

# Payments in Germany Industry 2017- By Plan Future Business Decisions Using the Forecast Figures

*Payments in Germany Market 2017 - Entry Exit of Key Players, Identify Opportunities and Challenges*

PUNE, INDIA, December 4, 2017 /EINPresswire.com/ -- Summary

"Payments Landscape in Germany: Opportunities and Risks to 2021", report provides detailed analysis of market trends in the German 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.

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The report brings together 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 German cards and payments industry, including -

- Current and forecast values for each market in the German 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 German cards and payments industry.
- Detailed analysis of strategies adopted by banks and other institutions to market debit, credit, and charge cards.

## Scope

- Alternative payment solutions are gaining prominence among German consumers. In April 2017, Vodafone introduced its digital wallet, Vodafone Wallet, enabling its customers to conduct in-store contactless transactions. Along with Visa credit cards, consumers can also integrate their PayPal account with Vodafone Wallet. In the same month, Deutsche Bank launched its own mobile payments service, Deutsche Bank Mobile. The service is usable only by Deutsche Bank customers and is currently limited to Android devices. The wallet utilizes the customer's stored Deutsche Bank card to make payments wherever Mastercard PayPass is accepted.

- To foster the use of electronic payments and realize the need for instant [payments in Germany](#), the European Payments Council launched a pan-European instant credit transfer scheme in select Single Euro Payments Area (SEPA) markets in November 2017. SEPA Instant Credit Transfer (SCT Inst) will enable individuals to transfer a maximum of €15,000 (\$15,783.80) within 10 seconds. Funds can be transferred instantly 24 hours a day, seven days a week, 365 days a year. To roll out a real-time payment method in Germany alongside SCT Inst, UniCredit started testing its real-time payment platform in July 2017.
- The emergence of digital banks is likely to accelerate the shift away from cash. Telecom services provider Telefónica Deutschland partnered with Fidor Bank to launch a mobile-only bank in July 2016. Customers using the O2 banking app can conduct transactions such as peer-to-peer (P2P) transfers and loan applications. Upon opening the account, customers receive a Mastercard debit card. Other mobile-only banks such as N26 and Fidor Bank are active in the German market.

#### Reasons to buy

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

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