THE FUTURE OF PREPAID CARDS



MARKET TRENDS

$1.06 Trillion

Expected U.S. value of the prepaid card & digital wallet market by 2030.*

Primary Users in U.S.**

- **Women (18-34):** 38% of card sign-ups
- **Rural:** 74%+ of households in rural areas
- **Millennials:** 70%+ favor prepaid cards

Areas of Growth in 2025**

Percentages of Increase:

- Gen Z Card Use: **35%**
- Freelance Payroll: **23%**
- Travel Cards: **21%**
- Reloadable Cards: **14% YOY**

Top Features for Millennials***

- Secure Online Shopping **40.6%**
- Simple Bill Pay **39.6%**
- Expedient Buying **37.6%**
- Direct Deposit **37.6%**

INNOVATIONS

Virtual Cards

42% of Americans utilized virtual prepaid cards within a six month timeframe†

- Easy to issue for credit unions and easy for members to buy
- Used for online, digital, and over-the-phone purchases & P2P transfers.
- Members can choose delivery date for gift cards
- Easy to add reloadable cards to a mobile wallet

Enhanced Security

Digital features offer advanced protection

Tokenization: Stops scammers from accessing card data by replacing personal information with a random, unique number, called a token.

Spending Controls: Cardholders can set transaction limits via mobile apps to protect cards from misuse.

On/Off Feature: Mobile apps allow cardholders to turn their cards “off” if they detect suspicious activity.

Real-time Purchase Tracking: Whether online or via mobile app, it helps with spotting suspicious activity

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To learn how Envisant can help you with your prepaid strategy, contact us at **1-800-942-7124.**

* Research and Markets

** CoinLaw

***SoftJourn

†The Financial Brand