Mastercard or converting their portfolio to Visa.



300 Largest Issuers Worldwide

Ranked by Purchase Volume in 2023

RANK	ISSUER, COUNTRY	(BIL.)
1	China Construction, China	\$1,760.02
2	JPMorgan Chase, US	\$1,712.82
3	ICBC, China	\$1,370.43
4	Agricultural Bank, China	\$1,314.41
5	American Express, US	\$1,114.17
6	China Merchants, China	\$1,007.80
7	Bank of America, US	\$962.18
8	Bank of China, China	\$741.52
9	Wells Fargo, US	\$657.22
10	Capital One, US	\$642.06
11	Citi, US	\$628.68
12	Bank of Communications, China	\$548.52
13	China Industrial, China	\$446.13
14	Sberbank, Russia	\$433.32
15	China Everbright, China	\$377.01
16	China Minsheng, China	\$344.18
17	Ping An, China	\$319.60
18	Shanghai Pudong Dev., China	\$318.11
19	China CITIC, China	\$296.47
20	U.S. Bank, US	\$294.19
21	Lloyds Banking/MBNA, UK	\$293.96
22	China Guangfa, China	\$276.57
23	Credit Agricole, France	\$237.89
24	NatWest Group, UK	\$223.95
25	Discover, US	\$217.91
26	Barclays, UK	\$189.11
27	BPCE, France	\$184.74
28	PNC Bank, US	\$184.29
29	HSBC, UK	\$175.99
30	Sumitomo Mitsui Card, Japan	\$175.96
31	Navy FCU, US	\$164.74
32	HuaXia, China	\$160.26
33	Mitsubishi UFJ Nicos, Japan	\$155.24
34	Rakuten Card, Japan	\$150.58
35	Itau Unibanco, Brazil	\$148.25
36	USAA, US	\$143.11
37	Santander Cards, UK	\$141.23
38	RBC Royal Bank, Canada	\$134.64
39	Truist, US	\$115.37
40	Barclays Bank, US	\$112.33
41	TD Bank, Canada	\$105.76
42	The Bancorp Bank, US	\$104.60
43	KB Kookmin Card, South Korea	\$103.68
44	TD Bank, US	\$102.00
45	Crédit Mutuel, France	\$101.69
46	Westpac Banking, Australia	\$100.42
47	CIBC, Canada	\$97.81
48	CaixaBank Pymt. & Cons., Spain	\$96.89
49	Samsung Card, South Korea	\$93.33
50	Shinhan Card, South Korea	\$91.88

RANK	ISSUER, COUNTRY	(BIL.)
51	Commonwealth, Australia	\$91.50
52	Nationwide Bldg. Society, UK	\$90.23
53	BBVA, Mexico	\$86.46
54	Banco Bradesco, Brazil	\$83.43
55	Caixa Econômica Federal, Brazil	\$81.82
56	ICBA Payments, US	\$80.62
57	La Banque Postale, France	\$77.46
58	Synchrony Financial, US	\$77.20
59	Hyundai Card, South Korea	\$76.50
60	National Australia, Australia	\$72.32
61	Banco Santander, Brazil	\$69.77
62	Regions Bank, US	\$68.34
63	Desjardins, Canada	\$66.53
64	Intesa Sanpaolo, Italy	\$65.25
65	Fifth Third Bank, US	\$64.50
66	ANZ Banking, Australia	\$63.63
67	Nubank, Brazil	\$63.01
68	DNB, Norway	\$61.99
69	Huntington National, US	\$60.82
70	Credit Saison, Japan	\$60.16
71	Banco do Brasil, Brazil	\$58.80
72	Nexi, Italy	\$57.94
73	IsraCard, Israel	\$57.39
74	BNP Paribas, France	\$56.14
75	Aeon Financial Service, Japan	\$55.40
76	Comdata, US	\$53.97
77	NongHyup Bank, South Korea	\$52.40
78	Citizens Bank, US	\$52.39
79	Scotiabank, Canada	\$51.61
80	Wex, US	\$48.81
81	T. Isbank, Turkey	\$48.47
82	Yapi Kredi Bankası, Turkey	\$48.12
83	BMO, Canada	\$48.03
84	Woori Card, South Korea	\$47.47
85	Banco Santander, Spain	\$47.33
86	UC Card, Japan	\$45.82
87	Cal (Israel Credit Cards), Israel	\$44.29
88	Lotte Card, South Korea	\$44.04
89	ING Group, Netherlands	\$43.26
90	Toyota Finance, Japan	\$42.29
91	Société Générale, France	\$42.22
92	BancoPosta, Italy	\$40.39
93	BPER Banca, Italy	\$40.35
94	BBVA, Spain	\$39.61
95	UniCredit, Italy	\$38.87
96	Swedbank, Sweden	\$38.54
97	Pathward, US	\$37.61
98	KeyBank, US	\$37.30
99	TSB, UK	\$37.03
100	FNBO, US	\$36.84

RANK	ISSUER, COUNTRY	(BIL.)
101	Bank of Beijing, China	\$36.84
102	Citibanamex, Mexico	\$36.42
103	Banco Santander, Mexico	\$36.16
104	VTB Bank, Russia	\$35.85
105	HSBC, Hong Kong	\$35.73
106	Max IT Finance, Israel	\$34.63
107	Emirates NBD, UAE	\$34.07
108	M&T Bank, US	\$33.97
109	BancoEstado, Chile	\$33.77
110	Hana Card, South Korea	\$33.72
111	Goldman Sachs, US	\$32.70
112	Alfa-Bank, Russia	\$31.30
113	Comerica Bank, US	\$31.16
114	Rabobank, Netherlands	\$31.10
115	Al Rajhi Bank, Saudi Arabia	\$30.99
116	PrivatBank, Ukraine	\$30.94
117	Garanti Bank, Turkey	\$30.86
118	Banorte, Mexico	\$30.85
119	Viseca Payment Services, Switzerland	\$28.87
120	Epos Card, Japan	\$28.30
121	BNP Paribas Fortis, Belgium	\$28.14
122	HDFC, India	\$27.77
123	CTBC, Taiwan	\$27.38
124	ABN Amro/ICS, Netherlands	\$27.29
125	SBI Card/SBI Bank, India	\$27.20
126	Saudi National Bank, Saudi Arabia	\$26.08
127	BAC Credomatic Network, Costa Rica	\$25.75
128	Banc Sabadell, Spain	\$25.68
129	Allied Irish Bank, Ireland	\$25.47
130	State Employees' CU (NC), US	\$25.23
131	Industrial Bank, South Korea	\$24.98
132	BMO, US	\$23.98
133	First Citizens, US	\$23.90
134	Hang Seng, Hong Kong	\$23.84
135	PC Financial, Canada	\$23.77
136	Banco Popular, Puerto Rico	\$23.43
137	Natl. Bank of Canada, Canada	\$22.87
138	Kuwait Finance House, Kuwait	\$22.66
139	Green Dot Bank, US	\$22.51
140	United Bank for Africa, Nigeria	\$22.45
141	Cathay United, Taiwan	\$21.94
142	Virgin Money/CYBG, UK	\$21.74
143	T Bank (Tinkoff), Russia	\$21.64
144	Banco Santander, Chile	\$21.42
145	PostFinance, Switzerland	\$21.26
146	Tesco Bank, UK	\$21.24
147	CU Settlement, Australia	\$20.96
148	Commerce Bank, US	\$19.62
149	Nordea, Finland	\$19.53
150	Santander Bank Polska, Poland	\$19.43

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300 Largest Issuers Worldwide (Continued)

Ranked by Purchase Volume in 2023

RANK	ISSUER, COUNTRY	(BIL.)
151	Bancolombia, Colombia	\$19.35
152	Maybank, Malaysia	\$19.10
153	FirstBank, Nigeria	\$19.07
154	Banco Sicoob, Brazil	\$19.01
155	Credit One Bank, US	\$18.98
156	Piraeus Bank, Greece	\$18.97
157	NewDay Cards, UK	\$18.62
158	Orient Corporation, Japan	\$18.54
159	Nordea, Denmark	\$18.48
160	SEB, Sweden	\$18.28
161	Abu Dhabi Commercial, UAE	\$17.52
162	DBS, Singapore	\$17.49
163	E. Sun Commercial, Taiwan	\$17.47
164	Nordea, Sweden	\$17.32
165	Boubyan Bank, Kuwait	\$17.28
166	Banco de Chile, Chile	\$17.28
167	SchoolsFirst FCU, US	\$17.27
168	UBS, Switzerland	\$17.04
169	BECU, US	\$17.01
170	Credit Suisse, Switzerland	\$16.74
171	Banco Falabella, Chile	\$16.74
172	Santander Bank, US	\$16.33
173	Arvest Bank, US	\$16.18
174	National Bank, Greece	\$16.01
175	Kasikornbank, Thailand	\$15.92
176	UOB, Singapore	\$15.76
177	ICICI, India	\$15.70
178	UMB Bank, US	\$15.62
179	Taipei Fubon, Taiwan	\$15.53
180	Belfius Bank, Belgium	\$15.48
181	Canadian Tire, Canada	\$15.33
182	Airplus Intl., Germany	\$15.32
183	Banco Inter, Brazil	\$15.10
184	Danske Bank, Denmark	\$15.07
185	SAB, Saudi Arabia	\$15.06
186	Commerzbank, Germany	\$15.02
187	Bread Financial, US	\$14.96
188	Guaranty Trust, Nigeria	\$14.94
189	Taishin Intl., Taiwan	\$14.68
190	Bank of Ireland, Ireland	\$14.57
191	Co-operative Bank, UK	\$14.18
192	Bank Central Asia, Indonesia	\$14.13
193	National Bank of Kuwait, Kuwait	\$13.67
194	Alpha Bank, Greece	\$13.59
195	Mountain America FCU, US	\$13.56
196	Axis Bank, India	\$13.53
197	Standard Bank, South Africa	\$13.45
198	Zions Bancorporation, US	\$13.13
199	America First FCU, US	\$13.01
200	Suncoast CU, US	\$12.93

RANK	ISSUER, COUNTRY	(BIL.)
201	Banca Transilvania, Romania	\$12.86
202	Deutsche Bank, Germany	\$12.86
203	Bank Mandiri, Indonesia	\$12.72
204	Krungsriayudhya Card, Thailand	\$12.67
205	First Horizon, US	\$12.59
206	Capital One, UK	\$12.53
207	Caixa Geral de Depositos, Portugal	\$12.50
208	Randolph Brooks FCU, US	\$12.48
209	First National Bank, South Africa	\$12.32
210	Millennium BCP, Portugal	\$12.23
211	LBB (Berliner Sparkasse), Germany	\$11.68
212	Bank Pekao, Poland	\$11.55
213	CSOB, Czech Republic	\$11.41
214	Aeon Thana Sinsap, Thailand	\$11.39
215	PKO Bank, Poland	\$11.38
216	Santander, Portugal	\$11.20
217	CardX (SCB), Thailand	\$10.96
218	Banco Davivienda, Colombia	\$10.93
219	Banco CSF, Brazil	\$10.75
220	Banco de Crédito BCP, Peru	\$10.73
221	Absa Bank, South Africa	\$10.70
222	Porto Seguro, Brazil	\$10.27
223	OP Financial, Finland	\$10.23
224	Ceska Sporitelna, Czech Republic	\$10.19
225	Deutsche Bank, Italy	\$10.18
226	Nedbank, South Africa	\$10.14
227	ANZ Bank, New Zealand	\$10.11
228	JACCS, Japan	\$9.98
229	Komercki Banka, Czech Republic	\$9.81
230	Golden 1 CU, US	\$9.78
231	Banco de Crédito e Inversiones, Chile	\$9.69
232	VyStar CU, US	\$9.53
233	First Abu Dhabi Bank, UAE	\$9.37
234	Swedbank, Lithuania	\$8.91
235	HSBC, Mexico	\$8.90
236	SouthState Bank, US	\$8.87
237	Bank of New Zealand, New Zealand	\$8.86
238	Gazprombank, Russia	\$8.85
239	WiZink, Spain	\$8.69
240	Nordea, Norway	\$8.63
241	BOC Credit Card Intl., Hong Kong	\$8.56
242	Ally Bank, US	\$8.56
243	Capital One, Canada	\$8.50
244	SMBC Trust, Japan	\$8.45
245	VakifBank, Turkey	\$8.20
246	Cadence Bank, US	\$7.97
247	Erste Bank Österreich, Austria	\$7.86
248	Redstone FCU, US	\$7.79
249	PenFed CU, US	\$7.77
250	Eurobank Ergasias, Greece	\$7.75

RANK	ISSUER, COUNTRY	(BIL.)
251	Bangkok Bank, Thailand	\$7.74
252	Synovus, US	\$7.55
253	DZ Bank, Germany	\$7.53
254	Novo Banco, Portugal	\$7.45
255	Raiffeisen, Switzerland	\$7.42
256	Webster Bank (incl. HSA), US	\$7.37
257	Global FCU, US	\$7.33
258	Carrefour Banque, France	\$7.31
259	Hancock Whitney Bank, US	\$7.21
260	Akbank, Turkey	\$7.19
261	Standard Chartered, Hong Kong	\$7.12
262	Svenska Handelsbanken, Sweden	\$7.08
263	FinecoBank, Italy	\$6.90
264	Overseas-Chinese, Singapore	\$6.87
265	DBS, Hong Kong	\$6.83
266	EML (PFS), UK	\$6.64
267	Krungthai Card, Thailand	\$6.55
268	Idaho Central CU, US	\$6.53
269	Lansforsakringar, Sweden	\$6.50
270	Old National Bank, US	\$6.43
271	FirstBank (CO), US	\$6.39
272	Banco Santander Río, Argentina	\$6.38
273	Bank AlJazira, Saudi Arabia	\$6.34
274	Corner Bank/Bonus Card, Switzerland	\$6.32
275	Security Service FCU, US	\$6.25
276	Swedbank, Estonia	\$6.24
277	Prosperity Bank, US	\$6.21
278	VietinBank, Vietnam	\$6.15
279	QNB Finansbank, Turkey	\$6.11
280	Alelo, Brazil	\$6.09
281	Bankinter, Spain	\$5.99
282	HSBC Bank USA, US	\$5.93
283	Card Complete Service, Austria	\$5.92
284	Uralsib, Russia	\$5.92
285	Japan Post Bank, Japan	\$5.86
286	Railisr, UK	\$5.85
287	Gulf Bank, Kuwait	\$5.82
288	MVB Bank, US	\$5.79
289	Westpac, New Zealand	\$5.78
290	Riyad Bank, Saudi Arabia	\$5.77
291	Central Bank (MO), US	\$5.75
292	Inbursa, Mexico	\$5.70
293	BOK Financial, US	\$5.58
294	Associated Bank, US	\$5.57
295	Hong Leong, Malaysia	\$5.55
296	Swedbank, Latvia	\$5.51
297	SEB Kort, Finland	\$5.51
298	Union Bank, Taiwan	\$5.50
299	Qatar National Bank, Qatar	\$5.33
300	OnPoint Community CU, US	\$5.33

Purchase volume for calendar year 2023 on Mastercard, Visa, American Express, Diners Club, Discover, UnionPay, JCB, Maestro and domestic general purpose consumer and commercial credit, debit and prepaid cards.

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Largest Credit Card Issuers Worldwide

Ranked by Purchase Volume in 2023

RANK	ISSUER, COUNTRY	(BIL.)
1	JPMorgan Chase, US	\$1,245.51
2	American Express, US	\$1,114.17
3	China Merchants, China	\$620.52
4	Citi, US	\$597.00
5	Capital One, US	\$575.37
6	Bank of America, US	\$494.04
7	Bank of Communications, China	\$400.89
8	China Industrial, China	\$371.13
9	China Minsheng, China	\$337.42
10	ICBC, China	\$326.15
11	Ping An, China	\$319.60
12	China Construction, China	\$310.92
13	China Everbright, China	\$310.69
14	China CITIC, China	\$296.47
15	Shanghai Pudong Dev., China	\$271.03
16	Agricultural Bank, China	\$246.43
17	Discover, US	\$217.91
18	China Guangfa, China	\$208.76
19	U.S. Bank, US	\$200.29
20	Bank of China, China	\$192.76
21	Wells Fargo, US	\$189.65
22	BPCE, France	\$182.92
23	Sumitomo Mitsui Card, Japan	\$175.28
24	Mitsubishi UFJ Nicos, Japan	\$155.24
25	Rakuten Card, Japan	\$150.58
26	RBC Royal Bank, Canada	\$134.64
27	Itau Unibanco, Brazil	\$112.91
28	Barclays, US	\$112.33
29	TD Bank, Canada	\$105.76
30	CIBC, Canada	\$97.81
31	Samsung Card, South Korea	\$92.04
32	HuaXia, China	\$80.92
33	Shinhan Card, South Korea	\$79.05
34	Synchrony, US	\$77.20
35	Hyundai Card, South Korea	\$74.38
36	KB Kookmin Card, South Korea	\$71.40
37	Crédit Agricole, France	\$69.63
38	Nubank, Brazil	\$63.01
39	Credit Saison, Japan	\$60.16
40	CaixaBank Pymt. & Cons., Spain	\$58.15
41	USAA, US	\$57.42
42	IsraCard, Israel	\$57.39
43	Aeon Financial Service, Japan	\$55.28
44	BNP Paribas, France	\$55.26
45	PNC Bank, US	\$55.16
46	Banco Bradesco, Brazil	\$54.94
47	Comdata/Corpay, US	\$51.87
48	Scotiabank, Canada	\$51.61
49	Wex, US	\$48.81
50	Banco Santander, Brazil	\$47.79

RANK	ISSUER, COUNTRY	(BIL.)
51	BMO, Canada	\$47.31
52	Navy FCU, US	\$47.27
53	UC Card, Japan	\$45.82
54	Desjardins, Canada	\$45.13
55	Banco do Brasil, Brazil	\$44.72
56	Lotte Card, South Korea	\$44.04
57	Woori Card, South Korea	\$43.35
58	Westpac Banking, Australia	\$42.53
59	Toyota Finance, Japan	\$42.29
60	Société Générale, France	\$42.22
61	HSBC, UK	\$42.19
62	Commonwealth, Australia	\$42.13
63	Israel Credit Cards, Israel	\$41.74
64	ANZ Banking, Australia	\$41.14
65	T. Isbank, Turkey	\$40.66
66	Yapi Kredi Bankasi, Turkey	\$40.38
67	Lloyds Banking/MBNA, UK	\$39.03
68	National Australia, Australia	\$37.85
69	Barclays, UK	\$37.55
70	NatWest Group, UK	\$37.09
71	HSBC, Hong Kong	\$35.73
72	Sberbank, Russia	\$34.60
73	Max IT Finance, Israel	\$34.59
74	BBVA, Mexico	\$34.10
75	Goldman Sachs, US	\$32.70
76	FNBO, US	\$31.56
77	Truist, US	\$29.61
78	TD Bank, US	\$29.15
79	NongHyup Bank, South Korea	\$28.71
80	Epos Card, Japan	\$28.30
81	Garanti Bank, Turkey	\$25.24
82	Industrial Bank, South Korea	\$24.50
83	Hang Seng, Hong Kong	\$23.80
84	PC Financial, Canada	\$23.77
85	CTBC, Taiwan	\$23.67
86	Hana Card, South Korea	\$23.09
87	Cathay United, Taiwan	\$21.94
88	Citibanamex, Mexico	\$21.61
89	Tesco Bank, UK	\$21.24
90	Intesa Sanpaolo, Italy	\$20.78
91	HDFC, India	\$20.62
92	Emirates NBD, UAE	\$20.44
93	Credit One Bank, US	\$18.98
94	NewDay Cards, UK	\$18.62
95	BAC Credomatic Network, Group¹	\$18.54
96	Santander Cards, UK	\$18.08
97	Orient Corporation, Japan	\$17.81
98	Viseca Pymt. Serv., Switzerland	\$17.71
99	E. Sun Commercial, Taiwan	\$17.47
100	BBVA, Spain	\$17.04

RANK	ISSUER, COUNTRY	(BIL.)
101	UniCredit Group, Italy²	\$16.47
102	Fifth Third Bank, US	\$16.16
103	Natl. Bank of Canada, Canada	\$15.77
104	Nordea Group, Finland³	\$15.56
105	Taipei Fubon, Taiwan	\$15.53
106	Maybank, Malaysia	\$15.47
107	Canadian Tire, Canada	\$15.33
108	Airplus Intl., Germany⁴	\$15.32
109	Bread Financial, US	\$14.96
110	Taishin Intl., Taiwan	\$14.68
111	Banco Santander, Mexico	\$14.53
112	Caixa Econômica Federal, Brazil	\$13.96
113	Kasikornbank, Thailand	\$13.32
114	SBI Card, India	\$12.98
115	Credit Suisse, Switzerland	\$12.68
116	Krungsriayudhya Card, Thailand	\$12.67
117	Capital One, UK	\$12.53
118	UOB, Singapore	\$12.52
119	Banco Santander, Spain	\$12.19
120	Commerce Bank, US	\$11.81
121	DNB, Norway	\$11.79
122	First Citizens Bank, US	\$11.71
123	Landesbank Berlin, Germany	\$11.64
124	Banco Sicoob, Brazil	\$11.61
125	Nationwide Bldg. Society, UK	\$11.33
126	Banorte, Mexico	\$11.25
127	Banco Santander, Chile	\$10.98
128	ICICI, India	\$10.96
129	BMO Bank, US	\$10.91
130	Banco CSF, Brazil	\$10.75
131	Citizens Bank, US	\$10.49
132	Axis Bank, India	\$10.46
133	Regions Bank, US	\$10.31
134	Porto Seguro, Brazil	\$10.27
135	CardX (SCB), Thailand	\$10.07
136	JACCS, Japan	\$9.98
137	DBS, Singapore	\$9.97
138	Aeon Thana Sinsap, Thailand	\$9.95
139	ING Group, Netherlands⁵	\$9.79
140	UBS, Switzerland	\$9.76
141	UMB Bank, US	\$9.62
142	Bank of Ireland, Ireland	\$9.60
143	KeyBank, US	\$9.00
144	Bank of New Zealand, New Zealand	\$8.80
145	Abu Dhabi Commercial, UAE	\$8.61
146	Banco Falabella, Chile	\$8.58
147	BOC Credit Card Intl., Hong Kong	\$8.56
148	Capital One, Canada	\$8.50
149	SMBC Trust, Japan	\$8.45
150	Banco de Chile, Chile	\$8.40

Purchase volume for calendar year 2023 on Visa, Mastercard, UnionPay, American Express, Discover, Diners Club, JCB and domestic general purpose consumer and commercial credit cards. **1** And El Salvador, Guatemala, Honduras, Nicaragua, Panama. **2** And Germany, Central Europe and Eastern Europe. **3** And Sweden, Norway, Denmark. **4** Issues cards in 60 countries, mostly in Europe. **5** And Belgium, France, Germany, Italy, Luxembourg, Poland, Romania, Spain, Turkey.

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Largest Debit Card Issuers Worldwide

Ranked by Purchase Volume in 2023

RANK	ISSUER, COUNTRY	(BIL.)
1	China Construction , China	\$1,449.10
2	Agricultural Bank , China	\$1,067.98
3	ICBC , China	\$1,044.27
4	Bank of China , China	\$548.77
5	Bank of America , US	\$468.14
6	Wells Fargo , US	\$467.57
7	JPMorgan Chase , US	\$467.31
8	Sberbank , Russia	\$398.72
9	China Merchants , China	\$387.28
10	Lloyds Banking/MBNA , UK	\$254.92
11	NatWest Group , UK	\$186.86
12	Crédit Agricole , France	\$168.26
13	Barclays , UK	\$151.56
14	Bank of Communications , China	\$147.64
15	HSBC , UK	\$133.80
16	PNC Bank , US	\$129.13
17	Santander Cards , UK	\$123.15
18	Navy FCU , US	\$117.47
19	The Bancorp Bank , US	\$104.60
20	Crédit Mutuel , France	\$101.48
21	U.S. Bank , US	\$93.91
22	Truist , US	\$85.75
23	USAA , US	\$85.69
24	HuaXia , China	\$79.33
25	Nationwide Bldg. Society , UK	\$78.90
26	China Industrial , China	\$75.00
27	ICBA Payments , US	\$73.60
28	TD Bank , US	\$72.85
29	La Banque Postale , France	\$71.66
30	UniCredit Group , Italy ¹	\$70.69
31	Caixa Económica Federal , Brazil	\$67.85
32	China Guangfa , China	\$67.82
33	Capital One , US	\$66.69
34	China Everbright , China	\$66.32
35	Regions Bank , US	\$58.03
36	Westpac Banking , Australia	\$57.89
37	Swedbank Group , Sweden ²	\$57.50
38	Huntington National , US	\$54.62
39	BBVA , Mexico	\$52.36
40	DNB , Norway	\$50.20
41	Commonwealth , Australia	\$49.37
42	Fifth Third Bank , US	\$48.33
43	Nordea Group , Finland ³	\$47.89
44	Shanghai Pudong Dev. , China	\$47.08
45	Intesa Sanpaolo , Italy	\$44.47
46	Citizens Bank , US	\$41.90
47	CaixaBank Pymt. & Cons. , Spain	\$38.73
48	Pathward , US	\$37.61
49	Banco Santander , Spain ⁴	\$37.48
50	BancoPosta , Italy	\$36.35

RANK	ISSUER, COUNTRY	(BIL.)
51	TSB , UK	\$35.51
52	Itaú Unibanco , Brazil	\$35.34
53	National Australia , Australia	\$34.47
54	Bibanca , Italy	\$33.72
55	ING Group , Netherlands ⁵	\$33.47
56	VTB Bank , Russia	\$33.46
57	BancoEstado , Chile	\$32.70
58	KB Kookmin Card , South Korea	\$32.28
59	Citi , US	\$31.68
60	Bank of Beijing , China	\$30.62
61	Banco Bradesco , Brazil	\$28.49
62	KeyBank , US	\$28.31
63	Comerica Bank , US	\$28.29
64	Rabobank , Netherlands	\$28.16
65	Al Rajhi Bank , Saudi Arabia	\$26.64
66	M&T Bank , US	\$26.23
67	NongHyup Bank , South Korea	\$23.69
68	Alfa-Bank , Russia	\$23.59
69	State Employees' CU (NC) , US	\$23.11
70	BNP Paribas Fortis , Belgium ⁶	\$22.84
71	BBVA , Spain	\$22.57
72	Green Dot Bank , US	\$22.51
73	ANZ Banking , Australia	\$22.49
74	United Bank for Africa , Nigeria	\$22.45
75	Banco Santander , Brazil	\$21.98
76	Kuwait Finance House , Kuwait	\$21.65
77	Banco Santander , Mexico	\$21.63
78	ABN Amro , Netherlands	\$20.39
79	Banc Sabadell , Spain	\$19.92
80	Banorte , Mexico	\$19.60
81	CU Settlement , Australia	\$19.23
82	FirstBank , Nigeria	\$19.05
83	Banco Popular , Puerto Rico	\$18.46
84	Allied Irish Bank , Ireland	\$18.42
85	Saudi National Bank , Saudi Arabia	\$18.08
86	Erste Group , Austria ⁷	\$18.07
87	Santander Bank Polska , Poland	\$17.25
88	Piraeus Bank , Greece	\$17.15
89	Virgin Money/CYBG , UK	\$17.04
90	Tinkoff Bank , Russia	\$16.51
91	Boubyan Bank , Kuwait	\$15.60
92	PostFinance , Switzerland	\$15.26
93	Santander Bank , US	\$15.25
94	National Bank , Greece	\$15.00
95	SEB , Sweden	\$14.95
96	Guaranty Trust , Nigeria	\$14.90
97	Citibanamex , Mexico	\$14.81
98	SchoolsFirst FCU , US	\$14.74
99	Danske Bank , Denmark	\$14.73
100	SBI Bank , India	\$14.22

RANK	ISSUER, COUNTRY	(BIL.)
101	Arvest Bank , US	\$14.11
102	Banco do Brasil , Brazil	\$14.08
103	Emirates NBD , UAE	\$13.63
104	BMO , US	\$13.07
105	Bancolombia , Colombia	\$13.02
106	Shinhan Card , South Korea	\$12.83
107	BECU , US	\$12.76
108	Co-operative Bank , UK	\$12.45
109	Belfius Bank , Belgium	\$12.34
110	First Citizens , US	\$12.19
111	National Bank of Kuwait , Kuwait	\$11.48
112	Banca Transilvania , Romania	\$11.22
113	Bank Pekao , Poland	\$11.20
114	Viseca Payment Serv. , Switzerland	\$11.16
115	Randolph Brooks FCU , US	\$11.05
116	Suncoast CU , US	\$10.74
117	Hana Card , South Korea	\$10.63
118	Alpha Bank , Greece	\$10.59
119	Caixa Geral de Depósitos , Portugal	\$10.56
120	Mountain America FCU , US	\$10.49
121	Millennium BCP , Portugal	\$10.47
122	Banco Santander , Chile	\$10.44
123	First Horizon , US	\$10.36
124	CSOB , Czech Republic	\$10.31
125	OP Financial , Finland	\$10.23
126	America First FCU , US	\$10.18
127	Bank Central Asia , Indonesia	\$10.07
128	Standard Bank , South Africa	\$9.84
129	PKO Bank , Poland	\$9.82
130	Bank Mandiri , Indonesia	\$9.52
131	Santander , Portugal	\$8.95
132	Abu Dhabi Commercial , UAE	\$8.91
133	Banco de Chile , Chile	\$8.88
134	SouthState Bank , US	\$8.87
135	Komerční Banka , Czech Republic	\$8.72
136	Banco Falabella , Chile	\$8.15
137	VyStar CU , US	\$8.12
138	Golden 1 CU , US	\$8.10
139	SAB , Saudi Arabia	\$8.04
140	Zions Bancorporation , US	\$7.96
141	T. Isbank , Turkey	\$7.81
142	Commerce Bank , US	\$7.81
143	Yapi Kredi Bankasi , Turkey	\$7.74
144	Deutsche Bank , Germany	\$7.66
145	DBS , Singapore	\$7.52
146	Cadence Bank , US	\$7.47
147	Banco Sicoob , Brazil	\$7.40
148	Webster Bank (incl. HSA) , US	\$7.37
149	UBS , Switzerland	\$7.27
150	BAC Credomatic , Group ⁸	\$7.21

Purchase volume for calendar year 2023 on Visa, Maestro, Mastercard, UnionPay and domestic general purpose consumer and commercial debit and prepaid cards. **1** And Germany, Central Europe and Eastern Europe. **2** And Estonia, Latvia, Lithuania. **3** And Sweden, Denmark, Norway. **4** Includes SCF and Open Bank. **5** And Belgium, France, Germany, Italy, Luxembourg, Poland, Romania, Spain, Turkey. **6** Includes Fintro and Hello Bank. **7** And Czech Republic, Slovakia, Hungary, Romania, Croatia, Serbia, Slovenia. **8** Central America.

