



Global and China Financial POS Terminal Industry Report,2015-2018

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STUDY GOAL AND OBJECTIVES

This report provides the industry executives with strategically significant competitor information, analysis, insight and projection on the competitive pattern and key companies in the industry, crucial to the development and implementation of effective business, marketing and R&D programs.

REPORT OBJECTIVES

- ◆ To establish a comprehensive, factual, annually updated and cost-effective information base on market size, competition patterns, market segments, goals and strategies of the leading players in the market, reviews and forecasts.
- ◆ To assist potential market entrants in evaluating prospective acquisition and joint venture candidates.
- ◆ To complement the organizations' internal competitor information gathering efforts with strategic analysis, data interpretation and insight.
- ◆ To suggest for concerned investors in line with the current development of this industry as well as the development tendency.
- ◆ To help company to succeed in a competitive market, and

METHODOLOGY

Both primary and secondary research methodologies were used in preparing this study. Initially, a comprehensive and exhaustive search of the literature on this industry was conducted. These sources included related books and journals, trade literature, marketing literature, other product/promotional literature, annual reports, security analyst reports, and other publications. Subsequently, telephone interviews or email correspondence was conducted with marketing executives etc. Other sources included related magazines, academics, and consulting companies.

INFORMATION SOURCES

The primary information sources include Company Reports, and National Bureau of Statistics of China etc.

Abstract

POS terminals joined UnionPay cumulatively totaled 15.935 million units by the end of 2014, a year-on-year increase of 49.9%, of which 5.3029 million units were added in 2014, up 50.9% from the previous year. The number of POS terminals joined the UnionPay network grew above 40% every year during 2011-2014. Despite rapid growth in POS terminals joined the UnionPay network in China, the POS terminal penetration among medium-sized, small and micro businesses is only 27%, far below 90%-100% in developed countries, indicating vast room for POS terminal to expand.

As of the end of 2014, each POS terminal corresponded to 310 bankcards in China, well above countries such as Italy, Brazil, Sweden, and the United States (40-60 bankcards for a POS terminal); POS terminal ownership per 1,000 people in China stood at 11.65 units, compared with 30-50 units in the United States, Australia, Brazil, and Turkey. Therefore, the POS terminal industry still enjoys a bright prospect for further development.

Seen from the means of communication between POS terminal and banks & UnionPay, mobile POS (wireless POS), without the limits of cable lines and space, finds shorter transaction time at a faster rate. As the POS acquiring business of the third-party payment companies becomes more regulated, grows bigger and develops more diversified profit models, mobile POS terminal hopefully penetrates into small and micro businesses, and express delivery, tobacco, taxi and public utility fields rapidly.

In point of application of technology, POS bankcard payment is combining with multiple means of mobile payment at a rapid rate. Main mobile payment technologies used in POS terminal field are NFC and 2D barcode (passive code scanning) payment. With introduction of relevant standards for offline mobile payment and establishment of related certification systems, offline mobile payment will become more regulated, and consumers will gradually form the habit of mobile payment, thus fuelling rapid growth in demand for POS terminals equipped with NFC module and 2D barcode scanning engine.

Regarding the combination of software and hardware, POS terminal becomes more and more integrated. In the future, POS terminal will be integrated with all sorts of software and hardware, with the former including cash-register system, ERP system, CRM system and member management system with the function of big data analysis to achieve the functions of financial statistics, commercial management and marketing services, and the latter consisting of NFC module, 2D barcode reading module, finger print identification module, sound wave identification module, and face identification module to satisfy customers' needs for a variety of payment models. Multiple intelligent means of payment and big data analysis-based commercial management point-of-sale (CMPOS) will be the orientation of the industry's development.

Global and China Financial POS Terminal Industry Report, 2015-2018 focuses on the followings:

- Global financial POS machine market (including bankcard consumption, POS terminal shipments and competitive landscape in various regions, and bankcard consumption, POS terminal ownership and development trends in CPSS countries);
- Chinese financial POS machine market (covering market overview, market size, competitive landscape, market segments, development trends, etc.);
- China payment industry (comprising non-cash payment, bankcard payment, Internet payment, third-party payment, etc.);
- Chinese financial POS terminal acquiring market (including status quo, market size, competitive landscape, etc.);
- Operation of global and Chinese financial POS machine manufacturers (including revenue, net income, revenue structure, gross margin, R&D costs, financial POS terminal business, etc.).

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