

The 2023-2028 Outlook for Prepaid Cards in China

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Abstracts

This study covers the latent demand outlook for prepaid cards across the regions of China, including provinces, autonomous regions (Guangxi, Nei Mongol, Ningxia, Xinjiang, Xizang - Tibet), municipalities (Beijing, Chongqing, Shanghai, and Tianjin), special administrative regions (Hong Kong and Macau), and Taiwan (all hereafter referred to as 'regions'). Latent demand (in millions of U.S. dollars), or potential industry earnings (P.I.E.) estimates are given across some 1,100 cities in China. For each major city in question, the percent share the city is of the region and of China is reported. Each major city is defined as an area of 'economic population', as opposed to the demographic population within a legal geographic boundary. For many cities, the economic population is much larger than the population within the city limits; this is especially true for the cities of the Western regions. For the coastal regions, cities which are close to other major cities or which represent, by themselves, a high percent of the regional population, actual city-level population is closer to the economic population (e.g. in Beijing). Based on this 'economic' definition of population, comparative benchmarks allow the reader to quickly gauge a city's marketing and distribution value vis-à-vis others. This exercise is quite useful for persons setting up distribution centers or sales force strategies. Using econometric models which project fundamental economic dynamics within each region and city of influence, latent demand estimates are created for prepaid cards. This report does not discuss the specific players in the market serving the latent demand, nor specific details at the product level. The study also does not consider short-term cyclicalities that might affect realized sales. The study, therefore, is strategic in nature, taking an aggregate and long-run view, irrespective of the players or products involved.

In this report we define the sales of prepaid cards as including all commonly understood products falling within this broad category, such as solutions for financial inclusion of unbanked consumers, innovative and expanding card features, increasing online transactions, and rising demand for cost-effective and convenient electronic payment

solutions; payment cards; use in enterprises for payroll, healthcare payments, and incentives; and gift cards, irrespective of product packaging, formulation, size, or form. Companies participating in this industry include AccountNow, ACE Cash Express, American Express Company, Blackhawk Network Holdings, Caxton FX, Edenred, Green Dot, JP Morgan Chase, Kaiku Finance, MasterCard, MetaBank, NetSpend Holding, Inc., PayPal Holdings, The Bancorp Bank, Visa, Wal-Mart, and WEX. In addition to the sources indicated, additional information available to the public via news and/or press releases published by players in the industry was considered in defining and calibrating this category. All figures are in a common currency (U.S. dollars, millions) and are not adjusted for inflation (i.e., they are current values). Exchange rates used to convert to U.S. dollars are averages for the year in question. Future exchange rates are assumed to be constant in the future at the current level (the average of the year of this publication's release in 2022).

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