

Financial Cards and Payments in the United Kingdom

Market Direction | 2022-12-01 | 64 pages | Euromonitor

AVAILABLE LICENSES:

- Single User Licence €1750.00
- Multiple User License (1 Site) €3500.00
- Multiple User License (Global) €5250.00

Report description:

The economic situation in the UK is being characterised by the cost-of-living crisis, as a consequence of record-high inflation which is boosting prices of everyday essentials, along with the rapid increase in energy and gas prices, and a shortage of goods in 2022. Therefore, local consumers are monitoring their spending more closely, and reducing outgoings as a result of the rapid rise in prices, which is significantly impacting the dynamics of the payments landscape.

Euromonitor International's Financial Cards and Payments in United Kingdom report establishes the size and structure of the market for ATMs cards, smart cards, credit cards, debit cards, charge cards, pre-paid cards and store cards. It looks at key players in the market (issuers and operators), number of cards in circulation, numbers transactions and value of transactions. It offers strategic analysis of sector forecasts and trends to watch.

Product coverage: Financial Cards in Circulation, M-Commerce, Transactions.

Data coverage: market sizes (historic and forecasts), company shares, brand shares and distribution data.

Why buy this report?

- * Get a detailed picture of the Financial Cards and Payments market;
- * Pinpoint growth sectors and identify factors driving change;
- * Understand the competitive environment, the market's major players and leading brands;
- * Use five-year forecasts to assess how the market is predicted to develop.

Euromonitor International has over 40 years' experience of publishing market research reports, business reference books and online information systems. With offices in London, Chicago, Singapore, Shanghai, Vilnius, Dubai, Cape Town, Santiago, Sydney, Tokyo and Bangalore and a network of over 800 analysts worldwide, Euromonitor International has a unique capability to develop reliable information resources to help drive informed strategic planning.

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Table of Contents:

Financial Cards and Payments in the United Kingdom
Euromonitor International
December 2022

List Of Contents And Tables

FINANCIAL CARDS AND PAYMENTS IN THE UNITED KINGDOM

EXECUTIVE SUMMARY

Financial cards and payments in 2022: The big picture
2022 key trends
Buy Now, Pay Later continues to gain momentum
Competitive landscape
What next for financial cards and payments?

MARKET INDICATORS

Table 1 Number of POS Terminals: Units 2017-2022
Table 2 Number of ATMs: Units 2017-2022
Table 3 Value Lost to Fraud 2017-2022
Table 4 Card Expenditure by Location 2022
Table 5 Financial Cards in Circulation by Type: % Number of Cards 2017-2022
Table 6 Domestic versus Foreign Spend 2022

MARKET DATA

Table 7 Financial Cards by Category: Number of Cards in Circulation 2017-2022
Table 8 Financial Cards by Category: Number of Accounts 2017-2022
Table 9 Financial Cards Transactions by Category: Value 2017-2022
Table 10 Financial Cards by Category: Number of Transactions 2017-2022
Table 11 Consumer Payments by Category: Value 2017-2022
Table 12 Consumer Payments by Category: Number of Transactions 2017-2022
Table 13 M-Commerce by Category: Value 2017-2022
Table 14 M-Commerce by Category: % Value Growth 2017-2022
Table 15 Financial Cards: Number of Cards by Issuer 2017-2021
Table 16 Financial Cards: Number of Cards by Operator 2017-2021
Table 17 Financial Cards: Card Payment Transactions Value by Operator 2017-2021
Table 18 Financial Cards: Card Payment Transactions Value by Issuer 2017-2021
Table 19 Forecast Financial Cards by Category: Number of Cards in Circulation 2022-2027
Table 20 Forecast Financial Cards by Category: Number of Accounts 2022-2027
Table 21 Forecast Financial Cards Transactions by Category: Value 2022-2027
Table 22 Forecast Financial Cards by Category: Number of Transactions 2022-2027
Table 23 Forecast Consumer Payments by Category: Value 2022-2027
Table 24 Forecast Consumer Payments by Category: Number of Transactions 2022-2027
Table 25 Forecast M-Commerce by Category: Value 2022-2027
Table 26 Forecast M-Commerce by Category: % Value Growth 2022-2027

