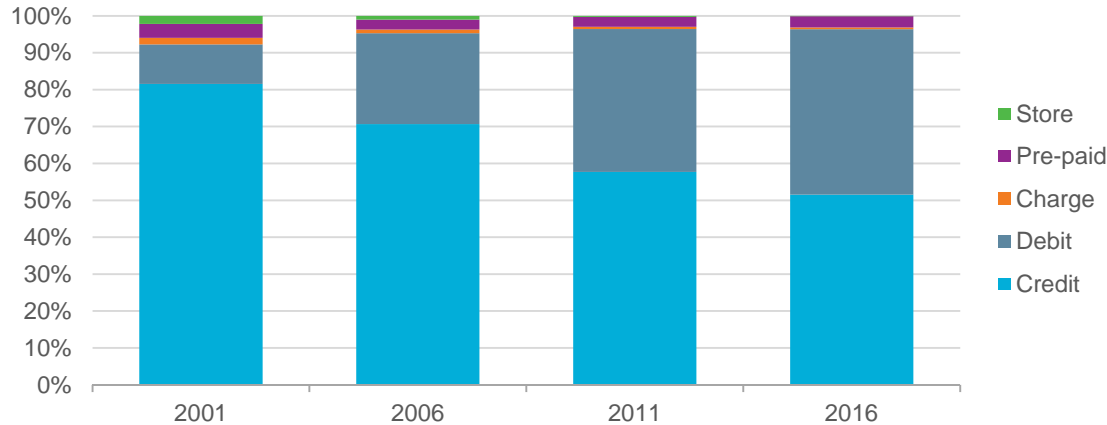
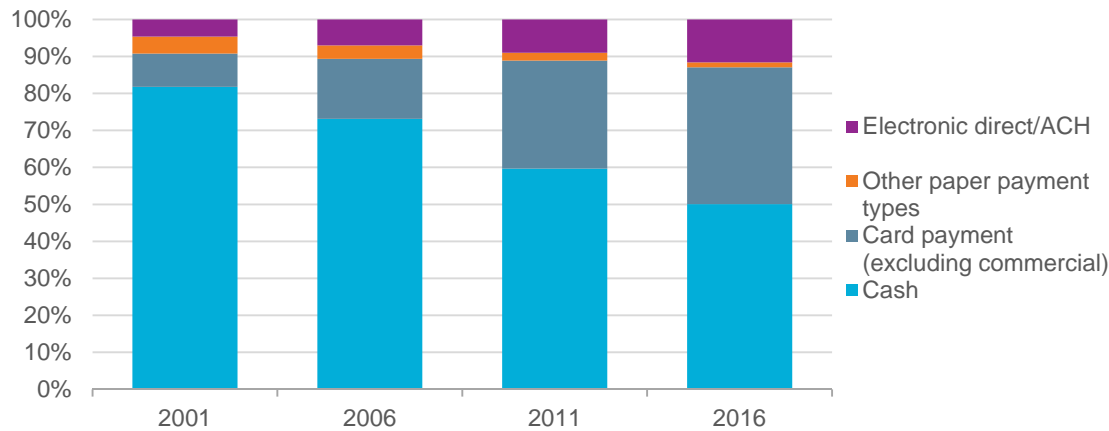


Evolution of payment types in Asia Pacific

Card Payments by Volume 2001-2016



Consumer Payments by Volume 2001-2016



- Credit is the most popular card type by volume and is expected to make up 52% of total payment volume by 2016.
- Debit is expected to be the fastest-growing payment type in Asia Pacific, posting a CAGR of 14% over the period. Pre-paid cards are expected to post the second-fastest growth rates with a CAGR of 13%.
- Cash is expected to remain the most popular type of consumer payment in Asia Pacific until at least 2016.
- Though cash is expected to continue to add volume across Asia Pacific over 2011-2016, it is expected to lose market share over the period as card payments and electronic transactions gain momentum.