

# Consumer Payments New Zealand: Competitor and Forecast 2016 – 2021

*Consumer Payments New Zealand  
Global Market 2016 Analysis and  
Forecast to 2021*

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## Summary

The New Zealand market is small, and less densely populated outside of Auckland, making it challenging to service. It is thus essential that digital channels form the basis of issuers' strategies. At the core of the payment market is consumers' embrace of debit cards and EFTPOS, which has been the main driver behind the growth in all non-cash payments. It is a highly mature market in terms of card penetration, although consumers appear to struggle with credit cards as a payment option. Mobile payments need to focus on replicating the convenience of debit cards, which have benefited from the widespread rollout of contactless. However, exceeding consumer expectations will be a challenge, as proven by the failure of Semble.

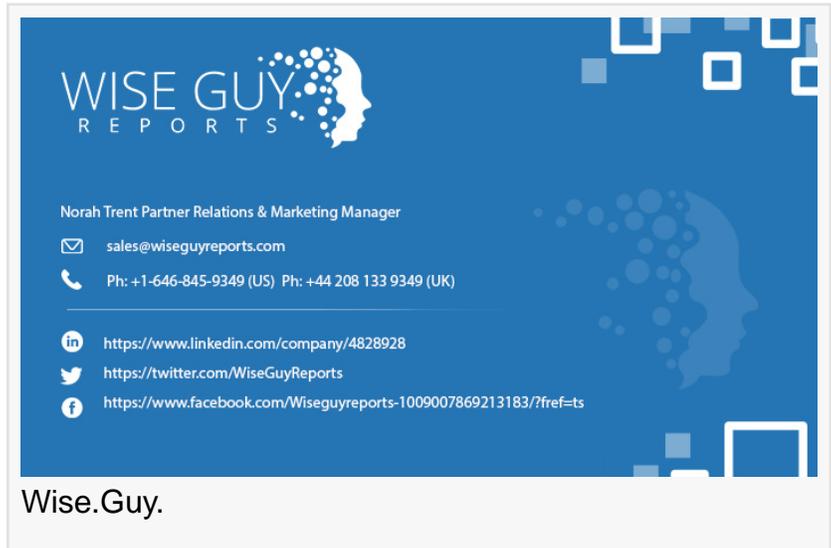
## Key Findings

- Debit cards account for the majority of the New Zealand card market.
- EFTPOS is the dominant card issuer.
- M-commerce is set to record significant growth over the next few years.

## Synopsis

This report examines the consumer payments market in New Zealand, considering payment cards, online payments, P2P payments, and newer payment technologies such as mobile wallets and contactless. This report also examines the regulations in force in the market which players must comply with, and how these have changed in recent years.

- Analyzes consumer attitudes to financial services by life stage.
- Analyzes the major payment card types in terms of both card holding and usage.
- Identifies the major competitors in card issuing and how their position in the market has changed over the last five years.
- Considers consumer attitudes towards prepaid cards, P2P tools, mobile payment tools, and contactless cards, and how companies are deploying these tools to meet customer needs.
- Explores the online payment market by merchant type and payment tool, as well as providing a five-year forecast for the development of the market.
- Considers the regulations affecting the payments market and how they are likely to affect both



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#### Reasons to Buy

- Understand the key facts and figures in the consumer payments market in New Zealand.
- Learn what trends drive consumer behavior at the macro level and plan your strategy accordingly.
- Find out what products the major competitors are launching in the market.
- Discover consumer sentiments towards various payment tools in the market and use this knowledge to inform product design.
- Learn about the key regulatory requirements affecting payments players in New Zealand and any recent or upcoming changes to those requirements.

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