

ARE YOU OPEN FOR BUSINESS?

WELCOME

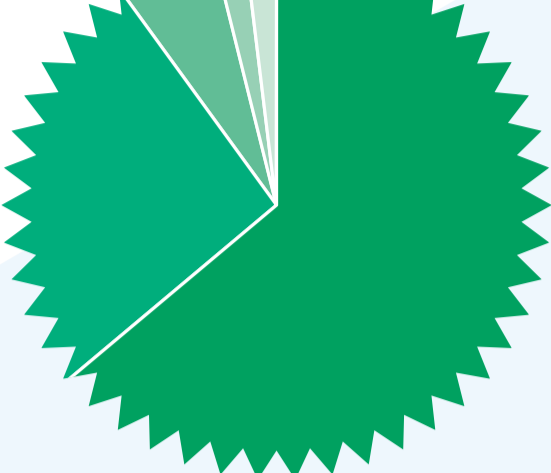
73%

of all retail spending that takes place on the high street is made using cards¹

The Card Payment Landscape

% Number Of Sales By Card Type³

- VISA Debit : 64%
- MasterCard Credit : 26%
- VISA Credit : 6%
- MasterCard Debit : 2%
- UK Maestro : 2%



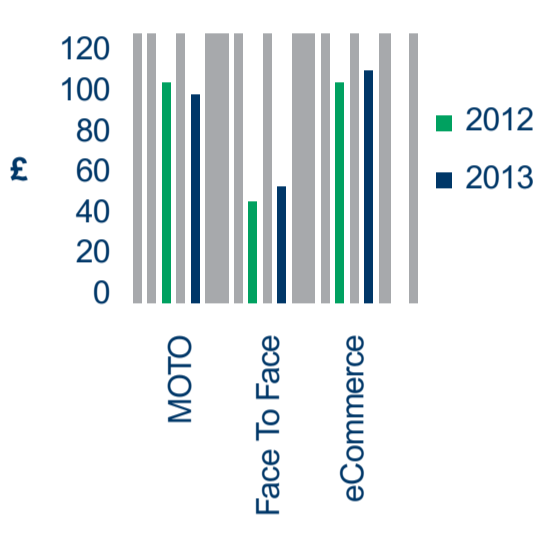
£91 Billion was spent online in the UK in 2013²

Average Card Transaction Value By Environment

This Way →

Average Transaction Values In The Period 2012 Through 2013³

Mail Order / Telephone Order ATV Is Down	£2.34
Face To Face ATV Is Up	£1.16
eCommerce ATV Is Up	£7.27



3.8% Increase in the volume of UK card sales³

2.5% Increase in the amount spent on UK cards³

The Online Landscape

Online retail sales up **18%** year-on-year in December²

16% Growth for the online retail market in 2013²

Forecast For 2014

17% Market growth and £107 Billion to be spent online²

21%

Did You Know?

It's estimated that e-retail accounts for **21%** of the retail market²

Your Customer Preferences Are Changing!

- An increasing international customer base
- 24/7 expectation of service availability
- Growing web-savvy population
- 'Always connected' customers
- Higher demands for speed in service and payment

What Are The Opportunities For You?

- International customers with high spending limits on their cards
- Increase your sales outside of the high street hours
- Engage with your customers on multiple channels
- Enhance your customer service and increase loyalty

HOW?

Through Your Card Payment Processing By:

- Accepting a wider array of cards
- Offering tax free shopping
- Enabling your customers to make card payments on their own currency
- Reducing queues with faster transactions

www.globalpaymentsinc.co.uk

¹ UK Cards Association, UK Plastic Cards 2013

² Cap Gemini, Jan 2014

³ Global Payments data 2012 - 2013

Global Payments is HSBC Bank plc's preferred supplier for card processing in the UK

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