

RBR DATA SERVICES

Global Commercial Cards

RESEARCH OVERVIEW



RBR Data Services research delivers market and competitive intelligence to support regular and ad-hoc strategic planning

RBR Data Services provides clients with independent and reliable data and insights through published research, consulting and bespoke data services. Its global research covers the cards and payments, retail technology and banking automation sectors and is used by leading market participants, analysts and regulators as the authoritative source of industry and competitor benchmark data.

Datos Insights is the advisor of choice to the banking, insurance, securities, and retail technology industries – both the financial institutions and the technology providers who serve them. We help our clients make better technology decisions so they can protect and grow their customers' assets.

For more information, visit www.datos-insights.com

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Global Commercial Cards 2023 helps industry stakeholders to identify opportunities in this underdeveloped market

Commercial cards represent a substantial underexploited market opportunity

- Commercial cards account for just 7% of global card purchase volume, and represent a major opportunity for networks, banks, specialist issuers, processors and fintechs
- Across the world, there is uneven development of offerings for small and medium businesses, travel and entertainment purposes, and business-to-business procurement

Global Commercial Cards 2023 will be an invaluable tool for strategic planning

- Global Commercial Cards 2023 will provide comprehensive data and deep market insight
- It will deliver country-by-country analysis including market sizes, segmentation and forecasts
- The study will highlight market trends and key developments in each country

Global Commercial Cards 2023 provides detailed quantitative and qualitative analysis of SMB, T&E and B2B segments

Quantitative

Metric	Purchase volume on card products with a commercial BIN		
Segments	Small and Medium Business <i>(Business)</i>	Travel and Entertainment <i>(Corporate / Lodge)</i>	Business to Business <i>(Purchasing / Fleet / Fuel / Travel Wholesale)</i>
Card types	Credit, debit and prepaid		
Geographies	33 countries covered individually, plus aggregate figures for other markets in each region ◀ See slide 5		
Timeframe	Annual data for 2019-2022; forecasts for 2023-2028		
Networks	American Express, Diners Club/Discover, Domestic, Mastercard, JCB, Private Label, UnionPay, Visa		

