



Press release

28 February 2025

Most EU countries rely on international card schemes for card payments, ECB report shows

- Card payments are the main electronic payment method in the EU
- International card schemes accounted for approximately 61% of euro area card transactions in 2022
- The domestic market share of national card schemes is declining

The European Central Bank (ECB) today published the latest report on card schemes and processors. Card payments have emerged as the dominant electronic payment method in the European Union (EU), accounting for 70 billion payments – [54% of all non-cash transactions](#) – in 2023.

The report's findings raise questions about the EU's strategic autonomy in payments, particularly given the growing dominance of international card schemes.

Card schemes

The report shows that there are currently only nine national card schemes active in the EU, each operating in only one Member State (Figure 1). These schemes are facing a broader trend of declining domestic market shares.

In the euro area, 13 countries rely entirely on international card schemes for card transactions. Overall, in 2022 international card schemes accounted for approximately 61% of euro area card payments, with national schemes making up the remaining 39%. The share of national schemes is even lower – 37% – if transactions of euro area cardholders with non-euro area merchants are considered. These are performed by international card schemes only since national card schemes can only execute card transactions within their country.

Card processors

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There are four major cross-border card processors out of a total of 80 providers identified in the EU. While the processors operating in a single Member State are mostly companies headquartered in the EU, none of the processors operating across EU borders can be identified as fully EU-owned.

The report provides an outlook of the evolution of card schemes and processing entities in EU Member States. It relies on data retrieved through a consultation with the European System of Central Banks, including all 27 national central banks. The data discussed in the report were submitted as at February 2024.

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Notes

- “Card schemes” enable payments with cards. Each card scheme relies on a single set of rules, practices, standards and/or implementation guidelines for the execution of card transactions, and on a governance body. Card schemes are recognisable by the commercial brands on their physical and virtual cards. They offer their card products through financial institutions or directly.
- “Card processors” are companies positioned in the card transaction chain between the merchant’s acquirer and the card issuer. They perform critical tasks involved in authorising and processing a card payment.

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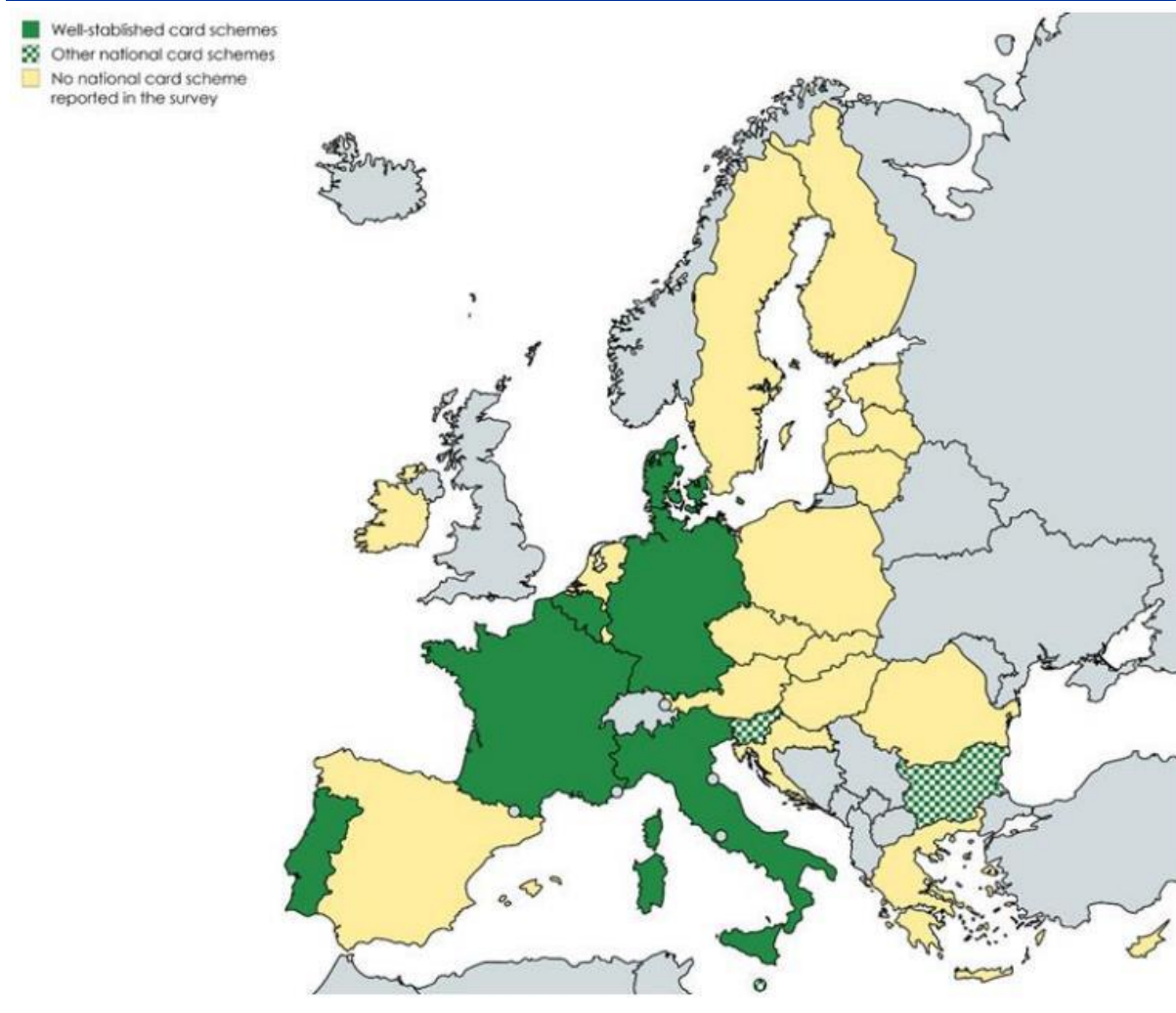
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Figure 1

National card schemes in their national markets



Source: ECB survey.

Note: The map shows the geographical distribution of national card schemes in 2024.

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