

# The Cards and Payments Industry in Peru, Trends, Absolute Opportunity and Value Chain 2020

PUNE, MAHARASHTRA, INDIA, April 13, 2018 /EINPresswire.com/ -- The Cards and Payments Industry in Peru

## Summary

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 (2016-20). It also offers information on the country's competitive landscape, including the market shares of issuers and schemes.



Cards and Payments Industry

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.

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

- Current and forecast values for each market in the Peruvian cards and payments industry, including debit and credit cards.
- Detailed insights into payment instruments including credit transfers, direct debit, payment cards and cheques. It also, includes an overview of the country's key alternative payment instruments.

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## Scope of The Report

- The Peruvian government developed the National Financial Inclusion Strategy in July 2015. It aims to provide access to financial accounts for at least 50% of the adult population by 2018, and 75% by 2021. The strategy promotes access to savings, insurance and financing, consumer protection, financial education programs, and electronic payments. To increase financial literacy in remote areas, in February 2017 Banco Agropecuario and the National Tambos Program announced the implementation of a financial literacy program to empower 2,250 small agricultural producers from 58 isolated communities in the highlands and jungle areas. Similarly, in April 2017 the Peruvian Banker's Association held its first Family Financial Fair to promote financial education in the country. Rising financial inclusion is expected to drive demand for products such as bank accounts and debit cards.
- In line with the government's financial inclusion program, the national mobile payments system

Modelo Peru launched Bim mobile money to provide the unbanked population with access to digital financial services. Modelo Peru is formed by the partnership of 40 Peruvian financial institutions, including private-sector and state-owned banks, credit unions, microfinance institutions, non-bank electronic money issuers, and telecommunication companies.

## Reasons to buy

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

- Understand the key market trends and growth opportunities in the Peruvian cards and payments industry.
- Assess the competitive dynamics in the Peruvian cards and payments industry.

## Table of Contents

### EXECUTIVE SUMMARY 2

1.1. Market overview 2

1.2. Key facts 4

1.3. Top five industry events 5

### 2. PAYMENT INSTRUMENTS 11

2.1. Current payment environment 11

### 3. E-COMMERCE AND ALTERNATIVE PAYMENTS 13

3.1. E-commerce market analysis 13

3.2. Alternative payment solutions 14

3.2.1. Modelo Peru - Bim 14

3.2.2. Tu Dinero Movil 14

3.2.3. PayPal 14

3.2.4. PagoEfectivo 14

3.2.5. Visa Checkout 14

3.2.6. Paysafecard 15

3.2.7. SafetyPay 15

.Continued

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Norah Trent

WiseGuy Research Consultants Pvt. Ltd.

+1 646 845 9349 / +44 208 133 9349

email us here

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