

# Payments Landscape in Australia Market 2017–By Identifying the Key Market Segments Poised for Strong Growth in Future

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## SUMMARY

WiseGuyReports published new report, titled "Payments Landscape in Australia"□

"Payments Landscape in Australia:

Opportunities and Risks to 2021", report provides detailed analysis of market trends in the Australian cards and payments industry. It provides values and volumes for a number of key performance indicators in the industry, including credit transfers, direct debit, cash, payment cards, and cheques during the review-period (2013-17e).

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 (2017-21f). 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.

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

- Current and forecast values for each market in the Australian cards and payments industry, including debit, credit, and charge cards.
- Detailed insights into payment instruments including credit transfers, direct debit, cheques, cash, and payment cards. It also, includes an overview of the country's key alternative payment instruments.
- E-commerce market analysis and payment methods.
- Analysis of various market drivers and regulations governing the Australian cards and



payments industry.

- Detailed analysis of strategies adopted by banks and other institutions to market debit, credit, and charge cards.

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## Scope

- The uptake of alternative payments among Australian consumers is gaining traction due to the availability of a number of options, such as BPAY, POLi, Paymate, and PayPal. Most recently, in July 2016 Google launched its mobile payment solution Android Pay. A month earlier, Samsung Pay had entered the Australian market in collaboration with American Express and Citibank. Similarly, in January 2016 NAB Pay was launched by National Australia Bank (NAB), which was followed by ANZ's ANZ Mobile Pay the next month. The entry of new payment solutions is likely to intensify competition in the country's alternative payments market.

- In March 2017, the Australian Competition and Consumer Commission (ACCC) declined approval for a group of local banks to introduce their own payment apps on Apple smartphones. Commonwealth Bank of Australia (CBA), Westpac, NAB, and Bendigo and Adelaide Bank had been seeking permission from Australian regulators to negotiate with Apple as a cartel, in order to open up iPhones to the installation of bank-branded mobile payment apps.

- To capitalize on the growing popularity of contactless payments, mobile network operator Optus added new contactless bands and stickers to its mobile payments platform Cash by Optus in February 2016. In 2015, CBA launched the Tap & Pay service for Android smartphone users. The service is based on NFC technology and is linked to the user's bank account. Australia's most widely used electronic payments system - Electronic Fund Transfer Point of Sale (EFTPOS) - joined the contactless payments movement in 2014. Initiatives such as these are anticipated to further drive contactless payments over the forecast period (2017e-21f).

## Key points to buy

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

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About US

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Norah Trent

WiseGuy Research Consultants Pvt. Ltd.

+1 646 845 9349 / +44 208 133 9349

[email us here](#)

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