

# Payments Landscape in Brazil Market 2017: Key Players – Banco Bradesco, HSBC, Visa, Mastercard, Citibank and More

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WiseGuyReports published new report,  
titled "Payments Landscape in Brazil"

## Summary

"Payments Landscape in Brazil: Opportunities and Risks to 2021", report provides detailed analysis of market trends in the Brazilian 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 Brazilian cards and payments industry, including –

- Current and forecast values for each market in the Brazilian 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 Brazilian 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 Brazil Market

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## Companies mentioned

Banco Bradesco  
Caixa Econômica Federal  
Banco Santander  
Itaú Unibanco  
HSBC  
Banco do Brasil  
Citibank  
Hipercard  
Elo  
Visa  
Mastercard  
and American Express

## Scope

- To increase credit card use, the National Monetary Council (NMC) has implemented a number of measures in the form of reducing fees and interest rates on credit card transactions. Most recently in January 2017, it introduced restrictions to revolving credit lines offered by credit card issuers. Under the new rule, whenever credit card holders enter a revolving credit pattern and are unable to pay off the debt within the first 30 days, the bank has to offer a credit instalment option to pay off the outstanding balance, with lower interest rates. Card issuers were given a deadline of April 3, 2017 to comply with this rule.
- The uptake of alternative payments is gradually increasing in Brazil, with banks and payment solution providers launching products and services in the market. Google announced plans to launch its payment service Android Pay by the end of 2017 in Brazil. Samsung launched its mobile payment service Samsung Pay in Brazil in July 2016. The service is supported by major banks such as Caixa Econômica Federal (CEF), Banco do Brasil, Brasil Pré-Pagos, Porto Seguro, and Banco Santander Brasil. Visa and Mastercard launched their respective payment services Visa Checkout and Masterpass in 2015.
- The emergence of digital banks is likely to accelerate a shift towards electronic payments in the country. Brazil-based fintech company Contro.ly launched its mobile-only bank Neon in July 2016. Customers use facial recognition to access their account, as well as to perform additional transactions such as transfers and payments. When customers sign up, they have to enroll in biometric authentication with their mobile phone by taking a selfie, which will be used for future authentications. Previously Nubank, the country's first mobile-only bank, was launched in September 2014, which also enables consumers to conduct banking transactions through their mobile phones.

## Key points

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

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