DISCLAIMER

SOURCES

Summary 1 Research Sources

DEBIT CARDS IN THE UNITED KINGDOM

KEY DATA FINDINGS

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

2022 DEVELOPMENTS

Positive performance for debit transactions continues

Contactless and mobile payments drive debit payments

Mastercard gains share, Revolut switches to current account

PROSPECTS AND OPPORTUNITIES

Pressed consumer expenditure to determine debit card transaction growth

Debit function to be favoured by businesses

Sustainability drives product innovation in debit cards

CATEGORY DATA

Table 27 Debit Cards: Number of Cards in Circulation 2017-2022

Table 28 Debit Cards Transactions 2017-2022

Table 29 Debit Cards in Circulation: % Growth 2017-2022

Table 30 Debit Cards Transactions: % Growth 2017-2022

Table 31 Debit Cards: Number of Cards by Issuer 2017-2021

Table 32 Debit Cards: Number of Cards by Operator 2017-2021

Table 33 Debit Cards Payment Transaction Value by Issuer 2017-2021

Table 34 Debit Cards Payment Transaction Value by Operator 2017-2021

Table 35 Forecast Debit Cards: Number of Cards in Circulation 2022-2027

Table 36 □Forecast Debit Cards Transactions 2022-2027

Table 37 □Forecast Debit Cards in Circulation: % Growth 2022-2027

Table 38 □Forecast Debit Cards Transactions: % Growth 2022-2027

CREDIT CARDS IN THE UNITED KINGDOM

KEY DATA FINDINGS

2022 DEVELOPMENTS

Inflation causes financial instability and subsequent polarisation in personal credit cards

Penetration of Buy Now, Pay Later increases, forcing innovation among traditional credit lenders

Both online and in-store shopping supported by credit environment

PROSPECTS AND OPPORTUNITIES

Credit recovery to take at least five years

Incoming regulation on Buy Now, Pay Later

Inflation to define credit forecast

CATEGORY DATA

Table 39 Credit Cards: Number of Cards in Circulation 2017-2022

Table 40 Credit Cards Transactions 2017-2022

Table 41 Credit Cards in Circulation: % Growth 2017-2022

Table 42 Credit Cards Transactions: % Growth 2017-2022

Table 43 Commercial Credit Cards: Number of Cards in Circulation 2017-2022

Table 44 Commercial Credit Cards Transactions 2017-2022

Table 45 Commercial Credit Cards in Circulation: % Growth 2017-2022

Table 46 Commercial Credit Cards Transactions: % Growth 2017-2022

Table 47 Personal Credit Cards: Number of Cards in Circulation 2017-2022

Table 48 □Personal Credit Cards Transactions 2017-2022

Table 49 □Personal Credit Cards in Circulation: % Growth 2017-2022

Table 50 □Personal Credit Cards Transactions: % Growth 2017-2022

Table 51 □Credit Cards: Number of Cards by Issuer 2017-2021

Table 52 □Credit Cards: Number of Cards by Operator 2017-2021

Table 53 □Credit Cards Payment Transaction Value by Issuer 2017-2021

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Table 54 □Credit Cards Payment Transaction Value by Operator 2017-2021
 Table 55 □Commercial Credit Cards: Number of Cards by Issuer 2017-2021
 Table 56 □Commercial Credit Cards: Number of Cards by Operator 2017-2021
 Table 57 □Commercial Credit Cards Payment Transaction Value by Issuer 2017-2021
 Table 58 □Commercial Credit Cards Payment Transaction Value by Operator 2017-2021
 Table 59 □Personal Credit Cards: Number of Cards by Issuer 2017-2021
 Table 60 □Personal Credit Cards: Number of Cards by Operator 2017-2021
 Table 61 □Personal Credit Cards Payment Transaction Value by Issuer 2017-2021
 Table 62 □Personal Credit Cards Payment Transaction Value by Operator 2017-2021
 Table 63 □Forecast Credit Cards: Number of Cards in Circulation 2022-2027
 Table 64 □Forecast Credit Cards Transactions 2022-2027
 Table 65 □Forecast Credit Cards in Circulation: % Growth 2022-2027
 Table 66 □Forecast Credit Cards Transactions: % Growth 2022-2027
 Table 67 □Forecast Commercial Credit Cards: Number of Cards in Circulation 2022-2027
 Table 68 □Forecast Commercial Credit Cards Transactions 2022-2027
 Table 69 □Forecast Commercial Credit Cards in Circulation: % Growth 2022-2027
 Table 70 □Forecast Commercial Credit Cards Transactions: % Growth 2022-2027
 Table 71 □Forecast Personal Credit Cards: Number of Cards in Circulation 2022-2027
 Table 72 □Forecast Personal Credit Cards Transactions 2022-2027
 Table 73 □Forecast Personal Credit Cards in Circulation: % Growth 2022-2027
 Table 74 □Forecast Personal Credit Cards Transactions: % Growth 2022-2027