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Largest Maestro Card Issuers Worldwide

Ranked by Purchase Volume in 2023

RANK	ISSUER, COUNTRY	PURCHASE VOLUME (MIL.)	CARDS (000)
1	ING Group , Netherlands ¹	\$26,036.8	5,632
2	Rabobank , Netherlands	\$24,774.2	5,078
3	ABN Amro , Netherlands	\$13,858.0	3,365
4	Belfius Bank , Belgium	\$9,251.0	2,712
5	BancoPosta , Italy	\$2,576.4	1,737
6	Raiffeisen , Switzerland	\$2,230.7	577
7	Deutsche Bank , Germany	\$1,756.3	3,802
8	UBS , Switzerland	\$1,532.0	304
9	Maduro & Curiel's , Curacao ²	\$1,461.9	201
10	ANZ Bank , New Zealand	\$1,372.1	188
11	Frankfurter Sparkasse , Germany	\$1,150.5	659
12	PBZ , Croatia	\$924.7	686
13	Caixa Geral de Depositos , Portugal	\$911.9	871
14	Santander , Germany	\$888.8	254
15	Credit Suisse , Switzerland	\$877.6	93
16	Erste & Steiermarkische , Croatia	\$860.2	533
17	NongHyup Bank , South Korea	\$744.9	1,459
18	Shinhan Card , South Korea	\$729.1	1,541
19	Swedbank , Sweden	\$724.4	154
20	Commerzbank , Germany	\$688.1	613
21	Crédit Mutuel , France	\$658.6	186
22	Intesa Sanpaolo , Italy	\$562.7	290
23	Banco Santander , Chile	\$390.5	—
24	Banco Davivienda , Colombia	\$382.7	2,629
25	Banco de la Nación , Argentina	\$156.7	3,400
26	HypoVereinsbank , Germany	\$136.2	612
27	Barclays , Germany	\$97.8	328
28	Ziraat Bankasi , Turkey	\$89.6	4,344
29	T. Isbank , Turkey	\$70.7	131
30	Standard Bank , South Africa	\$41.1	707
31	Banco de la Pampa , Argentina	\$39.3	262
32	Yapi Kredi Bankasi , Turkey	\$26.4	638
33	BPS-Sberbank , Belarus	\$23.8	93
34	Santander CF Benelux , Belgium	\$15.7	107
35	Nuevo Banco de Santa Fe , Argentina	\$13.9	1,126
36	Banco de Formosa , Argentina	\$10.2	452
37	Santander Consumer , Austria	\$10.1	7
38	Confiar Coop. Finan. , Colombia	\$7.3	113
39	Ceska Sporitelna , Czech Republic	\$4.8	2
40	Belgazprombank , Belarus	\$3.7	10
41	Santander , Portugal	\$2.1	—
42	DSK Bank , Bulgaria	\$1.6	2
43	Nedbank , South Africa	\$1.4	80
44	Banco Masventas , Argentina	\$1.0	—
45	HSBC , Turkey	\$1.0	83
46	Banco Roela , Argentina	\$0.9	8
47	Banco Santander , Spain	\$0.7	—
48	Sparkasse Bank , Bosnia & Herzegovina	\$0.6	2
49	Priorbank , Belarus	\$0.6	8
50	Addiko Bank Sarajevo , Bosnia & Herzegovina	\$0.4	2

1 And Belgium, France, Germany, Italy, Luxembourg, Poland, Romania, Spain, Turkey. **2** And Aruba, St. Maarten, Bonaire. © 2025 Nilson Report

Domestic-Only Card Issuers—Credit

More than 90 domestic-only general purpose debit and/or credit card brands operate worldwide. There are 30 domestic-only credit card brands and all operate outside the US. In our annual survey of domestic market-only credit cards outside the US, we identified 58 issuers. The 25 largest domestic-only credit issuers are ranked on the next page by purchase volume for goods and services in 2023.

Collectively, the 58 domestic credit card issuers accounted for \$290.51 billion in purchase volume. This excludes cards that are co-branded with international brands.

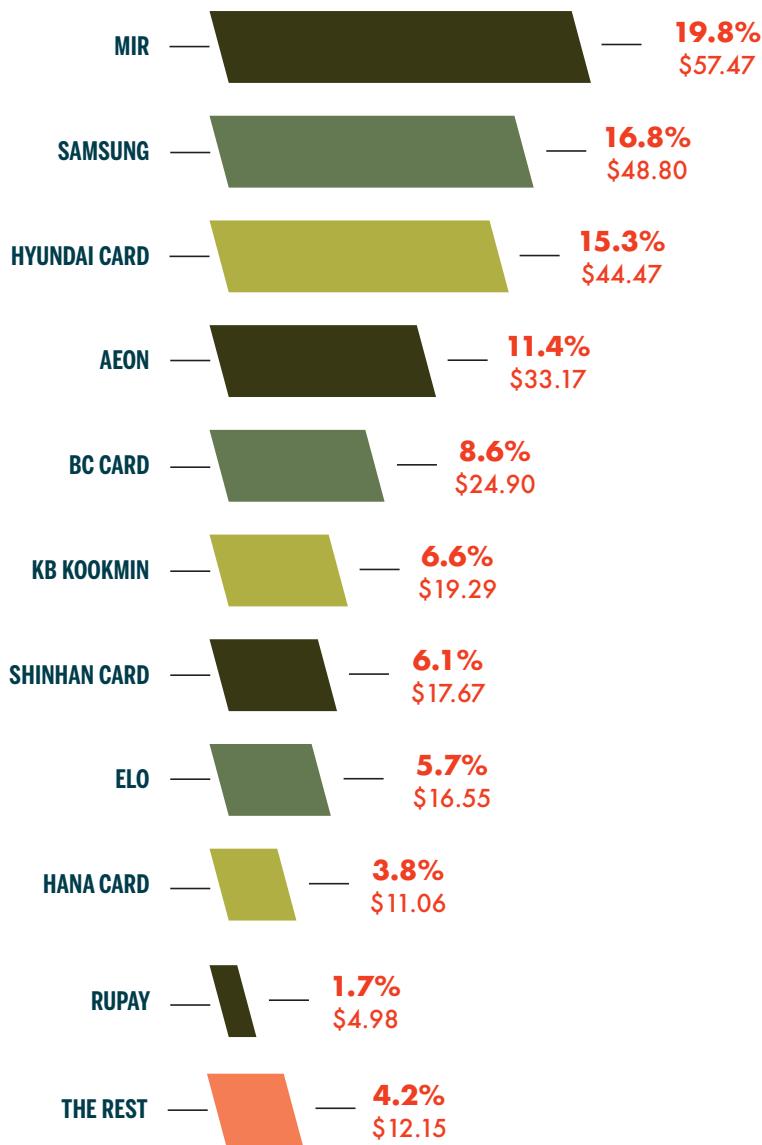
The number of domestic-only credit cards in circulation at the end of 2023 was 143.9 million, up 35.4% over 2022. While credit cards accounted for only 10.5% of the 1.37 billion domestic-only general purpose credit and cards in circulation at the end of 2023, they generated 27.5% of the \$1.057 trillion in domestic-only debit and credit card purchase volume.

Countries in which both domestic-only credit and debit card products are issued include South Korea (eight bank brands), Brazil (Elo), Russia (Mir), India (RuPay) and Turkey (Troy). RuPay, Elo and Mir are expected to experience strong growth over the next few years. With RuPay and Mir, growth will be helped by friction between central banks and central governments in India and Russia and the global card networks.

Market Shares of Purchase Volume on Domestic Cards Worldwide

in \$Billions

Domestic Credit Cards



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Largest Domestic-Only Card Issuers

Credit Cards

ISSUER, COUNTRY	RANK	PURCHASE VOLUME (MIL.)	TOTAL VOLUME (MIL.) ¹	CARDS (000)	BRAND NAME ²
Samsung Card , South Korea	1	\$48,800.4	\$51,237.6	4,508	Samsung Card, Homeplus
Hyundai Card , South Korea	2	\$44,467.0	\$46,963.4	10,807	Hyundai Card
Sberbank , Russia	3	\$34,599.7	\$36,325.7	20,065	Mir
Aeon Financial Service , Japan	4	\$33,170.4	\$34,110.5	16,187	AEON Financial Service
NongHyup Bank , South Korea	5	\$23,950.0	\$23,950.0	3,053	NH Card, BC Card
KB Kookmin Card , South Korea	6	\$19,287.1	\$21,071.6	4,503	KB Kookmin
Shinhan Card , South Korea	7	\$17,665.1	\$19,222.0	5,018	Shinhan Card
Hana Card , South Korea	8	\$11,056.5	\$11,535.2	1,450	Hana Card
Banco Bradesco , Brazil	9	\$9,379.0	\$10,029.1	9,689	Elo
Alfa-Bank , Russia	10	\$7,706.3	\$10,537.8	22,809	Mir
Tinkoff Bank , Russia	11	\$5,130.6	\$5,352.0	7,627	Mir
Mitsubishi UFJ Nicos , Japan	12	\$4,657.1	\$4,682.1	987	MUFG, DC, Nicos
Caixa Econômica Federal , Brazil	13	\$4,426.0	\$4,426.2	5,510	Elo
Banco do Brasil , Brazil	14	\$2,747.0	\$2,977.5	4,196	Elo
RBL (Ratnakar) , India	15	\$2,519.9	\$2,531.8	2,770	RuPay
Gazprombank , Russia	16	\$2,504.3	\$4,127.2	2,066	Mir
VTB Bank , Russia	17	\$2,390.4	\$3,105.3	4,584	Mir
Yapi Kredi Bankası , Turkey	18	\$2,126.1	\$2,353.8	1,535	Troy
Uralsib , Russia	19	\$1,555.6	\$1,555.6	393	Mir
Bank Central Asia , Indonesia	20	\$1,443.1	\$1,502.9	2,271	BCA
T. Isbank , Turkey	21	\$1,305.3	\$1,326.0	210	Troy, Bayi Kart
Yes Bank , India	22	\$1,205.5	\$1,219.0	1,822	RuPay
BBVA , Spain	23	\$1,141.1	\$1,141.1	2,195	Affinity, Consum
SC Korea Bank , South Korea	24	\$953.0	\$953.0	385	BC Card
Promsvyazbank , Russia	25	\$859.2	\$2,499.4	694	Mir

1 Includes cash. **2** Excludes co-branded cards.

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Top Domestic-Only Card Issuers—Debit

There are over 90 general purpose card brands worldwide that operate only in their native country. These cards can be debit or credit. In our annual survey of domestic market-only debit cards outside the US, we identified 132 issuers. Collectively, debit cards from these issuers generated \$766.40 billion in purchase volume for goods and services in 2023 from 1.22 billion cards. The number of domestic debit cards issued in 2023 grew 12.6% from 2022. When including cash and ATM transactions, the total volume was \$1.573 trillion.

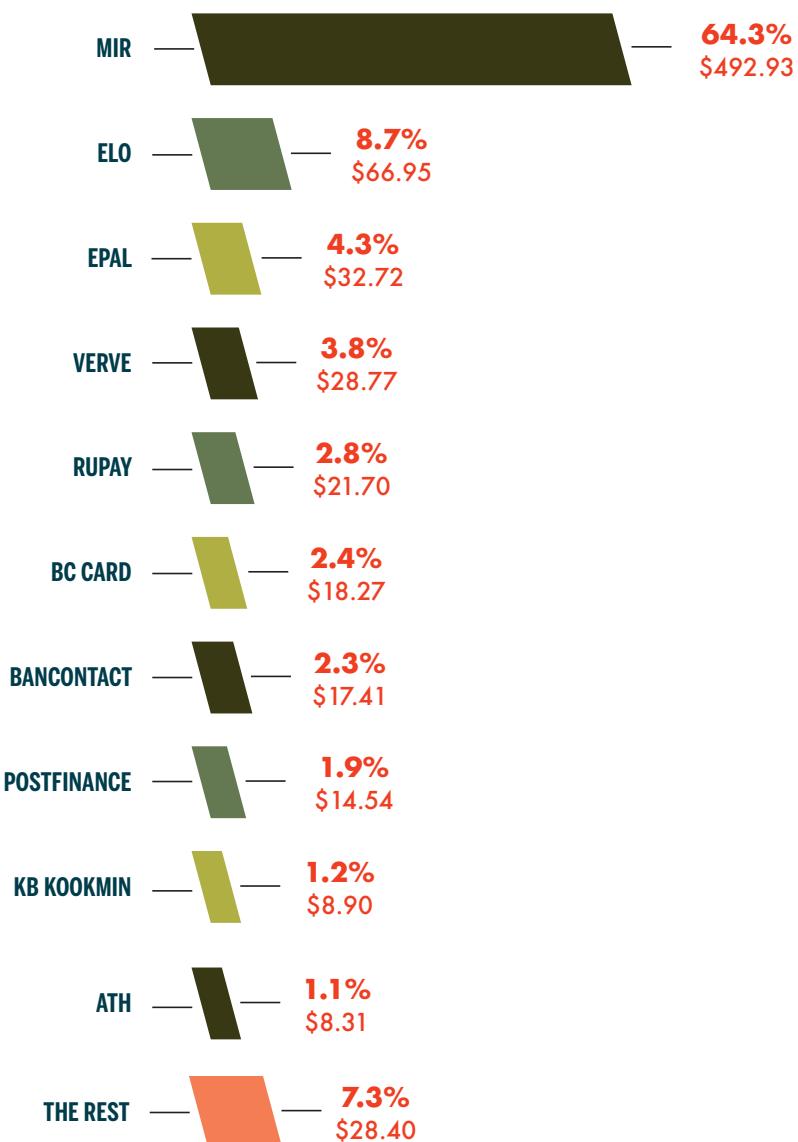
The 25 top domestic debit card issuers are shown on the next page. At year-end 2023, debit cards accounted for 89.5% of all domestic market-only cards in circulation and 72.5% of \$1.057 trillion in combined domestic-only debit and credit card purchase volume.

Cards in circulation issued by Sberbank, Russia's largest issuer of Mir debit cards, increased by 5% while purchase volume grew by 15%. Brazil's largest issuer of Elo debit cards, Caixa Econômica Federal, has a 5% increase in cards with a 109% increase in purchase volume. Commonwealth Bank in Australia experienced a 1% increase in eftpos cards. FirstBank's Verve cards in Nigeria grew 13% while purchase volume grew 33%. Banco Popular of Puerto Rico experienced a 1% increase in ATH debit/prepaid cards.

Market Shares of Purchase Volume on Domestic Cards Worldwide

in \$Billions

Domestic Debit Cards



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Largest Domestic-Only Card Issuers

Debit and Prepaid Cards (excludes the US and Canada)

ISSUER, COUNTRY	RANK	PURCHASE VOLUME (MIL.)	TOTAL VOLUME (MIL.) ¹	CARDS (000)	BRAND NAME ²
Sberbank , Russia	1	\$398,724.3	\$650,020.4	162,085	Mir
Caixa Econômica Federal , Brazil	2	\$45,638.1	\$45,638.1	165,606	Elo
VTB Bank , Russia	3	\$33,461.5	\$77,606.2	35,690	Mir
Commonwealth , Australia	4	\$24,087.4	\$49,624.9	4,783	eftpos keycard
Alfa-Bank , Russia	5	\$23,592.1	\$56,510.1	50,073	Mir
NongHyup Bank , South Korea	6	\$17,745.0	\$20,620.4	5,848	BC Card
BNP Paribas Fortis , Belgium	7	\$17,408.5	\$29,878.6	1,472	Bancontact
Tinkoff Bank , Russia	8	\$16,505.8	\$24,604.8	12,346	Mir
PostFinance , Switzerland	9	\$14,435.6	\$21,181.7	2,686	PostFinance Card
Guaranty Trust , Nigeria	10	\$13,291.2	\$13,291.2	10,823	Verve
FirstBank , Nigeria	11	\$11,785.9	\$13,257.9	9,000	Verve
Bank Central Asia , Indonesia	12	\$10,071.6	\$52,922.4	33,822	BCA
Crédit Agricole , France	13	\$9,509.0	\$11,658.7	826	Carte Bancaire
KB Kookmin Card , South Korea	14	\$8,900.1	\$8,900.1	3,710	KB Kookmin
Westpac Banking , Australia	15	\$8,632.2	\$17,151.3	1,312	epal
SBI Bank , India	16	\$7,820.6	\$81,643.3	124,557	RuPay
Banco do Brasil , Brazil	17	\$7,734.9	\$28,675.0	37,391	Elo
Banco Popular , Puerto Rico	18	\$7,631.3	\$11,689.7	3,262	ATH
Banco Bradesco , Brazil	19	\$7,490.9	\$24,368.2	56,039	Elo
Shinhan Card , South Korea	20	\$6,489.9	\$6,491.8	2,255	Shinhan Card
Gazprombank , Russia	21	\$6,335.8	\$14,511.9	6,433	Mir
Alelo , Brazil	22	\$6,086.1	\$6,086.1	5,678	Elo
Hana Card , South Korea	23	\$5,670.4	\$5,670.4	2,339	VIVA G
UralSib , Russia	24	\$4,361.8	\$13,787.7	2,088	Mir
HDFC , India	25	\$3,933.8	\$23,961.6	29,332	RuPay

¹ Includes cash. ² Excludes co-branded cards.

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150 Largest Credit Card Portfolios Worldwide

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Owners of the 150 largest portfolios of Visa, UnionPay, Mastercard, American Express, JCB, Discover, Diners Club and domestic-market-only credit card outstandings as of December 31, 2023, are ranked on page 25. Credit card issuers from the US held a 44.8% market share among the top 150. Issuers from China followed with 33.0%.

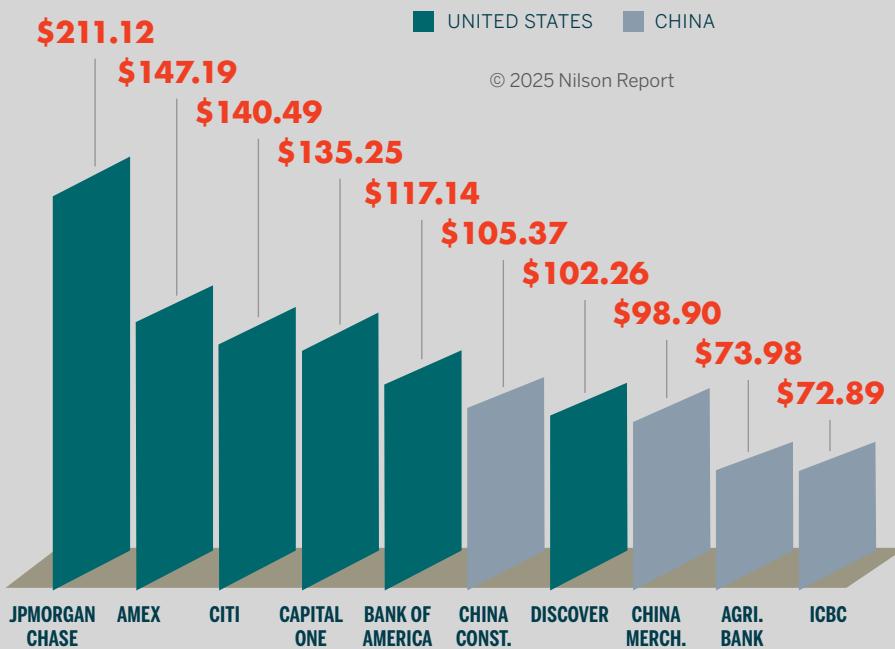
The US outstandings totaled \$1.156 trillion. Asia-Pacific ranked second largest with \$1.034 trillion. Europe followed with \$150.25 billion, Latin America had \$135.81 billion, Canada had \$86.62 billion and Middle East and Africa had \$15.48 billion.

Top 10 Credit Card Portfolios

Outstandings (Bil.) in 2023

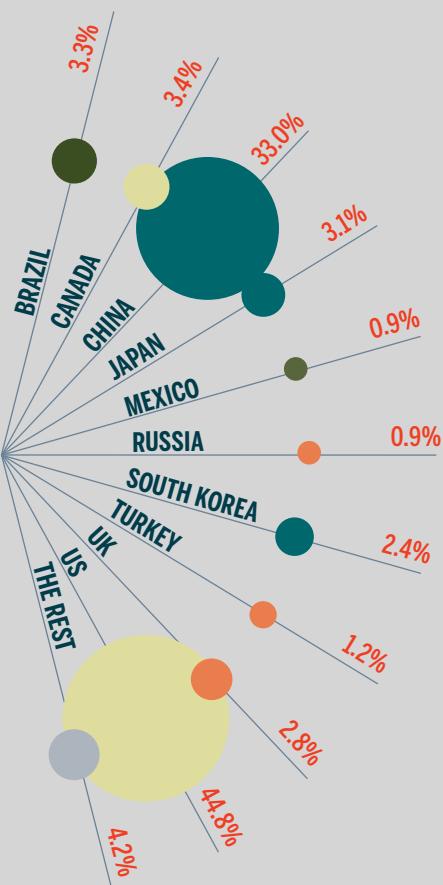
■ UNITED STATES ■ CHINA

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Outstandings by Country

Market Shares Year-End 2023





Largest Credit Card Portfolios Worldwide

Ranked by Outstanding Receivables on December 31, 2023

RANK	ISSUER, COUNTRY	(BIL.)	RANK	ISSUER, COUNTRY	(BIL.)	RANK	ISSUER, COUNTRY	(BIL.)
1	JPMorgan Chase, US	\$211.12	51	PNC Bank, US	\$8.07	101	PenFed CU, US	\$2.42
2	American Express, US	\$147.19	52	Westpac Banking, Australia	\$7.94	102	NongHyup Bank, South Korea	\$2.37
3	Citi, US	\$140.49	53	Virgin Money/CYBG, UK	\$7.75	103	Industrial Bank, South Korea	\$2.34
4	Capital One, US	\$135.25	54	Yapi Kredi Bankasi, Turkey	\$7.45	104	Diners Club, Ecuador	\$2.29
5	Bank of America, US	\$117.14	55	T. Isbank, Turkey	\$7.21	105	BBVA, Spain	\$2.29
6	China Construction, China	\$105.37	56	Desjardins, Canada	\$7.15	106	First National Bank, South Africa	\$2.23
7	Discover, US	\$102.26	57	Scotiabank, Canada	\$7.08	107	Kasikornbank, Thailand	\$2.23
8	China Merchants, China	\$98.90	58	Bread Financial, US	\$6.99	108	Mission Lane (TAB Bank), US	\$2.19
9	Agricultural Bank, China	\$73.98	59	CaixaBank Pymt. & Cons., Spain	\$6.64	109	Porto Seguro, Brazil	\$2.16
10	ICBC, China	\$72.89	60	Orient Corporation, Japan	\$6.37	110	Banco de Chile, Chile	\$2.11
11	Bank of China, China	\$66.04	61	Commonwealth, Australia	\$6.35	111	Landesbank Berlin, Germany	\$2.10
12	China CITIC, China	\$62.36	62	Tinkoff Bank, Russia	\$6.15	112	Woori Card, South Korea	\$2.07
13	Ping An, China	\$61.57	63	Hyundai Card, South Korea	\$6.06	113	Absa Bank, South Africa	\$2.05
14	China Everbright, China	\$53.22	64	NatWest Group, UK	\$5.66	114	Natl. Bank of Canada, Canada	\$2.04
15	Bank of Communications, China	\$51.75	65	Citibanamex, Mexico	\$5.63	115	Barclays, Germany	\$1.99
16	China Minsheng, China	\$51.55	66	Canadian Tire, Canada	\$5.51	116	Ally Financial, US	\$1.98
17	U.S. Bank, US	\$48.38	67	NewDay Cards, UK	\$5.49	117	Banco Santander, Chile	\$1.97
18	China Industrial, China	\$48.10	68	Truist, US	\$5.11	118	IsraCard, Israel	\$1.96
19	Wells Fargo, US	\$47.37	69	BAC Credomatic, Central America	\$5.07	119	Nationwide Bldg. Society, UK	\$1.96
20	Shanghai Pudong Dev., China	\$45.83	70	HSBC, Hong Kong	\$5.02	120	Alfa-Bank, Russia	\$1.95
21	China Guangfa, China	\$44.90	71	Akbank, Turkey	\$4.78	121	Bank of Beijing, China	\$1.92
22	Barclays, US	\$32.08	72	QNB Finansbank, Turkey	\$4.77	122	Krungthai Card, Thailand	\$1.91
23	Navy FCU, US	\$29.17	73	ANZ Banking, Australia	\$4.63	123	VakifBank, Turkey	\$1.89
24	Itau Unibanco, Brazil	\$28.09	74	Banco Santander, Mexico	\$4.61	124	Israel Credit Cards, Israel	\$1.85
25	Synchrony, US	\$27.30	75	Santander Cards, UK	\$4.29	125	WiZink, Spain	\$1.84
26	Rakuten Card, Japan	\$21.83	76	Samsung Card, South Korea	\$4.20	126	BMO Bank, US	\$1.80
27	Shinhan Card, South Korea	\$20.45	77	UC Card, Japan	\$4.14	127	Regions Bank, US	\$1.77
28	Goldman Sachs, US	\$19.36	78	Banco Falabella, Chile	\$4.13	128	Banco Davivienda, Colombia	\$1.73
29	Lloyds Banking/MBNA, UK	\$19.23	79	Hang Seng, Hong Kong	\$4.11	129	Maybank, Malaysia	\$1.71
30	KB Kookmin Card, South Korea	\$17.22	80	Merrick Bank, US	\$4.04	130	BOC Credit Card Intl., Hong Kong	\$1.71
31	RBC Royal Bank, Canada	\$17.17	81	Garanti Bank, Turkey	\$3.74	131	Caixa Económica Federal, Brazil	\$1.67
32	USAA, US	\$16.59	82	Capital One, UK	\$3.64	132	First Premier, US	\$1.66
33	Mitsubishi UFJ Nicos, Japan	\$16.41	83	Lotte Card, South Korea	\$3.61	133	BECU, US	\$1.62
34	Sberbank, Russia	\$16.13	84	Tesco Bank, UK	\$3.40	134	Upgrade Card (CRB), US	\$1.56
35	TD Bank, Canada	\$15.85	85	National Australia, Australia	\$3.39	135	PrivatBank, Ukraine	\$1.53
36	CIBC, Canada	\$14.64	86	PC Financial, Canada	\$3.28	136	Al Rajhi Bank, Saudi Arabia	\$1.52
37	Banco Bradesco, Brazil	\$14.52	87	Mercury Financial, US	\$3.25	137	Banco Santander, Spain	\$1.49
38	Sumitomo Mitsui Card, Japan	\$14.34	88	Capital One, Canada	\$3.24	138	KeyBank, US	\$1.48
39	Barclays, UK	\$13.27	89	Toyota Finance, Japan	\$3.16	139	Atlanticus Holdings, US	\$1.47
40	Credit One Bank, US	\$13.24	90	Emirates NBD, UAE	\$3.06	140	Fairstone (Duo Bank), Canada	\$1.46
41	HuaXia, China	\$12.97	91	Hana Card, South Korea	\$3.02	141	First Abu Dhabi Bank, UAE	\$1.45
42	Nubank, Brazil	\$12.41	92	Bancolombia, Colombia	\$2.88	142	Krungsriayudhya Card, Thailand	\$1.41
43	Banco Santander, Brazil	\$11.15	93	Advanzia Bank, Germany	\$2.76	143	BPI, Philippines	\$1.39
44	Banco do Brasil, Brazil	\$10.57	94	Scotiabank, Chile	\$2.76	144	CAT Admin. de Tarjetas, Chile	\$1.38
45	BBVA, Mexico	\$10.23	95	Banco CSF, Brazil	\$2.74	145	Viseca Payment Serv., Switzerland	\$1.36
46	Credit Saison, Japan	\$10.10	96	Aeon Financial Service, Japan	\$2.67	146	Banco BMG, Brazil	\$1.35
47	BMO, Canada	\$9.19	97	Banco del Pacifico, Ecuador	\$2.64	147	Abu Dhabi Commercial, UAE	\$1.35
48	FNBO, US	\$8.66	98	Citizens Bank, US	\$2.48	148	Banco Popular, Puerto Rico	\$1.30
49	TD Bank, US	\$8.41	99	HSBC, Mexico	\$2.45	149	M&T Bank, US	\$1.28
50	HSBC, UK	\$8.26	100	Fifth Third Bank, US	\$2.43	150	Cembra Money Bank, Switzerland	\$1.25

Outstandings on general purpose cards as of December 31, 2023. American Express and Discover do not include third-party business.

