

A Research Report on  
China's Bankcard Industry Development

# 中国银行卡 产业发展研究报告 (2006)

刘廷焕 万建华 主编



中国银联  
China Unionpay

上海文化出版社

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# 概述篇





# Summary of the China's Bankcard Industry in 2005

## 1 Overview

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The China's bankcard market scale increased continuously in 2005. From the standpoint of the issuance market, the card issuance reached a new peak with net issuance of 174 million and a year-over-year growth rate of 22.19 %, which are obviously higher than those of 2004<sup>1</sup>. By the end of 2005, cards in circulation in mainland China totaled 959 million, which included 919 million debit cards and 40.4 million credit cards, accounting for 95.8% and 4.2% respectively. Half of the credit cards enjoy revolving credit function ("true credit card") and half are only quasi-credit cards. The true credit cards remain the fastest growing card type with 10 million cards issued in 2005 while the quasi-credit cards in circulation had nearly no growth over last year. Moreover, the number of company cards declined from 2.11 million in 2004 to 1.1479 million in 2005. Bankcards are considered to assume the leading role in the field of personal electronic payment.

With the sharp increase of bankcard issuance, transaction volume of bankcards also grew. In 2005, the number of transactions rose to nearly 8.903 billion with total transaction volume to 49.37 trillion RMB, up 54.92% and 86.12% over last year respectively. Cash volume was 18 trillion RMB and retail sales volume 959.5 billion RMB, up 84% and 58.83% over last year respectively. In addition, the analysis of the transaction data in 2005 indicated that the gap among the activation of various cards became widened because of the differences of the cards and marketing strategies.

Based on data from China UnionPay ("CUP") inter-bank switching system ("CUPS"), the number of active cards added up to 126 million approximately<sup>2</sup> in 2005, in which debit cards accounted for 87 % and credit cards accounted for 13 %

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1. The year-over-year growth rate is 18.6 % in 2004, affected by the fact that cardholders need to pay annual fee for debit card and some of them integrated or wrote off some cards as a result of the relative pricing restructure of commercial banks.

2. The active card is defined as the one used at least one time each month. The number of bankcards processed through CUPS is estimated at 65 million to 80 million. Based on the proportion of inter-bank transaction in all bankcard transactions, we can estimate the number of cards of ICBC, ABC, BOC, CCB and other big commercial banks engaging on-us transactions.

(10.5% with revolving credit function, 2.5% quasi-credit cards). By comparison of the structures of the active cards and the overall number of the bankcards, it is concluded that the true credit cards were the most active with an active degree 5.25 times the average level, the quasi-credit cards followed with 2.4 times the average level, and the debit cards were the least active with the lowest active degree.

Following the expansion of CUP overseas acceptance network, the international transaction volume by domestic bankcards increased rapidly with 4.1677 million transactions and a year-over-year increase of 77% and the transactions volume amounted to 12.7618 billion RMB with a year-over-year increase of 225%, in which POS transaction volume totaled 11.183 billion with an increase of 262.85% over last year.

In general, the increase of bankcard transaction volume is far beyond new issuance of bankcards, which is closely related to the improvement of the acceptance environment.

The acceptance market also made a remarkable achievement in 2005 in that the POS terminals increased by 158 thousand. By the end of 2005, domestic franchised merchants stood at 394 thousand with a year-over-year increase of 28.76%; POS terminals were 608 thousand with a year-over-year increase of 35%; ATM terminals were 82 thousand with an increase of 20% over last year.

The improvement of the acceptance environment effectively cultivates the habit of cardholders to use card, which promotes the growth of bankcard transactions. In 2005, the bankcard payments accounted for 14.3% of the total consumer spending in China. Even if the wholesale and real estate transactions for purchasing houses were to be deducted, still the percentage was about 10%.

Besides the fast increase of the total transaction volume, there were two features as to the bankcard transactions in 2005: ①the average spending per card increased to 1,250 with a year-over-year increase of 30%; ② the average spending per transaction declined a little to 1,149 with a declining rate of 2.13% over last year. Both aspects indicate a tendency that the bankcard usage was greatly enhanced. Cardholders used bankcards more frequently and started to pay for low price commodities by bankcards.



## 2 The Characteristics of the China's Bankcard Industry

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By review of the development process of the bankcard industry in 2005, the main characteristics are depicted as follows.

### **2.1 Continuous expansion of debit card application**

Remittance and accounts transfer based on debit card were developed due to the direct link between debit card and cash accounts. Fund transfer through debit cards regarding financial management like payments to fund purchase, securities trading and insurance subscription increased its share in total debit card transactions. In 2005, the transaction number and volume of debit card accounts transfer business were 1.3 billion and 1.119 billion RMB with a year-over-year increase of 37% and 96% respectively. It was concluded that the latter was much higher than the previous one, which certified that the high value accounts transfer business related to the financial management increased dramatically. Debit cards were becoming convenient and secure payment and financial management instruments. Accordingly, the card-based deposit increased to 2.05 trillion RMB, accounting for 42% of total RMB demand deposits, up 6% over last year.

At the same time, the promotion of bill payment business which means payments made by debit cards to pay for water, electricity, gas, telephone, mobile phones and other public utilities bills also contributes to the growth of debit card transactions. In some cities and regions, debit cards were made to pay insurance premium, taxes and penalty fines. These changes have affected the transaction structure of debit cards to some extent. The above accounts transfer and remittance business contributed to the year-over-year 86 % growth rate of the bankcard transaction business in 2005.

### **2.2 Credit cards becoming active in consumer spending as an important consumer loan instrument.**