

Table CS: Card schemes

Name of country/institution	Card schemes legally incorporated in the country	Card schemes offering services in the country
Argentina	American Express Cabal Mastercard Visa	American Express Cabal Mastercard Visa
Australia	American Express Mastercard Visa Diners Club eftpos UnionPay	American Express Mastercard Visa Diners Club eftpos UnionPay
Belgium	Bancontact Mastercard Europe	Bancontact Mastercard Europe Visa American Express
Brazil ¹	VISA Mastercard American Express Hipercard Elo Banescard Brasil Card Cabal Brasil Calcard Sem Parar ConectCar Credi-Shop Fortbrasil Good Card Tipcard Maxifrota Repom Banese Card Senff Sodexo Inovação Sorocred TicketLog Wex Verde Card	VISA Mastercard American Express Hipercard Elo Banescard Brasil Card Cabal Brasil Calcard Sem Parar ConectCar Credi-Shop Fortbrasil Good Card Tipcard Maxifrota Repom Banese Card Senff Sodexo Inovação Sorocred TicketLog Wex Verde Card
Canada ¹	Visa Canada MasterCard Canada Inc Amex Bank of Canada Interac Debit	Visa Mastercard American Express Discovery Card Union Pay Diners Club JCB Card
China	UnionPay	UnionPay VISA America Express Discover MasterCard JCB
France	Groupement Cartes bancaires BNP Paribas Personal Finance Oney Bank Crédit agricole Consumer Finance Cofidis Franfinance	MasterCard Visa American Express Diners Club JCB UnionPay Discover Groupement Cartes bancaires BNP Paribas Personal Finance Oney Bank Crédit agricole Consumer Finance Cofidis Franfinance
Germany	girocard VISA ¹ MasterCard ² American Express ³ JCB ³	girocard VISA MasterCard American Express JCB Diners Club UnionPay
Hong Kong SAR	EPS ¹ Jetco ¹ Octopus ¹	American Express ² Diners Club ² EPS ² JCB ³ Jetco ² Mastercard ² Octopus ² Visa ² UnionPay Interational ²
India	RuPay	American Express Visa RuPay Diners Club MasterCard
Indonesia	ATM Bersama Alto Prima Mastercard Visa UnionPay Jalin JCB American Express	ATM Bersama Alto Prima Mastercard Visa UnionPay Jalin JCB American Express
Italy	American Express American Express Bancomat	American Express American Express Bancomat JCB Union Pay Diners Club Mastercard Visa
Japan	nav ¹	nav ¹
Korea	BC Card ¹ Lotte Card ¹ KB koomin Card ¹ Samsung Card ¹ Shinhan Card ¹ Woori Card ¹ Hana Card ¹ Hyundai Cards ¹	BC Card ¹ Lotte Card ¹ KB koomin Card ¹ Samsung Card ¹ Shinhan Card ¹ Woori Card ¹ Hana Card ¹ Hyundai Card ¹ Visa ¹ Mastercard ¹ American Express ¹ Union Pay ¹ Diners Club ¹ JCB ¹
Mexico	American Express Mastercard Visa Carnet (domestic brand)	Discover Card UnionPay American Express Mastercard Visa Carnet (domestic brand)
Netherlands		Diners Club UnionPay JCB Card Mastercard Discovery Card Visa American Express

Russia*	American Express	American Express
	Customs Card	Customs Card
	Golden Crown	Golden Crown
	JCB	JCB
	MasterCard	MasterCard
	Mir	Mir
	PAYHD (Multiservice Payment System)	PAYHD (Multiservice Payment System)
	UnionPay	UnionPay
	Visa	Visa
	Visa	Visa
Saudi Arabia	mada	mada
	Visa	Visa
	Mastercard	Mastercard
	American Express	American Express
	UnionPay	UnionPay
Singapore		American Express
		China Unionpay
		Diners Club
		JCB
		Mastercard
		VISA
		VISA
South Africa	Mastercard	Mastercard
	VISA	VISA
	American express	American express
Spain	Diners club	Diners club
	Sistema de Tarjetas y Medios de Pago, S.A.	Visa
	American Express	American Express
Sweden		China Union Pay
		JCB
		Discover
		American Express
		Mastercard
		Visa
		Eurocard
Switzerland		American Express
		UnionPay
		Diners
		Discover
		JCB
		MasterCard
		Visa
		PostFinance Card
Türkiye	American Express	American Express
	Diners Club	Diners Club
	Discover	Discover
	Mastercard	Mastercard
	Union Pay	Union Pay
	Visa	Visa
	JCB	JCB
	TROY	TROY
United Kingdom	American Express	American Express
	Visa	Diners Club
	JCB	MasterCard
		Visa
		JCB
United States		UnionPay
	Accel	Accel
	AFFN ¹	AFFN ¹
	American Express	American Express
	ATH	ATH
	Culiance	Culiance
	Discover	Discover
	Interlink	Interlink
	Jeanie	Jeanie
	Maestro	Maestro
	Mastercard	Mastercard
	NYCE	NYCE
	Presto!	Presto!
	PULSE	PULSE
	SHAZAM	SHAZAM
	STAR	STAR
Visa	UnionPay	
European Union ¹		Visa
	American Express	American Express
	Mastercard Europe	Diners Club
		Discover
		JCB
		Mastercard Europe
	UnionPay	
	Visa Europe	

Footnotes

Brazil: ¹ The list only includes schemes authorised by the Central Bank of Brazil.

Canada: ¹ The Financial Consumer Agency of Canada provides a list of the 7 major "payment card networks" on its website (<https://www.canada.ca/en/financial-consumer-agency/services/merchants/payment-industry-basics.html>). There is three major credit providers who are legally incorporated in Canada (Visa, AMEX) and one debit card company Interac. The remaining credit card offerings in Canada were verified as being accurate but exclude recent fin-tech companies who are issuing credit cards through partnerships with Visa and Mastercard but are not traditional Canadian Bank Issuers of Visa or Mastercard Credit

Germany: ¹ Legal headquarter is located in the UK. A regional office is located in Germany. ² Headquarter is located in Belgium. A representative office is located in Germany. ³ Headquarter is located in the UK. A branch is located in Germany.

Hong Kong SAR: ¹ Only card schemes subject to the HKMA's oversight or entered into industry code endorsed by the HKMA were included. The system operators of Visa, Mastercard, UnionPay International and American Express respectively (ie the entities which are responsible for the operations of the card scheme purpose of their operating rules) are incorporated outside Hong Kong. The information as to whether Diners Club and JCB are incorporated in Hong Kong is not available. ² Only card schemes subject to the HKMA's oversight or entered into industry code endorsed by the HKMA were included.

Japan: ¹ Comprehensive lists of "card schemes legally incorporated" and "card schemes offering services" in Japan are not available. Please note that the Ministry of Economy, Trade and Industry provides a list of "registered" credit card issuers on its website (<https://www.meti.go.jp/policy/economy/consumer/credit/115tourokujigyousyairan.html>, in Japanese). It contains 246 issuers (as of end May 2023).

Korea: ¹ The list only includes credit card companies. It is not comprehensive for all card schemes.

Russia: ¹ The BIS ceased receiving data from public authorities in Russia after 28 February 2022. Where possible, data publication will be continued if the BIS is able to use data from public or commercial sources.

United States: ¹ Armed Forces Financial Network.

European Union: ¹ For the purpose of this reporting the geographical area relevant to the notion "country" is the Euro area.