

Cards and Payments: Consumption, Demand, Sales, Competitor and Forecast 2016 – 2021

*Cards and Payments Global Market 2016
Analysis and Forecast to 2021*

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/EINPresswire.com/ -- Synopsis

'The [Cards and Payments](#) Industry in Luxembourg: Emerging Trends and Opportunities to 2020' report provides detailed analysis of market trends in Luxembourg's cards and payments industry. It provides values and volumes for a number of key performance indicators in the industry, including credit transfers, direct ebits, cash transactions 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 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.

Summary

'The Cards and Payments Industry in Luxembourg: Emerging Trends and Opportunities to 2020' report provides top-level market analysis, information and insights into Luxembourg's cards and payments industry, including:

- Current and forecast values for each market in Luxembourg's cards and payments industry,

including debit and credit cards.

- Detailed insights into payment instruments including credit transfers, direct debits, cash transactions 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 Luxembourg's cards and payments industry.
- Detailed analysis of strategies adopted by banks and other institutions to market debit and credit cards.
- The competitive landscape in Luxembourg's cards and payments industry.

Scope

- This report provides a comprehensive analysis of Luxembourg's cards and payments industry.
- It provides current values for Luxembourg's cards and payments industry for 2015, and forecast figures to 2020.
- It details the different demographic, economic, infrastructural and business drivers affecting Luxembourg's cards and payments industry.
- It outlines the current regulatory framework in the industry.
- It details marketing strategies used by various banks and other institutions.

Reasons to Buy

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

Key Highlights

- The uptake of alternative payments among consumers in Luxembourg is gradually increasing due to the availability of a number of options, such as Digicash, Yapital and PayPal. Digicash, a mobile payment (m-payment) solution, was introduced in 2012, and its scope was expanded in 2015 to offer a person-to-person (P2P) payment service, allowing users to transfer funds to accounts at partner banks. In July 2016, Seqr, a mobile app by the Sweden-based m-payment solution provider, Seamless, was introduced in Luxembourg. The global payment solution provider PayPal expanded its P2P payment service, Xoom, to Luxembourg in April 2016, allowing consumers to transfer funds to a beneficiary with a bank account in Luxembourg. The emergence of new alternative payment solutions is likely to intensify competition in Luxembourg's alternative payments market.

- Contactless technology is gaining traction in Luxembourg, with banks and payment companies introducing new solutions to gain a market share. Retailers are also installing contactless POS terminals to benefit from this trend. According to Visa Europe, there were 7,000 POS terminals with contactless functionality in Luxembourg as of September 2016. All major banks, such as Banque et Caisse Depargne del' Etat Luxembourg (BCEE), BGL BNP Paribas, Banque Internationale à Luxembourg (BIL) and Banque de Luxembourg (BL) are now offering contactless payment cards.

- To adhere to the Single Euro Payment Area (SEPA) regulations, banks in Luxembourg abandoned the Bancomat debit card scheme at the end of 2011, and all the debit cards were replaced by V PAY debit cards from 2012. A number of banks – including Banque BCP à Luxembourg, Bank Luxembourg SA, BCEE, Raiffeisen Bank, ING Luxembourg and KBL European Private Bankers SA – offer V PAY cards.

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