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	American Express
	Cabal	Cabal
	Mastercard	Mastercard
	Visa	Visa
Australia	American Express	American Express
	Mastercard	Mastercard
	Visa	Visa
	eftpos	eftpos
	UnionPay	UnionPay
Belgium	Bancontact	Bancontact
	Mastercard Europe	Mastercard Europe
		Visa
		American Express
Brazil[1]	VISA	VISA
	Mastercard	Mastercard
	American Express	American Express
	Hipercard	Hipercard
	Elo	Elo
	Zanon	Zanon
Canada	Visa Canada	Visa
	MasterCard Canada Inc	Mastercard
	Amex Bank of Canada	American Express
	Interac Debit	Discovery Card
		Union Pay
		Diners Club
		JCB Card
China	UnionPay	UnionPay
		VISA
		America Express
		Discover
		MasterCard
		JCB
France	Groupement Cartes bancaires	MasterCard
	BNP Paribas Personal Finance	Visa
	Oney Bank	American Express
	Crédit agricole Consumer Finance	Diners Club
	Cofidis	JCB
	Franfinance	UnionPay
		Discover
		Groupement Cartes bancaires
		BNP Paribas Personal Finance
		Oney Bank
		Crédit agricole Consumer Finance
		Cofidis
		Franfinance
Germany	girocard	girocard
	VISA[1]	VISA
	MasterCard[2]	MasterCard
	American Express[3]	American Express
	JCB[3]	JCB
		Diners Club
		UnionPay
Hong Kong SAR	EPS[1]	American Express[2]
	Jetco[1]	Diners Club[2]
	Octopus[1]	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	ATM Bersama
	Alto	Alto
	Prima	Prima
	Mastercard	Mastercard
	Visa	Visa
	UnionPay	UnionPay
	Jalin	Jalin
	JCB	JCB
	American Express	American Express
Italy	American Express	American Express
	Bancomat	Bancomat
		JCB
		Union Pay
		Diners Club
		Mastercard
		Visa
Japan	nav[1]	nav[1]
Korea	BC Card[1]	BC Card[1]
	Lotte Card[1]	Lotte Card[1]
	KB koomin Card[1]	KB koomin Card[1]
	Samsung Card[1]	Samsung Card[1]
	Shinhan Card[1]	Shinhan Card[1]
	Woori Card[1]	Woori Card[1]
	Hana Card[1]	Hana Card[1]
	Hyundai Cards[1]	Hyundai Card[1]
		Visa[1]
		Mastercard[1]
		American Express[1]
		Union Pay[1]
		Diners Club[1]
		JCB[1]
Mexico	American Express	Discover Card
	Mastercard	UnionPay
	Visa	American Express
	Carnet (domestic brand)	Mastercard
		Visa
		Carnet (domestic brand)
Netherlands		Diners Club
		UnionPay
		JCB Card
		Mastercard
		Discovery Card
		Visa
		American Express

Country		
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
Saudi Arabia	mada	mada
	Visa	Visa
	Mastercard	Mastercard
	American Express	American Express
	UnionPay	UnionPay
Singapore		American Express
		China Unionpay
		Diners Club
		JCB
		Mastercard
		VISA
South Africa	Mastercard	Mastercard
	VISA	VISA
	American express	American express
	Diners club	Diners club
Spain	Sistema de Tarjetas y Medios de Pago, S.A.	Visa
	American Express	Diners club
		Mastercard
		China Union Pay
		JCB
		Discover
Sweden		American Express
		Mastercard
		Visa
		UnionPay
		JCB
		Diners club/Discover
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
		UnionPay
United States	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
		Visa
European Union[1]	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.

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 schemes for the 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/115tourokujigyousyaitiran.html, in Japanese). It contains 243 issuers (as of end June 2024).

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

Russia: *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.