

# 中国银行卡 产业发展研究报告

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Report on the Development of China's  
Bankcard Industry

苏宁 许罗德 主编

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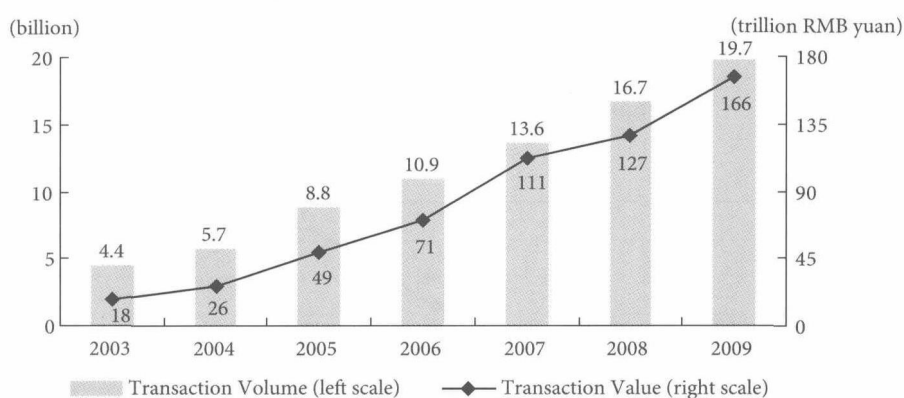
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# **Survey of China's Bankcard Market 2009**



Under the combined impact of the infrastructure investment and consumption policies, China's bankcard market continued its rapid growth in 2009. The whole year's volume of transactions reached 19.7 billion with 166 trillion RMB yuan in value, up 18.1% and 30.5%, respectively (Figure 1). In general, the global financial crisis did not make substantial impact over Chinese bankcard market.



**Figure 1 Volume and Value of Bankcard Transactions**

The bankcard issuance kept expanding. By the end of 2009, the cumulative issuance of bankcard in domestic market amounted to 2.1 billion pieces, up 14.8%, with every one credit card corresponding to 10.13 debit cards. Up to the end of 2009, UnionPay had pushed 51 overseas banks to issue 6.9 million cards, up 72.9%, in 10 countries and regions.

The improvement of card acceptance environment accelerated. By the year end, the domestic network merchants reached 1.57 million, up 32.6%, and POS and ATM terminals reached 2.41 million and 215 thousand, up 31% and 28% respectively (Figure 2 and Figure 3). UnionPay card can be used in 83 countries and regions, with 557 thousand merchants, 698 thousand POS terminals, and 719 thousand ATMs.

