

Global Commercial Cards



Underexploited Commercial Cards Market Faces Transformation - Strategic Clarity Drives Success

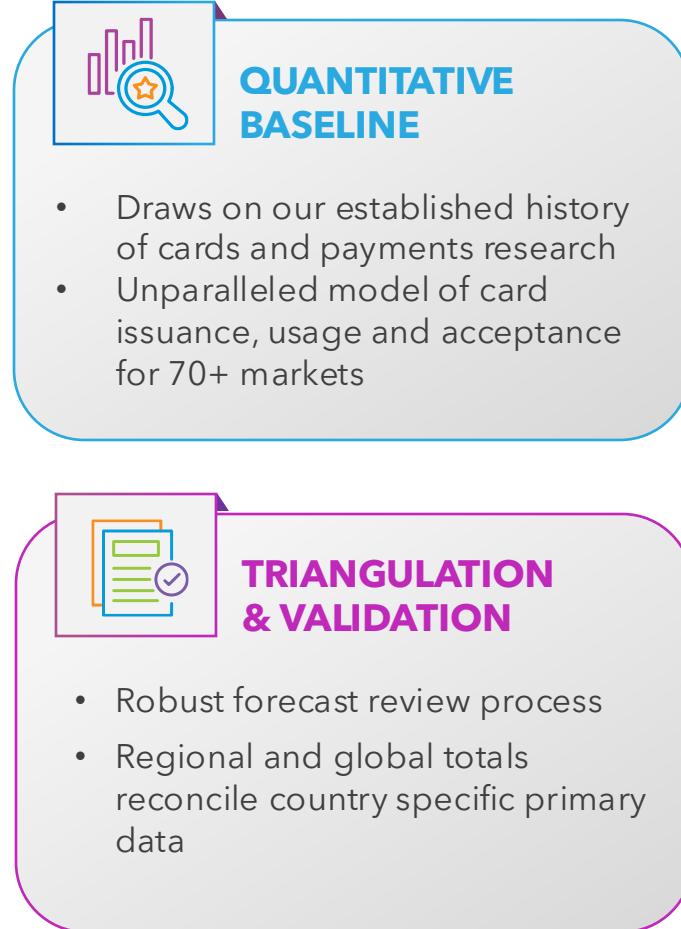
Massive Market Opportunity Faces Disruptive Threats

- 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

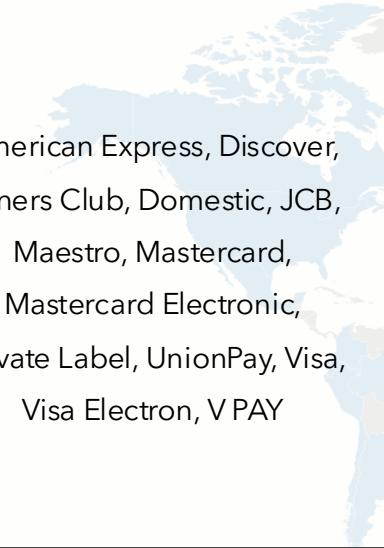
- Detailed quantitative and qualitative analysis across SMB, T&E, and B2B segments reveals untapped opportunities and competitive gaps before rivals can exploit them
- Country-by-country market sizing, segmentation and forecasts enable precise resource allocation and strategic positioning in high-growth 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



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

Qualitative Insights

- Commentary on market size/shape, development and growth prospects
- Key issuers' presence by segment
- Enhanced detail in 20 major markets, with topics including:

Key features of SMB products | Reporting & 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

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			

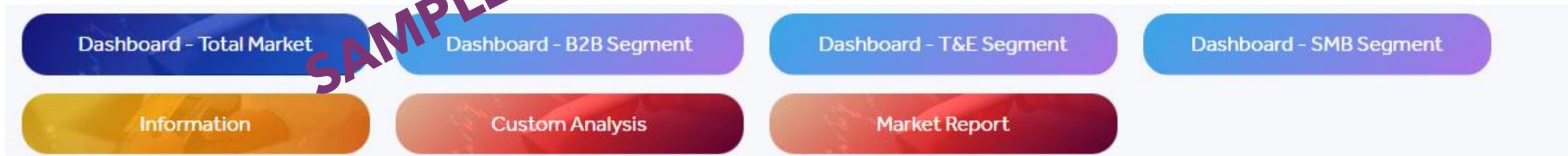
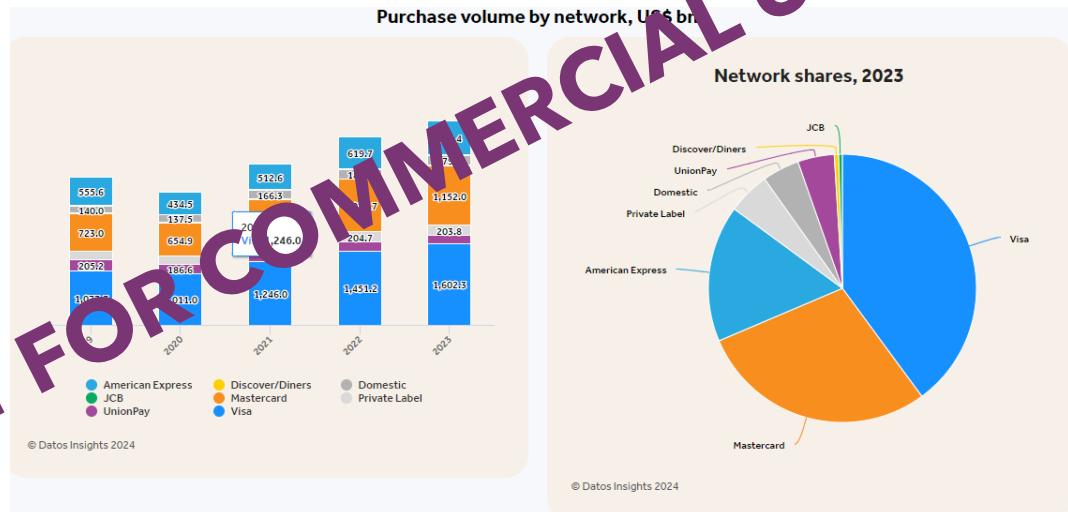
Figures in parentheses represent global ranking

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



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

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DISCOVER



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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.

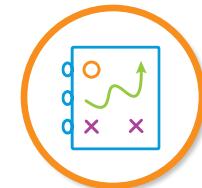
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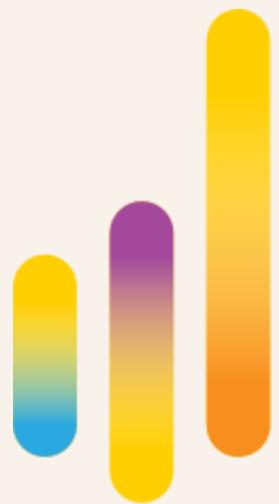
EVENTS



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