Australia's Cards and Payments Industry: Emerging Opportunities, Trends, Size, Drivers, Strategies, Products and Competitive Landscape

Description: The report provides market analysis, information and insights into Australia's cards and payments industry, including:

- Current and forecast values for each category of Australia's cards and payments industry including debit cards, credit cards, prepaid cards and charge cards.
- Comprehensive analysis of the industry's market attractiveness and future growth areas.
- Analysis of various market drivers and regulations governing Australia's cards and payments industry.
- Detailed analysis of the marketing strategies adopted for selling debit, credit, charge and prepaid cards used by various bankers and other institutions in the market.
- Comprehensive analysis of consumer attitudes and their buying preferences for cards.
- Competitive landscape of Australia's cards and payments industry.

Summary:

The Australian card payments channel registered marginal growth during the review period (2008-2012). A positive economic outlook, the need for more sophisticated prepaid cards and an increase in online shopping all combined to support the growth of the card payments channel. During the review period, the card payments channel increased in volume at a CAGR of 5.18% to reach 98.0 million cards in circulation in 2012. In value terms, the card payments channel valued AUD601.0 billion (US$624.2 billion). As more consumers move away from cash, cards payments are expected to deliver strong growth over the forecast period. Growth is expected to be driven by increasing demand for prepaid cards, improvements to the regulatory framework, online and mobile commerce, and a positive economic outlook.

Scope:

- This report provides a comprehensive analysis of Australia's cards and payments industry.
- It provides current values for Australia's cards and payments industry for 2012 and forecast figures for 2017.
- It details the different macroeconomic, infrastructural and business drivers affecting Australia's cards and payments industry.
- It outlines the current regulatory framework in the industry.
- It details the marketing strategies used by various bankers and other institutions.
- It profiles the major banks in Australia's cards and payments industry.

Reasons To Buy:

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

Key Highlights:

- In terms of the number of cards in circulation, the Australian card payments channel is expected to post a forecast-period CAGR of 3.20% and will continue to be dominated by the prepaid card category, which represented a share of 39.0% in 2012. The second-largest share was held by the debit cards category with 38.6%, followed by the credit cards category with 18.7% and the charge cards category with 3.6%.
- During the review period, the announcement of relatively high interchange fees by the Reserve Bank of Australia (RBA) had a noticeable effect on the credit card category. For MasterCard and Visa schemes, transactions on platinum cards currently attract a 1% interchange fee, compared to the interchange fees on standard credit cards: 0.4% for Visa and 0.3% for MasterCard. These developments increased the
interchange and other revenue received by credit card issuers, which they may use to fund more generous reward programs without needing to increase annual fees.
- During the review period, the total number of high net worth individuals (HNWIs) increased at a CAGR of 11.72% from 194,799 in 2008 to 301,824 in 2012. Despite its relatively small population, Australia is home to more affluent individuals than its neighboring countries. Over the forecast period, the total number of HNWIs is estimated to reach 401,887 in 2017. Recognizing this growth, Australian banks and card providers are making a significant effort to target this group, as HNWIs traditionally show a greater willingness to use non-cash payment methods such as credit, debit and prepaid cards. Examples include the Diamond and Platinum Awards Credit Card from Commonwealth Bank of Australia, the Singapore Airlines Westpac Platinum Credit Cards from Westpac, and the ANZ Platinum Credit Card and Qantas Platinum card from National Australia Bank.
- To make transactions even more secure, Australian banks are providing secret net codes for online debit card payments. With the introduction of this technology, debit cards are now as frequently used online as credit cards. The NAB Classic Banking debit card, issued by the National Australia Bank, comes with enhanced security and chip technology.
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