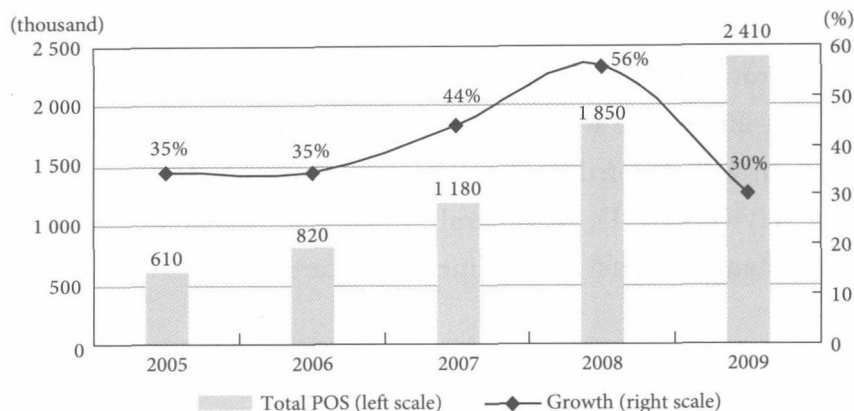


Figure 2 Growth of POS Terminals

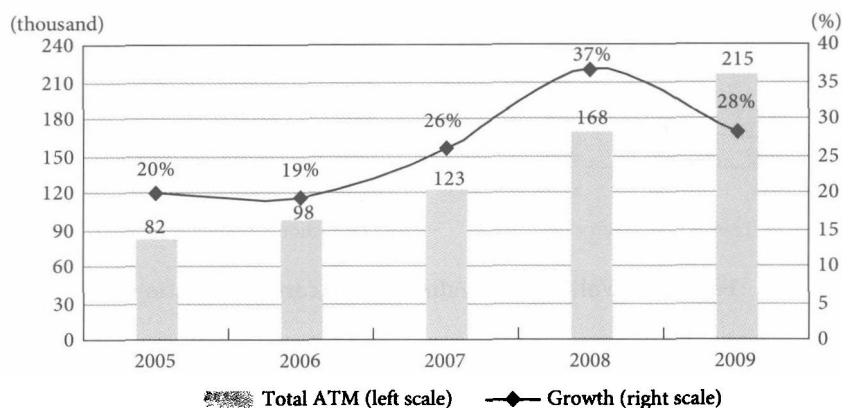


Figure 3 Growth of ATM Terminals

Development and standardization become the main theme of industry. In 2009 the government proposed a general policy, intending to encourage and strength the cooperation between banks and merchants, promote the use of bankcard, enhance the efficiency of processing, and expand the bankcard consumption under the condition of effective risk prevention. Meanwhile, two legislations were issued, namely *Notice on Further Strength the Bankcard Services and Administration* and *Notice on Strengthening Bankcard Safety Management and Preventing and Combating Bankcard-related Crimes*, which pledged to keep the healthy development of the industry.

## **1. Card Usage**

Bankcard is being used more frequently. In 2009, the average transaction per card was 9.5, and the average value per transaction (including POS purchases, ATM deposits, withdrawals, and transfers) is 8430 RMB yuan, up 2.9% and 10.5% respectively. The portion of card expenditure in total retail sales reached 32%, up 7.8%, and the importance of bankcard usage in payment system is becoming increasingly apparent.

Card purchases rise sharply. In 2009, the total transaction volume amounted to 3.49 billion, with 6.86 trillion RMB yuan in value, up 32% and 73.8%, respectively. The average expenditure per card was 3321 RMB yuan, with 1965 RMB yuan in ticket size, up 38.8% and 31.7%. The growth rate of purchases exceeded that of ATM withdrawals, indicating that card holders are changing the habit of reliability on cash, and the substitution effect of bankcard on cash is becoming increasingly apparent.

## **2. Acceptance Network**

The internationalization of UnionPay picked up speed and the overseas payment environment for UnionPay card kept improving. By the end of 2009, there have been 83 countries and regions that accept UnionPay card. The acceptance network has covered major merchants and tourist attractions that Chinese people frequently visit, including those in the United States, Japan, Europe and Southeast Asia, etc.. It met the need for the payment activities of overseas business, tourism and education.

The construction of domestic payment infrastructure also made remarkable progress in 2009. The increase in card acceptance merchants, POS terminals and ATMs were 33%, 31% and 28%, respectively. Although the regions in the east had more terminals in quantity, numbers of terminals in the middle and west regions grew faster.

In 2009, the regulatory agencies proposed a series of specific requirements in order to regulate the acceptance market, which led to the further normative merchant structure and the flow of industry resources in favor of the traditional high quality merchant categories. More specifically, the portion of public welfare category in total merchants declined 4.4 percentage points to below 6%. Meanwhile, under the pushing of large scale marketing activities, the number of merchants in dining category grew 35.6%.

The booming of innovative payment methods also enriched and improved the payment environment. Take internet payment for instance, in 2009 the domestic internet payment realized 576.6 billion RMB yuan, up 110%, as the fifth year with the growth rate passing 100% (Figure 4). The internet payment user pool has reached 94 million, up 80.9%. Internet payment has become the dominant payment method for eCommerce as the emergence of airline tickets purchase, utility payment and credit card repayment.

