

Payments in Poland Market 2017 – By Analyzing the Performance of Various Competitors

PUNE, MAHARASHTRA, INDIA,
December 26, 2017 /EINPresswire.com/

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WiseGuyReports published new report,
titled "Payments in Poland"

Summary

"Payments in Poland 2017: What Consumers Want", report examines the consumer payments market in Poland, considering payment cards, online payments, P2P payments, and newer payment technologies such as mobile wallets and contactless. The report also examines the main regulatory players overseeing the market.



Poland is one of the most advanced and innovative markets in Europe, offering consumers broad access to the latest technology in electronic payments. Nevertheless cash is still very popular, accounting for 61.5% of the total payment transaction volume in 2017. Payment card use is rising as consumers enthusiastically embrace new technologies, moving from cash to payment cards to contactless. Although cash is very much the dominant means of payment, there was huge growth in the volume of debit card transactions during the review period (2013-17e). This more than doubled between 2013 and 2017, as consumers preferred debt-free payments and avoided unnecessary expenditure. Governments initiatives to promote paperless and cashless transactions and the launch of new mobile POS technologies will boost the adoption of electronic payments in the country. The government has also been encouraging businesses to open bank accounts for employees, and salaries are now paid into bank accounts. It is also focusing on using electronic modes of payment to distribute pension and other retirement benefits.

It provides in-depth analysis of the following –

- Analyzes consumer attitudes to financial services by lifestage.
- Analyzes the major payment card types in terms of both card holding and usage.
- Identifies the major competitors in card issuing and how their position in the market has changed over the last five years.
- Considers consumer attitudes towards P2P tools, mobile payment tools, and contactless cards, and how companies in Poland are deploying these tools to meet customer needs.
- Explores the online payment market in Poland by merchant type and payment tool, as well as providing a five-year forecast for the development of the market.

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[poland-2017-what-consumers-want](#)

Companies mentioned

PKO Bank Polski
mBank
Bank Pekao
Santander
ING Bank
Credit Agricole
Visa
Mastercard

Scope

- Visa partnered with Poland-based payment technology firm PayU in May 2017 to offer Visa Checkout for Polish customers. Under the agreement, Visa Checkout is made available to all services handled by PayU.
- The government has been encouraging businesses to open bank accounts for employees, and salaries are now paid directly into bank accounts. It is also focusing on using electronic modes of payment to distribute pension and other retirement benefits.
- In 2016, interchange fees were reduced to 0.2% on debit cards and 0.3% on other cards. This is expected to support further development of the card acceptance network and stimulate non-cash payments at the POS by lowering cost barriers for merchants.

Key points

- Understand the key facts and figures in the consumer payments market in Poland.
- Learn what trends drive consumer behavior at the macro level and plan your strategy accordingly.
- Find out what products the major competitors are launching in the market.
- Discover consumer sentiments towards various payment tools in the Polish market and use this knowledge to inform product design.

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