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The Largest Merchant Acquirers Worldwide

The 150 largest acquirers of general purpose credit, debit and prepaid card payments from merchants worldwide are listed here based on transactions processed in 2023. Total transactions of 518.61 billion processed by this group increased 11.1% from 2022. All transaction figures shown here are a combination of global and domestic card

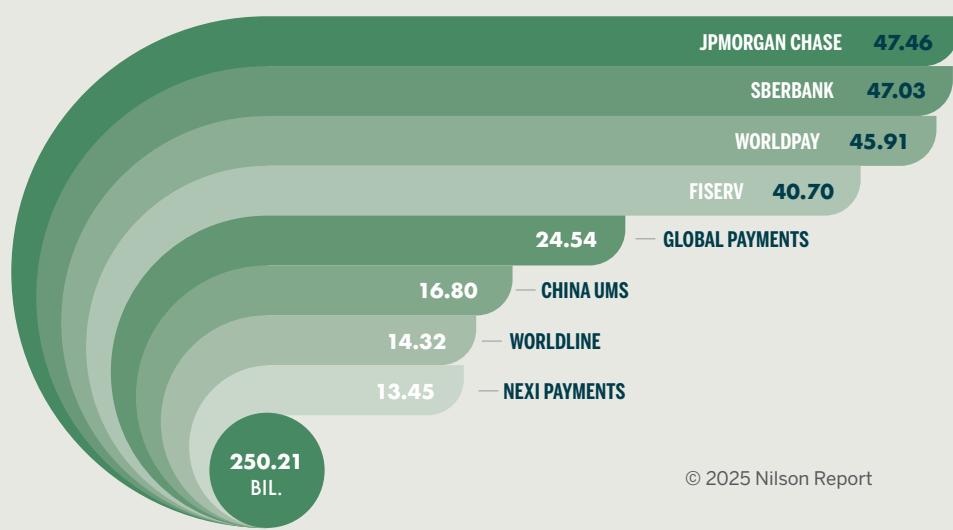
brands. Among the 150 largest, 71 acquirers processed over 1 billion transactions.

JPMorgan's market share among the top 150 dipped to 9.2% from 9.5%. Russia-based Sberbank's market share remained steady at 9.1%. Worldpay's market share dipped to 8.9% from 9.3%, and Fiserv decreased to 7.8% from 8.1%.

519
billion
transactions
processed by the 150
largest merchant
acquirers, an increase
of 11.1% over 2022

Largest Merchant Acquirers Worldwide

Transactions in Billions in 2023



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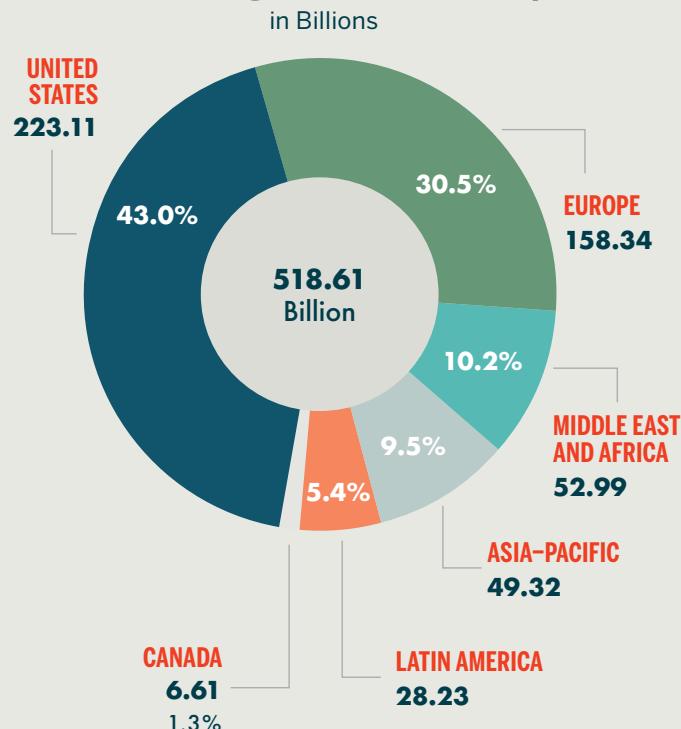
The 10 largest acquirers collectively processed 270.80 billion transactions. They accounted for 52.2% of all transactions handled by the 150 listed here. JPMorgan remained in 1st place worldwide. There was 1 acquirer each from Russia, China and Italy ranked among the top 10 alongside group acquirers with businesses across multiple countries.

Sberbank moved up to 2nd from 3rd largest. Adyen moved up to 9th from 10th, Getnet (Santander Merchant Services) moved up to 10th from 17th, Elavon moved up to 16th from 18th, and BBVA moved up to 24th from 28th.

The 34 US-based acquirers collectively processed 151.84 billion transactions in the US in 2023, up 4.3% from 145.50 billion in 2022. This accounted for 29.3% of the 518.61 billion total transactions processed collectively by the top 150. Those same acquirers handled 223.11 billion transactions or 43.0% of the total handled by the top 150. Transactions for this group increased 14.3% from 195.26 billion transactions in 2022.

The 23 Asia-Pacific based acquirers handled 49.32 billion transactions, and 46 acquirers from Europe handled 158.34 billion. Latin American had 20 acquirers among the top 150 that processed 28.23 billion transactions, Middle East and Africa's 24 acquirers handled 52.99 billion transactions, and 3 Canada-based acquirers processed 6.61 billion.

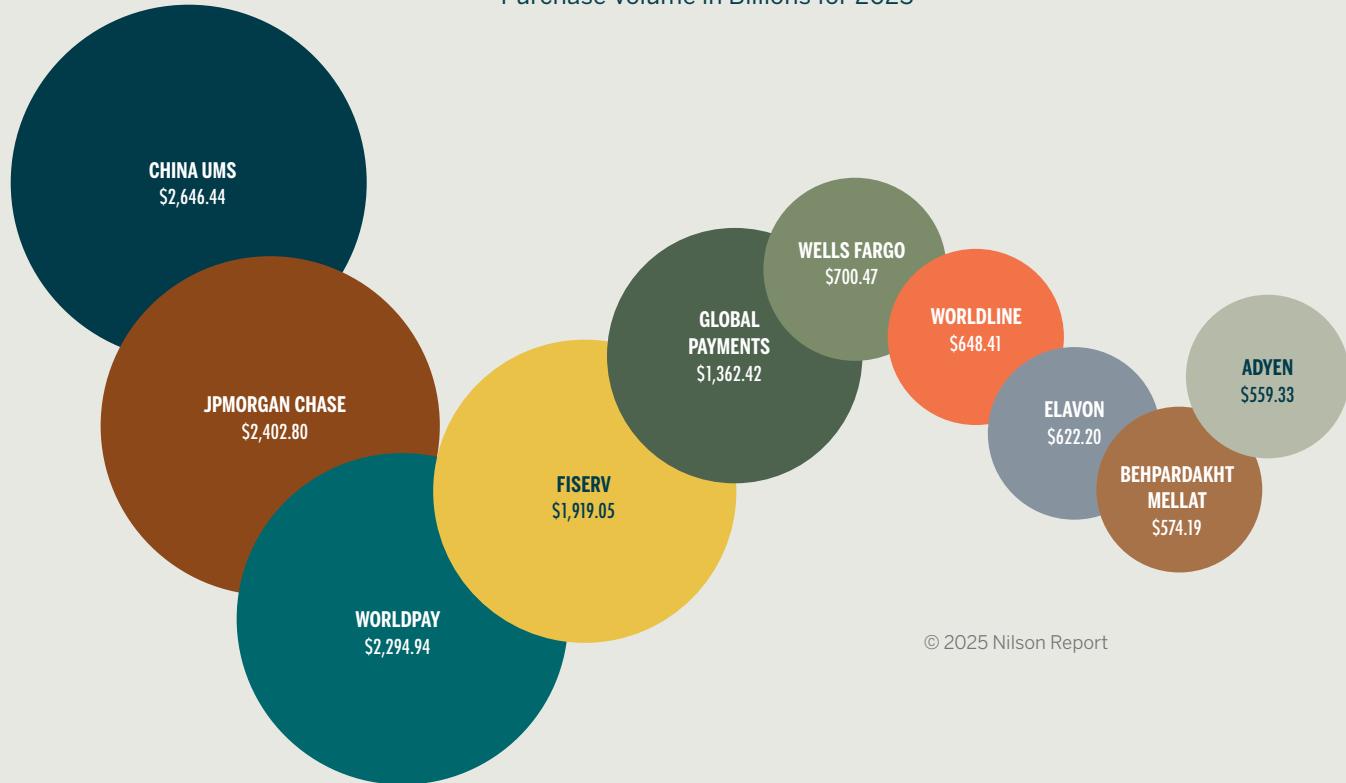
Market Shares of Purchase Transactions for the 150 Largest Merchant Acquirers



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Top 10 Acquirers of Global and Domestic Payments

Purchase Volume in Billions for 2023



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Largest 150 Merchant Acquirers Worldwide

Ranked by Global and Domestic Card Brand Purchase Transactions in 2023

RANK	ACQUIRER, COUNTRY	(MIL.)	RANK	ACQUIRER, COUNTRY	(MIL.)	RANK	ACQUIRER, COUNTRY	(MIL.)
1	JPMorgan, Group	47,457.3	51	Shift4, Group	1,936.8	101	Al Rajhi Bank, Saudi Arabia	423.9
2	Sberbank, Russia	47,033.4	52	Tinkoff Bank, Russia	1,926.8	102	Electronic Payments, US	406.5
3	Worldpay, Group	45,913.0	53	Hyundai Card, South Korea	1,839.7	103	Saudi National Bank, Saudi Arabia	401.8
4	Fiserv (First Data), Group	40,704.0	54	Mitsubishi UFJ Nicos, Japan	1,784.0	104	Axis Bank, India	385.3
5	Global Payments, Group ¹	24,538.0	55	Payway (Prisma Med.), Argentina	1,682.6	105	Nuvei Technologies, US	377.7
6	China UMS, China ²	16,800.0	56	Gazprombank, Russia	1,651.9	106	Truist Financial, US	377.4
7	Worldline, Group	14,316.2	57	Rabobank, Netherlands	1,598.4	107	T.C. Ziraat Bankasi, Turkey	367.7
8	Nexi Payments, Italy ³	13,450.1	58	Absa Bank, South Africa	1,557.0	108	Promsvyazbank, Russia	332.7
9	Adyen, Group ⁴	10,696.7	59	Sadad Informatics, Iran	1,519.6	109	TabaPay, US	327.7
10	Getnet (Santander MS), Group	9,888.6	60	Raiffeisen Bank, Austria	1,501.6	110	PostFinance, Switzerland	321.0
11	Saman e-Pay, Iran	9,798.1	61	Aeon Financial Service, Japan	1,427.2	111	NCR Voyix (NCR Payments), US	321.0
12	Wells Fargo, US	9,639.2	62	National Australia Bank, Australia	1,370.0	112	Banco Davivienda, Colombia	319.0
13	Behpardakht Mellat, Iran	9,430.4	63	SBI Payment Services, India	1,322.7	113	Xplor Technologies, US	318.0
14	Barclays, UK	9,065.8	64	Akbank, Turkey	1,307.3	114	Magnati, UAE	312.6
15	Citi Merchant Serv., US	8,820.0	65	OTP Bank, Hungary	1,225.7	115	Market Pay, France	309.2
16	Elavon, Group	8,329.2	66	Societe Generale, France	1,225.6	116	United Card Services, Russia	299.0
17	Bank of America, Group	7,978.0	67	Vakifbank, Turkey	1,214.1	117	First American Pymt. Sys., Group	289.3
18	Cielo, Group	7,855.1	68	BAC Credomatic Network, Group	1,106.3	118	NeoNet, Guatemala	280.8
19	Rede, Brazil	6,794.1	69	Paysafe Group, US	1,102.2	119	Sicredi, Brazil	280.3
20	Persian e-Commerce, Iran	6,779.0	70	CSOB, Czech Republic	1,079.7	120	Card Complete, Austria	272.0
21	BC Card, South Korea	5,692.4	71	Cardnet Merchant Services, UK	1,012.7	121	Izipay, Peru	244.8
22	Omidpay, Iran	5,152.5	72	Merrick Bank, US	980.2	122	Kasikornbank, Thailand	241.5
23	Credit Agricole, France	5,141.6	73	ANZ Bank, New Zealand	974.5	123	Bank Mandiri, Indonesia	237.7
24	BBVA, Group	4,578.1	74	Nedbank, South Africa	966.0	124	Turk Ekonomi Bankasi, Turkey	230.8
25	Pasargad Elec. Payment, Iran	4,502.0	75	Citibanamex-EVO, Mexico	965.9	125	CardNet, Dominican Republic	227.1
26	Credit Mutuel, France	4,485.6	76	Network International, UAE	955.3	126	NCCC, Taiwan	221.2
27	PagSeguro, Brazil	4,455.0	77	Credit Saison, Japan	900.1	127	Titanium Payments, US	214.9
28	Moneris, Canada	4,435.8	78	SAB, Saudi Arabia	887.7	128	i3 Verticals, US	213.4
29	KB Kookmin, South Korea	3,825.9	79	First National Bank, South Africa	872.8	129	Orient Corp., Japan	210.3
30	JCB, Japan	3,822.6	80	Unicre, Portugal	871.0	130	Valitor, Iceland	207.8
31	Swedbank, Sweden	3,641.3	81	No. American Bancard, US	848.1	131	KeyBank, US	186.2
32	Asan Pardakht Persian, Iran	3,590.8	82	Priority Technology, US	797.1	132	SEB Group, Estonia	184.8
33	ING, Netherlands	3,422.2	83	La Banque Postale, France	795.6	133	CMI, Morocco	182.4
34	BNP Paribas, France	3,337.1	84	CTBC, Taiwan	725.2	134	JCC Payment Systems, Cyprus	176.4
35	Transbank, Chile	3,329.3	85	Denizbank, Turkey	626.1	135	Celero Commerce, US	175.0
36	BPCE, France	3,308.0	86	Russian Standard Bank, Russia	613.8	136	SaltPay (Teya), Iceland	174.9
37	Iran Kish Credit Card Co., Iran	3,231.2	87	Esquire Bank, US	612.8	137	Abu Dhabi Commercial, UAE	168.7
38	StoneCo, Brazil	3,062.2	88	T. Halk Bankasi, Turkey	588.6	138	Intuit, US	167.2
39	Banorte, Mexico	3,020.4	89	Standard Bank, South Africa	587.2	139	Hang Seng, Hong Kong	164.9
40	PrivatBank, Ukraine	2,851.1	90	Evertec Group, Puerto Rico	552.8	140	Kuwait Finance House, Kuwait	163.3
41	Yapi Kredi Bank, Turkey	2,588.2	91	Bancolombia, Colombia	522.9	141	Epicor Software, US	150.3
42	Garanti Bank, Turkey	2,429.5	92	Payroc WorldAccess, Group	518.2	142	Serv. Digitales Pop., Dominican Rep.	147.9
43	Samsung Card, South Korea	2,250.5	93	PNC Merchant Services, US	517.5	143	Bancard, Paraguay	145.6
44	Alfa Bank, Russia	2,236.9	94	Niubiz, Peru	502.5	144	Westamerica/Redwood, US	133.9
45	VTB Bank, Russia	2,179.9	95	HDFC, India	501.1	145	Scotiabank, Group	131.3
46	UniCredit, Italy	2,123.9	96	Tyro, Australia	499.9	146	Millennium BCP, Portugal	128.6
47	Commonwealth Bank, Australia	2,115.1	97	Vero, Brazil	487.4	147	Aurora Payments, US	112.7
48	TD Merchant Solutions, Group	2,044.4	98	Riyad Bank, Saudi Arabia	471.7	148	Capitec, South Africa	106.8
49	T. Isbank, Turkey	2,022.4	99	Neopay (Mashreq Bank), UAE	465.5	149	Banco Nacional, Costa Rica	104.2
50	Westpac, Australia	2,005.0	100	QNB, Group	462.4	150	BankCard Services, US	99.7

Ranked by all purchase transactions (Visa, Mastercard, UnionPay, American Express, Discover, JCB, Diners Club and domestic-market-only card brands) by country. Group includes transactions from all countries in which the company is an acquirer. ¹ Estimate. ² Includes Hong Kong and Macau. ³ Includes Denmark. ⁴ Includes business in the US and Europe only.

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Largest 150 Merchant Acquirers Worldwide

Ranked by Total Purchase Volume in 2023

Rank	Acquirer, Country	(BIL.)	Rank	Acquirer, Country	(BIL.)	Rank	Acquirer, Country	(BIL.)
1	China UMS , China	\$2,646.44	51	Credit Saison , Japan	\$64.37	101	KeyBank , US	\$21.48
2	JPMorgan Chase , Group	\$2,402.80	52	Societe Generale , France	\$62.31	102	PrivatBank , Ukraine	\$21.20
3	Worldpay , Group	\$2,294.94	53	Garanti Bank , Turkey	\$61.89	103	Nedbank , South Africa	\$20.35
4	Fiserv , Group	\$1,919.05	54	Payway , Argentina	\$61.49	104	Kasikornbank , Thailand	\$19.92
5	Global Payments , Group ¹	\$1,362.42	55	T. Isbank , Turkey	\$61.34	105	VTB Bank , Russia	\$19.79
6	Wells Fargo , US	\$700.47	56	Merrick Bank , US	\$60.52	106	Niubiz , Peru	\$18.00
7	Worldline , Group	\$648.41	57	Aeon Financial Service , Japan	\$57.96	107	Bancolombia , Colombia	\$16.75
8	Elavon , Group	\$622.20	58	Yapi Kredi Bank , Turkey	\$57.76	108	Bank Mandiri , Indonesia	\$16.02
9	Behpardakht Mellat , Iran	\$574.19	59	Network International , UAE	\$55.97	109	Epicor Software , US	\$15.38
10	Adyen , Group ²	\$559.33	60	No. American Bancard , US	\$53.43	110	Gazprombank , Russia	\$14.94
11	Nexi Payments , Italy	\$541.30	61	Nuvei Technologies , US	\$52.51	111	Kuwait Finance House , Kuwait	\$14.68
12	Saman e-Pay , Iran	\$514.75	62	Intuit , US	\$52.24	112	T. Halk Bankasi , Turkey	\$14.50
13	Bank of America , Group	\$508.97	63	Banorte , Mexico	\$49.39	113	Standard Bank , South Africa	\$14.50
14	Sberbank , Russia	\$459.71	64	Payroc WorldAccess , Group	\$48.31	114	PostFinance , Switzerland	\$14.44
15	Barclays , UK	\$393.77	65	Rabobank , Netherlands	\$48.04	115	Titanium Payments , US	\$14.03
16	JCB , Japan ¹	\$343.33	66	Truist Financial , US	\$45.47	116	Riyad Bank , Saudi Arabia	\$13.47
17	Persian e-Commerce , Iran	\$308.86	67	Saudi Awwal Bank (SAB) , Saudi Arabia	\$43.32	117	Aurora Payments , US	\$12.76
18	Pasargad Elec. Payment , Iran	\$291.54	68	First American by Deluxe , Group	\$41.21	118	Market Pay , France	\$12.65
19	Iran Kish Credit Card Co. , Iran	\$276.79	69	BAC Credomatic Network , Costa Rica	\$40.59	119	Card Complete , Austria	\$12.59
20	Moneris , Canada	\$256.26	70	TabaPay , US	\$39.72	120	M&T Bank , US	\$12.59
21	Getnet , Group	\$253.84	71	T Bank (Tinkoff) , Russia	\$35.69	121	Westamerica/Redwood , US	\$12.21
22	Citi Merchant Serv. , US	\$245.44	72	Raiffeisen Bank , Austria	\$35.64	122	Fullsteam , US	\$11.57
23	Credit Agricole , France	\$218.32	73	Esquire Bank , US	\$33.00	123	Axis Bank , India	\$11.25
24	Credit Mutuel , France	\$213.12	74	OTP Bank , Hungary	\$33.00	124	Basys Processing , US	\$11.13
25	Cielo , Group	\$178.08	75	Omidpay , Iran	\$32.92	125	Orient Corp. , Japan	\$10.60
26	Asan Pardakht Persian , Iran	\$176.29	76	Unicre , Portugal	\$31.13	126	Russian Standard Bank , Russia	\$10.56
27	BC Card , South Korea	\$175.79	77	La Banque Postale , France	\$30.89	127	Izipay , Peru	\$10.52
28	Rede , Brazil	\$158.54	78	Neopay (Mashreq Bank) , UAE	\$30.70	128	Valitor , Iceland	\$10.21
29	BBVA , Group	\$157.76	79	Xplor Technologies , US	\$30.10	129	Banco Davivienda , Colombia	\$9.84
30	BPCE , France	\$144.34	80	Tyro , Australia	\$29.77	130	JCC Payment Systems , Cyprus	\$9.52
31	BNP Paribas , France	\$130.96	81	Absa Bank , South Africa	\$29.69	131	Vero , Brazil	\$9.04
32	Shift4 , Group	\$124.64	82	Akbank , Turkey	\$28.53	132	Denizbank , Turkey	\$8.83
33	Samsung Card , South Korea	\$114.19	83	NCCC , Taiwan	\$27.27	133	National Bank of Kuwait , Kuwait	\$8.72
34	TD Merchant Solutions , Group	\$107.65	84	Vakifbank , Turkey	\$26.00	134	Commerce Bancshares , US	\$8.61
35	ING , Netherlands	\$103.95	85	CSOB , Czech Republic	\$25.66	135	Commercial Bank , Kuwait	\$8.52
36	KB Kookmin , South Korea	\$99.35	86	ANZ Bank , New Zealand	\$25.54	136	HDFC , India	\$8.39
37	Swedbank , Sweden	\$97.51	87	Magnati , UAE	\$24.80	137	NeoNet , Guatemala	\$8.14
38	Commonwealth Bank , Australia	\$93.93	88	QNB , Group	\$24.50	138	Evolv , US	\$8.09
39	Transbank , Chile	\$93.05	89	Celero Commerce , US	\$24.13	139	CardNet , Dominican Republic	\$7.84
40	PNC Merchant Services , US	\$90.96	90	Alfa Bank , Russia	\$24.05	140	CMI , Morocco	\$7.81
41	Hyundai Card , South Korea	\$90.12	91	Evertec Group , Puerto Rico	\$23.94	141	Arab National Bank , Saudi Arabia	\$7.62
42	Westpac , Australia	\$86.27	92	CTBC , Taiwan	\$23.49	142	Rectangle Health , US	\$7.42
43	StoneCo , Brazil	\$81.79	93	Al Rajhi Bank , Saudi Arabia	\$23.23	143	Abu Dhabi Commercial , UAE	\$7.31
44	PagSeguro , Brazil	\$78.98	94	First National Bank , South Africa	\$22.96	144	Newtek Payments , US	\$7.21
45	Paysafe Group , US	\$78.12	95	SBI Payment Services , India	\$22.60	145	E. Sun Commercial Bank , Taiwan	\$7.07
46	Mitsubishi UFJ Nicos , Japan	\$76.10	96	Electronic Payments , US	\$22.58	146	Serv. Digitales Pop. , Dominican Rep.	\$7.06
47	UniCredit , Italy	\$73.08	97	Hang Seng , Hong Kong	\$22.49	147	United Card Services , Russia	\$7.05
48	Priority Technology , US	\$71.59	98	Saudi National Bank , Saudi Arabia	\$22.08	148	First Citizens Bank , US	\$7.01
49	Cardnet Merchant Services , UK	\$67.91	99	i3 Verticals , US	\$21.95	149	Unicaja , Spain	\$6.20
50	National Australia Bank , Australia	\$67.41	100	NCR Voyix (NCR Payments) , US	\$21.86	150	T.C. Ziraat Bankasi , Turkey	\$6.08

Ranked by all purchase volume by country (Visa, Mastercard, UnionPay, American Express, Discover, Diners Club, JCB, domestic debit and domestic credit). Group includes volume from all countries in which the company is an acquirer. ¹ Estimate. ² Includes business in Europe and US only. © 2025 Nilson Report

Europe's Global Network Cards

Purchase volume for goods and services tied to Visa, Mastercard, American Express and Diners Club brand credit, debit and prepaid cards issued in Europe reached \$4.927 trillion in 2023. This was an increase of 17.2% over 2022 on a local currency basis.

Mastercard purchase volume increased 23.7% to \$2.227 trillion. Visa purchase volume was up 12.0% to \$2.556 trillion. Amex purchase volume increased 21.2% to \$137.66 billion. Diners Club increased 4.6% to \$6.42 billion.

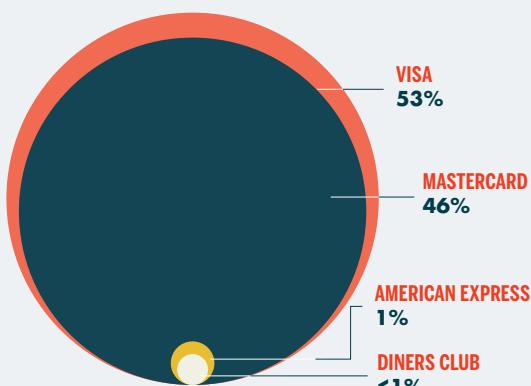
Global brand network card figures included here correspond to Europe as a geographic region. They do not include Israel even though Visa and Mastercard include that country when they publish results for Europe. The Nilson Report includes Israel with Middle East–Africa results. Included here are results from Central and Eastern European countries even though Visa counts them with statistics it reports for the CEMEA region. In March 2022, all global brand card activity for Russia was suspended owing to the invasion of Ukraine.

\$4.9
trillion
generated in purchase volume for goods and services in 2023, an increase of 17.2% versus 2022 on a local currency basis

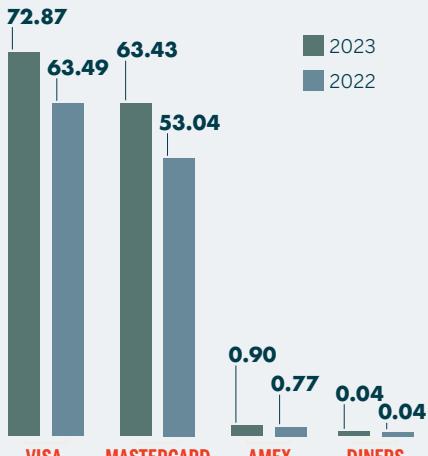
Europe Global Network Cards

PURCHASE TRANSACTIONS (BIL.) IN 2023 VS. 2022

PURCHASE TRANSACTIONS MARKET SHARES BY NETWORK—2023



GENERAL PURPOSE CARD ISSUERS PURCHASE TRANSACTIONS (BIL.)