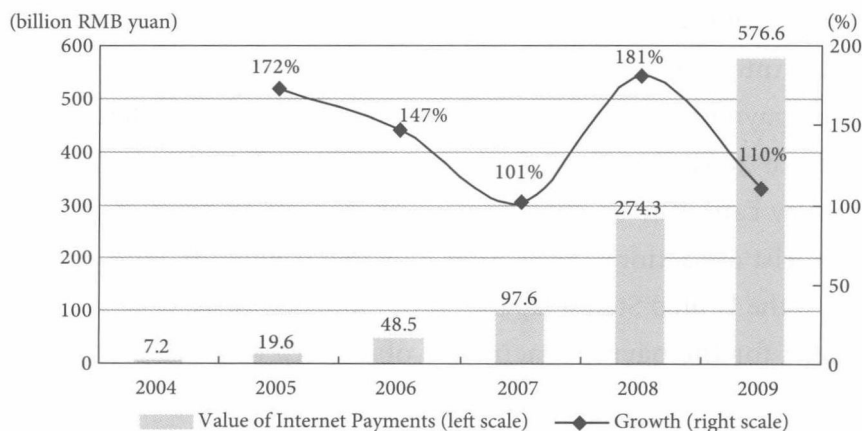


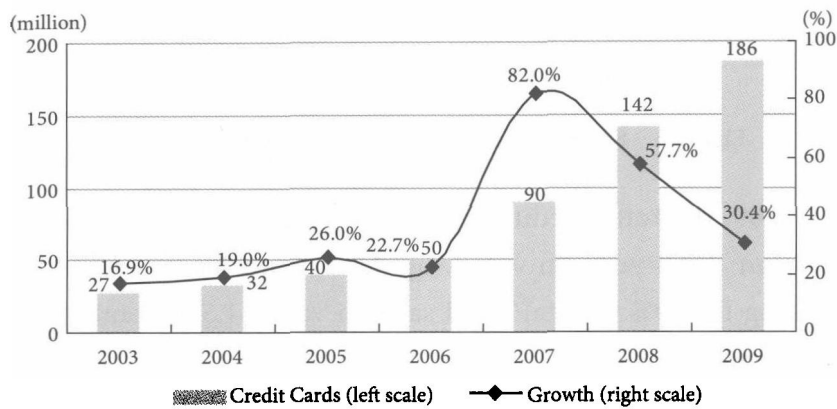
Figure 4 Value of Internet Payments and Growth

### 3. Credit Cards

The commercial banks have changed the pattern of simply pursuing for market shares to enlarging high quality customer base by introducing

new products, strengthening services and strictly controlling risks, which promoted the contribution of existing customers.

By the end of 2009, the domestic credit card accumulated to 186 million (Figure 5), up 30.4%, and 27.3 percentage points lower than the growth of last year, caused by the adjustment of business strategy of the commercial banks under the combined impact of regulatory pressure and increasingly prominent management problem of rapid expansion.

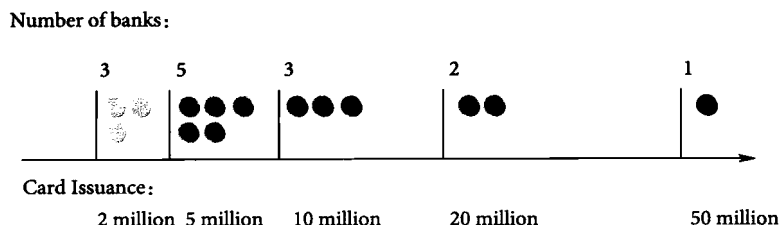


**Figure 5 Number of Credit Cards and Growth**

The overseas UnionPay credit card amounted to 1.05 million, up 125%, and 22 percentage points higher than the growth of last year. The brand has gained more recognition by foreign card holders and the influence in overseas market has been enhanced.

