



Thursday, May 18, 2017



# Spending Topped \$20 Trillion on American Express, Diners Club/Discover, JCB, Mastercard, UnionPay, and Visa Cards Worldwide in 2016 The Nilson Report Global Cards Report

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Global purchase volume and purchase transactions for credit, debit, prepaid cards. Number of cards in circulation in this report.

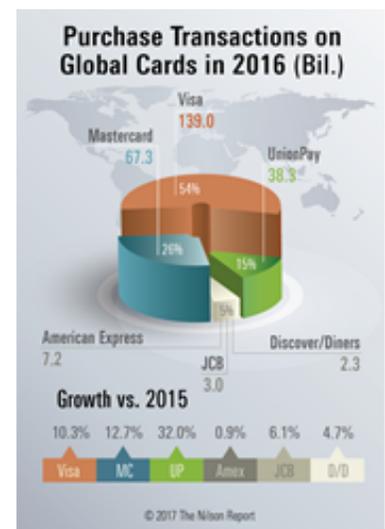
### CARPINTERIA, CA (PRWEB) MAY 17, 2017

Global card purchase volume for goods and services, which excludes cash advances on credit cards and cash withdrawals on debit cards, grew by 5.8% to \$20.606 trillion in 2016, according to [The Nilson Report](#), the leading card and mobile payment trade publication.

UnionPay debit cards were the most popular payment product based on purchase volume, followed by Visa credit cards, Visa debit cards, UnionPay credit cards, Mastercard credit cards, Mastercard debit cards, American Express cards, JCB cards, and Diners Club/Discover cards.

Visa, UnionPay, Mastercard, JCB, Diners Club/Discover, and American Express brand general purpose cards generated 257.17 billion purchase transactions at merchants in 2016, an increase of 13.3% – 30.21 billion more than in 2015. These transactions included all commercial and consumer credit, debit, and prepaid cards.

Visa cards generated 54.06% of all purchase transactions on general purpose cards worldwide. Debit cards with the Visa brand continued



Purchase Transactions on Global Cards

When consumers

to account for the most purchase transactions with a share of 34.82%, followed by Visa credit cards with 19.23%. Mastercard debit cards had a 13.30% share, overtaking Mastercard credit cards with a 12.87% share. UnionPay credit cards had a 7.59% share, and UnionPay debit cards had a 7.32% share. American Express had a 2.81% share, followed by JCB cards with 1.15% and Diners Club/Discover cards with 0.91%.

Commenting on the results, David Robertson, Publisher of The Nilson Report said, "When consumers worldwide reach into their wallets for a payment card, more than half of the time, they use a Visa card."

UnionPay had the largest percentage increase in purchase transactions. Combined, UnionPay credit and debit card purchase transactions at merchants grew 32.0% in 2016.

Debit and prepaid cards accounted for 55.44% of purchase transactions, up from 54.64% in 2015. Visa purchase transactions were 64.42% debit, up from 63.91%. Mastercard purchase transactions were 50.82% debit, up from 49.99%. UnionPay purchase transactions were 49.08% debit, up from 46.90%.

Credit, debit, and prepaid cards in circulation worldwide totaled 11.15 billion at the end of 2016, up 9.4% over 2015. Of the total cards in circulation, 77.37% were debit, up from 75.89%. Debit cards in circulation grew by 894.8 million compared to a 67.1 million increase for credit cards. UnionPay added the most cards (683.0 million), an increase of 12.6%, while JCB had the second highest percentage increase in cards (up 10.1%), adding 9.4 million cards. Visa added 141.4 million cards (up 4.8%), Mastercard added 136.9 million cards (up 8.9%), American Express had a reduction of 7.9 million cards (down 6.7%), and Diners Club/Discover declined by 1.0 million cards (down 1.7%).

About The Nilson Report

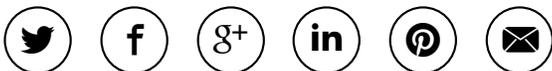
[The Nilson Report](#) is the most respected source of news and analysis of the global card and mobile payment industries. It carries no advertisements of any kind, no articles written by vendors, and no sponsored content. Now in its 46th year, the by-subscription-only newsletter provides statistics on issuers and acquirers of credit, debit, and prepaid cards not found in any other trade journal. It also presents concise news and updates on technology, personnel, and products.

The full report on Global Cards, which appears in the current issue of The Nilson Report, is available by contacting [info\(at\)nilsonreport\(dot\)com](mailto:info@nilsonreport.com) and requesting Issue 1109.

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