



Le GIE des Cartes Bancaires CB

## An overview for the end-of-year celebrations

Overview n°2

Paris, 6<sup>th</sup> December 2010

### The record of Christmas 2009 has been beaten!

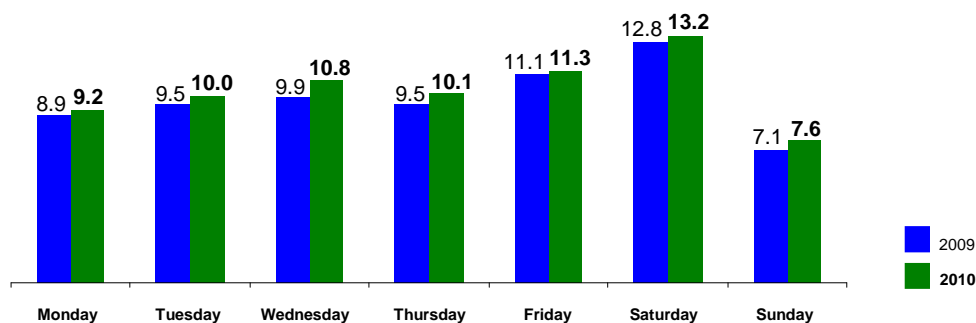
Traditionally in December, the peak in the number of credit card transactions occurs on the last Saturday before Christmas. However, over the last two years this phenomenon was not been repeated and the peak has been seen on the first Saturday in December. Therefore, on Saturday 5<sup>th</sup> December, activity peaked, with **12,830,676** payment requests made, against 12,607,000 on Saturday 6<sup>th</sup> December 2008.

This year 2010 has confirmed this trend, with Saturday 4<sup>th</sup> December becoming the new record for Christmas, with 13,241,608 payment requests made, or 410,932 transactions more than last year.

However, the record this Saturday was not a foregone conclusion, considering:

- Bad weather conditions, particularly in the Paris region, with pavements covered with snow and ice on Saturday morning, which gave rise to numerous "orange" weather alerts, affecting 28 counties. This was a big dampener for any desire to go shopping.
- The fact that more and more stores now open on Sundays during the peak season and that Sunday opening incentives encourage people to delay making their purchases until Sunday, so as to take advantage of special offers made by stores.
- The proportion of on-line sales, which is continuing to rise: Internet is changing our habits and serves to smooth out peaks in activity. Now, not only does Christmas shopping start earlier in the season to guarantee delivery on time, but it is also smoothed out over time, as internet is available 24 hours per day, 7 days per week.

**Week 49 – Number of payment and withdrawals made (million)**  
Monday 30<sup>th</sup> November to Sunday 6<sup>th</sup> December 2009 - Monday 30<sup>th</sup> November to Sunday 6<sup>th</sup> December 2009



### CB card transactions increased both in terms of number (+6%) and amount (+4.8%)

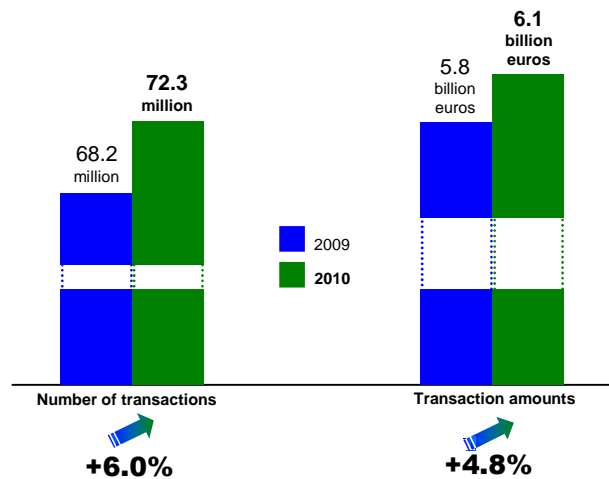
The overall volume of transactions is also continuing to rise. Relative to the same week last year, last week the number of transactions by CB bank cards rose by +6% (72.3 million payments made over the week in 2010, vs. 68.2 million in 2009), with their amount up +4.8% (business volume of 6.1 billion euros over the week in 2010, vs. 5.8 billion euros in 2009).

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**Week 49 – Weekly total volume of payments and withdrawals**  
 Monday 30<sup>th</sup> November to Sunday 6<sup>th</sup> December 2009 - Monday 30<sup>th</sup> November to Sunday 6<sup>th</sup> December 2009



**CB card transactions are continuing to increase at convenience stores and even more in mail order**

The increase in on-line sales has been confirmed. Last week, out of the 72.3 million transactions made, on-line transactions accounted for approximately 16%.

**Up to 359 transactions per second!**

If we look specifically at Saturday 4<sup>th</sup> December, we can see two peaks in activity during the day – one at around 12 noon and the other at 5 pm, which peaked at up to 359 payments per second.

*\* All Christmas statistics mentioned above are based on payment requests recorded by the e.rsb ®, a routing subsidiary of the CB system. On average, 40% of payments and 100% of withdrawals are subject to an authorisation request. In 2010, by multiplying the total number of requests for authorisation by 2.5, we obtain an approximation of the actual number of CB card transactions, a figure that is only available at the end of each quarter.*

**LANDMARKS: CB bank card key figures for 2009:**

- **426.1 billion euros** in business volume (+3.2% relative to 2008)
- **8.14 billion** transactions (+4.8% relative to 2008)
- **58.4 million** CB cards issued (+1.6% relative to 2008)
- **113.1** payments p.a. and per card (+4.2% relative to 2008)
- **26.1** withdrawals p.a. and per card (-1.1% relative to 2008)
- **47.9** euros – the average payment (-1.6% relative to 2008)
- **74.2** euros – the average withdrawal (+3.3% relative to 2008)

**Next news due on Monday**

During the end-of-year celebrations, the CB Cartes Bancaires group writes a weekly summary of highlights regarding CB card transactions every Monday until the end of the year, while comparing the trend with previous years. We are publishing our next summary on Monday, providing an overview of week 50.