



Le GIE des Cartes Bancaires CB

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

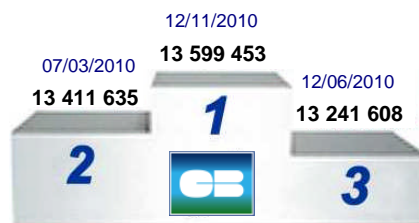
Overview n°3

Paris, 13<sup>th</sup> December 2010

### CB card transactions have beaten their all-time record

Two weeks before the end-of-year celebrations, activity in terms of card use remains stronger than ever before and last Saturday CB system indicators showed an all-time record in card transactions, with exactly **13,599,453 payment requests made**.

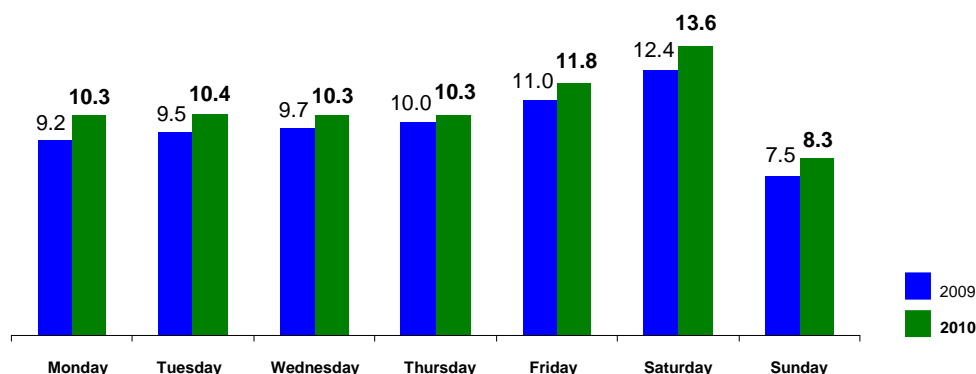
This peak of activity is not just a record for the Christmas period – it is also an all-time record for the group.



Record transaction numbers by CB cards

Indeed, Saturday 11 December relegated the former record for the number of transactions – seen during the summer sales on Saturday 3 July 2010, with 13,411,635 payments made – to second place, while Saturday 6 December 2010, a record for Christmas, fell to third place with "only" 13,241,608 payment authorisation requests. The rush in department stores, which had been announced, has therefore been confirmed.

**Week 50 – Number of payment autorisation and withdrawal requests (million)**  
Monday 7<sup>th</sup> December to Sunday 13<sup>th</sup> December 2009 - Monday 6<sup>th</sup> December to Sunday 12<sup>th</sup> December 2010



### Up to 452 transactions per second

If we look at Saturday 11 December in particular, we note that when activity peaked on that day, at around 5 pm, up to 452 authorisation requests were made per second without any payment incidents, with each request being routed towards card holders' and tradesmen's banks in under half a second.

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#### Press contacts

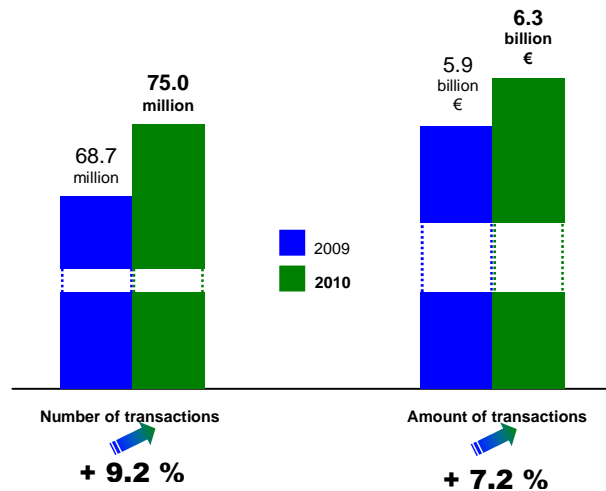
Communication director: Françoise Fanari – 01 40 15 58 57 – francoise-fanari@cartes-bancaires.com  
Communication manager: Priscilla Patruno – 01 40 15 58 54 – priscilla-patruno@cartes-bancaires.com  
[www.cartes-bancaires.com](http://www.cartes-bancaires.com)

Press Release

## CB card transactions are up – both in number (+9.2%) and amount (+7.2%)

The overall transaction volume is also continuing to grow. Compared to the same week a year ago, last week CB bank card transactions rose by +9.2% in number (75 million requests for authorisation over the week in 2010 vs. 68.7 millions in 2009) and +7.2 % in amount (6.3 billion euros in business volume over the week in 2010 vs. 5.9 billion in 2009).

**Week 50 – Weekly total volumes of payments and withdrawals by card**  
 Monday 7<sup>th</sup> December to Sunday 13<sup>th</sup> December 2009 - Monday 6<sup>th</sup> December to Sunday 12<sup>th</sup> December 2010



*\* All the Christmas statistics mentioned above are based on the authorisation requests recorded by e.rsrb®, CB's routing system subsidiary. On average, 40% of payments and 100% of withdrawals are subject to an authorisation request. In 2010, multiplying the total number of requests for authorisation by 2.5 we obtain an approximation of the actual number of card transactions per CB card, 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 next Monday, providing an overview of week 51. Will the bad weather that has been announced curtail people's desire to go shopping?

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Communication director: **Françoise Fanari** – 01 40 15 58 57 – francoise-fanari@cartes-bancaires.com  
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