

Global Payment Card Issuance Software Market to Reach \$3.18 Billion at a Steady 11.3% CAGR by 2029

*The Business Research Company's
Payment Card Issuance Software Global
Market Report 2025 - Market Size, Trends,
And Global Forecast 2025-2034*

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How Large Will The Payment Card Issuance Software Market Be By 2025?

Over recent years, there has been a swift expansion in [the size of the payment card issuance software market](#). Growth from \$1.86 billion in 2024 to

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\$2.07 billion in 2025, accompanied by a compound annual growth rate (CAGR) of 11.6%, is forecasted. This growth during the previous historical period is conveyed by factors including an increase in the use of debit cards in developing economies, a rising need for a secure banking infrastructure, a growing banked population, a surge in digital retail banking, and the expansion of branch-level card issuance services.

Rapid expansion is projected for the payment card issuance software market in the coming years, with a

forecast growth to \$3.18 billion in 2029 at an 11.3% compound annual growth rate (CAGR). Factors contributing to growth during this forecast period include the increase in virtual card adoption, growth of digital-first banking models, higher demand for real-time customer onboarding, a surge in fintech partnerships with banks, and the heightened need for individualized customer experiences. Foreseen trends for this period encompass incorporating biometric authentication into issuance workflows, embracing cloud-native issuance platforms, creating environment-friendly card alternatives, broadening of token-based issuance models,

and the rise of decentralized card management solutions.

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What Are The Major Driving Forces Influencing The Payment Card Issuance Software Market Landscape?

The continuous digital transformation of banking services are predicted to stimulate [the expansion of the payment card issuance software market](#) in the future. This digital shift refers to the conversion of traditional banking processes into digital versions that offer customers easy, speedy, and secure access to financial services through online and mobile interfaces. The upsurge in this conversion is the outcome of growing customer demand for quick, contactless financial transactions in real-time through mobile and online platforms. This digital transformation amplifies the growth of payment card issuance software by intensifying the need for secure, automated instant issuance of physical and virtual cards required for smooth digital transactions. For example, as reported by the France-based central bank, Banque de France, in July 2024, there was a 6.6% increase in the total number of non-cash transactions in the euro area, escalating to 71.2 billion in the latter half of 2023, relative to the same timeframe in 2022. Thus, the soaring digital transformation of banking services bolsters the expansion of the payment card issuance software market.

Who Are The Top Players In The Payment Card Issuance Software Market?

Major players in the Payment Card Issuance Software Global Market Report 2025 include:

- SAP SE
- TietoEVRY Corporation
- Stripe Inc.
- ACI Worldwide Inc.
- Galileo Financial Technologies Inc.
- Entrust Corporation
- Marqeta Inc.
- Pleo Solutions ApS
- Clai Payments AB
- Nium Pte. Ltd.

What Are The Future Trends Of The Payment Card Issuance Software Market?

[Leading firms in the payment card issuance software market](#) are concentrating their efforts on creating enhanced solutions such as cloud-native payment processing systems. These systems improve the scalability, speed, and adaptability of issuing and managing payment cards. Broadly, cloud-native payment processing systems, constructed and fully deployed in the cloud, leverage microservices architecture and containerization to facilitate real-time scalability and high availability, integrating smoothly with digital banking services. For instance, Thought Machine, the UK-based cloud banking technology company, unveiled Vault Payments in February 2024. This cloud-native card and payment processing platform is aimed at advancing sophisticated

payment card processing facilities. Vault Payments extends Thought Machine's core banking platform by launching a highly adaptable payments engine that can issue, process, and manage payment cards in real-time across different schemes and locations. This innovative platform provides superior performance and customization, meeting the needs of traditional banks, fintech companies, and digitally-oriented challengers and enabling them to devise unique card products and services. With its compatibility with various card networks, real-time payment systems, and fraud prevention instruments, it is an ideal choice for global financial institutions seeking a contemporary, secure payment framework. Vault Payments pairs a modular structure with operational agility, presenting a multifaceted solution for reshaping the digital card issuance and processing scenario.

Market Share And Forecast By Segment In The Global Payment Card Issuance Software Market
The payment card issuance software market covered in this report is segmented

- 1) By Component: Software, Services
- 2) By Technology Adoption: Legacy Technologies, Emerging Technologies
- 3) By Deployment Mode: On-Premises, Cloud
- 4) By Enterprise Size: Small And Medium Enterprises, Large Enterprises
- 5) By End-User: Banks, Financial Institutions, Retail, Government, Other End-Users

Subsegments:

- 1) By Software: Card Management Software, Card Printing Software, Card Personalization Software, Europay, MasterCard, And Visa Card Issuance Software, Instant Issuance Software, Central Issuance Software, Digital Card Issuance Platforms
- 2) By Services: Consulting Services, Integration And Deployment Services, Support And Maintenance Services, Managed Services, Training And Education Services

View the full payment card issuance software market report:

<https://www.thebusinessresearchcompany.com/report/payment-card-issuance-software-global-market-report>

Payment Card Issuance Software Market Regional Insights

In the Payment Card Issuance Software Global Market Report 2025, North America topped as the largest region for the year 2024 and Asia Pacific is anticipated to witness the highest growth rate in the upcoming forecast period. The report includes a comprehensive coverage of regions namely Asia-Pacific, Western Europe, Eastern Europe, North America, South America, Middle East, and Africa.

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