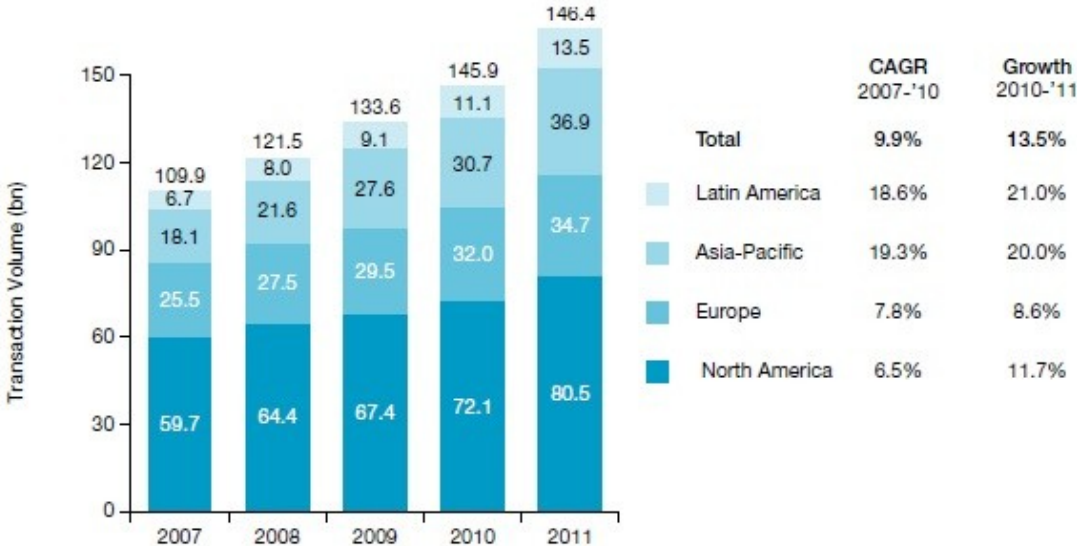


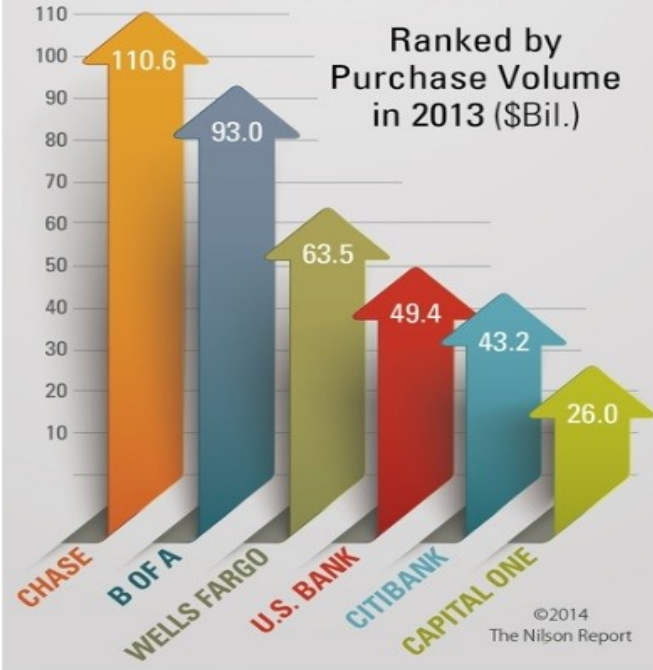
Payment Card Industry Facts

Global Card Transaction Volume (bn) by Region, 2007–11



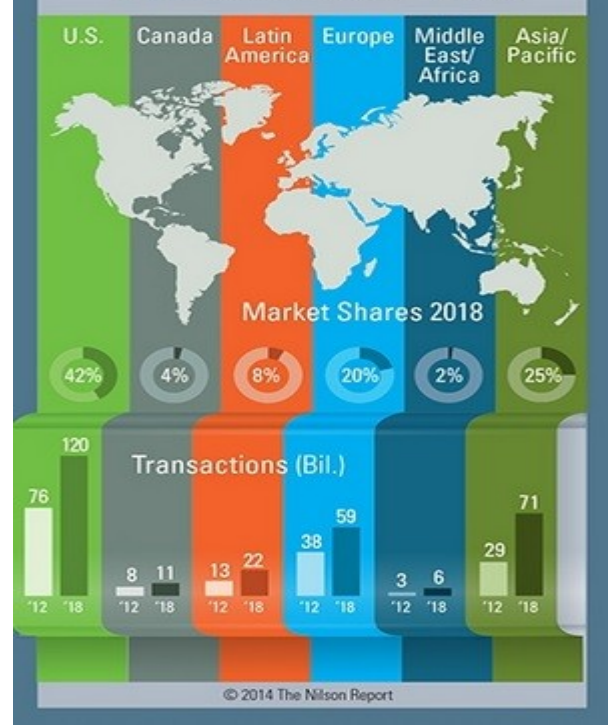
Source: Capgemini Analysis, 2013; ECB Statistical Data Warehouse, 2011 figures released September 2012; Bank for International Settlements Red Book, 2011 figures released January 2013, Country' Central Bank Annual Reports, 2011

Top Issuers of Commercial Cards in the U.S.



