

Global Cards and Payments Competitive Landscape Professional Research Report 2025

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Abstracts

Market Overview

According to DIResearch's in-depth investigation and research, the global Cards and Payments market size will reach 90,423 Million USD in 2025 and is projected to reach 203,422 Million USD by 2032, with a CAGR of 12.28% (2025-2032). Notably, the China Cards and Payments market has changed rapidly in the past few years. By 2025, China's market size is expected to be Million USD, representing approximately % of the global market share.

Research Summary

Cards and payments refer to the systems, processes, and instruments involved in facilitating financial transactions using payment cards. Payment cards, such as credit cards, debit cards, and prepaid cards, are widely used by consumers and businesses to make purchases, transfer funds, and access financial services. The cards and payments ecosystem encompasses various stakeholders, including card issuers, acquirers, payment processors, payment networks, merchants, and cardholders. The system operates through a series of interactions, starting with a cardholder presenting a payment card to a merchant at the point of sale. The merchant's payment terminal or online payment gateway securely processes the transaction, verifying the cardholder's information and transmitting the payment request to the card issuer through the payment network. The card issuer approves or declines the transaction based on the cardholder's available funds or credit limit. Once approved, the funds are transferred from the cardholder's account to the merchant's account. Cards and payments also include additional features such as contactless payments, mobile wallets, and emerging technologies like cryptocurrencies and blockchain-based payments. The continuous

advancement in cards and payments technology aims to improve convenience, security, and efficiency in financial transactions, providing individuals and businesses with a reliable and accessible means of conducting financial transactions.

The major global suppliers of Cards and Payments include Visa, China UnionPay, MasterCard, American Express, Discover, JCB, etc. The global players competition landscape in this report is divided into three tiers. The first tier comprises global leading enterprises that command a substantial market share, hold a dominant industry position, possess strong competitiveness and influence, and generate significant revenue. The second tier includes companies with a notable market presence and reputation; these firms actively follow industry leaders in product, service, or technological innovation and maintain a moderate revenue scale. The third tier consists of smaller companies with limited market share and lower brand recognition, primarily focused on local markets and generating comparatively lower revenue.

This report studies the market size, price trends and future development prospects of Cards and Payments. Focus on analysing the market share, product portfolio, prices, sales, revenue and gross profit margin of global major suppliers, as well as the market status and trends of different product types and applications in the global Cards and Payments market. The report data covers historical data from 2020 to 2024, based year in 2025 and forecast data from 2026 to 2032.

The regions and countries in the report include North America, Europe, China, APAC (excl. China), Latin America and Middle East and Africa, covering the Cards and Payments market conditions and future development trends of key regions and countries, combined with industry-related policies and the latest technological developments, analyze the development characteristics of Cards and Payments industries in various regions and countries, help companies understand the development characteristics of each region, help companies formulate business strategies, and achieve the ultimate goal of the company's global development strategy.

The data sources of this report mainly include the National Bureau of Statistics, customs databases, industry associations, corporate financial reports, third-party databases, etc. Among them, macroeconomic data mainly comes from the National Bureau of Statistics, International Economic Research Organization; industry statistical data mainly come from industry associations; company data mainly comes from interviews, public information collection, third-party reliable databases, and price data mainly comes from various markets monitoring database.

Global Key Suppliers of Cards and Payments Include:

Visa

China UnionPay

MasterCard

American Express

Discover

JCB

Cards and Payments Product Segment Include:

Credit Card

Debit Card

Prepaid Card

Cards and Payments Product Application Include:

Online

Offline

Chapter Scope

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