

## B.3.3. Using electronic prints

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4.65. In countries where the use of credit or debit cards is firmly established, it might be possible to use data from card records to estimate part of total inbound tourism expenditure (and possibly that of other forms of tourism as well) and to break it down into a few categories based on the main business of the payment beneficiaries. This is subject to the following assumptions:

- All (or almost all) holders of credit or debit cards issued by foreign banks are nonresidents and, all holders of credit cards issued by resident banks are residents
- All nonresidents using credit or debit cards issued by foreign banks are visitors
- In most transactions, payment is by credit or debit card, or with cash withdrawn from an ATM

4.66. Such an approach would require agreements with the local managers of international credit card companies in order to establish what kind of information might be collected and under what conditions it might be provided to the tourism administration, with all the guarantees needed to protect user identity.