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The market share of Visa purchase volume declined 146 basis points (bps) to 51.88% in 2023. Mastercard's share of purchase volume was 43.78%, up 141 bps over 2022. Amex's share increased 6 bps to 2.73%. Diners Club declined 2 bps to 0.15%.

The combination of purchase volume and cash volume, which is total volume, totaled \$6.142 trillion in 2023, an increase of 14.8% on a local currency basis. Cash advances against lines of credit and cash withdrawals from funds on deposit increased 6.0% to \$1.215 trillion. Cash volume accounted for 19.78% of total volume, a drop from 21.42% in 2022.

Cash accounted for 21.66% of Mastercard's total volume, a drop from 23.70% in 2022. For Visa, cash accounted for 18.91% of total volume, down from 20.37% the prior year. Cash volume at Diners Club was 3.63% of total volume, a decline from 4.06%. American Express cash volume was 1.98%, down from 2.02%.

Purchase transactions initiated by Visa, Mastercard, American Express and Diners Club credit, debit and prepaid cards issued in Europe increased 17.0% to 137.24 billion in 2023. This was an increase of 19.90 billion purchase transactions versus 2022.

Visa purchase transactions increased by 9.38 billion in 2023, and there were 0.10 billion fewer cash transactions.

Mastercard brand cards generated 10.39 billion more purchase transactions, and there were 0.01 billion fewer cash transactions.

Mastercard and Visa cards generated 136.30 billion purchase transactions, which equaled 99.31% of all purchase transactions including those generated by American Express and Diners Club cards. Amex and Diners Club cards generated 0.94 billion transactions in 2023, equal to 0.69% of the total.

Visa held a 53.09% market share of purchase transactions in 2023, a drop of 101 bps from 54.10% in 2022.

Mastercard held a 46.22% share, up 101 bps. Amex's market share was unchanged at 0.66%. Diners Club's share was also unchanged at 0.03%.

Cards in circulation in Europe carrying Visa, Mastercard, American Express and Diners Club brands increased 9.2% to 1.59 billion on December 31, 2023.

Visa and Mastercard brand cards in circulation grew to 1.57 billion. They accounted for 98.78% of all global brand cards issued in Europe. Amex and Diners Club cards totaled 19.4 million and accounted for 1.22% of the total.



Europe's Global Brand Network Cards Spending, Transactions and Cards in Circulation

Figures are for 2023 with change vs. 2022

BRAND	Dollar Volume (bil.)				Transactions (bil.)				Cards			
	TOTAL	CHANGE	PURCHASES	CHANGE	CASH	CHANGE	TOTAL	CHANGE	PURCHASES	CHANGE	MIL.	CHANGE
Visa	\$3,152.74	10.0%	\$2,556.43	12.0%	\$596.31	2.1%	76.27	13.9%	72.87	14.8%	762.0	5.8%
Mastercard	\$2,842.16	20.5%	\$2,226.61	23.7%	\$615.55	10.1%	67.32	18.3%	63.43	19.6%	807.8	12.9%
American Express	\$140.44	21.2%	\$137.66	21.2%	\$2.78	18.8%	0.91	16.9%	0.90	16.9%	18.3	4.0%
Diners Club	\$6.66	4.2%	\$6.42	4.6%	\$0.24	-6.9%	0.05	6.6%	0.04	7.5%	1.1	2.7%
TOTAL	\$6,142.00	14.8%	\$4,927.11	17.2%	\$1,214.89	6.0%	144.55	15.9%	137.24	17.0%	1,589.2	9.2%

Includes all general purpose consumer, small business and commercial credit, debit and prepaid cards. Currency figures are in US dollars. Change figures are based on local currency. Countries include only the 48 located on the continent of Europe. Russia was excluded starting in March 2022. Does not include Israel. Visa includes the combination of Europe and the Central and Eastern European countries it includes in its regional figures. Visa figures exclude Plus. Mastercard figures exclude Maestro and Cirrus. Some prior year figures have been restated.

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Mastercard added 92.0 million cards in circulation in 2023 to end the year at 807.8 million. Visa added 41.6 million to end the year at 762.0 million.

Visa cards issued in Europe generated 20.26% of the company's worldwide purchase volume, up 54 bps from 19.72% in 2022.

Purchase transactions by Visa cards issued in Europe equaled 27.34% of the company's worldwide total, up 114 bps from 26.20%.

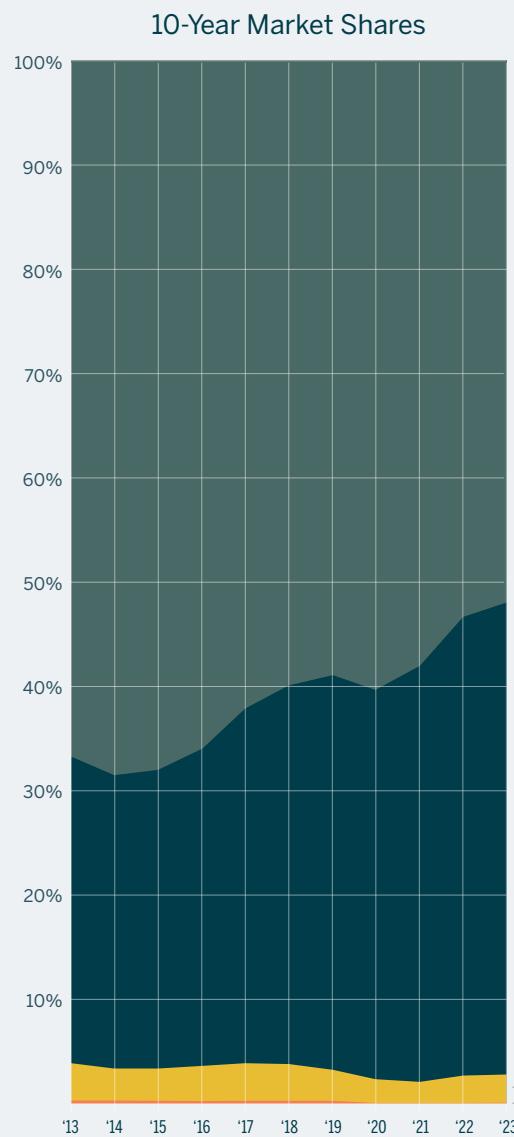
Visa brand cards issued in Europe accounted for 17.31% of the company's global total, a 13 bps drop from 17.44%.

Mastercard cards issued in Europe generated 30.33% of the company's worldwide purchase volume, a 260 bps increase from 27.73% in 2022.

Cards issued in Europe generated 37.14% of Mastercard purchase transactions worldwide, up 178 bps from 35.36% in 2022.

Of all Mastercard cards in circulation worldwide, those issued in Europe accounted for 27.44%, up 80 bps from 26.64% in 2022.

Purchase Volume on Europe's Global Brand General Purpose Cards



2023 Total Volume (bil.)

Visa

Purchases
81%
Cash
19%



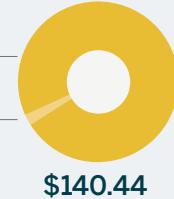
Mastercard

Purchases
78%
Cash
22%



Amex

Purchases
98%
Cash
2%



Diners

Purchases
96%
Cash
4%



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Europe's Top Card Issuers 2023

Credit, debit and prepaid consumer, small business and commercial card portfolios owned by the 50 largest issuers in Europe are ranked on pages 62 and 63. Cards issued are a combination of those with global brands that operate on the Mastercard, Visa, American Express and Diners Club networks and those that are general purpose domestic market brands such as Mir (Russia), Troy (Turkey) and DinaCard (Serbia) that function only within a local market.

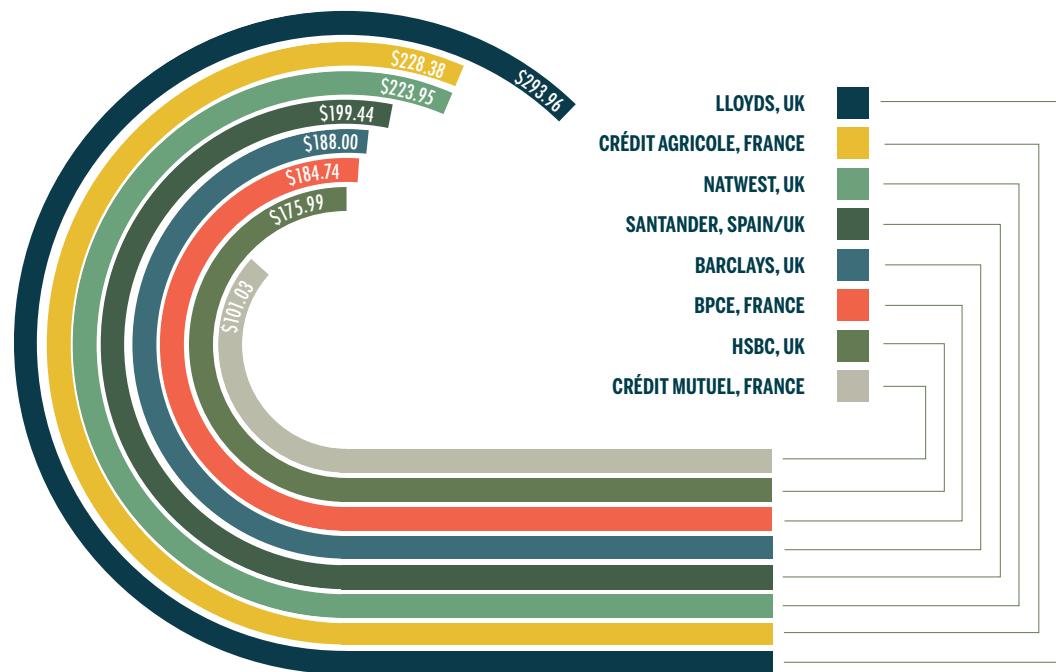
957
million
payment cards
in circulation at
year-end from Europe's
50 largest issuers

Issuers from 30 countries are ranked among the top 50. As of December 31, 2023, this group had collectively issued 957.5 million payment cards. In 2023, those cards generated \$3.582 trillion in purchase volume (spending for goods and services).

Mastercard and Visa cards reached 610.6 million at year-end 2023 and accounted for 63.8% of all cards issued by the top 50. Purchase volume on those cards of \$2.931 trillion was 81.8% of the total for all cards.

Europe's Largest Mastercard and Visa Card Issuers

Purchase Volume (\$Bil.) 2023



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Sberbank, Russia's largest bank, reported credit purchase volume of \$34.60 billion, up 45.9% (in local currency) over 2022 and debit card purchase volume of \$398.72 billion, up 28.3% (in local currency). All Sberbank purchase volume and the purchase volume shown for all banks in Russia is cleared and settled on the NSPK network operated by Russia's National Payment Card System.

Despite being banned from the global card networks, Sberbank remained Europe's largest general purpose payment card issuer. Its Mir debit card and credit card purchase volume topped that of UK-based Lloyds Bank, the largest issuer of global brand credit and debit cards in Europe.

When measuring purchase volume on combined credit card and debit card portfolios, Santander, which operates card portfolios in 11 countries, moved up to 5th place in 2023 from 6th place in 2022, even though it closed its business in the Netherlands last year.

Top 10 Mastercard and Visa Issuers in Europe 2013 vs. 2023

Purchase Volume in Billions

2013

ISSUER	PURCHASE VOLUME
Lloyds Banking/MBNA	\$202.66
Barclays	\$154.82
Crédit Agricole	\$143.10
HSBC	\$135.56
NatWest Group	\$116.50
BPCE	\$114.03
CartaSi	\$87.50
Crédit Mutuel	\$83.44
Santander Cards	\$62.45
UniCredit	\$52.83

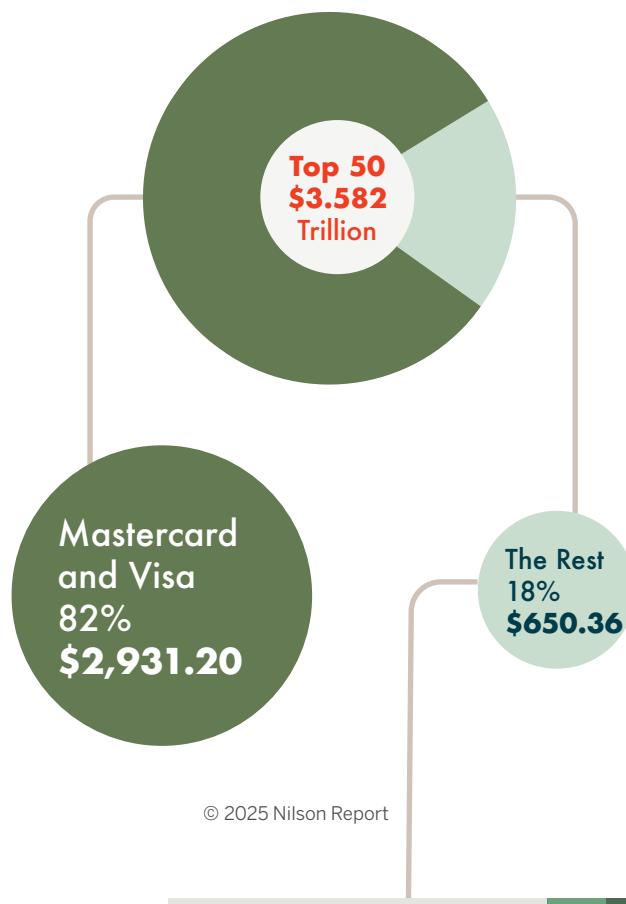
2023

ISSUER	PURCHASE VOLUME
Lloyds Banking/MBNA	\$293.96
Crédit Agricole	\$228.38
NatWest Group	\$223.95
Santander Group	\$199.44
Barclays	\$188.00
BPCE	\$184.74
HSBC	\$175.99
Crédit Mutuel	\$101.03
CaixaBank Pymt. & Cons.	\$96.89
Nationwide Bldg. Society	\$90.23

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Purchase Volume Among Europe's Top 50 Issuers in 2023

by Brand in Billions

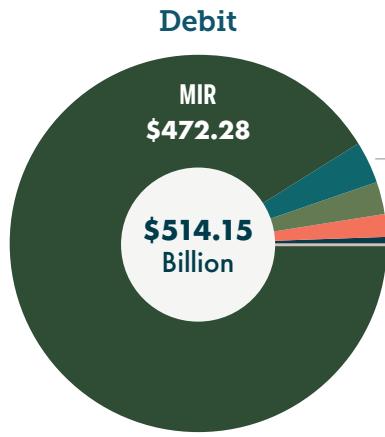


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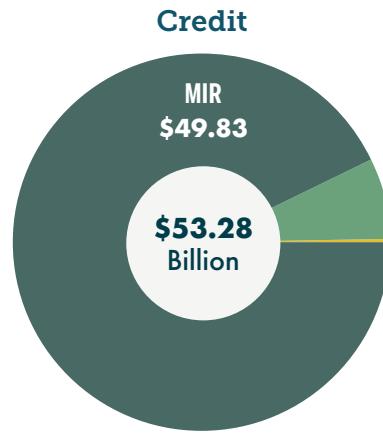


Domestic Brand Cards in Europe from the Top 50 Issuers

Ranked by Purchase Volume in 2023 (in Billions)



BANCONTACT
\$17.41
POSTFINANCE CARD
\$14.54
CARTES BANCAIRES
\$9.51
TROY
\$0.38
MULTIBANCO
\$0.02



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France-based BPCE moved up to 7th place from 8th. CaixaBank Payments & Consumer in Spain moved up to 10th from 12th. Intesa Sanpaolo in Italy moved up to 14th from 19th. Viseca Payment Services in Switzerland rose to 32nd place from 39th, boosted by strong debit card volume.

T. Isbank of Turkey jumped to 18th place from 30th due to a big increase in Troy domestic card volume. Turkey-based Yapi Kredi rose to 19th from 27th on increases in Troy volume and strong growth in its global brand business. New to the top 50 issuers for 2023 were PrivatBank (Ukraine), NewDay (UK), and SEB (Sweden).

Many Mastercard and Visa cards issued in Europe also carry a domestic brand. For example, a majority of Dankort (Denmark) and Cartes Bancaires (France) cards are co-branded with Visa. Co-branded card volumes are included with Mastercard and Visa figures.

Domestic market cards that are co-branded with Maestro are led by Girocard (Germany) and Bancontact (Belgium). Most of those card payments are included with Maestro in the general purpose card columns. DinaCard and Troy cards and purchase volume are also in the general purpose card columns. Those cards carry the Discover brand on the back.

The domestic card activity counted in the graphs in this article exclude purchase volume counted as Mastercard, Visa or

Maestro. Those domestic credit cards accounted for 1.50% of purchase volume initiated by all cards available from Europe's top 50 issuers, while domestic debit cards accounted for 14.47%.

Domestic market credit cards had the highest increase in purchase volume versus all other card types in 2023 among the top 50 issuers. That increase largely occurred in Russia and Turkey.

Domestic-only debit card purchase volume among the top 50 issuers was also higher year over year than what was reported for any global brand portfolio.

In addition to the Mir, Troy, DinaCard, Girocard, Dankort and Bancontact brands previously mentioned, two other domestic brands are included here—Multibanco (Portugal) and PostFinance (Switzerland).

Maestro branded cards are being phased out worldwide over the next three years. Existing Maestro issuers in Europe reported declines in purchase volume among the top 50 last year. No new Maestro cards have been issued in Europe since July 1, 2023.

Switzerland-based UBS acquired competitor Credit Suisse in 2023. However, that merger wasn't completed before year end and the portfolios are shown separately in this ranking.



Top General Purpose Card Issuers in Europe 2023

Visa, Mastercard, Diners, Amex, Maestro, and Domestic-Only Credit and Debit Cards

ISSUER, COUNTRY	General Purpose Card Results				Visa and Mastercard Results							
	RANK	PURCHASE VOLUME (MIL.)	RANK	TOTAL VOLUME (MIL.)	RANK	CARDS (000)	RANK	PURCHASE VOLUME (MIL.)	RANK	TOTAL VOLUME (MIL.)	RANK	CARDS (000)
Sberbank , Russia	1	\$433,324.0	1	\$686,346.1	1	182,150	—	\$293,955.0	1	\$339,185.9	2	43,353
Lloyds Banking/MBNA , United Kingdom	2	\$293,955.0	2	\$339,185.9	4	43,353	1	\$293,955.0	1	\$339,185.9	2	43,353
Crédit Agricole , France	3	\$237,885.5	3	\$277,616.7	13	23,782	2	\$228,376.6	2	\$265,958.0	10	22,955
NatWest Group , United Kingdom	4	\$223,950.2	6	\$226,515.6	17	21,582	3	\$223,950.2	5	\$226,515.6	13	21,582
Santander Group , Spain, UK, Poland ¹	5	\$201,361.7	4	\$249,847.0	6	38,809	4	\$199,443.6	3	\$247,318.5	3	38,381
Barclays , United Kingdom	6	\$189,112.2	5	\$236,595.7	12	28,364	5	\$188,003.0	4	\$235,483.4	7	27,941
BPCE , France	7	\$184,739.6	7	\$212,791.0	18	20,895	6	\$184,739.6	6	\$212,791.0	14	20,895
HSBC , United Kingdom	8	\$175,985.2	8	\$191,361.9	22	18,964	7	\$175,985.2	7	\$191,361.9	18	18,964
Crédit Mutuel , France	9	\$101,689.3	11	\$121,641.0	31	11,049	8	\$101,030.7	10	\$120,801.1	26	10,862
CaixaBank Pymt. & Cons. , Spain	10	\$96,888.7	10	\$136,256.6	16	21,668	9	\$96,888.7	9	\$136,256.6	12	21,668
Nationwide Bldg. Society , United Kingdom	11	\$90,232.9	13	\$90,825.4	26	14,845	10	\$90,232.9	12	\$90,825.4	21	14,845
UniCredit , Italy, Germany ²	12	\$87,160.3	9	\$143,872.8	19	20,346	11	\$87,160.3	8	\$143,872.8	15	20,346
La Banque Postale , France	13	\$77,464.6	12	\$100,331.9	37	8,767	12	\$77,464.6	11	\$100,331.9	31	8,767
Intesa Sanpaolo , Italy	14	\$65,252.4	16	\$77,273.4	25	15,240	13	\$64,689.7	14	\$76,656.7	20	14,950
DNB , Norway	15	\$61,991.9	17	\$73,267.5	52	5,193	14	\$61,891.0	15	\$73,138.3	43	5,158
Nexi , Italy	16	\$57,936.3	18	\$70,460.1	30	12,083	15	\$57,936.3	16	\$70,460.1	24	12,083
BNP Paribas , France	17	\$56,144.9	19	\$70,303.8	44	6,706	16	\$56,144.9	17	\$70,303.8	35	6,706
T. Isbank , Turkey	18	\$48,471.9	23	\$64,041.4	9	31,830	17	\$46,949.9	21	\$62,026.5	6	30,971
Yapi Kredi Bankası , Turkey	19	\$48,118.7	21	\$67,554.1	7	36,393	18	\$45,739.7	18	\$64,194.8	4	32,923
ING Group , Netherlands, Poland, Turkey ³	20	\$43,258.2	25	\$61,442.3	23	18,782	39	\$17,221.4	34	\$31,194.7	22	13,149
Société Générale , France	21	\$42,215.9	28	\$51,442.8	58	4,692	19	\$42,215.9	24	\$51,442.8	49	4,692
BancoPosta , Italy	22	\$40,390.7	20	\$70,162.5	11	29,272	23	\$37,814.3	19	\$64,094.0	8	27,535
BPER Banca , Italy	23	\$40,354.8	27	\$52,928.1	40	7,101	20	\$40,354.8	23	\$52,928.1	34	7,101
BBVA , Spain	24	\$39,611.7	24	\$63,600.8	27	13,185	21	\$38,470.6	20	\$62,459.7	25	10,990
Swedbank , Sweden	25	\$38,544.0	33	\$42,039.1	61	4,510	22	\$37,819.6	28	\$41,004.8	53	4,355
TSB , United Kingdom	26	\$37,028.4	29	\$46,371.1	53	5,111	24	\$37,028.4	25	\$46,371.1	44	5,111
VTB Bank , Russia	27	\$35,851.9	14	\$80,711.5	5	40,273	—	—	—	—	—	—
Alfa-Bank , Russia	28	\$31,298.4	22	\$67,047.9	2	72,882	—	—	—	—	—	—
Rabobank , Netherlands	29	\$31,098.5	32	\$42,392.5	42	7,031	81	\$6,324.3	93	\$7,928.2	96	1,952
PrivatBank , Ukraine	30	\$30,941.2	15	\$78,459.7	3	55,193	25	\$30,793.1	13	\$77,796.9	1	55,160
Garanti Bank , Turkey	31	\$30,862.5	31	\$42,920.9	8	32,533	26	\$29,960.6	27	\$41,936.9	5	31,254
Viseca Payment Services , Switzerland	32	\$28,868.7	35	\$39,039.5	64	4,249	27	\$28,868.7	29	\$39,039.5	54	4,249
BNP Paribas Fortis , Belgium	33	\$28,135.7	34	\$41,561.7	43	6,769	59	\$10,727.2	71	\$11,683.2	42	5,297
ABN Amro/ICS , Netherlands	34	\$27,285.5	36	\$38,818.7	46	6,627	48	\$13,427.5	55	\$17,285.5	66	3,263
Erste Group , Austria, Czech Rep., Slovakia ⁴	35	\$26,116.2	26	\$55,273.6	32	10,329	30	\$25,048.0	22	\$53,985.2	27	9,897
Banc Sabadell , Spain	36	\$25,684.9	39	\$34,099.5	62	4,378	28	\$25,684.9	32	\$34,099.5	52	4,378
Allied Irish Bank , Ireland	37	\$25,468.2	37	\$37,818.2	71	3,556	29	\$25,468.2	30	\$37,818.2	60	3,556
Virgin Money/CYBG , United Kingdom	38	\$21,744.4	43	\$29,242.5	47	6,171	31	\$21,744.4	35	\$29,242.5	38	6,171
T Bank (Tinkoff) , Russia	39	\$21,636.4	41	\$29,956.9	20	19,973	—	—	—	—	—	—
PostFinance , Switzerland	40	\$21,256.3	42	\$29,562.7	48	5,852	78	\$6,820.7	88	\$8,381.0	68	3,165
Tesco Bank , United Kingdom	41	\$21,238.5	53	\$21,835.0	50	5,652	32	\$21,238.5	43	\$21,835.0	40	5,652
Nordea , Finland	42	\$19,528.4	54	\$21,498.6	79	3,111	33	\$19,528.4	44	\$21,498.6	70	3,111
Piraeus Bank , Greece	43	\$18,969.5	38	\$35,388.5	49	5,833	34	\$18,969.5	31	\$35,388.5	39	5,833
NewDay Cards , United Kingdom	44	\$18,623.2	64	\$18,623.2	70	3,700	35	\$18,623.2	52	\$18,623.2	59	3,700
Nordea , Denmark	45	\$18,483.8	62	\$18,826.9	118	1,677	36	\$18,483.8	49	\$18,826.9	106	1,677
SEB , Sweden	46	\$18,283.0	45	\$25,841.7	76	3,292	37	\$18,283.0	36	\$25,841.7	65	3,292
Nordea , Sweden	47	\$17,324.5	61	\$18,831.0	94	2,453	38	\$17,324.5	48	\$18,831.0	81	2,453
UBS , Switzerland	48	\$17,038.1	56	\$20,975.9	91	2,518	41	\$15,506.1	50	\$18,736.8	90	2,214
Credit Suisse , Switzerland	49	\$16,743.7	59	\$19,991.5	104	2,141	58	\$10,862.0	65	\$13,277.3	112	1,437
National Bank , Greece	50	\$16,007.2	40	\$32,166.9	45	6,646	40	\$16,007.2	33	\$32,166.9	36	6,646

Visa and Mastercard results exclude Maestro and cards with only the Plus or Cirrus brands. Additional countries: **1** Austria, Belgium, Denmark, Germany, Italy, Norway, Portugal, Sweden. **2** Central and Eastern Europe. **3** Belgium, France, Germany, Italy, Romania, Spain. **4** Croatia, Hungary, Romania, Serbia, Slovenia.