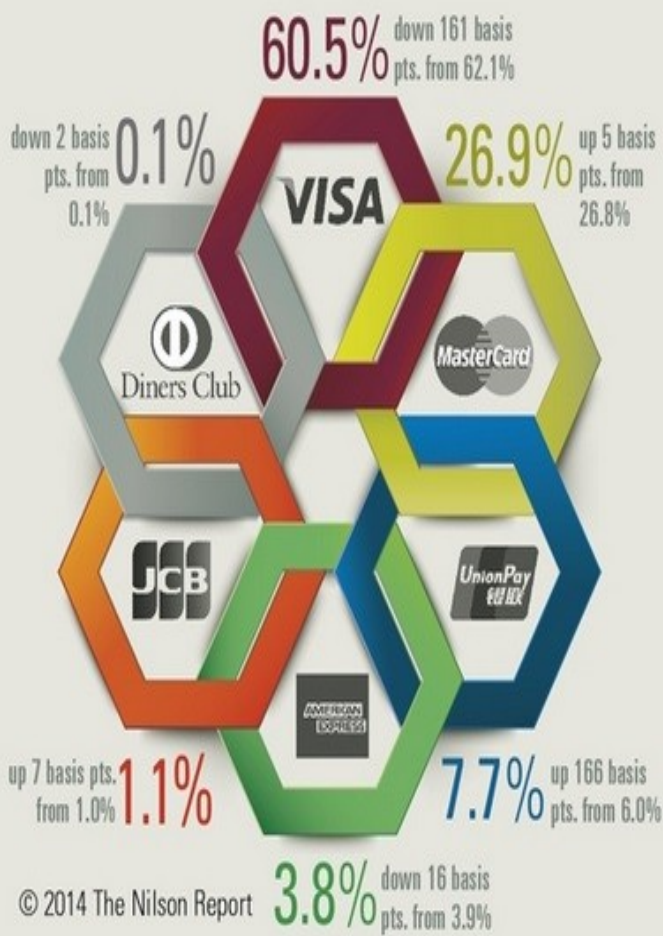
The largest U.S. commercial card issuers are ranked on pages 9, 10, and 11 based on purchase volume totals and on the type of product — corporate, small business credit and debit, purchasing, fleet, and prepaid.

