



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 11.1 million cardholders in the UK and 21.6 million worldwide. Barclaycard credit cards can be used to pay for goods and services in more than 28 million locations in over 200 countries as well as at 600,000 ATMs and banks worldwide.

Barclaycard, part of the Barclays Global Retail Banking division, is a leading global payment business that helps consumers and businesses to make and accept payments flexibly, and to access short-term credit when needed. The company 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 processes card transactions for around 85,000 retailers and merchants. In 2009, around 2.5 billion purchases were made with credit and debit cards through 159,000 of Barclaycard's customer outlets in the UK.

Barclaycard has more than 150,000 commercial card customers, including the UK Government, to which it has issued over half a million credit and charge cards. Barclaycard is also Europe's leading issuer of Visa commercial cards and offers a range of payment solutions to meet a variety of business needs, including secure online payments.

Barclaycard's business presence is split into four business units: Barclaycard Commercial, Barclaycard Payment Acceptance, Barclays Partner Finance, and Loyalty Management.

Barclaycard Commercial offers procurement and corporate award-winning solutions, such as Barclaycard Hotel Tracker and the Barclaycard Commercial Visa CodeSure card. These solutions help it meet the needs of its customers on a global scale, while ensuring that it gives as tailored an approach as possible. Barclaycard Commercial has also recently developed a new payments management platform called Barclaycard



Spend Management, which enables organisations to manage their global spend in a more effective and controlled manner. Barclaycard Commercial is also part of the framework to provide The Government Procurement Card.

Barclaycard Payment Acceptance provides credit, debit and charge card acceptance to companies ranging from small shops to multinational businesses across Europe. Multiple currency payments can be made in person using Chip and PIN or contactless terminals as well as online, by telephone and mail order. Barclaycard Payment Acceptance has built a reputation as a European payments expert and its services are fully compliant with all industry standards. It is a key member of the PCI Security Standards Council.

Barclaycard is at the forefront of promoting contactless technology, enabling customers to make payments below £15 in less than a second by using a traditional card or even

a mobile phone. More than one million contactless transactions were processed in the first nine months of 2010, a 217 per cent increase from January 2010. The Barclays Group has issued more than 10 million of its contactless cards, and merchants such as The Co-operative and Pret A Manager have embraced the technology. Barclaycard is also pioneering new contactless platforms that are set to revolutionise the world of global payments.

growth. Its success is reflected in winning Best Innovation in a Loyalty Programme at the Cards International Awards 2010.

Achievements

Barclaycard has been recognised industry wide for making and taking payments as well as for advertising, design and innovation. In 2009, it won Best Business Travel Product for its Hotel Tracker product at the Business Travel Awards, and received the Most Innovative Commercial



Promotion

Barclaycard has moved away from traditional product advertising to place an emphasis on the core brand message and functional excellence.

It has successfully launched contactless technology through both traditional and digital media channels. The 2009 Waterslide campaign, recently voted as one of the top ads of the decade by ITV, both raised the profile of Barclaycard as a payments brand and educated customers about contactless technology. The 2010 campaign, Rollercoaster, built on this success and placed an emphasis on Barclaycard being a global payments brand.



Barclaycard launched Rollercoaster Extreme for the iPhone in July 2010. The game has had more than 10 million downloads to date and includes a global competition that is hosted on Facebook. Its predecessor, Barclaycard Waterslide Extreme, became the number one free download in 57 countries within two weeks of launching – and the most successful free branded app in the history of iTunes.

Barclays Partner Finance supplies point of sale credit solutions to more than 3,000 retail, motor and leisure clients. Through a choice of tailored products, clients can offer their customers a range of finance solutions for purchasing their goods or services, and allow them to spread the cost across a term that suits them.

Card accolade for the Barclaycard Commercial Visa CodeSure card at the Oscars Awards. 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.

Loyalty Management launched Barclaycard Freedom in March 2010 with more than 20,000 retail outlets. The rewards programme helps drive value for Barclaycard's business partners with new technology that delivers real-time rewards at point of sale. Retailers are able to target customers at an individual level with offers and discounts to help drive business

In 2010, Barclaycard was short-listed for Best Business Card Programme and Best Industry Innovation of the Year for the Becta programme at The Card Awards. Also in 2010, Barclaycard won the Channel Award for Contactless in the 2010 European Acquiring Forum Awards.



Recent Developments

Barclaycard is continuing to push boundaries in innovation to meet the needs and demands of all sizes of businesses. Indeed, Barclaycard has implemented Visa CodeSure technology in a business card programme, meaning that a keypad, LCD screen and a battery with a three-year lifespan are all incorporated into a standard payment card.

Barclaycard has recently developed Prepaid card solutions that offer a simple way to improve efficiency and gain more control over the way customers distribute cash used within their organisation.

1966	1977	1986	1990s	2007	2008
Barclaycard is launched – the first all-purpose credit card in Europe. The following year 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 in 1990. In 1995, the launch of Barclaycard Netlink sees Barclaycard become the first UK credit card company to have a presence on the internet.	Barclaycard launches the first contactless card.	Barclaycard launches a new visual identity, which includes redesigning its card range and introducing a new multicoloured logo and typeface.

2009	2010
Barclaycard launches the first ever Visa CodeSure card, comprising an LCD screen, keypad and battery. It will help minimise fraud for card-not-present transactions. Also in 2009, Barclaycard Unwind sees Reward Money, rather than music sponsorship and ticketing.	Barclaycard launches the innovative loyalty programme Barclaycard Freedom. The scheme gives customers Reward Money, rather than points or vouchers, to be used at selected stores. Also in 2010, Prepaid card solutions are launched, giving customers increased control over the way they manage their money.

Things you didn't know about Barclaycard

More than one in six UK credit cards is a Barclaycard.

Barclaycard has issued more than five 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.