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Top General Purpose Card Issuers in Europe 2023

Top 50 Credit Card Issuers in Europe 2023

Rank		Purchase Volume	Cards	Purchase Volume
'23	ISSUER, COUNTRY	(MIL.)	(000)	PER CARD
1	BPCE , France	\$182,923.7	17,570	\$10,411
2	Crédit Agricole , France	\$69,629.1	6,203	\$11,224
3	CaixaBank Pymt. & Cons. , Spain	\$58,154.3	11,695	\$4,972
4	BNP Paribas , France	\$55,258.0	6,486	\$8,519
5	Société Générale , France	\$42,215.9	4,692	\$8,998
6	HSBC , UK	\$42,189.0	6,141	\$6,870
7	T. Isbank , Turkey	\$40,662.9	14,969	\$2,716
8	Yapi Kredi Bankası , Turkey	\$40,379.0	17,539	\$2,302
9	Lloyds Banking/MBNA , UK	\$39,031.6	5,041	\$7,743
10	Barclays , UK	\$37,547.2	11,663	\$3,219
11	NatWest Group , UK	\$37,091.0	4,626	\$8,019
12	Sberbank , Russia	\$34,599.7	20,065	\$1,724
13	Santander Group , Spain, UK ¹	\$32,256.1	10,754	\$3,000
14	Nexi , Italy	\$31,923.7	4,773	\$6,689
15	Garanti Bank , Turkey	\$25,236.9	13,169	\$1,916
16	Tesco Bank , UK	\$21,238.5	5,652	\$3,758
17	Intesa Sanpaolo , Italy	\$20,778.1	2,700	\$7,696
18	NewDay Cards , UK ²	\$18,623.2	3,700	\$5,033
19	Viseca Payment Services , Switzerland	\$17,707.2	2,412	\$7,342
20	BBVA , Spain	\$17,044.5	7,954	\$2,143
21	UniCredit Group , Italy, Germany ¹	\$16,469.9	3,428	\$4,804
22	Airplus Intl. , Germany	\$15,315.5	512	\$29,923
23	PrivatBank , Ukraine	\$14,065.2	17,253	\$815
24	Credit Suisse , Switzerland	\$12,679.1	1,548	\$8,189
25	Capital One , UK	\$12,526.3	3,999	\$3,133
26	DNB , Norway	\$11,791.1	2,958	\$3,986
27	LBB (Berliner Sparkasse) , Germany	\$11,638.8	1,866	\$6,236
28	Nationwide Bldg. Society , UK	\$11,334.1	2,261	\$5,013
29	ING Group , Netherlands, Poland ¹	\$9,789.5	3,897	\$2,512
30	UBS , Switzerland	\$9,764.7	1,457	\$6,702
31	Bank of Ireland , Ireland	\$9,598.8	1,054	\$9,110
32	Erste Group , Austria, Czech Rep. ¹	\$8,045.6	1,931	\$4,166
33	Commerzbank , Germany	\$7,892.4	2,832	\$2,787
34	Alfa-Bank , Russia	\$7,706.3	22,809	\$338
35	Carrefour Banque , France	\$7,310.2	1,535	\$4,761
36	Svenska Handelsbanken , Sweden	\$7,083.4	1,423	\$4,979
37	Allied Irish Bank , Ireland	\$7,044.7	777	\$9,062
38	ICS , Netherlands	\$6,896.4	2,932	\$2,352
39	BPER Banca , Italy	\$6,636.0	908	\$7,308
40	Deutsche Bank , Italy	\$6,616.5	1,012	\$6,539
41	Akbank , Turkey	\$6,545.4	7,701	\$850
42	WiZink , Spain	\$6,354.3	2,108	\$3,014
43	VakifBank , Turkey	\$6,313.1	7,023	\$899
44	DZ Bank , Germany	\$6,265.3	2,969	\$2,110
45	Card Complete Service , Austria	\$5,897.4	1,033	\$5,707
46	Corner Bank/Bonus Card , Switzerland	\$5,886.9	1,297	\$4,537
47	La Banque Postale , France	\$5,803.7	432	\$13,426
48	Banc Sabadell , Spain	\$5,769.1	1,325	\$4,355
49	QNB Finansbank , Turkey	\$5,747.8	6,220	\$924
50	SEB Kort , Finland	\$5,507.6	2,089	\$2,636

Visa, Mastercard, Amex, Diners Club, UnionPay and general purpose domestic consumer and commercial credit cards. **1** Group data including other countries in Europe. **2** Includes cash volume. © 2025 Nilson Report

Top 50 Debit Card Issuers in Europe 2023

Rank		Purchase Volume	Cards	Purchase Volume
'23	ISSUER, COUNTRY	(MIL.)	(000)	PER CARD
1	Sberbank , Russia	\$398,724.3	162,085	\$2,460
2	Lloyds Banking/MBNA , UK	\$254,923.5	38,312	\$6,654
3	NatWest Group , UK	\$186,859.2	16,957	\$11,020
4	Santander Group , Spain, UK ¹	\$169,105.6	28,055	\$6,028
5	Crédit Agricole , France	\$168,256.4	17,578	\$9,572
6	Barclays , UK	\$151,565.0	16,701	\$9,075
7	HSBC , UK	\$133,796.2	12,823	\$10,434
8	Crédit Mutuel , France	\$101,478.7	10,817	\$9,381
9	Nationwide Bldg. Society , UK	\$78,898.8	12,584	\$6,270
10	La Banque Postale , France	\$71,660.9	8,335	\$8,598
11	UniCredit , Italy, Germany ¹	\$70,690.4	16,918	\$4,179
12	DNB , Norway	\$50,200.8	2,235	\$22,462
13	Intesa Sanpaolo , Italy	\$44,474.2	12,540	\$3,547
14	BancoPosta , Italy	\$38,924.9	28,837	\$1,350
15	CaixaBank Pymt. & Cons. , Spain	\$38,734.4	9,973	\$3,884
16	Swedbank , Sweden	\$38,544.0	4,510	\$8,547
17	TSB , UK	\$35,510.3	4,536	\$7,828
18	BPER Banca , Italy	\$33,718.9	6,193	\$5,445
19	ING Group , Netherlands, Poland ¹	\$33,468.7	14,885	\$2,248
20	VTB Bank , Russia	\$33,461.5	35,690	\$938
21	Rabobank , Netherlands	\$28,164.6	5,833	\$4,828
22	Nexi , Italy	\$26,012.7	7,310	\$3,558
23	Alfa-Bank , Russia	\$23,592.1	50,073	\$471
24	BNP Paribas Fortis , Belgium	\$22,838.0	5,360	\$4,261
25	BBVA , Spain	\$22,567.2	5,232	\$4,314
26	ABN Amro , Netherlands	\$20,389.2	3,696	\$5,517
27	Banc Sabadell , Spain	\$19,915.8	3,054	\$6,522
28	Allied Irish Bank , Ireland	\$18,423.6	2,778	\$6,631
29	Erste Group , Austria, Czech Rep. ¹	\$18,070.5	8,398	\$2,152
30	PostFinance , Switzerland	\$17,745.6	5,446	\$3,258
31	Piraeus Bank , Greece	\$17,153.1	5,100	\$3,363
32	Virgin Money/CYBG , UK	\$17,041.5	3,850	\$4,427
33	PrivatBank , Ukraine	\$16,876.0	37,940	\$445
34	Nordea , Denmark	\$16,805.5	1,410	\$11,915
35	T Bank (Tinkoff) , Russia	\$16,505.8	12,346	\$1,337
36	Nordea , Finland	\$16,192.7	2,087	\$7,758
37	Nordea , Sweden	\$15,664.1	1,950	\$8,035
38	National Bank , Greece	\$15,001.0	6,145	\$2,441
39	SEB , Sweden	\$14,947.3	2,163	\$6,909
40	Danske Bank , Denmark	\$14,729.4	1,627	\$9,054
41	Co-operative Bank , UK	\$12,449.4	2,034	\$6,121
42	Belfius Bank , Belgium	\$12,342.6	3,291	\$3,750
43	Banca Transilvania , Romania	\$11,224.8	4,817	\$2,330
44	Bank Pekao , Poland	\$11,203.9	4,170	\$2,687
45	Viseca Payment Services , Switzerland	\$11,161.6	1,837	\$6,076
46	Alpha Bank , Greece	\$10,586.8	3,745	\$2,827
47	Caixa Geral de Depósitos , Portugal	\$10,564.3	3,489	\$3,028
48	Millennium BCP , Portugal	\$10,470.6	2,987	\$3,506
49	CSOB , Czech Republic	\$10,314.0	2,624	\$3,931
50	OP Financial , Finland	\$10,232.4	3,098	\$3,303

Visa, Mastercard, Maestro, UnionPay and general purpose domestic debit and prepaid cards. **1** Group data including other countries in Europe.

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General purpose includes Mastercard, Visa, Maestro, American Express, UnionPay, Diners Club, JCB and domestic general purpose cards. Mastercard and Visa includes consumer and commercial credit, debit and prepaid cards. It excludes Maestro and cards that carry only the Plus or Cirrus brands.

ISSUER	General Purpose Cards						Mastercard and Visa Cards					
	2023 PURCHASE VOLUME RANK	2023 TOTAL VOLUME (MIL.)	2023 CARDS RANK	(MIL.)	2023 CARDS (000)	2023 PURCHASE VOLUME RANK	2023 TOTAL VOLUME (MIL.)	2023 CARDS RANK	(MIL.)	2023 CARDS (000)		
ALBANIA												
Raiffeisen Bank	1	\$48.0	1	\$646.7	1	303	1	\$48.0	1	\$646.7	1	303
ISP Bank	2	\$47.9	2	\$236.6	2	201	2	\$47.9	2	\$236.6	2	201
Credins Bank	3	\$24.9	3	\$175.2	3	120	3	\$24.9	3	\$175.2	3	120
Union Bank	4	\$21.9	5	\$84.8	5	40	4	\$21.9	5	\$84.8	5	40
Tirana Bank	5	\$19.1	4	\$171.0	4	107	5	\$19.1	4	\$171.0	4	107
ARMENIA												
Unibank	1	\$19.1	1	\$95.2	1	91	1	\$19.1	1	\$95.2	1	91
AUSTRIA												
Erste Bank Osterreich	1	\$7,863.1	1	\$12,452.1	1	1,389	1	\$7,863.1	1	\$12,452.1	1	1,389
Card Complete Service	2	\$5,919.7	2	\$6,126.2	2	1,067	2	\$5,919.7	2	\$6,126.2	2	1,067
Raiffeisen Bank Intl.	3	\$3,274.6	3	\$3,430.5	3	540	3	\$3,274.6	3	\$3,430.5	3	540
Advarzia Bank	4	\$348.7	4	\$397.8	4	147	4	\$348.7	4	\$397.8	4	147
Santander Consumer	5	\$17.1	5	\$51.6	5	48	5	\$7.0	5	\$20.6	5	41
AZERBAIJAN												
ABB	1	\$1,223.3	1	\$5,095.9	1	3,450	1	\$1,222.7	1	\$5,095.0	1	3,448
Yapi Kredi	2	\$64.3	2	\$136.1	2	108	2	\$64.3	2	\$136.1	2	108
BELARUS												
Belgazprombank	1	\$1,096.8	2	\$1,846.4	3	671	1	\$1,085.3	2	\$1,830.3	3	670
BPS-Sberbank	2	\$961.1	1	\$2,632.5	1	1,357	2	\$936.2	1	\$2,536.0	2	1,158
Priorbank	3	\$21.5	3	\$495.7	2	1,220	3	\$20.9	3	\$491.2	1	1,212
BELGIUM												
BNP Paribas Fortis	1	\$28,135.7	1	\$41,561.7	1	6,769	1	\$10,727.2	1	\$11,683.2	1	5,297
Belfius Bank	2	\$15,476.9	2	\$23,805.4	2	4,097	2	\$6,225.9	2	\$7,707.5	2	3,384
KBC Bank	3	\$2,483.3	3	\$2,711.1	3	427	3	\$2,483.3	3	\$2,711.1	3	427
CBC Banque	4	\$324.1	4	\$350.9	5	46	4	\$324.1	4	\$350.9	4	46
Santander CF Benelux	5	\$15.7	5	\$34.7	4	116	5	\$0.1	5	\$0.2	5	10
BOSNIA & HERZEGOVINA												
Raiffeisen Bank	1	\$508.3	2	\$887.4	1	938	1	\$508.3	2	\$887.4	1	938
UniCredit Bank	2	\$436.7	1	\$1,898.3	2	657	2	\$436.7	1	\$1,898.3	2	657
ISP Bank	3	\$97.9	3	\$318.5	3	129	3	\$77.7	3	\$298.3	3	120
Sparkasse Bank	4	\$45.1	4	\$233.7	6	92	4	\$44.5	4	\$229.7	6	90
Addiko Bank Banjaluka	5	\$35.5	6	\$177.4	4	113	5	\$35.5	6	\$177.4	4	113
Addiko Bank Sarajevo	6	\$32.5	7	\$166.2	7	86	6	\$32.1	7	\$164.4	7	84
UniCredit Banja Luka	7	\$25.8	5	\$194.0	5	92	7	\$25.8	5	\$194.0	5	92
BULGARIA												
DSK Bank (OTP Group)	1	\$2,669.0	1	\$9,586.9	1	2,245	1	\$2,667.4	1	\$9,578.5	1	2,242
UniCredit Bulbank	2	\$1,420.7	2	\$4,813.5	2	1,310	2	\$1,420.7	2	\$4,813.5	2	1,310
First Investment Bank	3	\$824.4	3	\$2,106.3	3	703	3	\$824.4	3	\$2,106.3	3	703
Postbank	4	\$157.6	4	\$438.4	4	131	4	\$157.6	4	\$438.4	4	131
CROATIA												
Zagrebacka Banka	1	\$5,063.7	1	\$8,498.5	2	2,486	1	\$5,063.7	1	\$8,498.5	1	2,486

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ISSUER	General Purpose Cards						Mastercard and Visa Cards					
	2023 PURCHASE VOLUME	RANK	2023 TOTAL VOLUME	RANK	2023 CARDS	RANK	2023 PURCHASE VOLUME	RANK	2023 TOTAL VOLUME	RANK	2023 CARDS	RANK
	(MIL.)		(MIL.)		(000)		(MIL.)		(MIL.)		(000)	
CROATIA (Continued)												
PBZ	2	\$3,882.2	2	\$7,646.5	1	2,619	2	\$2,957.4	2	\$4,159.4	2	1,933
Erste & Steiermarkische	3	\$1,212.8	3	\$3,684.8	4	872	5	\$352.6	5	\$880.5	6	338
Erste Card Club	4	\$945.8	6	\$1,069.5	5	374	7	\$142.6	7	\$156.1	7	55
OTP (Splitska Banka)	5	\$472.7	5	\$1,292.2	6	359	3	\$472.7	4	\$1,292.2	4	359
Hrvatska Postanska Banka	6	\$390.1	4	\$2,516.7	3	943	4	\$390.1	3	\$2,516.7	3	943
Addiko Bank (Hypo Alpe-Adria)	7	\$305.6	7	\$849.4	7	359	6	\$305.6	6	\$849.4	5	359
CYPRUS												
Bank of Cyprus	1	\$2,173.2	1	\$3,494.3	1	579	1	\$2,173.2	1	\$3,494.3	1	579
CZECH REPUBLIC												
CSOB	1	\$11,410.3	2	\$18,426.2	2	2,853	1	\$11,410.3	2	\$18,426.2	2	2,853
Ceska Sporitelna	2	\$10,192.7	1	\$22,739.4	1	2,968	2	\$10,187.9	1	\$22,730.7	1	2,966
Komercki Banka	3	\$9,813.1	3	\$15,826.1	3	1,715	3	\$9,813.1	3	\$15,826.1	3	1,715
Raiffeisenbank	4	\$1,607.4	5	\$2,598.5	5	539	4	\$1,607.4	5	\$2,598.5	5	539
Moneta	5	\$1,270.2	4	\$3,921.0	4	865	5	\$1,270.2	4	\$3,921.0	4	865
UniCredit Bank	6	\$857.3	6	\$1,234.2	6	233	6	\$857.3	6	\$1,234.2	6	233
DENMARK												
Nordea	1	\$18,483.8	2	\$18,826.9	2	1,677	1	\$18,483.8	2	\$18,826.9	2	1,677
Danske Bank	2	\$15,069.0	1	\$21,306.4	1	1,756	2	\$15,069.0	1	\$21,306.4	1	1,756
Handelsbanken	3	\$481.8	4	\$549.2	5	141	3	\$481.8	4	\$549.2	5	141
Jyske Bank	4	\$471.6	3	\$1,873.1	3	241	4	\$471.6	3	\$1,873.1	3	241
EnterCard Denmark	5	\$401.2	5	\$520.3	4	150	5	\$401.2	5	\$520.3	4	150
Nykredit Bank	6	\$148.3	6	\$336.3	7	54	6	\$148.3	6	\$336.3	6	54
Sydbank	7	\$25.0	7	\$323.9	6	115	—	—	—	—	—	—
Santander Consumer	8	\$13.4	8	\$17.6	8	12	7	\$13.4	7	\$17.6	7	12
ESTONIA												
Swedbank	1	\$6,239.1	2	\$8,621.9	1	1,081	1	\$6,239.1	2	\$8,618.2	1	1,080
SEB Pank	2	\$1,420.2	1	\$11,300.5	2	612	2	\$1,420.2	1	\$11,300.5	2	612
FINLAND												
Nordea	1	\$19,528.4	2	\$21,498.6	1	3,111	1	\$19,528.4	2	\$21,498.6	1	3,111
OP Financial	2	\$10,232.4	1	\$22,774.4	2	3,098	2	\$10,232.4	1	\$22,774.4	2	3,098
SEB Kort	3	\$5,507.6	3	\$6,290.3	3	2,089	3	\$5,507.6	3	\$6,290.3	3	2,089
Danske Bank	4	\$1,358.9	4	\$2,737.4	4	809	4	\$1,358.9	4	\$2,737.4	4	809
Handelsbanken	5	\$962.2	5	\$1,649.1	5	348	5	\$962.2	5	\$1,649.1	5	348
FRANCE												
Crédit Agricole	1	\$237,885.5	1	\$277,616.7	1	23,782	1	\$228,376.6	1	\$265,958.0	1	22,955
BPCE	2	\$184,739.6	2	\$212,791.0	2	20,895	2	\$184,739.6	2	\$212,791.0	2	20,895
Crédit Mutuel	3	\$101,689.3	3	\$121,641.0	3	11,049	3	\$101,030.7	3	\$120,801.1	3	10,862
La Banque Postale	4	\$77,464.6	4	\$100,331.9	4	8,767	4	\$77,464.6	4	\$100,331.9	4	8,767
BNP Paribas	5	\$56,144.9	5	\$70,303.8	5	6,706	5	\$56,144.9	5	\$70,303.8	5	6,706
Société Générale	6	\$42,215.9	6	\$51,442.8	6	4,692	6	\$42,215.9	6	\$51,442.8	6	4,692
Carrefour Banque	7	\$7,310.2	7	\$7,940.9	7	1,535	7	\$7,310.2	7	\$7,940.9	7	1,535
HSBC Continental Europe	8	\$3,239.6	8	\$3,639.8	8	329	8	\$3,239.6	8	\$3,639.8	8	329
Advanzia Bank	9	\$72.4	9	\$91.8	9	106	9	\$72.4	9	\$91.8	9	106

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ISSUER	General Purpose Cards						Mastercard and Visa Cards					
	2023 PURCHASE VOLUME		2023 TOTAL VOLUME		2023 CARDS		2023 PURCHASE VOLUME		2023 TOTAL VOLUME		2023 CARDS	
	RANK	(MIL.)	RANK	(MIL.)	RANK	(000)	RANK	(MIL.)	RANK	(MIL.)	RANK	(000)
GEORGIA												
Bank of Georgia	1	\$358.9	1	\$7,905.1	1	1,650	1	\$72.6	1	\$7,548.8	1	1,367
TBC Bank	2	\$9.8	2	\$289.0	2	852	2	\$9.8	2	\$289.0	2	852
GERMANY												
Airplus Intl.	1	\$15,315.5	3	\$15,315.5	12	512	1	\$15,315.5	3	\$15,315.5	10	512
Commerzbank	2	\$15,022.1	2	\$25,690.2	3	7,078	2	\$14,334.0	1	\$24,013.4	3	6,465
Deutsche Bank	3	\$12,855.8	1	\$27,951.3	1	13,119	4	\$9,758.8	2	\$20,365.1	1	8,757
LBB (Berliner Sparkasse)	4	\$11,682.1	4	\$11,864.4	6	1,902	3	\$11,682.1	4	\$11,864.4	6	1,902
DZ Bank	5	\$7,533.5	5	\$10,202.0	2	8,507	5	\$7,533.5	5	\$10,202.0	2	8,507
Advanzia Bank	6	\$4,290.3	7	\$5,148.9	4	2,086	6	\$4,290.3	6	\$5,148.9	4	2,086
BW-Bank	7	\$4,030.5	8	\$4,891.8	5	2,013	7	\$4,030.5	7	\$4,891.8	5	2,013
Santander/SCF	8	\$3,525.6	6	\$5,344.4	8	1,391	9	\$2,625.0	8	\$3,879.0	8	1,106
Barclays	9	\$3,051.5	9	\$3,720.6	7	1,762	8	\$2,953.6	9	\$3,596.7	7	1,434
HypoVereinsbank (UniCredit)	10	\$2,040.0	10	\$2,541.7	9	1,119	10	\$1,903.8	10	\$2,309.2	11	507
Targobank	11	\$1,728.7	12	\$1,804.8	16	110	11	\$1,728.7	11	\$1,804.8	16	110
Frankfurter Sparkasse	12	\$1,577.8	11	\$1,908.4	10	859	15	\$427.3	15	\$471.8	15	200
Hamburger Sparkasse	13	\$1,269.4	13	\$1,383.6	11	537	12	\$1,269.4	12	\$1,383.6	9	537
Volkswagen Bank	14	\$889.9	15	\$1,209.8	15	268	13	\$889.9	14	\$1,209.8	14	268
Consorsbank/DAB	15	\$714.6	14	\$1,340.4	13	408	14	\$714.6	13	\$1,340.4	12	408
Hanseatic Bank	16	\$148.3	16	\$205.0	14	337	16	\$148.3	16	\$205.0	13	337
Bankverein Werther	17	\$5.7	17	\$8.1	17	49	17	\$5.7	17	\$8.1	17	49
GREECE												
Piraeus Bank	1	\$18,969.5	1	\$35,388.5	2	5,833	1	\$18,969.5	1	\$35,388.5	2	5,833
National Bank	2	\$16,007.2	2	\$32,166.9	1	6,646	2	\$16,007.2	2	\$32,166.9	1	6,646
Alpha Bank	3	\$13,585.2	3	\$23,266.5	3	4,539	3	\$13,459.0	3	\$23,138.8	3	4,436
Eurobank Ergasias	4	\$7,749.8	4	\$13,504.8	4	3,206	4	\$7,749.8	4	\$13,504.8	4	3,206
HUNGARY												
OTP Bank	1	\$4,731.5	1	\$20,888.8	1	4,787	1	\$4,731.5	1	\$20,888.8	1	4,787
Erste Bank	2	\$3,478.3	2	\$5,848.5	2	870	2	\$3,478.3	2	\$5,848.5	2	870
CIB	3	\$1,034.0	4	\$2,292.3	4	407	3	\$1,034.0	4	\$2,292.3	4	407
UniCredit Bank	4	\$730.1	3	\$2,448.4	5	400	4	\$730.1	3	\$2,448.4	5	400
K&H Bank	5	\$379.0	5	\$1,169.6	3	842	5	\$379.0	5	\$1,169.6	3	842
MKB Bank	6	\$221.0	6	\$945.7	6	308	6	\$221.0	6	\$945.7	6	308
ICELAND												
Landsbankinn	1	\$4,875.6	1	\$5,261.6	1	572	1	\$4,875.6	1	\$5,261.6	1	572
Islandsbanki	2	\$1,614.0	2	\$1,744.3	2	225	2	\$1,614.0	2	\$1,744.3	2	225
Arion banki	3	\$1,587.1	3	\$1,716.2	3	186	3	\$1,587.1	3	\$1,716.2	3	186
IRELAND												
Allied Irish Bank	1	\$25,468.2	1	\$37,818.2	1	3,556	1	\$25,468.2	1	\$37,818.2	1	3,556
Bank of Ireland	2	\$14,571.5	2	\$18,121.2	2	1,888	2	\$14,571.5	2	\$18,121.2	2	1,888
Permanent Bank TSB	3	\$1,630.1	3	\$1,819.5	4	202	3	\$1,630.1	3	\$1,819.5	4	202
AvantCard	4	\$1,509.5	4	\$1,788.5	3	295	4	\$1,509.5	4	\$1,788.5	3	295
ITALY												
Intesa Sanpaolo	1	\$65,252.4	2	\$77,273.4	2	15,240	1	\$64,689.7	2	\$76,656.7	2	14,950
Bibanca	2	\$40,354.8	4	\$52,928.1	4	7,101	2	\$40,354.8	4	\$52,928.1	4	7,101
UniCredit	3	\$38,872.8	1	\$83,517.0	3	8,893	3	\$38,872.8	1	\$83,517.0	3	8,893
BancoPosta	4	\$37,814.3	3	\$64,094.0	1	27,535	4	\$37,814.3	3	\$64,094.0	1	27,535

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ISSUER	General Purpose Cards						Mastercard and Visa Cards					
	2023 PURCHASE VOLUME	RANK	2023 TOTAL VOLUME	RANK	2023 CARDS	RANK	2023 PURCHASE VOLUME	RANK	2023 TOTAL VOLUME	RANK	2023 CARDS	RANK
	(MIL.)	(000)	(MIL.)	(000)	(MIL.)	(000)	(MIL.)	(000)	(MIL.)	(000)	(MIL.)	(000)
ITALY (Continued)												
Deutsche Bank	5	\$10,179.9	6	\$10,485.4	9	1,822	5	\$8,123.7	6	\$8,338.5	10	1,559
FinecoBank	6	\$6,897.8	5	\$11,668.3	10	1,670	6	\$6,897.8	5	\$11,668.3	9	1,670
Banca Popolare di Milano	7	\$3,291.8	7	\$3,762.3	11	1,367	7	\$3,291.8	7	\$3,762.3	11	1,367
BNL Grupo BNP Paribas	8	\$3,099.4	8	\$3,203.7	8	2,603	9	\$2,291.1	10	\$2,361.3	8	2,303
Credem	9	\$2,816.8	9	\$2,958.2	12	867	8	\$2,639.8	8	\$2,781.2	12	830
Findomestic	10	\$2,265.8	10	\$2,376.7	5	4,564	10	\$2,265.8	9	\$2,376.7	5	4,564
Compass	11	\$1,210.3	11	\$1,251.5	6	2,677	11	\$1,210.3	11	\$1,251.5	6	2,677
Agos Ducato	12	\$660.1	12	\$1,038.3	7	2,616	12	\$660.1	12	\$1,038.3	7	2,616
Advanzia Bank	13	\$74.8	13	\$93.9	13	90	13	\$74.8	13	\$93.9	13	90
Santander Consumer	14	\$2.7	14	\$3.3	14	3	14	\$2.7	14	\$3.3	14	3
KAZAKHSTAN												
Halyk Bank	1	\$483.8	1	\$7,867.3	1	4,014	1	\$480.4	1	\$7,862.0	1	4,006
Eurasian Bank	2	\$33.8	2	\$513.3	2	729	2	\$33.8	2	\$513.3	2	729
ATF Bank	3	\$9.5	3	\$9.5	3	205	—	—	—	—	—	—
LATVIA												
Swedbank	1	\$5,512.8	1	\$8,336.1	1	1,053	1	\$5,512.8	1	\$8,334.6	1	1,052
SEB Banka	2	\$675.5	2	\$1,733.7	2	472	2	\$675.5	2	\$1,733.7	2	472
Luminor (DnB Banka)	3	\$514.2	4	\$1,137.4	4	225	3	\$514.2	4	\$1,137.4	4	225
Citadele Banka	4	\$513.4	3	\$1,516.1	3	378	4	\$513.4	3	\$1,516.1	3	378
LITHUANIA												
Swedbank	1	\$8,905.2	1	\$14,825.2	1	1,786	1	\$8,905.0	1	\$14,817.4	1	1,785
SEB Bank	2	\$2,103.6	2	\$5,271.1	3	392	2	\$2,103.6	2	\$5,271.1	3	392
Luminor (DNB Banks)	3	\$1,089.1	3	\$3,050.5	2	579	3	\$1,089.1	3	\$3,050.5	2	579
Siauliu Bank	4	\$447.5	4	\$1,033.9	4	171	4	\$447.5	4	\$1,033.9	4	171
LUXEMBOURG												
Advanzia Bank	1	\$706.2	2	\$792.7	3	26	1	\$706.2	2	\$792.7	3	26
BGL BNP Paribas	2	\$318.3	3	\$525.8	2	345	2	\$318.3	3	\$525.8	2	345
Crosscard (PPRO)	3	\$113.9	1	\$2,175.2	1	1,455	3	\$113.9	1	\$2,175.2	1	1,455
MACEDONIA												
Komercijalna Banka	1	\$199.6	1	\$583.3	1	203	1	\$199.6	1	\$583.3	1	203
MONTENEGRO												
Addiko Bank	1	\$21.7	1	\$62.6	1	30	1	\$21.7	1	\$62.6	1	30
NETHERLANDS												
ING Group	1	\$43,258.2	1	\$61,442.3	1	18,782	1	\$17,221.4	1	\$31,194.7	1	13,149
Rabobank	2	\$31,098.5	2	\$42,392.5	2	7,031	3	\$6,324.3	3	\$7,928.2	3	1,952
ABN Amro/ICS	3	\$27,285.5	3	\$38,818.7	3	6,627	2	\$13,427.5	2	\$17,285.5	2	3,263
NORWAY												
DNB	1	\$61,991.9	1	\$73,267.5	1	5,193	1	\$61,891.0	1	\$73,138.3	1	5,158
Nordea	2	\$8,634.2	2	\$8,944.9	3	822	2	\$8,634.2	2	\$8,944.9	3	822
Danske Bank	3	\$2,952.2	3	\$4,851.8	6	208	3	\$2,952.2	3	\$4,851.8	6	208
EnterCard	4	\$1,657.5	4	\$2,360.0	2	1,153	4	\$1,657.5	4	\$2,360.0	2	1,153
SEB Kort	5	\$1,026.3	5	\$1,330.2	4	588	5	\$1,026.3	5	\$1,330.2	4	588
Santander Consumer	6	\$471.6	6	\$634.4	5	238	6	\$471.6	6	\$634.4	5	238

