

# Global Commercial Cards



# Underexploited Commercial Cards Market Faces Transformation

## - Strategic Clarity Drives Success


### Massive Market Opportunity Faces Disruptive Threats

- Commercial cards represent a substantial underexploited opportunity at just 9% of global card purchase volume, yet fintech disruptors and embedded finance solutions are rapidly targeting this lucrative space
- Uneven development across SMB, T&E, and B2B procurement segments creates vulnerability, as nimble competitors introduce integrated expense management and working capital solutions that traditional players struggle to match
- Digital transformation demands and real-time payment alternatives are reshaping business payment preferences, threatening established commercial card relationships and revenue streams

### Comprehensive Intelligence Secures Market Position


- Detailed quantitative and qualitative analysis across SMB, T&E, and B2B segments reveals untapped opportunities and competitive gaps before rivals can exploit them
- Country-by-country market sizing, segmentation and forecasts enable precise resource allocation and strategic positioning in high-growth markets and underserved segments
- Robust data backed by unparalleled primary and secondary research provides the authoritative intelligence needed to defend market share and identify lucrative expansion opportunities

# Unmatched Methodology: Data You Can't Find Anywhere Else



**QUANTITATIVE  
BASELINE**

- Draws on our established history of cards and payments research
- Unparalleled model of card issuance, usage and acceptance for 70+ markets



**TRIANGULATION  
& VALIDATION**


- Robust forecast review process
- Regional and global totals reconcile country specific primary data





**PRIMARY  
RESEARCH**

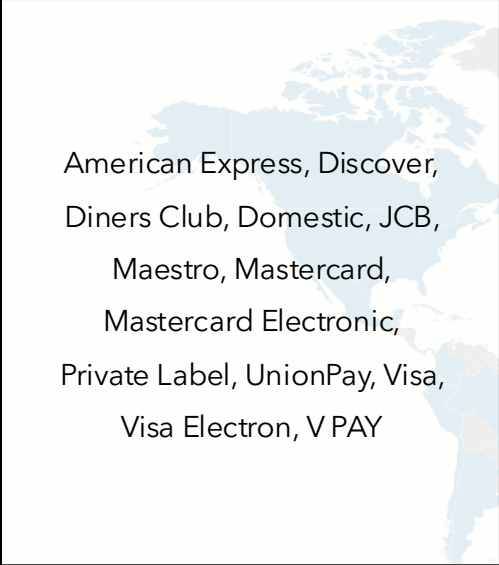
- Ongoing monitoring of product offerings and use cases in each market
- Strategic insights from interviews with leading banks and payment providers on payment instruments, market dynamics, and major players
- Relationships with key institutions (e.g. central banks) provides additional non-public data



**SECONDARY  
RESEARCH**

- Published data from central sources and major players in each market
- In-depth investigation to determine scope/completeness of data and adjust for consistency
- Assessment of published data sets to eliminate cross-market inconsistencies

# Comprehensive analysis of 33 major markets representing 96% of global commercial card volume

Global Commercial Cards Dataset			
Data Scope		Networks	Countries
Metrics	Purchase Volume <i>Card products with a commercial BIN</i>	 American Express, Discover, Diners Club, Domestic, JCB, Maestro, Mastercard, Mastercard Electronic, Private Label, UnionPay, Visa, Visa Electron, V PAY	<b>Individual analysis of 33 countries representing 96% of global commercial card volume:</b>
Actual Data	2020-2024		<b>Americas:</b> Argentina, Brazil*, Canada*, Chile, Colombia, Ecuador, Mexico*, Peru, USA*, Others
Forecasts	2025-2030		<b>Asia-Pacific:</b> Australia, China, India, Japan, Singapore, South Korea, Taiwan, Others
Segments	SMB, T&E, B2B		<b>EMEA:</b> Belgium, France*, Germany*, Ireland, Israel*, Italy*, Netherlands, Poland*, Russia, Saudi Arabia, South Africa*, Spain*, Sweden, Switzerland, Turkey*, UAE, UK*, Others
Card Types	Credit, debit, prepaid		<i>*Denotes markets with enhanced commentary</i>

Qualitative Insights	
<ul style="list-style-type: none"><li>• Commentary on market size/shape, development and growth prospects</li><li>• Key issuers’ presence by segment</li><li>• Enhanced detail in 20 major markets, with topics including: <i>Key features of SMB products   Reporting &amp; monitoring tools for large-market products   Revenue/employee thresholds for Corporate vs. Business cards   Regulatory considerations   Departments responsible for card programmes   Issuance of consumer cards to SMBs</i></li></ul>	

# Unrestricted Team Access: Maximizing Value Across Your Company



## Market Report

- Key market statistics, trends and commentary by country
- Regional and global comparative analyses
- Familiar PowerPoint format facilitates re-use of material



