

Payments Landscape in Netherlands Market 2017: Key Players – ING Bank, Rabobank, ABN Amro, Visa, Mastercard

PUNE, MAHARASHTRA, INDIA,
December 7, 2017 /EINPresswire.com/ --

SUMMARY

WiseGuyReports published new report, titled "Payments Landscape in the Netherlands"

"Payments Landscape in the Netherlands: Opportunities and Risks to 2021", report provides detailed analysis of market trends in the Dutch cards and payments industry. It provides values and volumes for a number of key

performance indicators in the industry, including credit transfers, cash, direct debit, 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 GlobalData's 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.

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

- Current and forecast values for each market in the Dutch cards and payments industry, including debit, credit, and charge cards.
- Detailed insights into payment instruments including credit transfers, cheques, cash, direct debit, 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 Dutch 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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Payments Landscape in the Netherlands

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Scope

- To foster the use of electronic payments and realize the need for instant payments in the Netherlands, the Dutch Payment Association is now working towards building infrastructure for real-time instant payments. The development of the system began in 2015 and is now in the developmental phase, and is scheduled to go live by May 2019. All major Dutch banks have decided to contribute towards its development. Once implemented, the new instant payment system will enable individuals to transfer funds within five seconds with no amount limit.
- To benefit from a growing preference for alternative payments, banks and payment service providers are launching new solutions. In August 2017, de Volksbank introduced its mobile wallet allowing users to make NFC-based mobile payments at POS terminals. The wallet, which is managed by G+D Mobile Security, supports both Visa and Mastercard debit cards issued by the bank. Previously, ABN Amro had launched its digital ABN wallet in November 2016. This was followed by the launch of Seqr by Swedish mobile payment (m-payment) solution provider Seamless in March, and the ING mobile wallet by ING Bank.
- Migration towards contactless is expected to be the next trend in the Netherlands. According to the Dutch Payments Association, the number of contactless payments in 2016 increased by almost five times to 630 million payments, compared to 135 million in 2015. In December 2016, 24% of all debit card payments were contactless. In addition, the acceptance of contactless cards is well-developed with two thirds of all payment terminals in the Netherlands enabled for contactless payment, compared with one third in 2015. All terminals are required to be equipped for contactless payments by 2020. To capitalize on the increasing acceptance of contactless technology, Rabobank in collaboration with mobile network operator KPN announced an NFC-enabled m-payment option in January 2016.

Key points to buy

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

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