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ISSUER	General Purpose Cards						Mastercard and Visa Cards					
	2023 PURCHASE VOLUME	RANK	2023 TOTAL VOLUME	RANK	2023 CARDS	RANK	2023 PURCHASE VOLUME	RANK	2023 TOTAL VOLUME	RANK	2023 CARDS	RANK
	(MIL.)	(000)	(MIL.)	(000)	(MIL.)	(000)	(MIL.)	(000)	(MIL.)	(000)	(MIL.)	(000)
POLAND												
Santander Bank Polska	1	\$19,430.1	2	\$30,009.9	2	5,422	1	\$19,430.1	2	\$30,009.9	2	5,422
Bank Pekao	2	\$11,554.0	3	\$24,003.3	3	4,947	2	\$11,554.0	3	\$24,003.3	3	4,947
PKO Bank	3	\$11,382.8	1	\$43,232.5	1	9,881	3	\$11,382.8	1	\$43,232.5	1	9,881
Millennium Bank	4	\$3,972.4	4	\$8,129.1	5	2,346	4	\$3,972.4	4	\$8,129.1	5	2,346
ING Bank Slaski	5	\$2,389.0	6	\$5,122.5	4	3,385	5	\$2,389.0	6	\$5,122.5	4	3,385
Citi Handlowy	6	\$2,040.5	9	\$2,492.3	7	1,003	6	\$2,040.5	9	\$2,492.3	7	1,003
Alior Bank	7	\$1,519.8	7	\$3,617.6	9	725	7	\$1,519.8	7	\$3,617.6	9	725
BNP Paribas	8	\$1,435.2	5	\$5,674.3	8	833	8	\$1,435.2	5	\$5,674.3	8	833
Credit Agricole	9	\$1,150.6	8	\$2,624.9	6	1,419	9	\$1,150.6	8	\$2,624.9	6	1,419
Santander Consumer	10	\$121.9	10	\$166.1	10	233	10	\$121.9	10	\$166.1	10	233
PORTUGAL												
Caixa Geral de Depositos	1	\$12,501.2	1	\$20,852.7	1	4,325	3	\$10,554.5	2	\$17,110.9	3	3,149
Millennium BCP	2	\$12,233.8	2	\$18,680.4	2	4,133	1	\$12,228.5	1	\$18,672.8	1	4,132
Santander	3	\$11,205.0	3	\$14,931.9	4	2,574	2	\$11,193.5	3	\$14,915.1	4	2,543
Novo Banco	4	\$7,446.7	4	\$10,288.7	3	3,551	4	\$7,446.7	4	\$10,288.7	2	3,551
Unicre	5	\$725.9	5	\$734.6	5	711	5	\$725.9	5	\$734.6	5	711
BBVA	6	\$306.2	6	\$378.3	6	538	6	\$306.2	6	\$378.3	6	538
Cetelem/BNP Paribas PF	7	\$9.0	7	\$50.6	7	330	7	\$9.0	7	\$50.6	7	330
ROMANIA												
Banca Transilvania	1	\$12,863.7	1	\$25,681.4	1	5,425	1	\$12,863.7	1	\$25,681.4	1	5,425
BCR	2	\$2,648.3	2	\$9,978.7	3	2,432	2	\$2,648.3	2	\$9,978.7	3	2,432
BRD	3	\$1,603.7	3	\$8,819.3	2	2,929	3	\$1,603.7	3	\$8,819.3	2	2,929
Raiffeisen Bank	4	\$1,272.7	4	\$5,912.3	4	2,288	4	\$1,272.7	4	\$5,912.3	4	2,288
UniCredit Tiriac	5	\$825.8	5	\$2,755.3	5	1,115	5	\$825.8	5	\$2,755.3	5	1,115
Garanti BBVA	6	\$528.7	6	\$1,127.4	7	307	6	\$528.7	6	\$1,127.4	7	307
Alpha Bank	7	\$204.7	7	\$856.9	8	283	7	\$204.7	7	\$856.9	8	283
Credit Europe	8	\$159.8	8	\$419.4	6	343	8	\$159.8	8	\$419.4	6	343
First Bank	9	\$91.0	9	\$391.8	10	46	9	\$91.0	9	\$391.8	10	46
ISP Bank	10	\$44.1	10	\$189.7	9	48	10	\$44.1	10	\$189.7	9	48
RUSSIA												
Sberbank	1	\$433,324.0	1	\$686,346.1	1	182,150	—	—	—	—	—	—
VTB Bank	2	\$35,851.9	2	\$80,711.5	3	40,273	—	—	—	—	—	—
Alfa-Bank	3	\$31,298.4	3	\$67,047.9	2	72,882	—	—	—	—	—	—
Tinkoff Bank	4	\$21,636.4	4	\$29,956.9	4	19,973	—	—	—	—	—	—
Gazprombank	5	\$8,852.6	5	\$19,355.6	6	8,522	—	—	—	—	—	—
Uralsib	6	\$5,917.3	6	\$15,343.3	8	2,481	—	—	—	—	—	—
Pochta Bank	7	\$3,441.4	11	\$3,916.1	5	9,801	—	—	—	—	—	—
UniCredit Bank	8	\$2,469.5	7	\$5,677.2	13	1,207	—	—	—	—	—	—
Promsvyazbank	9	\$1,762.2	8	\$5,325.2	7	3,199	—	—	—	—	—	—
Raiffeisenbank	10	\$1,604.4	10	\$4,652.7	16	699	—	—	—	—	—	—
Rosbank	11	\$1,378.7	9	\$4,668.3	9	1,545	—	—	—	—	—	—
Home Credit & Finance	12	\$1,081.7	14	\$1,439.8	15	1,046	—	—	—	—	—	—
Credit Europe	13	\$776.2	16	\$1,323.1	14	1,067	—	—	—	—	—	—
Otkritie Bank (B&N)	14	\$702.3	12	\$3,676.5	12	1,256	—	—	—	—	—	—
Russian Standard	15	\$510.9	13	\$3,062.9	11	1,309	—	—	—	—	—	—
OTP Bank	16	\$431.5	15	\$1,418.2	10	1,399	—	—	—	—	—	—

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ISSUER	General Purpose Cards						Mastercard and Visa Cards					
	2023 PURCHASE VOLUME		2023 TOTAL VOLUME		2023 CARDS		2023 PURCHASE VOLUME		2023 TOTAL VOLUME		2023 CARDS	
	RANK	(MIL.)	RANK	(MIL.)	RANK	(000)	RANK	(MIL.)	RANK	(MIL.)	RANK	(000)
RUSSIA (Continued)												
SMP Bank	17	\$154.2	17	\$473.2	18	308	—	—	—	—	—	—
Sovcombank (RosEuroBank)	18	\$77.5	18	\$382.5	17	585	—	—	—	—	—	—
SERBIA												
BIB	1	\$639.3	1	\$946.8	1	837	1	\$534.8	1	\$839.5	2	680
Erste Bank	2	\$242.5	2	\$797.3	4	352	2	\$237.8	2	\$789.2	4	344
OTP Banka	3	\$160.3	4	\$521.8	6	173	3	\$160.3	4	\$521.8	6	173
Aik Banka	4	\$158.9	3	\$530.8	5	224	4	\$158.9	3	\$530.8	5	224
UniCredit Bank	5	\$154.8	5	\$416.2	3	430	5	\$154.8	5	\$416.2	3	430
Direktna Banka	6	\$112.6	6	\$180.0	2	734	6	\$112.6	6	\$180.0	1	734
Addiko Bank Beograd	7	\$68.5	7	\$154.3	7	79	7	\$68.5	7	\$154.3	7	79
SLOVAKIA												
Slovenska Sporitelna	1	\$4,562.3	1	\$8,600.6	2	1,200	1	\$4,562.3	1	\$8,600.6	2	1,200
Tatra Banka	2	\$3,859.9	3	\$7,072.5	3	1,008	2	\$3,859.9	3	\$7,072.5	3	1,008
VUB	3	\$3,029.7	2	\$7,143.6	1	1,220	3	\$3,029.7	2	\$7,143.6	1	1,220
UniCredit Bank	4	\$56.9	4	\$84.1	4	16	4	\$56.9	4	\$84.1	4	16
SLOVENIA												
Nova KBM (Abanka)	1	\$1,115.3	1	\$1,534.5	1	326	1	\$1,115.3	1	\$1,534.5	1	326
UniCredit Bank	2	\$417.3	3	\$706.1	4	101	2	\$417.3	3	\$706.1	4	101
Intesa Sanpaolo (Banka Koper)	3	\$398.7	2	\$752.2	2	269	3	\$398.7	2	\$752.2	2	269
SKB Banka (OTP Group)	4	\$268.0	4	\$480.8	3	202	4	\$268.0	4	\$480.8	3	202
Addiko Bank	5	\$212.1	5	\$411.6	6	63	5	\$212.1	5	\$411.6	5	63
Sparkasse (Erste Card)	6	\$164.2	6	\$191.5	5	81	—	—	—	—	—	—
SPAIN												
CaixaBank Pymt. & Cons.	1	\$96,888.7	1	\$136,256.6	1	21,668	1	\$96,888.7	1	\$136,256.6	1	21,668
Banco Santander	2	\$47,333.5	2	\$66,508.4	3	12,235	2	\$46,351.9	2	\$65,525.8	2	12,229
BBVA	3	\$39,611.7	3	\$63,600.8	2	13,185	3	\$38,470.6	3	\$62,459.7	3	10,990
Banc Sabadell	4	\$25,684.9	4	\$34,099.5	4	4,378	4	\$25,684.9	4	\$34,099.5	4	4,378
WiZink	5	\$8,691.3	5	\$12,530.8	5	3,454	5	\$8,691.3	5	\$12,530.8	5	3,454
Bankinter	6	\$5,989.9	6	\$8,473.2	8	1,489	6	\$5,989.9	6	\$8,473.2	8	1,489
Open Bank	7	\$4,429.8	7	\$5,728.6	7	1,678	7	\$4,429.8	7	\$5,728.6	7	1,678
Santander Consumer	8	\$1,229.6	8	\$1,331.0	6	1,705	8	\$1,229.6	8	\$1,331.0	6	1,705
EVO Banco	9	\$470.3	9	\$501.3	10	3	9	\$470.3	9	\$501.3	10	3
Advaranzia Bank	10	\$77.2	10	\$103.3	9	103	10	\$77.2	10	\$103.3	9	103
SWEDEN												
Swedbank	1	\$38,544.0	1	\$42,039.1	1	4,510	1	\$37,819.6	1	\$41,004.8	1	4,355
SEB	2	\$18,283.0	2	\$25,841.7	2	3,292	2	\$18,283.0	2	\$25,841.7	2	3,292
Nordea	3	\$17,324.5	3	\$18,831.0	3	2,453	3	\$17,324.5	3	\$18,831.0	3	2,453
Svenska Handelsbanken	4	\$7,083.4	4	\$8,444.4	4	1,423	4	\$7,083.4	4	\$8,444.4	4	1,423
Lansforsakringar	5	\$6,502.1	5	\$6,776.0	5	890	5	\$6,502.1	5	\$6,776.0	5	890
EnterCard	6	\$2,004.9	6	\$2,243.6	6	830	6	\$2,004.9	6	\$2,243.6	6	830
Danske Bank	7	\$1,715.7	7	\$2,047.0	7	294	7	\$1,715.7	7	\$2,047.0	7	294
Santander Consumer	8	\$118.9	8	\$153.3	8	193	8	\$118.9	8	\$153.3	8	193
SWITZERLAND												
Viseca Payment Services	1	\$28,868.7	1	\$39,039.5	2	4,249	1	\$28,868.7	1	\$39,039.5	1	4,249

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ISSUER	General Purpose Cards						Mastercard and Visa Cards					
	2023 PURCHASE VOLUME	RANK	2023 TOTAL VOLUME	RANK	2023 CARDS	RANK	2023 PURCHASE VOLUME	RANK	2023 TOTAL VOLUME	RANK	2023 CARDS	RANK
	(MIL.)	(000)	(MIL.)	(000)	(MIL.)	(000)	(MIL.)	(000)	(MIL.)	(000)	(MIL.)	(000)
SWITZERLAND (Continued)												
PostFinance	2	\$21,256.3	2	\$29,562.7	1	5,852	4	\$6,820.7	4	\$8,381.0	2	3,165
UBS	3	\$17,038.1	3	\$20,975.9	3	2,518	2	\$15,506.1	2	\$18,736.8	3	2,214
Credit Suisse	4	\$16,743.7	4	\$19,991.5	5	2,141	3	\$10,862.0	3	\$13,277.3	5	1,437
Raiffeisen	5	\$7,420.2	5	\$9,958.4	6	1,459	6	\$5,189.4	5	\$7,186.2	7	882
Corner Bank/Bonus Card	6	\$6,319.8	6	\$6,562.1	4	2,202	5	\$6,166.8	6	\$6,406.5	4	2,176
Cembra Money Bank	7	\$4,690.5	7	\$4,722.9	7	1,100	7	\$4,690.5	7	\$4,722.9	6	1,100
Migros Bank	8	\$1,213.3	8	\$3,065.2	8	183	8	\$1,213.3	8	\$3,065.2	8	183
TURKEY												
T. Isbank	1	\$48,471.9	2	\$64,041.4	3	31,830	1	\$46,949.9	2	\$62,026.5	3	30,971
Yapi Kredi Bankası	2	\$48,118.7	1	\$67,554.1	1	36,393	2	\$45,739.7	1	\$64,194.8	1	32,923
Garanti Bank	3	\$30,862.5	3	\$42,920.9	2	32,533	3	\$29,960.6	3	\$41,936.9	2	31,254
VakıfBank	4	\$8,204.5	4	\$14,153.6	6	21,846	4	\$7,978.6	4	\$13,547.3	6	20,332
Akbank	5	\$7,188.5	5	\$11,849.0	7	19,588	5	\$7,185.1	5	\$11,833.0	7	19,330
QNB Finansbank	6	\$6,107.4	8	\$7,655.3	8	12,188	6	\$6,107.4	8	\$7,655.3	8	12,188
DenizBank	7	\$3,821.6	7	\$7,872.1	5	22,769	7	\$3,821.6	7	\$7,872.1	5	22,769
Ziraat Bankası	8	\$1,833.5	6	\$9,966.3	4	30,415	9	\$1,705.8	6	\$8,673.5	4	24,743
HSBC	9	\$1,744.8	10	\$2,256.0	11	4,093	8	\$1,743.8	10	\$2,229.9	11	4,010
TEB	10	\$1,582.3	11	\$2,218.0	10	4,750	10	\$1,582.3	11	\$2,218.0	10	4,750
Halkbank	11	\$1,574.1	9	\$3,667.6	9	9,772	11	\$1,574.1	9	\$3,667.6	9	9,772
Odea Bank	12	\$46.9	12	\$57.9	12	584	12	\$46.9	12	\$57.9	12	584
ICBC Turkey	13	\$23.2	13	\$30.6	13	159	13	\$23.2	13	\$30.6	13	159
UKRAINE												
PrivatBank	1	\$32,321.4	1	\$87,923.7	1	72,946	1	\$30,793.1	1	\$77,796.9	1	55,160
Raiffeisen Bank	2	\$1,945.3	2	\$9,829.3	5	2,291	2	\$1,945.3	2	\$9,829.3	5	2,291
Oschadbank	3	\$1,900.9	3	\$7,335.4	2	9,403	3	\$1,900.9	3	\$7,335.4	2	9,403
Alfa-Bank	4	\$1,104.8	4	\$2,422.7	4	2,312	4	\$1,104.8	4	\$2,422.7	4	2,312
Ukrgasbank	5	\$270.8	6	\$1,420.2	6	1,698	5	\$270.8	6	\$1,420.2	6	1,698
First Ukrainian Intl.	6	\$154.3	5	\$1,530.1	3	2,899	6	\$154.3	5	\$1,530.1	3	2,899
Pravex Bank	7	\$53.5	7	\$875.9	7	288	7	\$53.5	7	\$875.9	7	288
Creditwest Bank	8	\$1.1	8	\$3.2	8	1	8	\$1.1	8	\$3.2	8	1
UNITED KINGDOM												
Lloyds Banking/MBNA	1	\$293,955.0	1	\$339,185.9	1	43,353	1	\$293,955.0	1	\$339,185.9	1	43,353
NatWest Group	2	\$223,950.2	3	\$226,515.6	3	21,582	2	\$223,950.2	3	\$226,515.6	3	21,582
Barclays	3	\$189,112.2	2	\$236,595.7	2	28,364	3	\$188,003.0	2	\$235,483.4	2	27,941
HSBC	4	\$175,985.2	4	\$191,361.9	4	18,964	4	\$175,985.2	4	\$191,361.9	4	18,964
Santander Cards	5	\$141,230.6	5	\$155,495.5	7	12,503	5	\$141,230.6	5	\$155,495.5	7	12,503
Nationwide Bldg. Society	6	\$90,232.9	6	\$90,825.4	6	14,845	6	\$90,232.9	6	\$90,825.4	6	14,845
TSB	7	\$37,028.4	7	\$46,371.1	10	5,111	7	\$37,028.4	7	\$46,371.1	10	5,111
Virgin Money/CYBG	8	\$21,744.4	8	\$29,242.5	8	6,171	8	\$21,744.4	8	\$29,242.5	8	6,171
Tesco Bank	9	\$21,238.5	9	\$21,835.0	9	5,652	9	\$21,238.5	9	\$21,835.0	9	5,652
NewDay Cards	10	\$18,623.2	10	\$18,623.2	12	3,700	10	\$18,623.2	10	\$18,623.2	12	3,700
Co-operative Bank	11	\$14,182.7	11	\$16,061.9	14	2,386	11	\$14,182.7	11	\$16,061.9	14	2,386
Capital One	12	\$12,526.3	12	\$13,456.6	11	3,999	12	\$12,526.3	12	\$13,456.6	11	3,999
EML (PFS)	13	\$6,635.0	14	\$6,635.0	15	2,172	13	\$6,635.0	14	\$6,635.0	15	2,172
Railsr	14	\$5,852.8	13	\$8,851.3	13	3,059	14	\$5,852.8	13	\$8,851.3	13	3,059
PSI-Pay	15	\$2,304.8	16	\$2,482.7	17	912	15	\$2,304.8	16	\$2,482.7	17	912
Vanquis Bank	16	\$1,953.7	15	\$4,743.2	16	1,174	16	\$1,953.7	15	\$4,743.2	16	1,174

Europe (8 of 8)

ISSUER	General Purpose Cards						Mastercard and Visa Cards					
	2023 PURCHASE VOLUME RANK	(MIL.)	2023 TOTAL VOLUME RANK	(MIL.)	2023 CARDS RANK	(000)	2023 PURCHASE VOLUME RANK	(MIL.)	2023 TOTAL VOLUME RANK	(MIL.)	2023 CARDS RANK	(000)
UNITED KINGDOM (Continued)												
Monavate	17	\$1,507.1	18	\$1,531.1	5	15,644	17	\$1,507.1	18	\$1,531.1	5	15,644
Cashplus	18	\$1,299.0	17	\$1,676.2	19	451	18	\$1,299.0	17	\$1,676.2	19	451
Jaja Finance (Bank of Ireland)	19	\$1,214.5	19	\$1,258.1	18	604	19	\$1,214.5	19	\$1,258.1	18	604
C. Hoare & Co.	20	\$342.5	20	\$412.2	20	18	20	\$342.5	20	\$412.2	20	18
UZBEKISTAN												
Bank Ipak Yuli	1	\$102.4	1	\$144.5	1	15	1	\$4.7	1	\$26.0	1	4

Most issuers reported in local currency. To convert to U.S. dollars, used the conversion factor for the end of each quarter (3/31/23, 6/30/23, 9/30/23, 12/31/23).

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Europe Credit vs. Debit (1 of 8)

For select countries and issuers

ISSUER	Credit Cards						Debit Cards					
	2023 PURCHASE VOLUME RANK	2023 TOTAL VOLUME (MIL.)	2023 CARDS RANK	(MIL.)	2023 CARDS (000)	2023 PURCHASE VOLUME RANK	2023 TOTAL VOLUME (MIL.)	2023 CARDS RANK	(MIL.)	2023 CARDS (000)	2023 CARDS (000)	
ALBANIA												
Raiffeisen Bank	1	\$35.0	1	\$42.5	1	26	3	\$13.0	1	\$604.2	1	277
Union Bank	2	\$17.7	2	\$21.0	2	7	5	\$4.2	5	\$63.8	5	33
Tirana Bank	3	\$10.4	3	\$11.4	3	5	4	\$8.7	4	\$159.5	4	101
Credins Bank	4	\$5.8	4	\$9.0	4	4	2	\$19.1	3	\$166.2	3	117
ISP Bank	—	—	—	—	—	—	1	\$47.9	2	\$236.6	2	201
ARMENIA												
UniBank	1	\$18.0	1	\$39.2	1	10	1	\$1.1	1	\$56.0	1	81
AUSTRIA												
Card Complete Service	1	\$5,897.4	1	\$6,100.4	1	1,033	2	\$22.3	3	\$25.8	3	34
Erste Bank Österreich	2	\$4,856.6	2	\$5,136.3	2	691	1	\$3,006.4	1	\$7,315.8	1	698
Raiffeisen Bank Intl.	3	\$3,274.6	3	\$3,430.5	3	540	—	—	—	—	—	—
Advanzia Bank	4	\$348.7	4	\$397.8	4	147	—	—	—	—	—	—
Santander Consumer	—	—	—	—	—	—	3	\$17.1	2	\$51.6	2	48
AZERBAIJAN												
ABB	1	\$310.3	1	\$645.7	1	209	1	\$913.0	1	\$4,450.1	1	3,241
Yapi Kredi	2	\$36.4	2	\$41.5	2	96	2	\$27.9	2	\$94.5	2	12
BELARUS												
Priobank	1	\$0.7	1	\$18.9	1	194	3	\$20.8	3	\$476.8	2	1,027
Belgazprombank	—	—	—	—	—	—	1	\$1,096.8	2	\$1,846.4	3	671
BPS-Sberbank	—	—	—	—	—	—	2	\$961.1	1	\$2,632.5	1	1,357
BELGIUM												
BNP Paribas Fortis	1	\$5,297.6	1	\$5,862.5	1	1,409	1	\$22,838.0	1	\$35,699.3	1	5,360
Belfius Bank	2	\$3,134.4	2	\$3,761.8	2	806	2	\$12,342.6	2	\$20,043.6	2	3,291
KBC Bank	3	\$2,483.3	3	\$2,711.1	3	427	—	—	—	—	—	—
CBC Banque	4	\$317.0	4	\$342.6	4	41	4	\$7.1	4	\$8.2	4	5
Santander CF Benelux	—	—	—	—	—	—	3	\$15.7	3	\$34.7	3	116
BOSNIA & HERZEGOVINA												
UniCredit Bank	1	\$161.0	1	\$246.2	2	124	2	\$275.7	1	\$1,652.1	2	533
Raiffeisen Bank	2	\$65.2	2	\$131.6	1	278	1	\$443.1	2	\$755.8	1	661
ISP Bank	3	\$30.5	3	\$45.1	3	36	3	\$67.4	3	\$273.4	4	92
Addiko Bank Banjaluka	4	\$5.8	4	\$12.1	5	12	5	\$29.7	6	\$165.3	3	101
Sparkasse Bank	5	\$4.9	6	\$8.0	4	13	4	\$40.3	4	\$225.7	7	79
Addiko Bank Sarajevo	6	\$4.5	5	\$8.3	6	6	6	\$28.0	7	\$157.9	6	80
UniCredit Banja Luka	7	\$2.1	7	\$3.5	7	6	7	\$23.7	5	\$190.5	5	86
BULGARIA												
First Investment Bank	1	\$316.8	1	\$386.2	3	123	3	\$507.6	3	\$1,720.1	3	580
DSK Bank (OTP Group)	2	\$268.6	2	\$319.5	1	195	1	\$2,400.5	1	\$9,267.4	1	2,049
UniCredit Bulbank	3	\$126.1	3	\$150.5	2	155	2	\$1,294.6	2	\$4,663.0	2	1,154
Postbank	4	\$50.3	4	\$55.3	4	24	4	\$107.3	4	\$383.1	4	107
CROATIA												
PBZ	1	\$2,567.6	1	\$2,844.3	1	698	2	\$1,314.6	2	\$4,802.2	2	1,921

Europe Credit vs. Debit (2 of 8)

ISSUER	Credit Cards						Debit Cards					
	2023 PURCHASE VOLUME	RANK	2023 TOTAL VOLUME	RANK	2023 CARDS	RANK	2023 PURCHASE VOLUME	RANK	2023 TOTAL VOLUME	RANK	2023 CARDS	RANK
	(MIL.)		(MIL.)		(000)		(MIL.)		(MIL.)		(000)	
CROATIA (Continued)												
Erste Card Club	2	\$945.8	2	\$1,069.5	2	374	—	—	—	—	—	—
Zagrebacka Banka	3	\$747.4	3	\$824.3	3	343	1	\$4,316.3	1	\$7,674.2	1	2,143
OTP (Splitska Banka)	4	\$147.8	4	\$214.5	4	67	5	\$324.9	5	\$1,077.7	6	292
Addiko Bank (Hypo Alpe-Adria)	5	\$52.8	5	\$80.0	5	42	6	\$252.8	6	\$769.4	5	317
Erste & Steiermarkische	—	—	—	—	—	—	3	\$1,212.8	3	\$3,684.8	4	872
Hrvatska Postanska Banka	—	—	—	—	—	—	4	\$390.1	4	\$2,516.7	3	943
CYPRUS												
Bank of Cyprus	1	\$2,040.3	1	\$3,298.7	1	498	1	\$132.9	1	\$195.6	1	81
CZECH REPUBLIC												
CSOB	1	\$1,096.2	2	\$1,192.1	2	230	1	\$10,314.0	2	\$17,234.2	2	2,624
Komerckni Banka	2	\$1,094.8	1	\$1,203.5	3	215	3	\$8,718.4	3	\$14,622.6	3	1,499
Ceska Sporitelna	3	\$828.8	3	\$891.3	5	177	2	\$9,363.9	1	\$21,848.1	1	2,791
Raiffeisenbank	4	\$765.1	4	\$850.5	4	206	5	\$842.4	5	\$1,748.0	5	333
UniCredit Bank	5	\$305.8	6	\$324.7	6	56	6	\$551.5	6	\$909.5	6	176
Moneta	6	\$181.8	5	\$325.2	1	234	4	\$1,088.4	4	\$3,595.8	4	631
DENMARK												
Nordea	1	\$1,678.3	1	\$1,749.6	1	266	1	\$16,805.5	2	\$17,077.3	2	1,410
EnterCard Denmark	2	\$401.2	2	\$520.3	2	150	—	—	—	—	—	—
Danske Bank	3	\$339.6	3	\$371.4	3	130	2	\$14,729.4	1	\$20,935.0	1	1,627
Handelsbanken	4	\$112.9	4	\$121.7	5	16	4	\$369.0	4	\$427.5	4	125
Nykredit Bank	5	\$87.1	5	\$92.1	4	17	5	\$61.2	6	\$244.1	6	36
Jyske Bank	6	\$41.9	6	\$45.9	7	11	3	\$429.7	3	\$1,827.2	3	230
Santander Consumer	7	\$13.4	7	\$17.6	6	12	—	—	—	—	—	—
Sydbank	—	—	—	—	—	—	6	\$25.0	5	\$323.9	5	115
ESTONIA												
Swedbank	1	\$825.3	2	\$850.7	1	197	1	\$5,413.8	1	\$7,771.2	1	884
SEB Pank	2	\$589.5	1	\$9,428.7	2	162	2	\$830.7	2	\$1,871.8	2	450
FINLAND												
SEB Kort	1	\$5,507.6	1	\$6,290.3	1	2,089	—	—	—	—	—	—
Nordea	2	\$3,335.7	2	\$3,398.2	2	1,024	1	\$16,192.7	2	\$18,100.5	2	2,087
Danske Bank	3	\$1,281.2	3	\$1,541.9	3	516	4	\$77.6	3	\$1,195.6	3	292
Handelsbanken	4	\$401.2	4	\$580.1	4	262	3	\$561.0	4	\$1,069.0	4	85
OP Financial	—	—	—	—	—	—	2	\$10,232.4	1	\$22,774.4	1	3,098
FRANCE												
BPCE	1	\$182,923.7	1	\$210,602.9	1	17,570	5	\$1,815.8	5	\$2,188.0	4	3,325
Crédit Agricole	2	\$69,629.1	2	\$79,945.8	3	6,203	1	\$168,256.4	1	\$197,670.9	1	17,578
BNP Paribas	3	\$55,258.0	3	\$68,303.1	2	6,486	6	\$886.8	6	\$2,000.7	6	219
Société Générale	4	\$42,215.9	4	\$51,442.8	4	4,692	—	—	—	—	—	—
Carrefour Banque	5	\$7,310.2	5	\$7,940.9	5	1,535	—	—	—	—	—	—
La Banque Postale	6	\$5,803.7	6	\$6,697.7	6	432	3	\$71,660.9	3	\$93,634.2	3	8,335
Crédit Mutuel	7	\$210.6	7	\$250.1	7	232	2	\$101,478.7	2	\$121,390.9	2	10,817
HSBC Continental Europe	8	\$96.2	8	\$108.7	9	6	4	\$3,143.4	4	\$3,531.1	5	323
Advanzia Bank	9	\$72.4	9	\$91.8	8	106	—	—	—	—	—	—
GEORGIA												
Bank of Georgia	1	\$358.9	1	\$7,905.1	1	1,650	—	—	—	—	—	—

