Global ‘Real Economy’ Payment Flows, 2015 Estimates
(Consumer and Business combined)

Value: $780 trillion
Transactions: 3.7 Trillion

Source: MasterCard Advisors analysis, Federal Reserve Payments Study, BIS CPSS, McKinsey Global Payments Map, Mastercard sponsored consumer panels/diaries, Mastercard card volumes by MCC, Central banks, World Bank
Payments Adoption vs. Degree of Usage (Outflows) - 2012

% of Adults with a Payments Product

% Consumer Payments Outflow Transactions that are non-cash

Equilibrium Line between Adoption and Usage

Basic Money Management - foundational for all markets

More complex needs, order may vary by market

Blockchain is a foundational infrastructure technology (rather than a disruptive end-user technology). The impact of blockchain will be profound but will require significant time and effort to deliver on its promise (like TCP/IP – the internet).