

Iran 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 Iran: Emerging trends and opportunities".

"The Cards and Payments Industry in Iran: Emerging trends and opportunities to 2020" report provides

detailed analysis of market trends in the Iranian cards and payments industry. It provides values and volumes for a number of key performance indicators in the industry, including payment cards 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 Iranian cards and payments industry, including –

- Current and forecast values for each market in the Iranian cards and payments industry, including debit and credit cards.
- Detailed insights into payment instruments including payment cards and cheques. It also,



includes an overview of the country's key alternative payment instruments.

- Analysis of various market drivers and regulations governing the Iranian cards and payments industry.
- Detailed analysis of strategies adopted by banks and other institutions to market debit and credit cards.

Scope

- Iranian banks were disconnected from the SWIFT system in March 2012, due to international sanctions placed on Iran by the US as a result of its nuclear program. Banks in Iran were reconnected to the SWIFT system in February 2016, as the sanctions were lifted. This allows banks in Iran to resume cross-border transactions with foreign counterparts. This is anticipated to support the growth in the country's cards and payments industry.
- The lifting of sanctions is expected to encourage more foreign banks to expand operations in Iran. South Korea's Woori Bank opened a representative office in May 2016. In April 2016, the governors of the Central Bank of Iran and the National Bank of Kazakhstan signed a memorandum of understanding on the expansion of banking ties between Iran and Kazakhstan. Furthermore, Belgium's KBC Bank and Germany's DZ Bank have started to handle European clients doing business in Iran.
- To stimulate consumer spending, the Central Bank of Iran introduced a new guideline in September 2016, under which local financial institutions are required to issue low-cost credit cards as part of its nationwide credit card scheme. The credit cards are offered in three types: Gold with a limit of \$15,443.60 (IRR500m), Silver with a limit of \$9,266.10 (IRR300m), and Bronze with a limit of \$3,088.70 (IRR100m). No interest rate is levied on card holders if they clear their debts within a month. Card holders are also allowed to repay their debt in 12-18 instalments with annual interest capped at 18%.

Key points to buy

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

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Wise Guy Reports is part of the Wise Guy Research Consultants Pvt. Ltd. and offers premium progressive statistical surveying, market research reports, analysis & forecast data for industries and governments around the globe.

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