



# The Cards and Payments Industry in Belgium Volume Forecast and Value Chain Analysis 2020

PUNE, MAHARASHTRA, INDIA, April 24, 2018 /EINPresswire.com/ -- Market Overview

'The Cards and Payments Industry in Belgium: Emerging Trends and Opportunities to 2020' report provides detailed analysis of market trends in the Belgian cards and payments industry. It provides values and volumes for a number of key performance indicators in the industry, including cash transactions, credit transfers, direct debits, check payments and payment cards during the review period (2011–2015).

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The report also analyzes various payment card markets operating in the industry, and provides detailed information on the number of cards in circulation, and transaction values and volumes during the review period and over the forecast period (2016–2020). 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.

## Key Highlights

The EU regulation on capping interchange fees for credit and debit cards at 0.3% and 0.2% respectively was implemented in Belgium in 2015. While merchants benefitted from lower transaction costs, banks saw their revenues on payment cards decrease, thus affecting their profitability. With a reduction in revenue, card issuers are likely to cut card offerings and benefits for consumers, and instead look at new ways to generate revenue.

The emergence of mobile-only banks is likely to accelerate a shift towards electronic payments in Belgium. For instance, BNP Paribas launched a mobile-only bank named Hello Bank! in Belgium in 2013, allowing consumers to conduct banking transactions entirely on their mobile phones. Similarly, the France-based telecom provider Orange also plans to introduce its mobile-only bank Orange Bank in Belgium in 2017.

## TABLE OF CONTENT

- 1 Definitions and Methodology
  - 1.1 Definitions
  - 1.2 Methodology
- 2 Key Facts and Highlights

- 3 Executive Summary
- 4 Payment Instruments
- 5 E-Commerce and Alternative Payments
  - 5.1 E-Commerce Market and Payment Methods
  - 5.2 Alternative Payment Solutions
    - 5.2.1 PayPal
    - 5.2.2 Sixdots
    - 5.2.3 Seqr
    - 5.2.4 Sign2Pay
    - 5.2.5 Unified payment platform
    - 5.2.6 SafetyPay
    - 5.2.7 Ping Ping

..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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