Commercial Cards in Europe: Stagnating or Growing?

Description: Commercial credit cards include corporate cards, purchasing cards, lodged cards, and recently virtual cards (also known as single-use account, or SUA). Europe has not been a wholesale adopter of the commercial cards model, but expectations for growth of virtual payments are positive, especially in mid-to-large markets. However, new European Union interchange regulations have introduced market noise that bears watching.

In a new research note, Commercial Cards in Europe: Stagnating or Growing? The author reviews the status of European mid-to-large market commercial credit cards. Whilst regional spending volumes have historically been driven by business travel, growth in procurement-related spend is finally taking off by virtue of single-use accounts.

“The major opportunity should be in the virtual card/SUA space, although starting from a small base, given the inherent advantages to this product,” commented, the Director of Commercial and Enterprise Payments Advisory Service and author of the report. "The European Union's new Interchange Fee Reform (IFR) regulations will have some impact on corporate card growth, but whether that is a shifting of spending to other payment types or simply a redistribution of card spending share remains to be seen."

Highlights of the research note include:


- Estimates of growth of commercial credit card spend by product type through 2020

- The author's analysis of potential impacts of E.U. IFR on commercial credit cards by product/scheme

- Discussion of the virtual account opportunity in business-to-business, or B2B, payments


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