Europe Credit vs. Debit (3 of 8)

ISSUER	Credit Cards						Debit Cards					
	2023 PURCHASE VOLUME RANK	2023 TOTAL VOLUME (MIL.) RANK	2023 CARDS RANK	(000)	2023 PURCHASE VOLUME RANK	2023 TOTAL VOLUME (MIL.) RANK	2023 CARDS RANK	(000)				
GEORGIA (Continued)												
TBC Bank	2	\$0.1	2	\$50.7	2	220	1	\$9.7	1	\$238.3	1	632
GERMANY												
Airplus Intl.	1	\$15,315.5	1	\$15,315.5	9	512	—	—	—	—	—	—
LBB (Berliner Sparkasse)	2	\$11,638.8	2	\$11,812.6	5	1,866	11	\$43.3	11	\$51.8	11	36
Commerzbank	3	\$7,892.4	3	\$8,510.3	2	2,832	2	\$7,129.7	2	\$17,179.9	3	4,246
DZ Bank	4	\$6,265.3	4	\$7,734.2	1	2,969	5	\$1,268.2	5	\$2,467.8	2	5,538
Deutsche Bank	5	\$5,198.0	5	\$5,689.0	3	2,420	1	\$7,657.8	1	\$22,262.3	1	10,699
Advanzia Bank	6	\$4,290.3	6	\$5,148.9	4	2,086	—	—	—	—	—	—
Barclays	7	\$2,953.6	7	\$3,596.7	6	1,434	10	\$97.8	10	\$123.8	10	328
BW-Bank	8	\$1,868.7	8	\$2,111.9	7	921	4	\$2,161.8	4	\$2,779.9	4	1,092
HypoVereinsbank (UniCredit)	9	\$1,845.7	9	\$2,029.0	10	418	9	\$194.3	9	\$512.7	6	701
Targobank	10	\$1,722.9	10	\$1,797.4	15	104	12	\$5.8	12	\$7.4	13	6
Santander/SCF	11	\$1,182.8	11	\$1,432.9	8	547	3	\$2,342.8	3	\$3,911.6	5	844
Volkswagen Bank	12	\$889.9	12	\$1,209.8	12	268	—	—	—	—	—	—
Frankfurter Sparkasse	13	\$427.3	13	\$471.8	13	200	6	\$1,150.5	6	\$1,436.6	7	659
Hamburger Sparkasse	14	\$387.7	14	\$432.4	14	167	7	\$881.7	8	\$951.2	9	371
Hanseatic Bank	15	\$148.3	15	\$205.0	11	337	—	—	—	—	—	—
Consorsbank/DAB	16	\$63.0	16	\$85.9	17	8	8	\$651.6	7	\$1,254.5	8	400
Bankverein Werther	17	\$0.9	17	\$1.0	16	42	13	\$4.8	13	\$7.1	12	6
GREECE												
Alpha Bank	1	\$2,998.4	1	\$3,314.0	1	794	3	\$10,586.8	3	\$19,952.4	3	3,745
Piraeus Bank	2	\$1,816.4	2	\$1,851.8	2	733	1	\$17,153.1	1	\$33,536.7	2	5,100
Eurobank Ergasias	3	\$1,561.5	3	\$1,612.2	3	526	4	\$6,188.3	4	\$11,892.5	4	2,680
National Bank	4	\$1,006.1	4	\$1,031.3	4	501	2	\$15,001.0	2	\$31,135.6	1	6,145
HUNGARY												
Erste Bank	1	\$1,171.2	1	\$1,190.4	1	260	2	\$2,307.0	2	\$4,658.1	3	610
OTP Bank	2	\$147.4	2	\$167.7	4	43	1	\$4,584.1	1	\$20,721.1	1	4,744
CIB	3	\$125.9	3	\$130.8	3	46	3	\$908.1	4	\$2,161.4	5	361
MKB Bank	4	\$51.5	4	\$70.2	6	22	6	\$169.5	6	\$875.5	6	286
UniCredit Bank	5	\$47.9	6	\$52.0	5	34	4	\$682.2	3	\$2,396.4	4	365
K&H Bank	6	\$40.9	5	\$58.2	2	74	5	\$338.2	5	\$1,111.4	2	768
ICELAND												
Landsbankinn	1	\$2,628.3	1	\$2,741.3	1	230	1	\$2,247.3	1	\$2,520.3	1	342
Islandsbanki	2	\$885.9	2	\$940.0	2	81	3	\$728.1	3	\$804.3	2	144
Arion banki	3	\$831.2	3	\$868.5	3	77	2	\$755.8	2	\$847.6	3	109
IRELAND												
Bank of Ireland	1	\$9,598.8	1	\$10,153.2	1	1,054	2	\$4,972.7	2	\$7,968.0	2	834
Allied Irish Bank	2	\$7,044.7	2	\$7,410.1	2	777	1	\$18,423.6	1	\$30,408.1	1	2,778
Permanent Bank TSB	3	\$1,630.1	3	\$1,819.5	4	202	—	—	—	—	—	—
AvantCard	4	\$1,509.5	4	\$1,788.5	3	295	—	—	—	—	—	—
ITALY												
Intesa Sanpaolo	1	\$20,778.1	1	\$21,925.1	2	2,700	1	\$44,474.2	3	\$55,348.4	2	12,540
UniCredit	2	\$11,531.7	2	\$12,269.8	5	2,097	4	\$27,341.1	1	\$71,247.2	3	6,795
Banca	3	\$6,636.0	3	\$6,945.0	8	908	3	\$33,718.9	4	\$45,983.1	4	6,193
Deutsche Bank	4	\$6,616.5	4	\$6,922.1	6	1,012	6	\$3,563.4	6	\$3,563.4	8	810

Europe Credit vs. Debit (4 of 8)

ISSUER	Credit Cards						Debit Cards					
	2023 PURCHASE VOLUME	RANK	2023 TOTAL VOLUME	RANK	2023 CARDS	RANK	2023 PURCHASE VOLUME	RANK	2023 TOTAL VOLUME	RANK	2023 CARDS	RANK
	(MIL.)		(MIL.)		(000)		(MIL.)		(MIL.)		(000)	
ITALY (Continued)												
FinecoBank	5	\$3,179.3	5	\$3,415.8	9	618	5	\$3,718.5	5	\$8,252.5	6	1,052
Banca Popolare di Milano	6	\$3,033.2	6	\$3,224.8	10	486	8	\$258.5	7	\$537.4	7	881
Credem	7	\$2,687.3	7	\$2,825.1	11	447	9	\$129.6	9	\$133.2	9	420
BNL Grupo BNP Paribas	8	\$2,618.9	8	\$2,723.2	7	916	7	\$480.5	8	\$480.5	5	1,687
Findomestic	9	\$2,265.8	9	\$2,376.7	1	4,564	—	—	—	—	—	—
BancoPosta	10	\$1,465.7	10	\$2,317.9	12	435	2	\$36,348.5	2	\$61,776.1	1	27,100
Compass	11	\$1,210.3	11	\$1,251.5	3	2,677	—	—	—	—	—	—
Agos Ducato	12	\$660.1	12	\$1,038.3	4	2,616	—	—	—	—	—	—
Advanzia Bank	13	\$74.8	13	\$93.9	13	90	—	—	—	—	—	—
Santander Consumer	14	\$2.7	14	\$3.3	14	3	—	—	—	—	—	—
KAZAKHSTAN												
Halyk Bank	1	\$17.1	1	\$26.2	2	37	1	\$466.8	1	\$7,841.0	1	3,977
ATF Bank	2	\$9.5	2	\$9.5	1	205	—	—	—	—	—	—
Eurasian Bank	3	\$0.1	3	\$0.6	3	3	2	\$33.7	2	\$512.7	2	726
LATVIA												
Swedbank	1	\$283.3	2	\$306.8	2	87	1	\$5,229.5	1	\$8,029.3	1	966
Citadele Banka	2	\$182.0	1	\$678.9	1	104	4	\$331.4	4	\$837.2	3	274
Luminor (DnB Banka)	3	\$155.0	3	\$299.1	4	36	3	\$359.2	3	\$838.3	4	190
SEB Banka	4	\$71.4	4	\$93.8	3	62	2	\$604.1	2	\$1,639.9	2	409
LITHUANIA												
Swedbank	1	\$605.0	1	\$654.9	1	155	1	\$8,300.2	1	\$14,170.3	1	1,631
SEB Bank	2	\$207.3	2	\$245.3	2	82	2	\$1,896.3	2	\$5,025.8	3	310
Luminor (DNB Banks)	3	\$134.4	4	\$189.5	3	49	3	\$954.8	3	\$2,861.0	2	531
Siauliu Bank	4	\$99.0	3	\$205.4	4	36	4	\$348.6	4	\$828.6	4	135
LUXEMBOURG												
Advanzia Bank	1	\$706.2	1	\$792.7	2	26	—	—	—	—	—	—
BGL BNP Paribas	2	\$170.0	2	\$265.2	1	164	1	\$148.3	2	\$260.6	2	181
Crosscard (PPRO)	—	—	—	—	—	—	2	\$113.9	1	\$2,175.2	1	1,455
MACEDONIA												
Komercijalna Banka	1	\$44.0	1	\$60.6	1	56	1	\$155.6	1	\$522.7	1	147
MONTENEGRO												
Addiko Bank	1	\$1.8	1	\$2.7	1	1	1	\$20.0	1	\$59.9	1	29
NETHERLANDS												
ING Group	1	\$9,789.5	1	\$14,283.6	1	3,897	1	\$33,468.7	1	\$47,158.7	1	14,885
ABN Amro/ICS	2	\$6,896.4	2	\$7,755.9	2	2,932	3	\$20,389.2	3	\$31,062.8	3	3,696
Rabobank	3	\$2,933.9	3	\$3,283.4	3	1,198	2	\$28,164.6	2	\$39,109.2	2	5,833
NORWAY												
DNB	1	\$11,791.1	1	\$13,506.2	1	2,958	1	\$50,200.8	1	\$59,761.3	1	2,235
EnterCard	2	\$1,657.5	2	\$2,360.0	2	1,153	—	—	—	—	—	—
SEB Kort	3	\$1,026.3	3	\$1,330.2	3	588	—	—	—	—	—	—
Nordea	4	\$951.1	5	\$968.8	5	213	2	\$7,683.1	2	\$7,976.1	2	609
Santander Consumer	5	\$471.6	6	\$634.4	4	238	—	—	—	—	—	—
Danske Bank	6	\$191.4	4	\$1,186.5	6	50	3	\$2,760.8	3	\$3,665.4	3	158

Europe Credit vs. Debit (5 of 8)

ISSUER	Credit Cards						Debit Cards					
	2023 PURCHASE VOLUME	RANK	2023 TOTAL VOLUME	RANK	2023 CARDS	RANK	2023 PURCHASE VOLUME	RANK	2023 TOTAL VOLUME	RANK	2023 CARDS	RANK
	(MIL.)	(000)	(MIL.)	(000)	(000)	(000)	(MIL.)	(000)	(MIL.)	(000)	(000)	(000)
POLAND												
Santander Bank Polska	1	\$2,177.6	1	\$2,208.3	6	631	1	\$17,252.5	2	\$27,801.6	2	4,791
PKO Bank	2	\$1,566.8	2	\$1,854.7	2	1,005	3	\$9,816.0	1	\$41,377.8	1	8,876
Citi Handlowy	3	\$1,397.5	3	\$1,617.7	5	731	9	\$643.1	9	\$874.6	9	272
Millennium Bank	4	\$890.6	4	\$936.0	7	390	4	\$3,081.7	4	\$7,193.1	5	1,956
Alior Bank	5	\$518.3	8	\$542.0	9	136	7	\$1,001.5	7	\$3,075.6	7	589
Credit Agricole	6	\$446.8	5	\$738.7	3	882	8	\$703.8	8	\$1,886.2	8	537
ING Bank Slaski	7	\$431.0	7	\$543.8	1	1,106	5	\$1,958.0	6	\$4,578.7	4	2,279
Bank Pekao	8	\$350.0	6	\$549.2	4	777	2	\$11,203.9	3	\$23,454.1	3	4,170
BNP Paribas	9	\$155.6	9	\$179.0	10	77	6	\$1,279.6	5	\$5,495.3	6	756
Santander Consumer	10	\$121.9	10	\$166.1	8	233	—	—	—	—	—	—
PORTUGAL												
Santander	1	\$2,255.2	2	\$2,651.5	3	620	3	\$8,949.8	3	\$12,280.4	4	1,955
Caixa Geral de Depositos	2	\$1,936.9	1	\$2,842.3	2	837	1	\$10,564.3	1	\$18,010.4	1	3,489
Millennium BCP	3	\$1,763.1	3	\$1,908.0	1	1,146	2	\$10,470.6	2	\$16,772.5	2	2,987
Novo Banco	4	\$649.6	4	\$748.0	4	576	4	\$6,797.2	4	\$9,540.7	3	2,975
Unicre	5	\$478.7	5	\$484.3	7	298	5	\$247.2	5	\$250.3	5	413
BBVA	6	\$134.8	6	\$146.6	5	336	6	\$171.4	6	\$231.7	6	202
Cetelem/BNP Paribas PF	7	\$9.0	7	\$50.6	6	330	—	—	—	—	—	—
ROMANIA												
Banca Transilvania	1	\$1,638.9	1	\$2,043.9	2	608	1	\$11,224.8	1	\$23,637.6	1	4,817
BCR	2	\$251.9	4	\$265.4	5	180	2	\$2,396.4	2	\$9,713.3	3	2,252
UniCredit Tiriac	3	\$145.4	5	\$161.1	1	612	5	\$680.4	5	\$2,594.2	5	503
Raiffeisen Bank	4	\$138.2	2	\$369.1	3	523	4	\$1,134.5	4	\$5,543.1	4	1,764
Credit Europe	5	\$123.9	3	\$273.1	4	244	10	\$35.9	10	\$146.4	8	100
Garanti BBVA	6	\$116.0	6	\$124.3	6	148	6	\$412.7	6	\$1,003.1	7	159
Alpha Bank	7	\$51.5	7	\$99.4	7	77	7	\$153.2	7	\$757.5	6	206
First Bank	8	\$14.4	8	\$18.7	9	29	8	\$76.6	8	\$373.1	10	18
BRD	9	\$4.3	9	\$17.4	8	39	3	\$1,599.4	3	\$8,801.9	2	2,890
ISP Bank	—	—	—	—	—	—	9	\$44.1	9	\$189.7	9	48
RUSSIA												
Sberbank	1	\$34,599.7	1	\$36,325.7	2	20,065	1	\$398,724.3	1	\$650,020.4	1	162,085
Alfa-Bank	2	\$7,706.3	2	\$10,537.8	1	22,809	3	\$23,592.1	3	\$56,510.1	2	50,073
Tinkoff Bank	3	\$5,130.6	3	\$5,352.0	3	7,627	4	\$16,505.8	4	\$24,604.8	4	12,346
Gazprombank	4	\$2,504.3	4	\$4,127.2	5	2,066	5	\$6,348.3	5	\$15,228.4	6	6,456
VTB Bank	5	\$2,390.4	5	\$3,105.3	4	4,584	2	\$33,461.5	2	\$77,606.2	3	35,690
Uralsib	6	\$1,555.6	7	\$1,555.6	11	393	6	\$4,361.8	6	\$13,787.7	8	2,088
Promsvyazbank	7	\$859.2	6	\$2,499.4	8	694	11	\$903.0	12	\$2,825.7	7	2,505
Credit Europe	8	\$650.1	8	\$800.2	6	1,005	16	\$126.1	16	\$522.9	18	62
Raiffeisenbank	9	\$555.4	9	\$588.9	15	93	10	\$1,049.0	9	\$4,063.8	13	606
Pochta Bank	10	\$530.0	10	\$559.1	13	202	7	\$2,911.4	11	\$3,356.9	5	9,599
Russian Standard	11	\$406.9	12	\$513.9	10	425	17	\$104.0	13	\$2,549.0	12	884
Home Credit & Finance	12	\$400.3	13	\$461.6	9	518	12	\$681.5	15	\$978.2	15	527
UniCredit Bank	13	\$355.6	11	\$541.7	12	210	8	\$2,113.9	7	\$5,135.5	11	997
OTP Bank	14	\$263.6	14	\$268.8	7	995	14	\$167.9	14	\$1,149.4	16	404
Rosbank	15	\$131.2	16	\$147.9	16	84	9	\$1,247.5	8	\$4,520.3	9	1,462
Otkritie Bank (B&N)	16	\$84.3	15	\$210.8	14	134	13	\$617.9	10	\$3,465.7	10	1,121
Sovcombank (RosEuroBank)	17	\$6.2	17	\$16.9	17	6	18	\$71.2	18	\$365.6	14	579

Europe Credit vs. Debit (6 of 8)

ISSUER	Credit Cards						Debit Cards					
	2023 PURCHASE VOLUME RANK	2023 TOTAL VOLUME (MIL.) RANK	2023 CARDS RANK	(000)	2023 PURCHASE VOLUME RANK	2023 TOTAL VOLUME (MIL.) RANK	2023 CARDS RANK	(000)				
RUSSIA (Continued)												
SMP Bank	—	—	—	—	15	\$154.2	17	\$473.2	17	308		
SERBIA												
BIB	1	\$362.1	1	\$415.9	1	442	1	\$277.2	2	\$530.8	2	396
Direktna Banka	2	\$71.3	2	\$83.6	2	283	7	\$41.3	7	\$96.4	1	451
UniCredit Bank	3	\$20.2	3	\$26.6	3	38	5	\$134.6	5	\$389.6	3	392
OTP Banka	4	\$16.9	4	\$21.8	4	37	4	\$143.4	4	\$500.0	6	136
Erste Bank	5	\$15.9	5	\$20.0	5	32	2	\$226.7	1	\$777.3	4	321
Addiko Bank Beograd	6	\$11.7	6	\$15.0	7	9	6	\$56.8	6	\$139.3	7	69
Aik Banka	7	\$10.2	7	\$13.3	6	19	3	\$148.6	3	\$517.5	5	205
SLOVAKIA												
Tatra Banka	1	\$706.8	2	\$706.8	2	146	2	\$3,153.1	3	\$6,365.7	3	862
VUB	2	\$450.4	1	\$768.1	1	255	3	\$2,579.3	2	\$6,375.6	2	965
Slovenska Sporitelna	3	\$389.9	3	\$413.5	3	125	1	\$4,172.4	1	\$8,187.1	1	1,075
UniCredit Bank	4	\$18.9	4	\$20.2	4	4	4	\$38.0	4	\$63.9	4	12
SLOVENIA												
Nova KBM (Abanka)	1	\$642.6	1	\$751.9	1	180	1	\$472.7	1	\$782.6	2	146
UniCredit Bank	2	\$181.4	3	\$188.0	4	28	3	\$235.9	3	\$518.1	4	73
Sparkasse (Erste Card)	3	\$164.2	2	\$191.5	2	81	—	—	—	—	—	—
SKB Banka (OTP Group)	4	\$138.3	4	\$174.5	3	79	5	\$129.7	5	\$306.3	3	123
Addiko Bank	5	\$69.1	5	\$79.4	—	—	4	\$143.0	4	\$332.2	5	63
Intesa Sanpaolo (Banka Koper)	6	\$8.4	6	\$9.5	5	3	2	\$390.3	2	\$742.6	1	266
SPAIN												
CaixaBank Pymt. & Cons.	1	\$58,154.3	1	\$82,243.1	1	11,695	1	\$38,734.4	2	\$54,013.5	1	9,973
BBVA	2	\$17,044.5	2	\$24,839.8	2	7,954	3	\$22,567.2	3	\$38,761.0	3	5,232
Banco Santander	3	\$9,851.8	3	\$10,940.5	3	3,125	2	\$37,481.7	1	\$55,567.9	2	9,110
WiZink	4	\$6,354.3	4	\$6,987.5	4	2,108	6	\$2,337.1	5	\$5,543.3	6	1,346
Banc Sabadell	5	\$5,769.1	6	\$6,369.5	6	1,325	4	\$19,915.8	4	\$27,730.0	4	3,054
Bankinter	6	\$4,717.4	5	\$6,500.1	7	1,305	7	\$1,272.5	7	\$1,973.0	7	184
Santander Consumer	7	\$1,229.6	7	\$1,331.0	5	1,705	—	—	—	—	—	—
Open Bank	8	\$312.1	8	\$317.1	8	172	5	\$4,117.6	6	\$5,411.5	5	1,506
Advanzia Bank	9	\$77.2	9	\$103.3	9	103	—	—	—	—	—	—
EVO Banco	—	—	—	—	—	—	8	\$470.3	8	\$501.3	8	3
SWEDEN												
Svenska Handelsbanken	1	\$7,083.4	1	\$8,444.4	1	1,423	—	—	—	—	—	—
SEB	2	\$3,335.8	2	\$3,523.1	2	1,128	3	\$14,947.3	2	\$22,318.5	2	2,163
EnterCard	3	\$2,004.9	3	\$2,243.6	3	830	—	—	—	—	—	—
Danske Bank	4	\$1,715.7	4	\$2,047.0	5	294	—	—	—	—	—	—
Nordea	5	\$1,660.3	5	\$1,701.2	4	503	2	\$15,664.1	3	\$17,129.8	3	1,950
Lansforsakringar	6	\$354.6	6	\$367.2	7	146	4	\$6,147.5	4	\$6,408.8	4	744
Santander Consumer	7	\$118.9	7	\$153.3	6	193	—	—	—	—	—	—
Swedbank	—	—	—	—	—	—	1	\$38,544.0	1	\$42,039.1	1	4,510
SWITZERLAND												
Viseca Payment Services	1	\$17,707.2	1	\$18,284.5	1	2,412	2	\$11,161.6	2	\$20,755.0	2	1,837
Credit Suisse	2	\$12,679.1	2	\$12,907.4	2	1,548	5	\$4,064.6	4	\$7,084.1	6	593

Europe Credit vs. Debit (7 of 8)

ISSUER	Credit Cards						Debit Cards					
	2023 PURCHASE VOLUME	RANK	2023 TOTAL VOLUME	RANK	2023 CARDS	(000)	2023 PURCHASE VOLUME	RANK	2023 TOTAL VOLUME	RANK	2023 CARDS	(000)
SWITZERLAND (Continued)												
UBS	3	\$9,764.7	3	\$10,282.8	3	1,457	3	\$7,273.4	3	\$10,693.1	4	1,061
Corner Bank/Bonus Card	4	\$5,886.9	4	\$6,057.6	4	1,297	7	\$432.9	7	\$504.5	5	904
Cembra Money Bank	5	\$4,690.5	5	\$4,722.9	5	1,100	—	—	—	—	—	—
PostFinance	6	\$3,510.7	6	\$3,606.4	6	405	1	\$17,745.6	1	\$25,956.3	1	5,446
Raiffeisen	7	\$2,172.1	7	\$3,592.4	7	317	4	\$5,248.1	5	\$6,366.0	3	1,142
Migros Bank	—	—	—	—	—	—	6	\$1,213.3	6	\$3,065.2	7	183
TURKEY												
T. Isbank	1	\$40,662.9	2	\$45,375.9	2	14,969	1	\$7,809.0	2	\$18,665.5	4	16,861
Yapi Kredi Bankasi	2	\$40,379.0	1	\$45,758.9	1	17,539	2	\$7,739.7	1	\$21,795.2	3	18,854
Garanti Bank	3	\$25,236.9	3	\$27,310.7	3	13,169	3	\$5,625.7	3	\$15,610.2	2	19,364
Akbank	4	\$6,545.4	5	\$7,085.8	4	7,701	6	\$643.1	6	\$4,763.2	7	11,887
VakifBank	5	\$6,313.1	4	\$7,207.3	6	7,023	4	\$1,891.3	5	\$6,946.2	6	14,823
QNB Finansbank	6	\$5,747.8	6	\$6,014.0	8	6,220	8	\$359.7	9	\$1,641.3	8	5,968
DenizBank	7	\$3,421.4	7	\$3,935.2	7	6,668	7	\$400.2	7	\$3,936.9	5	16,101
HSBC	8	\$1,714.6	8	\$1,861.5	10	2,819	10	\$30.1	11	\$394.5	11	1,274
Halkbank	9	\$1,561.8	9	\$1,673.8	5	7,100	11	\$12.3	8	\$1,993.9	9	2,672
TEB	10	\$1,480.0	10	\$1,533.3	11	2,129	9	\$102.3	10	\$684.7	10	2,621
Ziraat Bankasi	11	\$1,113.1	11	\$1,256.6	9	3,720	5	\$720.4	4	\$8,709.8	1	26,695
Odea Bank	12	\$43.9	12	\$46.1	12	127	12	\$3.1	12	\$11.7	12	457
ICBC Turkey	13	\$22.9	13	\$24.3	13	126	13	\$0.3	13	\$6.4	13	33
UKRAINE												
PrivatBank	1	\$14,065.2	1	\$19,701.8	1	17,253	1	\$18,256.2	1	\$68,221.9	1	55,693
Raiffeisen Bank	2	\$1,118.0	2	\$4,027.7	2	1,037	4	\$827.2	3	\$5,801.6	6	1,254
Oschadbank	3	\$210.6	3	\$861.7	5	470	2	\$1,690.4	2	\$6,473.7	2	8,933
Alfa-Bank	4	\$187.3	5	\$324.9	4	717	3	\$917.5	4	\$2,097.8	5	1,595
First Ukrainian Intl.	5	\$53.8	4	\$589.0	3	1,010	6	\$100.4	6	\$941.0	3	1,889
Creditwest Bank	6	\$0.3	6	\$0.3	6	<1	8	\$0.8	8	\$2.8	8	1
Ukrgasbank	—	—	—	—	—	—	5	\$270.8	5	\$1,420.2	4	1,698
Pravex Bank	—	—	—	—	—	—	7	\$53.5	7	\$875.9	7	288
UNITED KINGDOM												
HSBC	1	\$42,189.0	2	\$42,680.4	3	6,141	4	\$133,796.2	4	\$148,681.5	4	12,823
Lloyds Banking/MBNA	2	\$39,031.6	1	\$45,246.1	5	5,041	1	\$254,923.5	1	\$293,939.8	1	38,312
Barclays	3	\$37,547.2	3	\$41,274.6	2	11,663	3	\$151,565.0	2	\$195,321.1	3	16,701
NatWest Group	4	\$37,091.0	4	\$38,245.4	6	4,626	2	\$186,859.2	3	\$188,270.1	2	16,957
Tesco Bank	5	\$21,238.5	5	\$21,835.0	4	5,652	—	—	—	—	—	—
NewDay Cards	6	\$18,623.2	7	\$18,623.2	8	3,700	—	—	—	—	—	—
Santander Cards	7	\$18,081.7	6	\$19,108.1	9	2,817	5	\$123,148.9	5	\$136,387.4	6	9,686
Capital One	8	\$12,526.3	8	\$13,456.6	7	3,999	—	—	—	—	—	—
Nationwide Bldg. Society	9	\$11,334.1	9	\$11,388.8	11	2,261	6	\$78,898.8	6	\$79,436.6	5	12,584
Virgin Money/CYBG	10	\$4,702.9	10	\$7,331.7	10	2,321	8	\$17,041.5	8	\$21,910.8	8	3,850
Vanquis Bank	11	\$1,953.7	11	\$4,743.2	12	1,174	—	—	—	—	—	—
Co-operative Bank	12	\$1,733.3	12	\$1,748.7	15	352	9	\$12,449.4	9	\$14,313.2	12	2,034
TSB	13	\$1,518.2	13	\$1,544.0	14	575	7	\$35,510.3	7	\$44,827.1	7	4,536
Jaja Finance (Bank of Ireland)	14	\$1,214.5	14	\$1,258.1	13	604	—	—	—	—	—	—
C. Hoare & Co.	15	\$171.4	15	\$203.6	17	9	15	\$171.1	15	\$208.6	15	9
Cashplus	16	\$55.2	16	\$58.3	16	72	14	\$1,243.8	13	\$1,617.9	14	379
Monavate	17	\$24.2	17	\$24.2	1	12,662	13	\$1,482.9	14	\$1,506.9	10	2,982

Europe Credit vs. Debit (8 of 8)

ISSUER	Credit Cards						Debit Cards					
	2023 PURCHASE VOLUME RANK	(MIL.)	2023 TOTAL VOLUME RANK	(MIL.)	2023 CARDS RANK	(000)	2023 PURCHASE VOLUME RANK	(MIL.)	2023 TOTAL VOLUME RANK	(MIL.)	2023 CARDS RANK	(000)
UNITED KINGDOM (Continued)												
Railsr	—	—	—	—	—	—	11	\$5,852.8	10	\$8,851.3	9	3,059
PSI-Pay	—	—	—	—	—	—	12	\$2,304.8	12	\$2,482.7	13	912
EML (PFS)	—	—	—	—	—	—	10	\$6,635.0	11	\$6,635.0	11	2,172
UZBEKISTAN												
Bank Ipak Yuli	1	\$97.7	1	\$118.5	1	11	1	\$4.7	1	\$26.0	1	4

Most issuers reported in local currency. To convert to U.S. dollars, used the conversion factor for the end of each quarter (3/31/23, 6/30/23, 9/30/23, 12/31/23).