## Market Database

- Charting tool facilitates production of bespoke outputs
- Comprehensive data easily extracted for further analysis



## Video Conference

- Live session to present findings to your organisation and discuss implications



## Expert Support

- Subject matter experts to aid understanding of data and underlying assumptions

# The Market Report presents key insights on commercial card segments, types and products



SMB benchmarks

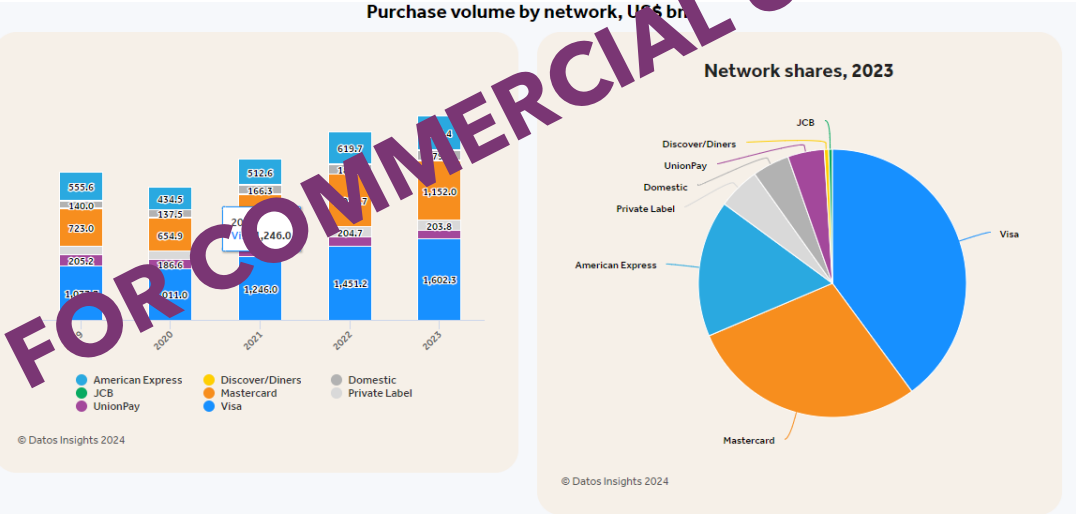
	2023 Volume (US\$ bn)		CAGR, 2023-2029		Share of commercial, 2023	
Credit						
Debit						
Prepaid						
Total						

Figures in parentheses represent global ranking

Source: RBR Data Services

- SMB card spending increased by 18% in 2023, reaching SG\$ 4.1 billion (US\$ 3.0 billion) and comprised 13% of total commercial purchase volume
- Digitalisation has made SMB spending easier, with many purchases being made using smartphone, wearables, or tap-and-pay
- SMBs, unlike large corporates, often have one card for all purchases. Integration of these cards with X-Pays has broadened SMB spending across both travel and non-travel use cases
- Singapore’s government is phasing-out all corporate chequebooks by 2025, which has boosted SMB card spending
- However, many SMB corporates are instead using PayNow Corporate, enabling cardless bank payments via UEN number, limiting SMB card volume growth

# The Market Database is delivered via an online platform which presents data via a series of customisable dashboards



Dashboard - Total Market

Information

Dashboard - B2B Segment

Custom Analysis

Dashboard - T&E Segment

Market Report

Dashboard - SMB Segment



# Deep Market Intelligence and Expert-driven Analysis

We help payment industry stakeholders benchmark their market position, identify untapped opportunities, validate strategic investments, and make confident decisions about market expansion in both traditional and digital payment landscapes.

## COMPREHENSIVE COVERAGE

- Full global coverage, including 67 individual countries
- Robust data for card issuance and usage, contactless, e-commerce and more
- Data and insights on major international and domestic networks

## DEEP MARKET UNDERSTANDING

- Multilingual in-house team
- Deep industry focus and country expertise
- Proprietary research; reliable forecasts

## LONG-TERM COMMITMENT

- Covering cards and payments for >35 years
- Reputation for integrity and independence
- The authoritative research provider trusted by the industry’s major players

## FIND OUT MORE



Daniel Dawson  
Cards & Payments  
Lead

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# Datos Insights Powers Financial Services Transformation

Datos Insights is the leading research and advisory partner to the banking, insurance, securities, and payments industries—both the financial services firms and the technology providers who serve them.

In an era of rapid change, we empower firms across the financial services ecosystem to make high-stakes decisions with confidence and speed. Our distinctive combination of proprietary data, analytics, and deep practitioner expertise provides actionable insights that enable clients to accelerate critical initiatives, inspire decisive action, and de-risk strategic investments to achieve faster, bolder transformation.

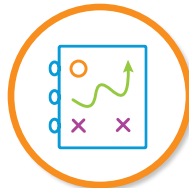
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