

Global Check Cashing Services Market Size study, By Service Providers (Banks, Credit Unions), By Type of Checks (Pre-printed Checks, Payroll Checks, Government Checks, Tax Checks), By End User (Commercial, Personal, Companies covered), and Regional Forecasts 2022-2028

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Abstracts

Global Check Cashing Services Market is valued approximately USD XX million in 2021 and is anticipated to grow with a healthy growth rate of more than XX % over the forecast period 2022-2028.

The Check Cashing Services can be defined as type of service which offers way to cash paycheck and other types of checks in exchange for a fee. Check Cashing services are offered by financial services providers that also offer different transactions and consumer finance products, such as check cashing, money orders, electronic bill payment and small loans among others. These services are intended for unbanked or underbanked individuals. The rising adoption of alternative financial services and increasing number of technological advancements in banking sector as well as strategic initiatives from leading market players are factors that are accelerating the global market demand. For instance, according to Statista – as of 2022, Total transaction value in the Alternative Financing segment is valued at USD 1.54 billion, and the total transaction value is projected to show an annual growth rate of 2.70% between 2022 and 2027 to reach to total projected amount of USD 1.76 billion by 2027. Moreover, leading market players are launching innovative services to capitalize the growing adoption of check cashing services. For instance, in October 2021, The U.S. Postal Service rolled out a paycheck-cashing service at a few post offices on the East Coast region. UPS launched this new service at its post offices located across Washington,

Baltimore, Falls Church, Va., and the Bronx. Also, growing penetration of Alternative financial services (AFS) in emerging markets and increasing improvements in KYC policies are anticipated to act as a catalyzing factor for the market demand during the forecast period. However, a rising concern over fraudulent transactions and high service charge associated with Check Cashing services impede the growth of the market over the forecast period of 2022-2028.

The key regions considered for the global Check Cashing Services Mmarket study include Asia Pacific, North America, Europe, Latin America, and the Rest of the World. North America is the leading region across the world in terms of market share owing to the growing adoption of alternative financial services and presence of leading market players in the region. Whereas, Asia Pacific is anticipated to exhibit a significant growth rate over the forecast period 2022-2028. Factors such as the increasing number of unbanked individuals and rising penetration of leading AFS service providers in the region, would create lucrative growth prospects for the global Check Cashing Services Mmarket across the Asia Pacific region.

Major market players included in this report are:

Ocwen Financial Corporation
Encore Capital Group Inc
Black Knight Inc.
PHH Corporation
Oaktree Capital Management
QCHI
Film Finances Inc.
Currency Exchange International Corp
Harrison Vickers
Waterman Inc.

The objective of the study is to define market sizes of different segments & countries in recent years and to forecast the values to the coming eight years. The report is designed to incorporate both qualitative and quantitative aspects of the industry within each of the regions and countries involved in the study. Furthermore, the report also caters the detailed information about the crucial aspects such as driving factors & challenges which will define the future growth of the market. Additionally, the report shall also incorporate available opportunities in micro markets for stakeholders to invest along with the detailed analysis of competitive landscape and product offerings of key players. The detailed segments and sub-segment of the market are explained below:
By Service Providers

Banks

Credit Unions

By Type of Checks

Pre-printed Checks

Payroll Checks

Government Checks

Tax Checks

By End User

Commercial

Personal

Companies covered

By Region:

North America

U.S.

Canada

Europe

UK

Germany

France

Spain

Italy

ROE

Asia Pacific

China

India

Japan

Australia

South Korea

RoAPAC

Latin America

Brazil

Mexico

Rest of the World

Furthermore, years considered for the study are as follows:

Historical year – 2018, 2019, 2020

Base year – 2021

Forecast period – 2022 to 2028

Target Audience of the Global Check Cashing Services Market in Market Study:

Key Consulting Companies & Advisors

Large, medium-sized, and small enterprises

Venture capitalists

Value-Added Resellers (VARs)

Third-party knowledge providers

Investment bankers

Investors

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