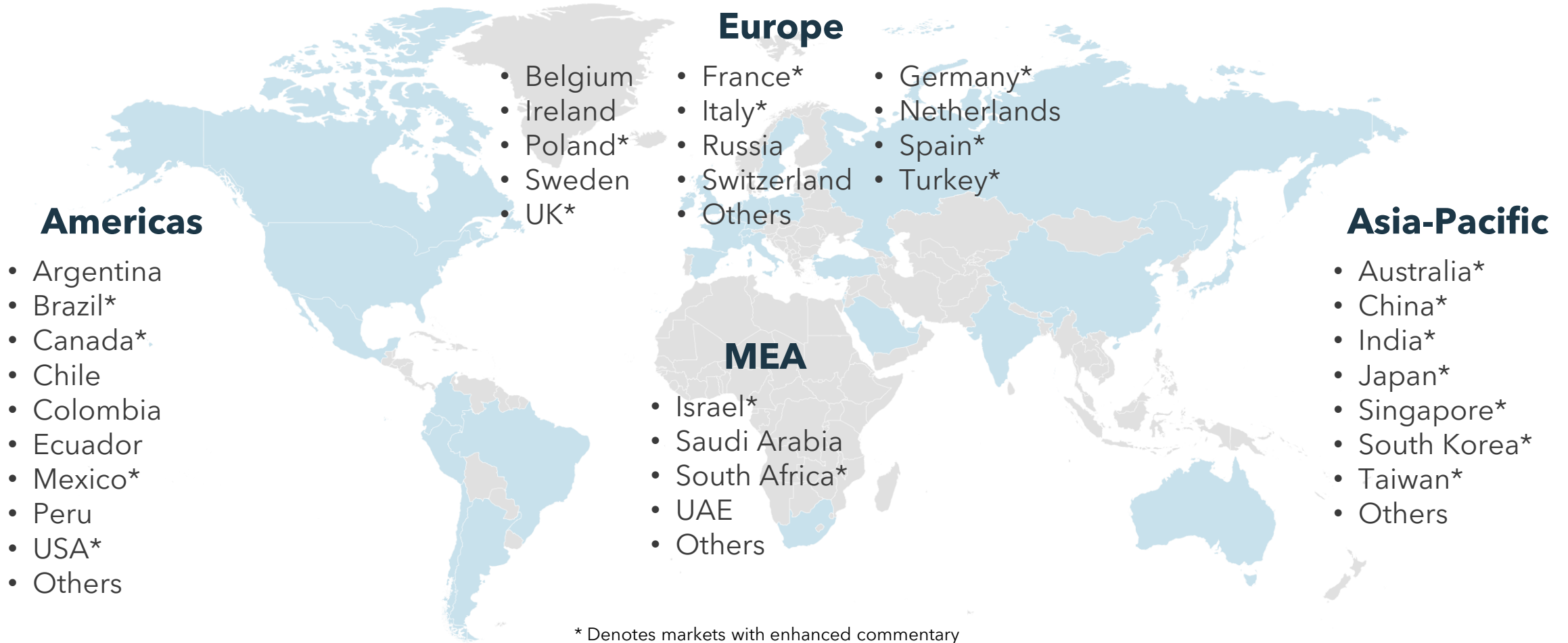
Qualitative

Commentary on market size/shape, development and growth prospects

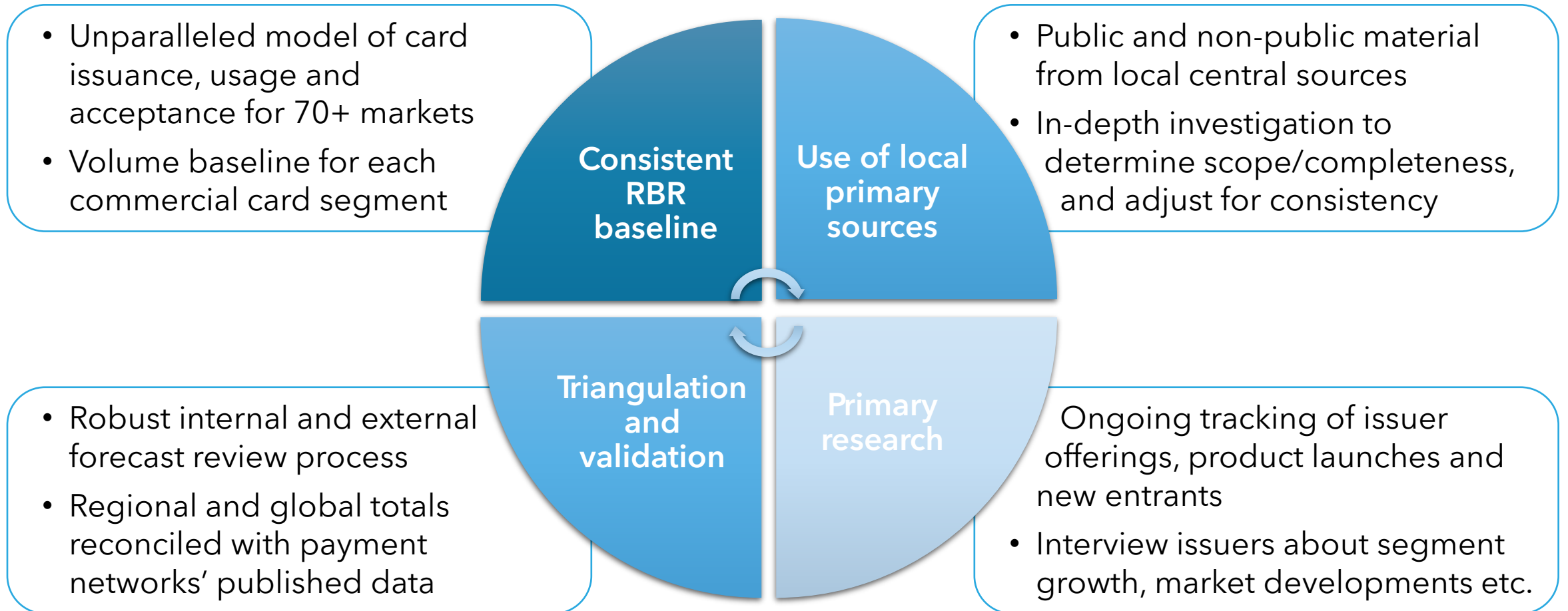
Key issuers' presence by segment

Enhanced detail in 20 major markets, with topics to include
Key features of SMB products | Reporting and monitoring tools for large-market products | Revenue/employee thresholds for Corporate vs. Business cards | Regulatory considerations | Departments responsible for card programmes within businesses | Issuance of consumer cards to SMBs

Comprehensive coverage includes individual analysis of 33 countries that represent 96% of global commercial card volume



RBR Data Services synthesises diverse material from primary and secondary research, ensuring robust data and forecasts



Ease of use, and access to the RBR team, maximises value across your organisation

Deliverables collectively address clients' core market intelligence needs



Market Report

- Key market statistics, trends and commentary by country
- Regional and global comparative analyses
- Familiar PowerPoint format facilitates re-use of material



Market Database

- Excel format enables use across your organisation
- Charting tool facilitates production of bespoke outputs
- Comprehensive data easily extracted for further analysis



Video Conference

- Live session to present findings and discuss implications



Analyst Access

- Ongoing access to senior RBR Data Services researchers

Global Report

£73,000

Regional Reports

Asia-Pacific	£25,000
Europe	£34,500
Americas	£28,000
MEA	£14,000

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The Market Report presents key insights on commercial card segments, types and products

Purchase volume, 2022 (\$bn)

