

# **Virtual Cards Market By Product Type (B2B Virtual Cards, B2C Remote Payment Virtual Cards, B2C POS Virtual Cards) , By End-User (Businesses, Individuals) By Industry Vertical (Media and Entertainment, Hospitality, Consumer Goods, Energy and Utilities, Advertising, Education, Others) : Global Opportunity Analysis and Industry Forecast, 2024-2032**

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## **Abstracts**

A virtual card is an electronic card which can be created using the bank's net banking facility, by providing one's credit or debit card details. No charges have to be paid for the same. As the name suggests, they need not be physically issued by card providers. Each virtual card comes with its own card number, CVV number and validity details. It can be used for online transactions just like regular credit/debit cards. Users can just use their smartphone to make a transaction using their virtual cards.

Virtual cards offers added security benefits to their customers as compared to physical cards, since everything is done online so it only involves a few taps for the user to add money, do transactions, paying suppliers/buyers, all within a few seconds. In addition, the virtual cards contains a 16 digit number which is specifically designed for single-use only in between the payer and the payee. Moreover, virtual cards cost lesser than physical cards and they also allow customers to set their own spending limits. Therefore, these are some of the factors propelling the virtual cards market growth. However, a large section of customers are not satisfied with virtual cards and still want a physical card for making transaction. Moreover, there are major concerns over frauds if the smartphone is stolen. Therefore, these are some of the major factors limiting the growth of virtual cards market. On the contrary, rapid innovation in the payments technology and growing concerns over no touch payments is expected to provide

lucrative growth opportunities for the virtual cards market in the coming years.

The virtual cards market is segmented on the basis of product type, industry verticals, end user, and region. By product type, it is segmented into B2B Virtual Card, B2C Remote Payment Virtual Cards, and B2C POS Virtual Cards. The B2B virtual card segment is further sub segmented into Debit Card and Credit Card. By industry verticals, it is bifurcated into Media and Entertainment, Hospitality, Consumer Goods, Energy and Utilities, Advertising, Education, and Others. Based on end user, it is segregated into Businesses and Individuals. By region, it is analyzed across Asia-Pacific, Europe, North America, and LAMEA.

The report analyzes the profiles of key players operating in the virtual cards market such as American Express, BTRS Holdings Inc. dba Billtrust, Bento Technologies Inc., Citigroup Inc., Capital One, DBS Bank Ltd., ePayService, HSBC Group, JPMorgan Chase & Co., Mastercard, Marqeta, Inc., Revolut Ltd, Stripe, Inc., State Bank of India, Standard Chartered Bank, Wise Payments Limited, WEX Inc. These players have adopted various strategies to increase their market penetration and strengthen their position in the virtual cards industry.

### Key Benefits For Stakeholders

This report provides a quantitative analysis of the market segments, current trends, estimations, and dynamics of the virtual cards market analysis from 2021 to 2031 to identify the prevailing virtual cards 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 virtual cards 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 virtual cards market trends, key players, market segments, application areas, and market growth strategies.

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Key Market Segments

By Product Type

B2B Virtual Cards

B2C Remote Payment Virtual Cards

B2C POS Virtual Cards

### By End-User

Businesses

Individuals

### By Industry Vertical

Media and Entertainment

Hospitality

Consumer Goods

Energy and Utilities

Advertising

Education

Others

### By Region

North America

U.S.

Canada

Europe

France

Germany

Italy

Spain

UK

Rest of Europe

Asia-Pacific

China

Japan

India

South Korea

Australia

Rest of Asia-Pacific

LAMEA

Brazil

South Africa

Saudi Arabia

UAE

Mexico

Rest of LAMEA

Key Market Players

American Express

Bento Technologies Inc.

Capital One

Citigroup Inc.

DBS Bank Ltd.

ePayService

JPMorgan Chase & Co.

Mastercard

Revolut Ltd.

WEX Inc.

Wise Payments Limited

Billtrust (BTRS Holdings Inc.)

HSBC

Marqeta, Inc.

Standard Chartered Bank

State Bank of India

Stripe, Inc.

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