

# Banking Automation **BULLETIN**

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## **Commercial card spending shifts away from T&E**

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Post-pandemic role of bank branches taking shape

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The stage is set for Canadian payments innovation

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UPI takes Indian cashless payments space by storm

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BNPL: a superapp in waiting?

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## **Country profile: Malaysia**

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## Commercial cards set for strong growth despite permanent hit from COVID

Along with the rest of us, commercial card spending received a severe jolt in 2020 as the COVID pandemic took its toll. As discussed in our commercial cards feature (see page 4), business travel and T&E spending were decimated, and while there was some pickup last year, RBR forecasts that it will be 2025 before Corporate and Lodge cards see pre-pandemic spending levels. The time and cost savings of video meetings and concerns over the impact of business travel on climate change mean that while business travel will in due course surpass previous levels, in any given year it will be lower than previously forecast.

There is, however, a second and parallel trend occurring in the commercial cards sector which is more than offsetting the first. Business cards were already the largest commercial cards segment, but the market is far from saturated, and there is now a growing appetite from SMEs for commercial card products as a way of better managing business expenditure. Commercial cards can widen spending freedom to more employees while allowing businesses to retain control and gain valuable insights. The other side of the B2B payments equation is also influencing growth, with an increasing number of businesses preferring or requiring card use as a way of speeding up payment and improving cash flows.

Growth in the Business cards sector is being fuelled, at least in part, by increased competition in issuance from fintechs which have increased choice and driven down prices. Traditional commercial card issuers might not welcome the extra competition, but this is what was needed to kick an under-exploited sector into life; "a rising tide lifts all boats" seems rather apt in this case.

RBR is forecasting that European commercial card spending will be 44% higher in 2025 than in 2019 – that is an impressive bounceback. For commercial cards, the pandemic may just have been the catalyst that was needed to help it fulfil its long-touted potential.

Dominic Hirsch, Editor

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**Editor** Dominic Hirsch

**Managing Editor** Morten Jorgensen

**Assistant Editor** Tomomi Kimura

**Contributors** Helen Amos, Jeni Bloomfield, Marianna De Silvo, Alison Ebbage, Chris Herbert, Laith Jawad, Shamail Shahid Qureshi, Laura Raus, Laura Rekiaro, Gillian Shaw

**Subscriptions Manager** Abigail Milne

**Advertising Managers** Amanda Hardy, Felix Kronabetter

For all editorial and advertising enquiries:

Telephone: +44 20 8831 7300 Fax: +44 20 8831 7301

Email: [bulletin@rbrlondon.com](mailto:bulletin@rbrlondon.com)

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RBR  
393 Richmond Road  
London TW1 2EF, United Kingdom

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