CHARGE CARDS IN THE UNITED KINGDOM

KEY DATA FINDINGS

2022 DEVELOPMENTS

Further declines for mature charge cards in 2022
 Buy Now, Pay Later continues to grow and challenge charge cards
 Platinum Card transforms into credit option, iconic Green Card is discontinued

PROSPECTS AND OPPORTUNITIES

Another weak performance predicted for the forecast period
 Further changes in the competitive landscape are expected

CATEGORY DATA

Table 75 Charge Cards: Number of Cards in Circulation 2017-2022
 Table 76 Charge Cards Transactions 2017-2022
 Table 77 Charge Cards in Circulation: % Growth 2017-2022
 Table 78 Charge Cards Transactions: % Growth 2017-2022
 Table 79 Commercial Charge Cards: Number of Cards in Circulation 2017-2022
 Table 80 Commercial Charge Cards Transactions 2017-2022
 Table 81 Commercial Charge Cards in Circulation: % Growth 2017-2022
 Table 82 Commercial Charge Cards Transactions: % Growth 2017-2022
 Table 83 Personal Charge Cards: Number of Cards in Circulation 2017-2022
 Table 84 □Personal Charge Cards Transactions 2017-2022
 Table 85 □Personal Charge Cards in Circulation: % Growth 2017-2022
 Table 86 □Personal Charge Cards Transactions: % Growth 2017-2022
 Table 87 □Charge Cards: Number of Cards by Issuer 2017-2021
 Table 88 □Charge Cards: Number of Cards by Operator 2017-2021
 Table 89 □Charge Cards Payment Transaction Value by Issuer 2017-2021
 Table 90 □Charge Cards Payment Transaction Value by Operator 2017-2021

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Table 91 □Commercial Charge Cards: Number of Cards by Issuer 2017-2021

Table 92 □Commercial Charge Cards: Number of Cards by Operator 2017-2021

Table 93 □Commercial Charge Cards Payment Transaction Value by Issuer 2017-2021

Table 94 □Commercial Charge Cards Payment Transaction Value by Operator 2017-2021

Table 95 □Personal Charge Cards: Number of Cards by Issuer 2017-2021

Table 96 □Personal Charge Cards: Number of Cards by Operator 2017-2021

Table 97 □Personal Charge Cards Transaction Value by Issuer 2017-2021

Table 98 □Personal Charge Cards Transaction Value by Operator 2017-2021

Table 99 □Forecast Charge Cards: Number of Cards in Circulation 2022-2027

Table 100 □Forecast Charge Cards Transactions 2022-2027

Table 101 □Forecast Charge Cards in Circulation: % Growth 2022-2027

Table 102 □Forecast Charge Cards Transactions: % Growth 2022-2027

Table 103 □Forecast Commercial Charge Cards: Number of Cards in Circulation 2022-2027

Table 104 □Forecast Commercial Charge Cards Transactions 2022-2027

Table 105 □Forecast Commercial Charge Cards in Circulation: % Growth 2022-2027

Table 106 □Forecast Commercial Charge Cards Transactions: % Growth 2022-2027

Table 107 □Forecast Personal Charge Cards: Number of Cards in Circulation 2022-2027

Table 108 □Forecast Personal Charge Cards Transactions 2022-2027

Table 109 □Forecast Personal Charge Cards in Circulation: % Growth 2022-2027

Table 110 □Forecast Personal Charge Cards Transactions: % Growth 2022-2027

PRE-PAID CARDS IN THE UNITED KINGDOM

KEY DATA FINDINGS

2022 DEVELOPMENTS

Closed loop pre-paid cards record high growth rates during pandemic

Competitive landscape 2021 - calm before the storm

Open loop pre-paid card transaction value drops as Revolut enters debit space

PROSPECTS AND OPPORTUNITIES

Strong performance expected for closed loop pre-paid cards

Open loop pre-paid cards to return to growth, although remaining below pre-pandemic levels across the segment

