

# **Prepaid Card Market by Card Type (Open Loop Prepaid Card and Closed Loop Prepaid Card), Usage (General-purpose Reloadable Card, Gift Card, Government Benefit/Disbursement Card, Payroll Card, and Others), and End User (Retail, Corporate Institutions, Government, and Financial Institutions): Global Opportunity Analysis and Industry Forecast, 2020–2027**

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## **Abstracts**

The prepaid card market is expected to exhibit high growth during the forecast period, owing to the convenience offered similar to that of a credit or debit card with the ability to allow the end user to set the spending limit according to the budget. Prepaid cards are a plastic alternative to carrying money around and are often called everyday cards. Prepaid cards have taken the place of cash, cheques, and other payment cards where consumers or businesses want to use an electronic means of payment, without linking the payment to a credit or debit account. However, various fees and security issues are expected to restrain the market growth. These restraints are expected to have a reduced impact in the near future, owing to the increase in popularity of prepaid cards among teenagers and students.

Europe occupied the highest market share of 49% in the global prepaid card market. Increased adoption of the prepaid cards by corporate offices and financial institutions and proactive efforts taken by European companies to increase awareness about prepaid card drive the market growth. The demand for prepaid cards in Europe is driven by the increase in number of applications in retail establishments, governments, and corporate institutions. Government initiatives to incorporate electronic payments over

\$1,000 to reduce tax avoidance drives the need for prepaid cards. Moreover, cost of basic banking is high, which further boosts the market growth.

Rise in demand for cash alternatives, increase in number of internet users, developments in the e-commerce industry, and increase in adoption of prepaid cards because of adding funds through multiple avenues fuel the growth of the market. However, lack of standardization is prone to fraudulent attacks, which hamper the growth of the market. Furthermore, increase in unbanked and underbanked population offers lucrative opportunities for the market growth globally.

The prepaid card market is categorized on the basis of card type, usage, end user, and region. By card type, the market is bifurcated into open loop prepaid card and closed loop prepaid card. By usage, it is classified into general-purpose reloadable card, gift card, government benefit/disbursement card, payroll card, and others. By end user, the market analyzed across retail establishments, corporate institutions, government, and financial institutions & others. By region, the market is studied across North America, Europe, Asia-Pacific, and LAMEA.

The key players profiled in the prepaid card market include American Express Company, BBVA Compass Bancshares, Inc., Green Dot Corporation, H&R Block Inc., JPMorgan Chase & Co., Kaiku Finance LLC., Mango Financial, Inc., NetSpend Holdings, Inc., PayPal Holdings, Inc. and UniRush, LLC. These key players have adopted strategies, such as product portfolio expansion, mergers & acquisitions, agreements, geographical expansion, and collaborations, to enhance their market penetration.

### Key Benefits for Stakeholders

The study provides an in-depth analysis of the global prepaid card market forecast along with the current & future trends to elucidate the imminent investment pockets.

Information about key drivers, restraints, and opportunities and their impact analysis on the global prepaid card market size is provided in the report.

Porter's five forces analysis illustrates the potency of the buyers and suppliers operating in the industry.

The quantitative analysis of the market for the period 2020–2027 is provided to

determine the market potential.

### By Card Type

Open Loop Prepaid Card

Closed Loop Prepaid Card

### By Usage

General-purpose Reloadable Card

Gift Card

Government Benefit/Disbursement card

Payroll Card

Others

### By End User

Retail Establishments

Corporate Institutions

Government

Financial Institutions & Others

### BY REGION

North America

U.S.

Canada

Europe

UK

Germany

France

Netherlands

Spain

Italy

Nordic Countries

Rest of Europe

Asia-Pacific

China

India

Japan

Australia

South Korea

Rest of Asia-Pacific

LAMEA

Latin America

Middle East

Africa

## KEY PLAYERS

American Express Company

BBVA Compass Bancshares, Inc.

Green Dot Corporation

H&R Block Inc.

JPMorgan Chase & Co.

Kaiku Finance LLC.

Mango Financial, Inc.

NetSpend Holdings, Inc.

PayPal Holdings, Inc.

UniRush, LLC

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