Projected Growth in Purchase Transactions Worldwide 2012–2018



Market Shares of Purchase Transactions Worldwide 2013

with Change vs. 2012



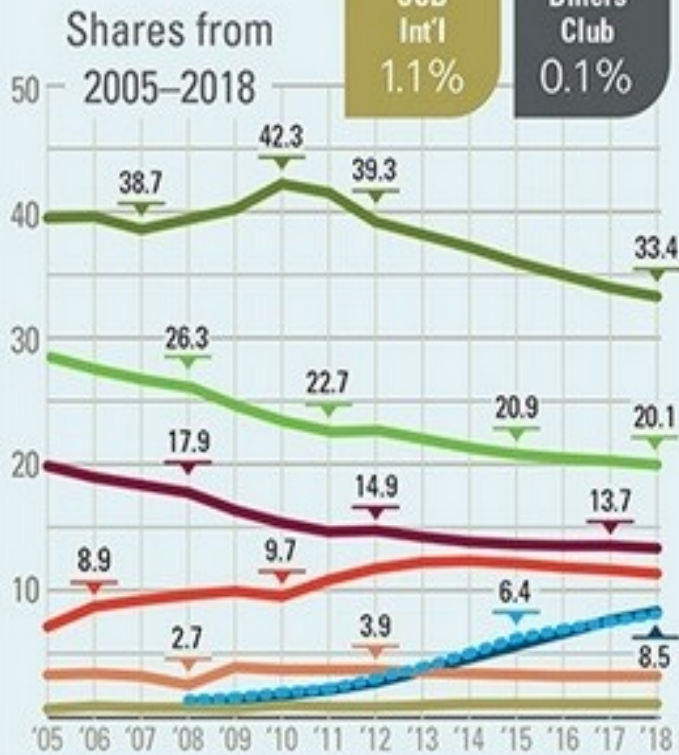
Europe's Largest Acquirers

Transactions (Bil.) in 2013



Purchase Transactions at Merchants Worldwide by Type of Card

Market Shares in 2013



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MIDDLE EAST/AFRICA

Brand Market Share

\$253.85 Bil. Purchase Volume in 2013



Top Brands

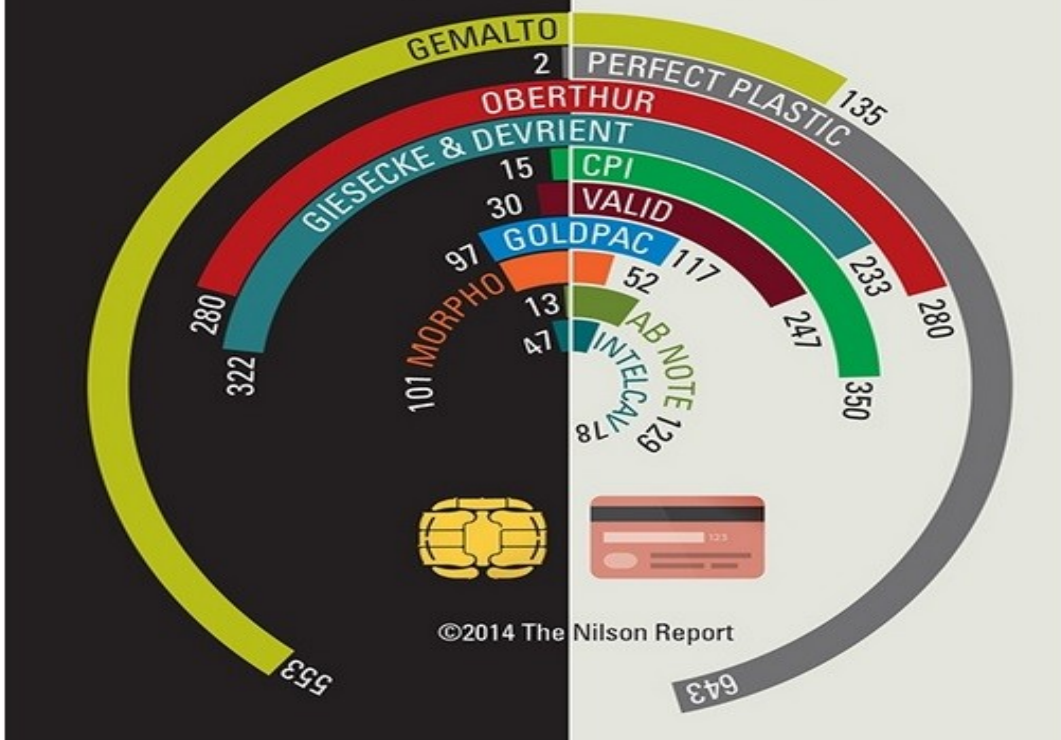
Purchase Volume 2012 vs. 2013 (\$Bil.)



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Cards with Chips vs. Mag Stripes Only

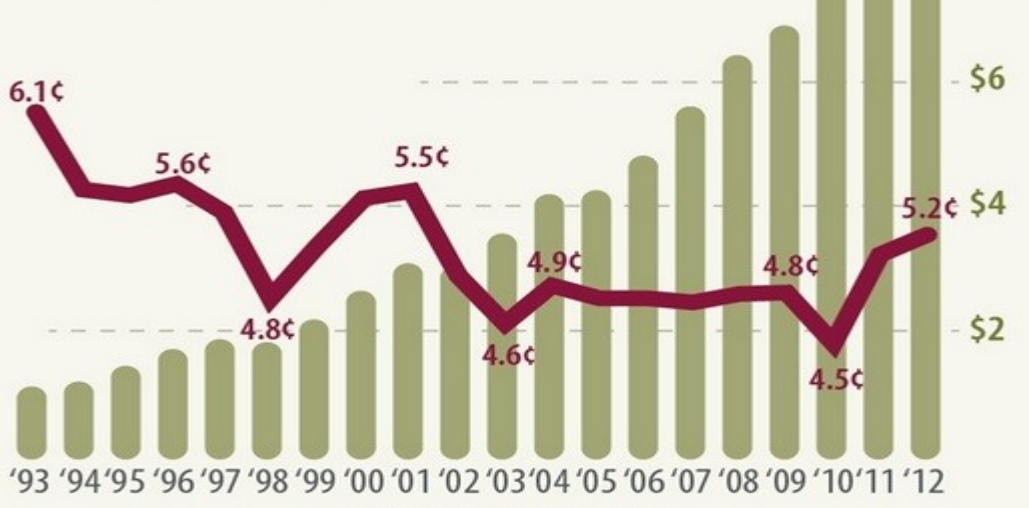
Shipments in 2013 (Mil.)



Jul 2014

Global Card Fraud

Total Losses in **\$Billions** and in **Cents per \$100** in Total Volume



Aug 2013