

## Payments Landscape in Spain Market 2017: Key Players: CaixaBank, BBVA, Santander, Visa, Mastercard and More

PUNE, MAHARASHTRA, INDIA, January 9, 2018 /EINPresswire.com/ --

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

Summary

"Payments Landscape in Spain: Opportunities and Risks to 2021", report provides detailed analysis of market trends in the Spanish 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 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 Spanish cards and payments industry, including -

- Current and forecast values for each market in the Spanish cards and payments industry, including debit, credit, and charge cards.

- Detailed insights into payment instruments including credit transfers, cheques, direct debit, 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 Spanish 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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## Companies mentioned

CaixaBank BBVA Santander Bankia Banco Sabadell Visa Mastercard American Express

## Scope

- The uptake of alternative payments among Spanish consumers is gaining traction, with international payment providers launching their solutions in the market - the latest initiative being the introduction of Android Pay in July 2017. Individuals holding a BBVA Visa/Mastercard debit or credit card can use Android Pay at any store that accepts contactless payments in Spain. Earlier, in June 2017 Alipay was launched in Spain in collaboration with BBVA. Apple Pay and Samsung Pay also expanded to include CaixaBank and Banco Santander respectively.

- To facilitate instant real-time transfer, a common mobile payment platform called Bizum was launched jointly by 27 Spanish banks in October 2016. Bizum is integrated within the banks' apps and lets users conduct P2P, in-store, and online transactions instantly through their mobile phones. All major banks in Spain offer the service, including Bankia, Sabadell, Santander, CaixaBank, BBVA, Popular, CajaSur, Kutxabank, Laboral Kutxa, Bankinter, Evo, BMN, Abanca, BCC, Caja Almendralejo, Ibercaja, Caja Rural Castilla La Mancha, Cajamar Group, Unicaja, Spain Duero, Castilla la Mancha Bank, and Openbank.

- The emergence of digital-only banks is likely to accelerate the shift towards electronic payments in Spain. The mobile-only imaginBank, launched by CaixaBank in January 2016, provides banking services exclusively through mobile apps and social networks. Through the mobile app, consumers can apply for current accounts, credit cards, and consumer loans, manage personal finances, and make person-to-person (P2P) payments. Users can also use the imaginBank Facebook application to view their bank balances and recent transactions. Recently in February 2017, the bank launched a Facebook Messenger chatbot providing information and assistance to help customers benefit from the latest shopping offers and promotions.

## Key points

- Make strategic business decisions, using top-level historic and forecast market data, related to the Spanish cards and payments industry and each market within it.

- Understand the key market trends and growth opportunities in the Spanish cards and payments industry.

- Assess the competitive dynamics in the Spanish cards and payments industry.

- Gain insights into marketing strategies used for various card types in Spain.
- Gain insights into key regulations governing the Spanish cards and payments industry.

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