

Prepaid Card Market By Offering Type (General Purpose Reloadable Card, Gift Cards, Government Benefit/Disbursement Card, Incentive/Payroll Card, Others), By Card Type (Closed Loop Prepaid Card, Open Loop Prepaid Card), By End Users (Individuals, Corporate/Businesses, Government/Public sector), By End User Industry (Retail, Healthcare, Travel and Hospitality, Others): Global Opportunity Analysis and Industry Forecast, 2024-2033

Market Report | 2024-12-01 | 424 pages | Allied Market Research

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Report description:

The prepaid card market was valued at \$2,810.63 billion in 2023 and is estimated to reach \$5,765.03 billion by 2033, exhibiting a CAGR of 7.3% from 2024 to 2033.??

A prepaid card is a type of payment card that is preloaded with a specific amount of money, allowing users to make purchases or withdraw cash up to the card's balance. Unlike credit cards, which involve borrowing money, or debit cards, which are linked to a checking account, prepaid cards are not connected to a bank account and only use the funds that have been loaded onto them. The global prepaid card market is witnessing robust growth due to increase in adoption of digital payments, as shift toward digital payments, prepaid cards provide a convenient, secure, and accessible option for making transactions both online and in-store. According to a study published by Statista, total transactions carried out through digital wallets reached a value of \$17.72 trillion in 2024 globally. Furthermore, rise in unbanked and underbanked populations notably contribute toward the market growth. This is attributed to the fact that prepaid cards are an ideal solution for individuals without access to traditional banking services, offering a way to make payments and manage finances without requiring a bank account. A 2022 study published by the World Bank Group revealed that 1.4 billion individuals are underbanked globally. Thus, prepaid cards present an accessible option for these populations, offering a viable alternative to traditional banking. Moreover, surge in online shopping has spurred the demand

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for prepaid cards, especially as consumers look for safe and easy ways to shop online without linking to their bank accounts. In addition, the popularity of gift cards, a subset of prepaid cards, continues to drive the market, as they remain a favored gifting option and an incentive for promotions and loyalty programs. However, many prepaid cards come with hidden fees, such as activation fees, monthly maintenance fees, and ATM withdrawal fees, which significantly hampers the market growth. Moreover, rise of fraud schemes targeting prepaid cards, such as phishing attacks and scams involving gift cards, has raised concerns among consumers, potentially discouraging further use. On the contrary, the integration of prepaid cards with mobile wallets, contactless payments, and other emerging technologies has enhanced their utility and appeal, making them more convenient for modern consumers. Such developments are expected to offer lucrative opportunities for the expansion of the market during the forecast period.??

The global prepaid card market is segmented on the basis of offering type, card type, end user, end-user industry, and region. By offering type, the market is classified into gift cards, government benefit/disbursement card, incentive/payroll card, general purpose reloadable card, and others. On the basis of card type, it is bifurcated into closed loop prepaid card and open loop prepaid card. Depending on end user, it is segregated into individuals, corporates/businesses, and government/public sector. By end-user industry, it is classified into retail, healthcare, travel & hospitality, and others. Region wise, the market is studied across North America, Europe, Asia-Pacific, and LAMEA.?

Key Findings?

By offering type, the gift cards segment dominate the market in 2023.?

On the basis of card type, the global prepaid card market share was dominated by the closed loop prepaid card segment in 2023, and is expected to maintain its dominance in the upcoming years.?

Depending on end user, the individual segment exhibited the highest growth in 2023.?

As per end-user industry, the retail segment emerged as the dominant force in the market in 2023.?

Region wise, Asia-Pacific dominated the prepaid card market share in 2023.??

Competitive Analysis?

The key market players operating in the prepaid card market are JPMorgan Chase And Co., American Express Company, Mastercard, Green Dot Corporation., Travelex Foreign Coin Services Limited, Visa Inc., Mango Financial, Inc., PayPal Holdings, Inc., Netspend Visa, Kaiku Finance LLC, Bank of America Corporation., HRB Digital LLC., Discover Bank, Western Union Holdings, Inc., CaixaBank, S.A., RBL Bank Ltd., PNC Financial Services Group, Inc, The City Bank Limited, Blackhawk Network Holdings, Inc., and The Points Guy, LLC. These major players have adopted various key development strategies such as business expansion, new product launches, and partnerships to sustain the intense competition and gain a strong foothold in the global market.?

Key Benefits for Stakeholders

This report provides a quantitative analysis of the market segments, current trends, estimations, and dynamics of the prepaid card market analysis from 2023 to 2033 to identify the prevailing prepaid card market opportunities.

The market research is offered along with information related to key drivers, restraints, and opportunities.

Porter's five forces analysis highlights the potency of buyers and suppliers to enable stakeholders make profit-oriented business decisions and strengthen their supplier-buyer network.

In-depth analysis of the prepaid card market segmentation assists to determine the prevailing market opportunities.

Major countries in each region are mapped according to their revenue contribution to the global market.

Market player positioning facilitates benchmarking and provides a clear understanding of the present position of the market players.

The report includes the analysis of the regional as well as global prepaid card market trends, key players, market segments, application areas, and market growth strategies.

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- Industry life cycle assessment, by region
- Product Benchmarking / Product specification and applications
- Product Life Cycles
- Senario Analysis & Growth Trend Comparision
- Technology Trend Analysis
- Go To Market Strategy
- Market share analysis of players by products/segments
- New Product Development/ Product Matrix of Key Players
- Pain Point Analysis
- Regulatory Guidelines
- Strategic Recommedations
- Additional company profiles with specific to client's interest
- Additional country or region analysis- market size and forecast
- Brands Share Analysis
- Criss-cross segment analysis- market size and forecast
- Expanded list for Company Profiles
- Historic market data
- Market share analysis of players at global/region/country level
- SWOT Analysis

Key Market Segments

By Offering Type

- General Purpose Reloadable Card
- Gift Cards
- Government Benefit/Disbursement Card
- Incentive/Payroll Card
- Others

By Card Type

- Closed Loop Prepaid Card
- Open Loop Prepaid Card

By End Users

- Individuals
- Corporate/Businesses
- Government/Public sector

By End User Industry

- Retail
- Healthcare

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- LAMEA
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- Middle East
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- RBL Bank Ltd.
- Bank of America Corporation
- The PNC Financial Services Group, Inc.
- American Express Company
- J.P. Morgan Chase And Co.
- Green Dot Corporation
- NetSpend Corporation
- Kaiku Finance LLC
- CAIXABANK, S.A.
- Travelex Foreign Coin Services Limited
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- Mastercard
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