

# Virtual Cards Market Size, Share & Trend Analysis Report By Card Type (Credit Card, Debit Card), By Product Type (B2B Virtual Cards), By Application (Business Use, Consumer Use), By Region, And Segment Forecasts, 2022 - 2030

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## Abstracts

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### Virtual Cards Market Growth & Trends

The global virtual cards market size is expected to reach USD 60.06 billion by 2030, expanding at a CAGR of 20.7% from 2022 to 2030, according to a new study conducted by Grand View Research, Inc. The increasing usage of digital payment platforms is creating the demand for virtual cards worldwide, which is anticipated to drive the growth of the market. In addition, various types of virtual cards offer the consumer a particular set of benefits, such as efficiency and convenience, which also bodes well for the growth of the market.

Virtual cards are changing the financial landscape by introducing a new level of protection for everyone involved in the payment transaction. Hospitality is one industry that has endorsed the use of virtual cards. Moreover, virtual cards are creating the possibility of making payments more dynamic during the check-in and check-out process for the consumers.

The investments being raised by virtual card solution providers are expected to create new possibilities for the growth of the market during the projected period. For instance, in May 2022, MasterCard and fintech company OPay announced their collaboration, paving the way for access to financial services and economic prosperity by bringing

digital commerce to thousands of people in the Middle East and Africa. With this collaboration, OPay consumers and merchants in this region will be able to engage with brands and businesses anywhere in the world.

The COVID-19 pandemic is expected to play a crucial role in driving the growth of the market during the forecast period. People are opting for contactless and digital payments due to the pandemic outbreak, thereby opening new opportunities for the growth of the market. Furthermore, these cards offer contactless payment solutions and are widely accepted at most of the payment gateways and mobile applications such as PayPal and Google Pay which is projected to drive the market growth post-pandemic.

### Virtual Cards Market Report Highlights

The credit card segment is expected to witness the fastest growth during the forecast period. The growing e-commerce businesses worldwide is expected to drive the demand for virtual credit card among consumers, thereby contributing to the segment's growth.

The B2C remote payment virtual cards segment is expected to witness significant growth during the projected period. The growth of the segment can be attributed to the increasing real-time digital disbursements in mobile platforms worldwide.

The business use segment is anticipated to dominate the market during the forecast period. Businesses across the globe are adopting virtual card payments to streamline their payment processes and meet their evolving customer needs, which is one of the vital factors that propelled the segmental growth in 2021.

The Asia Pacific regional market is expected to witness the fastest growth during the projected period. The increasing internet penetration across the region is expected to play a decisive role in driving regional market growth.

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