The competition measures of credit card issuance began to differentiate and the product services were aiming at high-end customers. By the end of 2009, there had been one bank having the issuance pass 50 million pieces, five banks having the issuance between 10 million and 50 million pieces, and totally fourteen banks having the issuance over 2 million pieces (Figure 6). There had been increasing competition within each group. High-end credit card products have always been the important promotion methods for the banks to set up their brand images. The numbers of banks that issue unlimited,

diamond and platinum card have reached 2, 3 and 17, respectively. As a fine example of allied effort in promoting bank cards usage, UnionPay coordinated 17 banks to issue over 2.5 million theme credit cards to celebrate the 60<sup>th</sup> anniversary of the People's Republic of China.



**Figure 6 Scale Structure of Credit Card Issuance Market**

In 2009, the total credit card purchase reached 1.85 billion, with 1.9 trillion RMB yuan in value, up 41.3% and 58.1%, respectively, accounting for 10% of total retail sales in value, 1.5 percentage points higher than that of 2008.

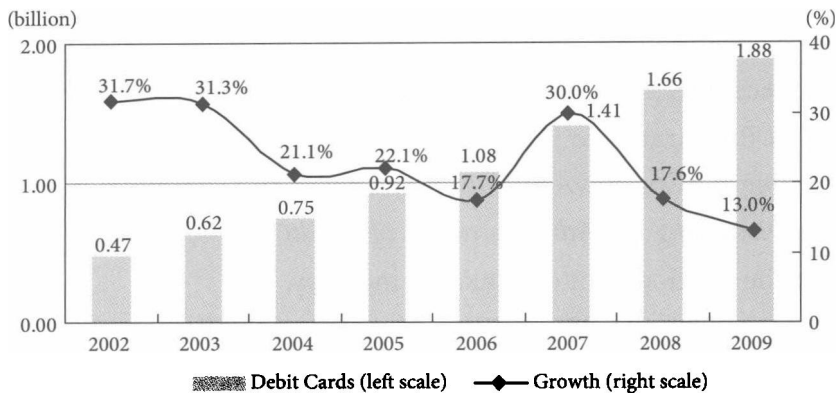
The market shares for the East, the Middle and the West of China were about 70%, 20% and 10%, respectively. With the rapid growth in the Middle and the West of China, the gaps between regions are getting smaller.

In order to grab market shares and enhance customer loyalty, card issuers competed on the operating policies such as service charges. ICBC called off the long-existing practice of calculating interest based on the total outstanding balance and now only based on the unpaid balance. After the financial crisis, the credit card issuers have proposed new credit products and services in response to the increasing pressure of making profit. Currently the most popular credit product is payment by installments, while other loan services are only tested sporadically.

At the end of 2009, the six month delinquency rate reached 3.1%, one percentage point up from 2008, and the charge-off risk has also increased.

#### 4. Debit Cards

By the end of 2009, the debit cards in domestic market accumulated to 1.88 billion, up 13% from the previous year (Figure 7). Cards per capita was 1.41, 0.16 more compared to the last year, indicating that penetration of debit cards has increased.



**Figure 7 Number of Debit Cards and Growth**

Since the Bank of East Asia firstly issued RMB yuan debit cards, there were 9 foreign banks that had issued debit cards in China by the end of 2009.

In 2009, the domestic inter-bank volume of debit card transactions amounted to 4.9 billion, with 5.58 trillion RMB yuan in value, up 18.5% and 70.6%, respectively. Debit transactions accounted for 71.3% and 75.7% of the total volume and value of bankcard transactions.

The regional banks have increased their efforts on issuance and marketing taking full advantage of their localization. As the most national banks were losing grounds, regional banking institutions have gained shares on volume and value of debit card transactions, as well as cards in circulation.

Card usage has been climbing. In 2009 ATM transactions amounted 1.41 billion in volume and 1.29 trillion RMB yuan in value, up 12% and 28%, while POS transactions reached 1.39 billion in volume and