Continued digitalisation to benefit pre-paid cards

CATEGORY DATA

Table 111 Pre-paid Cards: Number of Cards in Circulation 2017-2022

Table 112 Pre-paid Cards Transactions 2017-2022

Table 113 Pre-paid Cards in Circulation: % Growth 2017-2022

Table 114 Pre-paid Cards Transactions: % Growth 2017-2022

Table 115 Closed Loop Pre-paid Cards Transactions 2017-2022

Table 116 Closed Loop Pre-paid Cards Transactions: % Growth 2017-2022

Table 117 Open Loop Pre-paid Cards Transactions 2017-2022

Table 118 Open Loop Pre-paid Cards Transactions: % Growth 2017-2022

Table 119 Pre-paid Cards: Number of Cards by Issuer 2017-2021

Table 120 □Pre-paid Cards: Number of Cards by Operator 2017-2021

Table 121 □Pre-paid Cards Transaction Value by Issuer 2017-2021

Table 122 □Pre-paid Cards Transaction Value by Operator 2017-2021

Table 123 □Closed Loop Pre-paid Cards: Number of Cards by Issuer 2017-2021

Table 124 □Closed Loop Pre-paid Cards: Number of Cards by Operator 2017-2021

Table 125 □Closed Loop Pre-paid Cards Transaction Value by Issuer 2017-2021

Table 126 □Closed Loop Pre-paid Cards Transaction Value by Operator 2017-2021

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Table 127 □Open Loop Pre-paid Cards: Number of Cards by Issuer 2017-2021
 Table 128 □Open Loop Pre-paid Cards: Number of Cards by Operator 2017-2021
 Table 129 □Open Loop Pre-paid Cards Transaction Value by Issuer 2017-2021
 Table 130 □Open Loop Pre-paid Cards Transaction Value by Operator 2017-2021
 Table 131 □Forecast Pre-paid Cards: Number of Cards in Circulation 2022-2027
 Table 132 □Forecast Pre-paid Cards Transactions 2022-2027
 Table 133 □Forecast Pre-paid Cards in Circulation: % Growth 2022-2027
 Table 134 □Forecast Pre-paid Cards Transactions: % Growth 2022-2027
 Table 135 □Forecast Closed Loop Pre-paid Cards Transactions 2022-2027
 Table 136 □Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2022-2027
 Table 137 □Forecast Open Loop Pre-paid Cards Transactions 2022-2027
 Table 138 □Forecast Open Loop Pre-paid Cards Transactions: % Growth 2022-2027

STORE CARDS IN THE UNITED KINGDOM

KEY DATA FINDINGS

2022 DEVELOPMENTS

Appeal of credit function drops in line with growing price sensitivity
 Buy Now, Pay Later model cannibalises the competitive landscape
 Consumers choose more convenient card systems

PROSPECTS AND OPPORTUNITIES

New forms of credit to negatively impact store card development
 Store cards face competition, underlining limitations and challenges
 Innovation needed for store cards to survive

CATEGORY DATA

Table 139 Store Cards: Number of Cards in Circulation 2017-2022
 Table 140 Store Cards Transactions 2017-2022
 Table 141 Store Cards in Circulation: % Growth 2017-2022
 Table 142 Store Cards Transactions: % Growth 2017-2022
 Table 143 Store Cards: Number of Cards by Issuer 2017-2021
 Table 144 Store Cards: Payment Transaction Value by Issuer 2017-2021
 Table 145 Forecast Store Cards: Number of Cards in Circulation 2022-2027
 Table 146 Forecast Store Cards Transactions 2022-2027
 Table 147 Forecast Store Cards in Circulation: % Growth 2022-2027
 Table 148 □Forecast Store Cards Transactions: % Growth 2022-2027

Financial Cards and Payments in the United Kingdom

Market Direction | 2022-12-01 | 64 pages | Euromonitor

To place an Order with Scotts International:

- ☐ - Print this form
- ☐ - Complete the relevant blank fields and sign
- ☐ - Send as a scanned email to support@scotts-international.com

ORDER FORM:

Select license	License	Price
	Single User Licence	€1750.00
	Multiple User License (1 Site)	€3500.00
	Multiple User License (Global)	€5250.00
		VAT
		Total

*Please circle the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346.

☐ ** VAT will be added at 23% for Polish based companies, individuals and EU based companies who are unable to provide a valid EU Vat Numbers.

Email*		Phone*	
First Name*		Last Name*	
Job title*			
Company Name*		EU Vat / Tax ID / NIP number*	
Address*		City*	
Zip Code*		Country*	
		Date	2026-03-05
		Signature	

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com