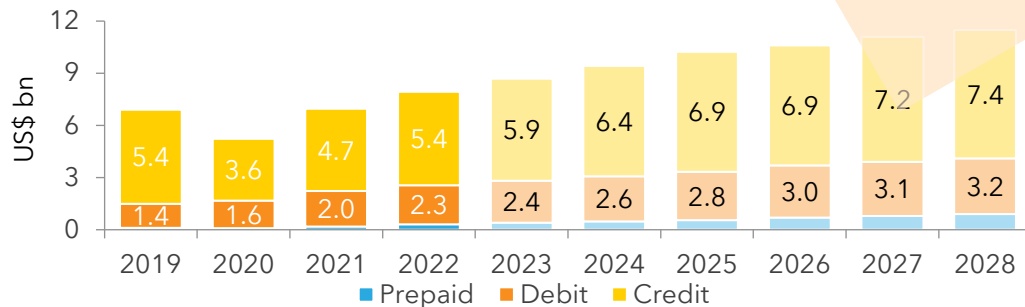
Card type	SMB	T&E	B2B	Total
Prepaid	0.3	0.0	0.0	0.3
Debit	2.3	0.0	0.0	2.3
Credit	4.0	0.8	0.6	5.4
Total	6.5	0.8	0.6	7.9

Key insights

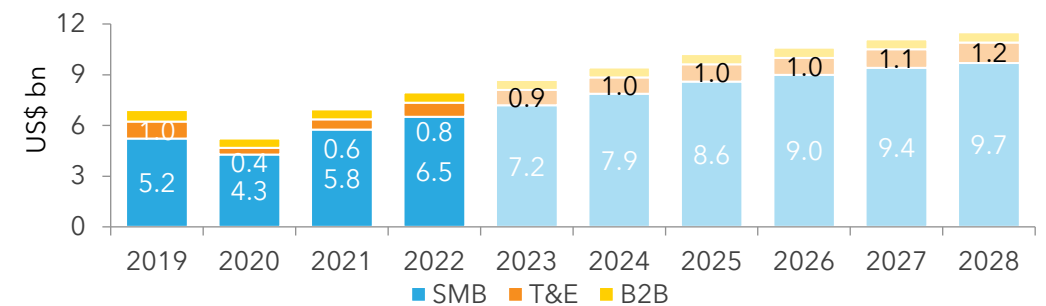
- Commercial cards issued in Belgium were used for purchases totalling US\$ 7.9 billion in 2022, up by 14% compared to 2021
- SMB cards account for most volume, with T&E (all of which are Corporate) and B2B (largely fuel) cards accounting for much lower shares
- Historically, SMB owners have typically used personal cards for business expenditure, rather than commercial products - changing behaviour means the SMB segment will see the strongest growth between 2022 and 2028
- Credit cards (including charge cards) are more commonly used by businesses than debit or prepaid cards, accounting for 68% of total volume

ILLUSTRATIVE

Purchase volume by card type



Purchase volume by segment



The Market Database in Excel allows users to access data, produce charts and carry out bespoke analysis

GLOBAL COMMERCIAL CARDS 2023								
Purchase Volume by Segment, 2019-2028 (USD billion)								
Confidential - Client internal use only								
Country	Segment	2019	2020	2021	2022	2023	2024	2025
France	SMB	39.5	33.6	38.9	42.1	45.1	48.2	51.1
France	T&E	7.2	4.3	5.1	5.8	6.5	7.2	7.9
France	B2B	6.9	5.9	6.6	7.3	8.0	8.7	9.4
France	Total	55.0	44.9	51.6	55.2	59.6	64.1	68.4
Germany	SMB	13.5	9.8	11.2	12.6	14.0	15.4	16.8
Germany	T&E	9.4	4.1	4.8	5.5	6.2	6.9	7.6
Germany	B2B	3.8	3.4	3.9	4.4	4.9	5.4	5.9
Germany	Total	28.3	18.2	20.9	23.5	26.1	28.7	31.3

GLOBAL COMMERCIAL CARDS 2023					
Purchase Volume by Network, 2019-2022 (USD billion)					
Confidential - Client internal use only					
Country	Network	2022			Total
		Prepaid	Debit	Credit	
Italy	Visa	0.2	1.4	8.7	10.2
Italy	Mastercard	0.6	0.2	7.5	8.2
Italy	UnionPay				
Italy	Domestic				
Italy	American Express			5.3	5.3
Italy	Diners Club/Discover			0.3	0.3
Italy	Private Label			0.2	0.2
Italy	Total	0.8	1.6	22.1	24.5

RBR Data Services is the authoritative provider of cards and payments research, trusted by the industry's major players

Key Qualifications

- **35 years' experience** delivering cards and payments research to blue-chip client base
- **Dedicated commercial cards research** since 2011
- **Multilingual in-house team**, with deep industry focus and country expertise
- **Integrated research, analysis and writing** enables direct engagement with *RBR Data Services* team
- **Reputation for premium, independent research** studies funded by leading industry suppliers

Types of Client

- **Payment networks** incl. American Express, Mastercard, Visa, Discover, JCB
- **Payment processors** incl. Fiserv, Nexi, Adyen
- **Consultancies** incl. Bain & Company, Boston Consulting Group, Oxera Consulting
- **Banks** incl. Capital One, Goldman Sachs, SEB
- **Investors** incl. Ares Management, Elliott Management, Francisco Partners
- **Others** incl. European Commission

"RBR's research provides us with strategic industry benchmark data of a quality heads above anything else available"
Mastercard



datos

INSIGHTS