

Peru Cards and Payments Industry Market 2017-By Facilitate Decision Making on the Basis of Historic and Forecasts Data

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SUMMARY

WiseGuyReports published new report, titled "The Cards and Payments Industry in Peru: Emerging trends and opportunities".

"The Cards and Payments Industry in Peru: Emerging trends and opportunities to 2020" report provides detailed analysis of market trends in the Peruvian cards and payments industry. It provides values and

volumes for a number of key performance indicators in the industry, including credit transfers, payment cards, direct debit and cheques during the review period (2012-16).

The report also analyzes various payment card markets operating in the industry, and provides detailed information on the number of cards in circulation, transaction values and volumes during the review period and over the forecast period (2016-20). It also offers information on the country's competitive landscape, including the market shares of issuers and schemes.

The report brings together research, modeling, and analysis expertise to allow banks and card issuers to identify segment dynamics and competitive advantages. The report also covers details of regulatory policy and recent changes in the regulatory structure.

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The report provides top-level market analysis, information and insights into the Peruvian cards and payments industry, including –

- Current and forecast values for each market in the Peruvian cards and payments industry, including debit and credit cards.
- Detailed insights into payment instruments including credit transfers, direct debit, payment cards and cheques. It also, includes an overview of the country's key alternative payment instruments.
- E-commerce market analysis.
- Analysis of various market drivers and regulations governing the Peruvian cards and payments industry.
- Detailed analysis of strategies adopted by banks and other institutions to market debit and credit cards.

Scope



- The Peruvian government developed the National Financial Inclusion Strategy in July 2015. It aims to provide access to financial accounts for at least 50% of the adult population by 2018, and 75% by 2021. The strategy promotes access to savings, insurance and financing, consumer protection, financial education programs, and electronic payments. To increase financial literacy in remote areas, in February 2017 Banco Agropecuario and the National Tambos Program announced the implementation of a financial literacy program to empower 2,250 small agricultural producers from 58 isolated communities in the highlands and jungle areas. Similarly, in April 2017 the Peruvian Banker's Association held its first Family Financial Fair to promote financial education in the country. Rising financial inclusion is expected to drive demand for products such as bank accounts and debit cards.

- In line with the government's financial inclusion program, the national mobile payments system Modelo Peru launched Bim mobile money to provide the unbanked population with access to digital financial services. Modelo Peru is formed by the partnership of 40 Peruvian financial institutions, including private-sector and state-owned banks, credit unions, microfinance institutions, non-bank electronic money issuers, and telecommunication companies.

- With high mobile penetration, companies in Peru are increasingly using mobile technology with a focus on financial inclusion. In collaboration with Mastercard, mobile operator Movistar introduced the country's first electronic mobile money service called Tu Dinero Movil (Your Mobile Money) in January 2015. The service is now available to Movistar's more than 16 million customers, allowing them to conduct a number of transactions such as money transfers, purchases at Mastercard-affiliated establishments, and paying for mobile recharges. Similar to Bim, it can be accessed on smartphones as well as basic mobile phones.

Key points to buy

- Make strategic business decisions, using top-level historic and forecast market data, related to the Peruvian cards and payments industry and each market within it.
- Understand the key market trends and growth opportunities in the Peruvian cards and payments industry.
- Assess the competitive dynamics in the Peruvian cards and payments industry.
- Gain insights into marketing strategies used for various card types in Peru.
- Gain insights into key regulations governing the Peruvian cards and payments industry.

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