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Top Merchant Acquirers in Europe

There were 198.29 billion global brand and domestic-only debit, credit and prepaid card transactions to purchase goods and services handled in 2023 by the acquirers identified in this report. This was an increase of 15.0% over 2022. The monetary value of those transactions reached \$5.973 trillion in 2023, up 12.4%.

The 12 domestic-only general purpose debit and credit card brands handled by the acquirers identified here accounted for 66.70

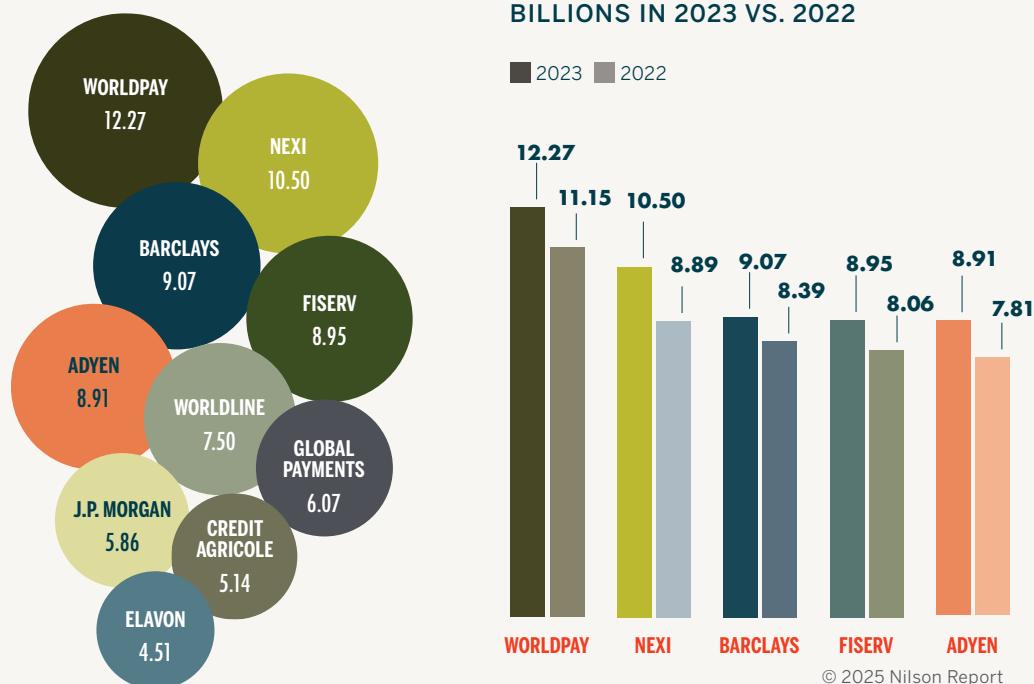
billion purchase transactions, up 31.4%. The purchase volume of goods and services tied to those transactions reached \$1.056 trillion, up 19.8%.

Bancontact, BankAxept, Cartes Bancaires, Dankort, Girocard, Mir, Multibanco, PagoBancomat, PostFinance, Prostir, OTP and Troy are the 12 domestic-only brands. Collectively, they accounted for 33.8% of all transactions processed by the acquirers identified in our survey.

198
billion
global brand and
domestic-only debit,
credit and prepaid
card transactions
handled in 2023 by the
acquirers identified in
this study, an increase
of 15.0% over 2022

Europe's Largest Merchant Acquirers

Visa and Mastercard Transactions (Bil.) in 2023



The global brand (Visa, Mastercard, American Express, Diners Club/Discover, UnionPay and JCB) card transactions processed by the 62 largest acquirers ranked by Visa and Mastercard card transactions handled in 2023 reached 131.45 billion in 2023, up 8.0% from 2022. Purchase volume tied to those transactions was \$4.910 trillion. Those 62 acquirers are ranked on the table on pages 84 and 85. They accepted transactions from 15.5 million active merchant outlets, including in-store, online and mobile (web and in-app).

Visa and Mastercard credit, debit and prepaid card purchase transactions processed by the top 62 acquirers grew 7.9% to 131.00 billion in 2023. Purchase volume of \$4.882 trillion was up 10.5%. There were 31 acquirers in Europe that processed more than 1 billion Visa and Mastercard transactions. That group accounted for 95.0% of all purchase transactions among the top 62.

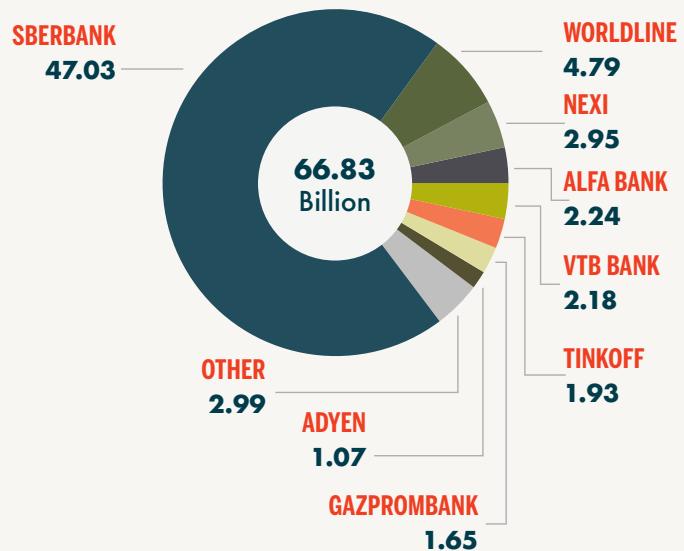
Worldpay remained Europe's largest Visa and Mastercard acquirer in 2023. Global Payments moved into the top 10 for the first time, in part through its acquisition of EVO Payments. Elavon also joined the top 10 for the first time. Fiserv retained its position as Europe's fourth largest acquirer. Its figures include a majority-owned joint venture with Allied Irish Bank in Ireland and wholly owned businesses in the Netherlands, Poland and the UK. Adyen and Worldline kept their positions as Europe's fifth and sixth largest acquirers, respectively. Worldline was Europe's third largest acquirer when measuring combined global brand and domestic-only transactions processed.

Crédit Mutuel slipped to 11th largest among Visa and Mastercard acquirers. Spain-based Comercia Global Payments, a joint venture between Global Payments and CaixaBank, moved up to 14th largest. These figures are counted separately from Global Payments' other European businesses. BNP Paribas dropped one place to rank 15th. UniCredit and GetNet moved up four places to rank 21st and 22nd, respectively. Rabobank moved down two places to 23rd, Raiffeisen Bank moved up three places to 24th, and Société Générale moved up two places to 26th.

Acquirers based in Turkey grew in 2023. Akbank jumped up five places to take the 25th spot. Vakifbank jumped up seven places to rank 28th, and for the first time it joined the group of acquirers that processed more than 1 billion Visa and Mastercard transactions. T. Halk Bankası jumped four places

Top Acquirers of Domestic Debit and Credit Card Transactions

IN BILLIONS



Domestic card transactions for Russian banks Sberbank, VTB Bank, Tinkoff Bank, Alfa Bank and Gazprombank include transactions initiated by global brand cards that carry only Visa, Mastercard, American Express, Diners Club and JCB brands that were authorized, cleared and settled on the National Payment Card Systems (NPSK).

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to take the 35th spot. T.C. Ziraat Bankası, QNB Finansbank and Denizbank jumped seven places to take the 37th, 38th and 39th spots, respectively. CSOB and BBVA moved up to rank 29th and 30th, respectively, and both joined the group of acquirers that processed more than 1 billion Visa and Mastercard transactions. La Banque Postale and Shift4 moved up to 33rd and 34th, respectively. Bank of America moved up four places to take the 36th spot. Card Complete moved up three places to 40th largest. New to the top 45 acquirers were ING (13th) in the Netherlands, and OTP Bank (27th) in Hungary.

The 62 largest acquirers handled 29.66 billion web-based transactions last year. Those transactions were valued at \$1.711 trillion.

J.P. Morgan Payments remained Europe's largest acquirer of web-based transactions. When measuring only web-based transactions, J.P. Morgan held a 20.5% market share followed by Adyen with 20.2%, Worldpay with 11.4%, Fiserv with 8.9%, Nexi with 6.1%, Barclays with 4.6% and Elavon with 3.8%.

The top 62 acquirers handled 447.5 million transactions from American Express, Diners Club/Discover, JCB and UnionPay in 2023, up 27.7%. The purchase volume of those payments was \$28.09 billion with J.P. Morgan accounting for 41.3%, Worldpay 14.8% and T. Isbank 11.2%.

Domestic-only debit and credit card transactions processed by the 62 acquirers featured on pages 84 and 85 reached 10.11 billion. Those payments were valued at \$466.91 billion.

Among the top 62 acquirers, 10 reported handling a combined 1.84 billion mobile app-based transactions from Visa, Mastercard, American Express, Diners Club, Discover, JCB, UnionPay and domestic-only cards. Those payments were valued at \$55.29 billion. Worldline handled 60.1% of all mobile transactions reported. They were valued at \$33.26 billion. Comercia Global Payments handled 38.0%, valued at \$21.00 billion.

There were 10 acquirers of domestic-only transactions that did not rank among Europe's 62 largest acquirers of global brand card payments—Sberbank, Alfa Bank, VTB Bank, Tinkoff Bank, Gazprombank, Russian Standard Bank, Promsvyazbank, United Card Services, PostFinance and Millennium BCP. Collectively, those 10 handled 56.72 billion transactions valued at \$595.36 billion.

Growth in domestic-only transactions in Europe outpaced growth in global brand cards. Figures for acquirers that handled domestic-only card transactions not shown in the chart on page 81 are identified in the footnotes shown on page 85.



Top Acquirers in Europe

Ranked by Transactions (Billions) and Purchase Volume (Billions)

Transactions

ISSUER	TRANSACTIONS
Sberbank	47.03
Nexi Payments	13.45
Worldline	12.30
Worldpay	12.30
Adyen	9.98
Barclays	9.07
Fiserv	9.05
JP Morgan Payments	6.10
Global Payments	6.09
Credit Agricole	5.14
Elavon	4.52
Credit Mutuel	4.49
Swedbank	3.64
Comercia Global Payments	3.44
ING	3.42
BNP Paribas	3.34
BPCE	3.31
PrivatBank	2.85
Yapi Kredi Bank	2.59
Garanti Bank	2.43

Purchase volume

ISSUER	PURCHASE VOLUME
Worldline	\$559.93
Nexi Payments	\$541.30
Worldpay	\$514.83
Adyen	\$511.65
Sberbank	\$459.71
Barclays	\$393.77
Global Payments	\$271.34
Fiserv	\$271.09
Credit Agricole	\$218.32
Credit Mutuel	\$213.12
JP Morgan Payments	\$163.60
Elavon	\$163.26
BPCE	\$144.34
BNP Paribas	\$130.96
Comercia Global Payments	\$118.29
ING	\$103.95
Swedbank	\$97.51
UniCredit	\$73.08
Cardnet Merchant Services	\$67.91
Societe Generale	\$62.31

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Russia-based Mir led Europe's domestic-only debit and credit cards with 56.27 billion transactions. Included as Mir transactions are payments initiated by cards that carried only Visa, Mastercard, American Express, UnionPay, Diners Club or JCB brands. Those transactions were not processed on those global networks. Instead, they were authorized, cleared and settled on the National Payment Card System (NSPK) in Russia. The purchase volume of those payments was \$575.92 billion.

Sberbank was the top Mir acquirer with 47.03 billion transactions. Worldline was top among acquirers of other domestic-only card payments with 4.79 billion Bancontact, Girocard and PagoBancomat transactions. Nexi acquired 2.95 billion PagoBancomat, Dankort and Girocard transactions. Garanti, Yapi Kredi, T. Isbank, Denizbank and Akbank acquired 497.8 million Troy transactions.



Top Acquirers of Web Transactions

in millions

RANK	ACQUIRER	COUNTRY	TRANS.	AS A PERCENT OF ALL TRANSACTIONS
1	J.P. Morgan Payments	Ireland	6,090.1	99.9%
2	Adyen	Netherlands	5,987.7	60.0%
3	Sberbank	Russia	4,727.3	10.1%
4	Worldpay	UK	3,366.6	27.4%
5	Fiserv	Ireland	2,629.1	29.1%
6	Nexi Payments	Italy	1,812.1	13.5%
7	Barclays	UK	1,368.9	15.1%
8	Tinkoff Bank	Russia	1,275.0	66.2%
9	Elavon	Ireland	1,129.3	25.0%
10	Worldline	France	931.0	7.6%
11	Alfa Bank	Russia	839.6	37.5%
12	BNP Paribas	France	745.0	22.3%
13	Credit Agricole	France	533.7	10.4%
14	VTB Bank	Russia	416.9	19.1%
15	Garanti Bank	Turkey	402.9	16.6%
16	Credit Mutuel	France	399.2	8.9%
17	Shift4	Malta	394.5	57.5%
18	Bank of America	UK	393.1	98.3%
19	T. Isbank	Turkey	381.4	18.9%
20	Gazprombank	Russia	356.8	21.6%
21	Yapi Kredi Bank	Turkey	302.2	11.7%
22	Vakifbank	Turkey	299.8	24.7%
23	Russian Standard Bank	Russia	239.8	39.1%
24	Raiffeisen Bank	Austria	224.9	15.0%
25	Comercia Global Pymts.	Spain	214.2	6.2%

Figures include global (Mastercard, Visa, UnionPay, American Express, Diners/Discover and JCB) as well as domestic-only cards.

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Top Merchant Acquirers in Europe (1 of 2)

Ranked by Visa and Mastercard Transactions

Rank	Company	Mastercard/Visa ¹				Web-Based ²		Merchant Outlets	POS Terminals			
		'23	'22	HEADQUARTERS	TRANS. (BIL)	CHANGE	VOLUME (BIL.)	CHANGE				
1	1 Worldpay , United Kingdom				12.27	10%	\$510.69	10%	3.37	\$231.67	288,076	1,760,763
2	2 Nexi Payments , Italy				10.50	18%	\$399.51	11%	1.81	\$108.58	2,021,038	3,066,672
3	3 Barclays , United Kingdom				9.07	8%	\$393.76	7%	1.37	\$196.31	325,736	183,628
4	4 Fiserv , Ireland ³				8.95	11%	\$268.20	-4%	2.63	\$145.81	470,426	590,782
5	5 Adyen , Netherlands				8.91	14%	\$448.82	17%	5.99	\$350.05	—	—
6	6 Worldline , France ⁴				7.50	11%	\$338.23	9%	0.93	\$66.31	1,403,000	1,573,000
7	— Global Payments , Czech Republic ⁵				6.07	—	\$269.35	—	0.21	\$26.73	504,272	1,069,432
8	7 JP Morgan Payments , Ireland				5.86	10%	\$152.00	12%	6.09	\$160.16	—	—
9	8 Credit Agricole , France				5.14	6%	\$218.13	6%	0.53	\$29.40	437,678	648,985
10	11 Elavon , Ireland ⁶				4.51	10%	\$162.19	10%	1.13	\$70.99	882,201	837,137
11	9 Credit Mutuel , France				4.48	5%	\$212.71	7%	0.40	\$28.08	308,679	399,089
12	13 Swedbank , Sweden ⁷				3.64	1%	\$97.50	2%	0.08	\$5.24	104,881	245,527
13	— ING , Netherlands ⁸				3.42	—	\$103.95	—	—	—	265,414	398,122
14	15 Comercia Global Payments , Spain ⁹				3.39	13%	\$115.64	9%	0.21	\$15.09	611,844	793,083
15	14 BNP Paribas , France				3.34	11%	\$130.96	6%	0.74	\$39.95	152,327	218,625
16	16 BPCE , France ¹⁰				3.20	10%	\$141.74	12%	0.19	\$22.72	380,000	550,000
17	17 PrivatBank , Ukraine ¹¹				2.85	33%	\$21.19	42%	0.08	\$1.58	266,500	288,700
18	18 Yapi Kredi Bank , Turkey ¹²				2.53	25%	\$55.41	97%	0.30	\$12.99	979,669	1,231,824
19	19 Garanti Bank , Turkey ¹³				2.35	20%	\$58.41	98%	0.40	\$17.17	659,348	817,225
20	20 T. Isbank , Turkey ¹⁴				1.98	22%	\$54.35	100%	0.38	\$20.29	442,679	660,375
21	25 UniCredit , Italy ¹⁵				1.78	39%	\$57.03	9%	0.02	\$2.04	322,624	521,898
22	26 GetNet , Spain ¹⁶				1.63	28%	\$53.55	21%	0.10	\$4.29	343,417	506,292
23	21 Rabobank , Netherlands				1.60	7%	\$48.04	5%	0.11	\$14.35	71,124	182,727
24	27 Raiffeisen Bank , Austria ¹⁷				1.50	23%	\$35.64	19%	0.22	\$4.46	153,169	235,540
25	30 Akbank , Turkey ¹⁸				1.29	20%	\$28.42	88%	0.14	\$5.36	375,731	746,254
26	28 Societe Generale , France				1.23	1%	\$62.31	0%	0.10	\$12.19	107,936	88,076
27	— OTP Bank , Hungary ¹⁹				1.22	—	\$32.83	—	0.13	\$6.79	33,486	153,300
28	35 Vakifbank , Turkey				1.11	39%	\$24.82	153%	0.30	\$8.75	538,619	566,220
29	32 CSOB , Czech Republic				1.08	15%	\$25.66	11%	0.09	\$2.78	92,203	149,225
30	33 BBVA , Spain				1.05	19%	\$54.53	11%	0.09	\$5.90	352,314	381,114
31	29 Cardnet Merchant Services , United Kingdom ²⁰				1.01	-10%	\$67.91	-8%	0.14	\$20.08	78,212	56,000
32	34 Unicre , Portugal				0.87	9%	\$31.11	7%	0.00	\$0.24	113,893	155,322
33	36 La Banque Postale , France				0.80	7%	\$30.88	5%	0.12	\$8.11	84,726	225,334
34	37 Shift4 Payments , Malta				0.69	4%	\$23.64	6%	0.39	\$24.30	194,037	215,771
35	39 T. Halk Bankasi , Turkey				0.59	22%	\$14.50	93%	0.07	\$3.22	303,875	436,868
36	40 Bank of America , United Kingdom				0.40	-8%	\$19.27	5%	0.39	\$18.96	—	—
37	44 T.C. Ziraat Bankasi , Turkey				0.37	29%	\$6.08	89%	0.05	\$1.17	940,289	713,813
38	45 QNB Finansbank , Turkey				0.35	37%	\$10.46	177%	0.05	\$1.43	179,218	260,257
39	46 Denizbank , Turkey ²¹				0.30	30%	\$7.36	105%	0.05	\$1.67	206,741	313,011
40	43 Card Complete , Austria				0.27	-7%	\$12.44	-4%	0.02	\$1.73	13,700	30,000
41	67 Market Pay , France ²²				0.25	2036%	\$10.55	2723%	0.01	\$1.49	4,572	52,479
42	48 Turk Ekonomi Bankasi , Turkey				0.23	24%	\$5.96	92%	0.02	\$0.54	122,078	176,207
43	47 Valitor , Iceland				0.21	4%	\$10.18	8%	0.05	\$4.26	86,943	27,956
44	49 SEB Group , Estonia ²³				0.18	8%	\$5.80	10%	0.01	\$0.39	27,614	45,871
45	51 JCC Payment Systems , Cyprus				0.18	53%	\$9.41	33%	0.01	\$2.73	35,900	41,200

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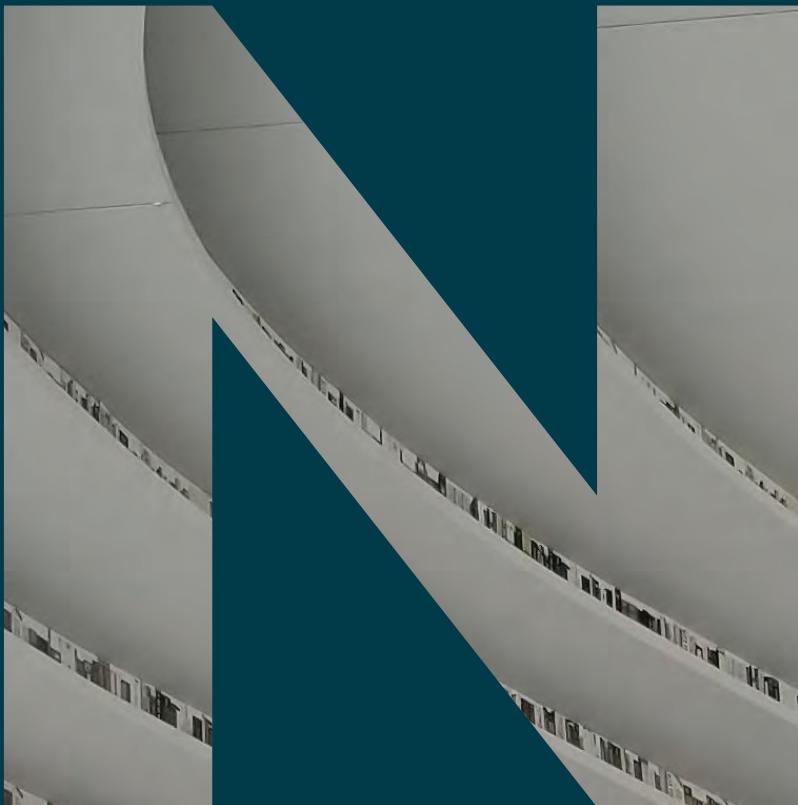
Top Merchant Acquirers in Europe (2 of 2)

Ranked by Visa and Mastercard Transactions

Rank '23	Company	Mastercard/Visa ¹				Web-Based ²		Merchant Outlets	POS Terminals
		TRANS. (BIL)	CHANGE	VOLUME (BIL.)	CHANGE	TRANS. (MIL)	VOLUME (BIL)		
46	50 SaltPay (now Teya) , Iceland	0.17	2%	\$4.27	5%	—	—	27,572	19,595
47	55 Citadele Bank , Latvia	0.11	108%	\$2.29	31%	0.01	\$0.27	14,758	21,138
48	59 VR Payment (CardProcess) , Germany	0.09	128%	\$4.74	69%	0.00	\$0.35	79,795	286,057
49	52 Unicaja , Spain	0.09	4%	\$6.20	7%	—	—	23,667	62,150
50	54 Ibercaja , Spain	0.07	8%	\$4.79	9%	0.00	\$0.05	20,999	34,765
51	56 DSK Bank , Bulgaria ²⁴	0.05	9%	\$1.98	27%	0.00	\$0.05	13,991	17,002
52	57 Alfa-Bank , Ukraine	0.05	9%	\$0.49	12%	0.02	\$0.27	13,980	15,999
53	58 Luminor , Estonia	0.05	5%	\$1.06	8%	0.00	\$0.05	610	9,200
54	— Paysafe , United Kingdom	0.03	—	\$4.91	—	—	—	—	—
55	62 Cash Flows , United Kingdom	0.03	13%	\$2.28	20%	0.04	\$2.50	3,200	—
56	61 Europabank , Belgium	0.03	0%	\$4.44	17%	0.00	\$0.23	16,550	23,210
57	64 Belgazprombank , Belarus	0.02	12%	\$0.53	14%	0.00	\$0.02	6,100	7,008
58	65 PXP Financial , United Kingdom	0.02	-7%	\$1.14	-12%	—	—	865	10,220
59	63 Decta , United Kingdom	0.02	-22%	\$1.27	-18%	0.01	\$0.51	662	4,681
60	68 First Investment Bank , Bulgaria	0.01	10%	\$0.42	12%	0.00	\$0.14	6,100	12,050
61	— Autopay , Poland	0.01	—	\$0.12	—	0.00	\$0.04	835	—
62	69 First Bank , Romania	0.01	8%	\$0.43	9%	—	—	1,870	3,240

Figures are net (gross minus chargebacks). **1** Visa and Mastercard credit, debit and prepaid cards include Maestro and Electron. Change in volume is based on local currency. **2** Web-based figures include all card brands (Mastercard, Visa, American Express, Diners/Discover, JCB, UnionPay and domestic general purpose credit and debit cards). **3** Includes the joint venture between Allied Irish Bank (AIB) in Ireland and Fiserv, which holds 50.1% of that joint venture and AIB holds 49.9%. Also includes Fiserv ABN Amro in the Netherlands, Fiserv Polska in Poland and Fiserv Merchant Services in the UK, which are wholly owned by Fiserv. **4** Includes the consolidation of Worldline with Six Payment Services, Paysquare, Bambora, Ingenico, Axepta and Handelsbanken. The Payone joint venture with the DSV Group is included. Worldline holds 60% of that joint venture and the DSV Group holds 40%. **5** Includes its acquisition of EVO Germany and business in the United Kingdom, Greece, Poland, Northern Ireland, Ireland, Austria, Hungary, Malta, Romania and Slovakia. Girocard figures (\$17 mil., \$1.03 bil.) are not included. **6** Web-based transactions and sales volume are estimated. **7** Includes Finland, Norway, Denmark, Estonia, Latvia and Lithuania. **8** Includes Romania and Poland. **9** Joint venture between Global Payments and CaixaBank, which holds 20.0% of that joint venture and Global Payments holds 80.0%. Also includes its acquiring business in Portugal. Multibanco and private label figures (\$45.5 mil., \$2.22 bil.) are not included. **10** Cartes Bancaires figures (\$108.0 mil., \$2.60 bil.) are not included. **11** Prostrir figures (\$1.1 mil., \$11.0 mil.) are not included. **12** Troy figures (\$58.5 mil., \$2.35 bil.) are not included. **13** Includes its business in Romania. Troy figures (\$57.7 mil., \$2.19 bil.) are not included. **14** Troy and Bayi Kart figures (\$40.3 mil., \$3.83 bil.) are not included. **15** Includes Italy, Germany, Central and Eastern Europe. PagoBancomat figures are not included. **16** Includes its business in Spain, Portugal, Italy, Germany, Austria, France and Switzerland. Multibanco figures (\$141.3 mil., \$5.30 bil.) are not included. **17** Includes Austria, Germany, Ukraine, Romania, Bulgaria, Slovakia, Czech Republic, Poland, Croatia, Bosnia, Serbia, Kosovo and Albania. Excludes Russia and Belarus. **18** Troy figures (\$15.3 mil., \$107.4 mil.) are not included. **19** OTP Private card figures (\$0.1 mil., \$71.1 mil.) are not included. **20** Joint venture between Fiserv and Lloyds Bank, which holds 50.1% of that joint venture and Fiserv holds 49.9%. **21** Troy figures (\$326.0 mil., \$1.40 bil.) are not included. **22** Cartes Bancaires and Bancontact figures (\$62.3 mil., \$2.10 bil.) are not included. Increase in year-on-year volume due to Carrefour acquiring in Italy. **23** Includes Latvia and Lithuania. **24** BCard figures (\$290.0 mil., \$4.6 mil.) are not included.

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