

Global Prepaid Card Market with Focus on The United States (2016 - 2020)

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Abstracts

Scope of the Report

The report titled “Global Prepaid Card Market with Focus on The United States (2016 - 2020)”, provides an in-depth analysis of the global prepaid card payments with detailed analysis of market size and growth, market share and economic impact of the industry. The report also provides market size of the global card market. The report provides the detailed analysis of the US prepaid card market, which include market by purchase volume, by installed base, by segments and by amount loaded. The US card market analysis is also provided in the report.

Furthermore, the report also assesses the key opportunities in the market and outlines the factors that are and will be driving the growth of the industry. Growth of the overall global prepaid card market has also been forecasted for the period 2016-2020, taking into consideration the previous growth patterns, the growth drivers and the current and future trends.

The global prepaid card market is fragmented, with large number of prepaid card issuers and processors. The major issuers of the US prepaid card market are MetaBank, Green Dot Corporation, JPMorgan Chase and Comerica Bank, whose company profiling has been done in the report. In this segment of the report, business overview, financial overview and business strategies of the companies are provided.

Country Coverage

United States

Company Coverage

MetaBank

Green Dot Corporation

JPMorgan Chase

Comerica Bank

Executive Summary

A prepaid card is a type of card similar to credit and debit card, but unlike them, a prepaid card does not connect to the bank account of a person and is based on “pay as you go” model. Until the card is purchased and the funds are loaded into it, the prepaid card does not carry any value. The cost of the prepaid card is deducted from the card’s balance. When all the funds loaded on the card are used, then the card is empty and cannot be used further.

The prepaid cards can be segmented by the type, into: closed loop cards, open loop cards and general purpose cards. A closed-loop prepaid card can be used only at a particular merchant or merchant chain. An open loop prepaid card is connected with an electronic payment network like MasterCard or Visa and is issued by the banks or financial institutions. General purpose cards are open-loop cards that can be reloaded in-store or online. The prepaid cards can also be segmented by products, into: payroll cards, youth cards, travel cards, gift cards and government benefit cards.

The global prepaid card market has increased at a significant annual growth rate in 2015 as compared to the preceding year and projections are made that the market would rise in the next five years i.e. 2016-2020. The major growth drivers for the market are: shift towards plastic money for making payments, increased adoption of prepaid cards by unbanked population, increased usage in the form of holiday gift cards, an increase in retail sales, favorable regulations, etc. Yet there are some challenges, which the market faces, such as lack of awareness, lack of standardization, security concerns, etc.

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