



Barclaycard is a global payment company delivering market leading levels of new technology and innovative business solutions. Founded in 1966, Barclaycard is one of the few businesses that facilitates the making, taking and managing of payments for companies of all sizes. It is one of Europe's leading commercial card issuers and one of the UK's largest payment processors.

**Market**

Barclaycard has a total of 11.9 million cardholders in the UK and 23.7 million worldwide. Barclaycard credit cards can be used to pay for goods and services in more than 28 million locations in more than 200 countries as well as 600,000 ATMs and banks worldwide.

Barclaycard, part of Barclays Global Retail Banking division, is a leading global payment business which helps consumers, retailers and businesses to make and accept payments flexibly, and to access short term credit when needed. The company is one of the pioneers of new forms of payments and is at the forefront of developing viable contactless and mobile phone payment schemes for today and cutting-edge forms of payment for the future.



**Product**

Barclaycard has more than 88,000 retailer/merchant relationships and processes card transactions for them. In 2008, just over 2.3 billion purchases were made with credit and debit cards through 184,000 of Barclaycard's customer outlets in the UK.

Barclaycard has 128,000 commercial customers, including the UK Government, who it has issued with over half a million credit and charge cards. Barclaycard is also Europe's number one issuer of Visa commercial cards and offers a range of payment solutions to meet a variety of business needs, including innovative and secure online payments.

Barclaycard's business presence is split into two business units, Barclaycard Commercial and Barclaycard Payment Acceptance.

Barclaycard Commercial provides; purchasing cards, corporate cards and award winning solutions such as Barclaycard Hotel Tracker and the Barclaycard Commercial Visa CodeSure Card. These solutions help it meet, and exceed, the needs of its customers and ensure that it gives as customisable an approach as possible. Barclaycard Commercial is also part of the framework to provide The Government Procurement Card. International solutions will be developed in 2010 to offer customers in areas of Western Europe the opportunity to

take advantage of the benefits of a Barclaycard commercial charge or purchasing card.

Barclaycard Payment Acceptance continues to offer market leading solutions and technologies. Accepting both credit and debit cards, Barclaycard caters for all segment needs. Barclaycard Payment Acceptance takes payments in multiple currencies and caters for all businesses from market traders to conglomerates. New terminal solutions now accept contactless cards and integrate with online shopping carts and other e-commerce solutions.

**Achievements**

Barclaycard has been recognised industry wide for making and taking payments as well as for advertising, design and innovation, winning many business nominations and awards.

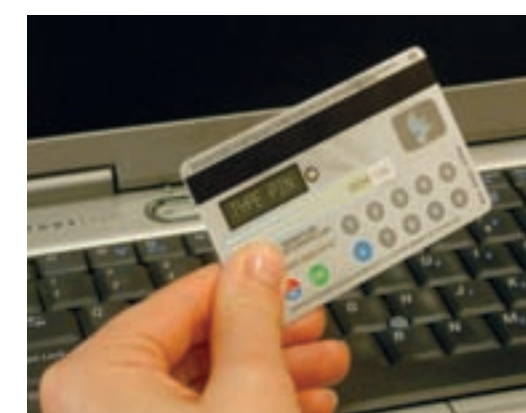
In 2008, it won both the Best Technology Innovation of the Year and the Best Industry Innovation of the Year with Barclaycard's contactless technology.

In 2009, it won Best Business Travel Product for its Hotel Tracker product at the Business Travel Awards and at the Oscars Awards 2009, it received the Most Innovative Commercial Card accolade for the Barclaycard Commercial Visa CodeSure card. Also in 2009, it was the winner of the Best Use of Visa Innovation for the Barclaycard Commercial Visa CodeSure card at the Visa Europe Member Awards.

For 2010, Barclaycard has been shortlisted for Best Business Card Programme and Best Industry Innovation of the year for the Becta programme at The Card Awards.

**Recent Developments**

Barclaycard is at the forefront of promoting contactless technology. New and innovative card readers let customers pay for products that cost under £15 in less than a second using a traditional card or even a mobile phone. As well as terminals being enhanced to meet the increasing demands of contactless technology, Barclaycard has also been a pioneer of new contactless platforms which are set to revolutionise the world of global payments.



Barclaycard is continuing to push boundaries in innovation to meet the needs and demands of all sizes of businesses. For the first time ever, Barclaycard implemented Visa CodeSure technology in a business card programme. This means that a keypad, an LCD screen and a battery with a three-year lifespan are all incorporated into a standard payment card. This card significantly reduces levels of fraud.



**Promotion**

Barclaycard has moved away from traditional product advertising placing an emphasis on the core brand message as well as functional excellence.

Barclaycard has successfully launched contactless technology in traditional and digital media channels. The 2009 'Waterslide' campaign, which was recently voted as one of the top ads of the decade, raised the profile of Barclaycard as a payments brand as well as educating customers about contactless technology. The new advertising campaign for 2010 looks at building on the success of the previous year with an emphasis placed on Barclaycard being a global payments brand.

The Barclaycard 'Waterslide Extreme' iPhone game became the number one free download in 57 countries within two weeks of launching. It has had more than seven million downloads to date worldwide and is the most successful free branded app ever in the history of iTunes. Movement into additional services such as music payment has also further highlighted the total brand value.

Barclaycard also promoted the brand in the US for the first time, with a promotional campaign in Times Square and the re-branding of partner cards to show the Barclaycard logo.

**Brand Values**

Barclaycard has always been a customer centric organisation aiming to provide confidence, convenience and control in financial services. The brand is focused on constantly improving by thinking ahead, so that smart and innovative solutions can be designed to suit the ever changing needs of all customer segments. Barclaycard's goal is to ensure that customer experiences are as seamless and easy as possible through excellent customer service and simple payment solutions.

[barclaycard.co.uk/business](http://barclaycard.co.uk/business)



**Things you didn't know about Barclaycard**

One in five UK credit cards is a Barclaycard.

Barclaycard has issued over four million contactless credit cards in the UK.

Barclaycard's first foray overseas was in Germany in 1991. Today, Barclaycard International operates in more than 60 countries across Europe, the US, Africa, Asia and the Caribbean.

Barclaycard staff have always been willing to be hands on when required. In 1969, head of marketing, John Lawson's legs were used in a photo shoot when the photographer decided that the legs of the model employed for the shoot were too good and wanted some more ordinary legs. All the men present were ordered to drop their trousers and Lawson was selected.

1966	1967	1977	1986	1990	1995
Barclaycard is launched – the first all-purpose credit card in Europe.	Barclaycard becomes the first ATM card used in the UK.	Barclaycard becomes a founder member of the international Visa system and launches the business element as the Barclaycard brand.	Barclaycard launches the UK's first credit card loyalty scheme, Profile Points.	Barclaycard MasterCard launches.	With the launch of Barclaycard Netlink, Barclaycard becomes the first UK credit card company to have a presence on the internet.

2007	2008	2009
Barclaycard launches the first contactless card.	Barclaycard launches a new visual identity which includes redesigning the current card range as well as introducing a new multicoloured logo and typeface.	Barclaycard launches the first ever Visa CodeSure card, a card which has an LCD screen, keypad and battery and will help minimise fraud for card-not present transactions.

Also in 2009, Barclaycard moves into music sponsorship and ticketing with the launch of Barclaycard Unwind.