

# Global Private Label Card Market: Trends & Opportunities (2016-2020)

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## Abstracts

### Scope of the Report

The report titled “Global Private Label Card Market: Trends & Opportunities (2016-2020)”, provides an in-depth analysis of the global private label card market by value and by volume. The report also gives an insight of the global card market by value, by volume, etc. The report provides a regional analysis of the private label cards, including the following regions: US and Europe.

The report also assesses the key opportunities in the market and outlines the factors that are and will be driving the growth of the industry. The competition in the global private label card market is dominated by Alliance Data Systems, JP Morgan Chase & Co, Wells Fargo & Co and Capital One Financial Corp. Further, key players of the private label card market are also profiled with their financial information and respective business strategies.

### Country Coverage

America

Europe

### Company Coverage

Alliance Data Systems

JP Morgan Chase & Co.

Wells Fargo & Co.

Capital One Financial Corp

## Executive Summary

Payment cards allow the card holders to make payments by electronic fund transfer. These cards are classified into credit cards and debit cards. The debit cards are cards in which the card holder directly transfers money from their bank account to make payment for the purchase. Credit cards are the cards issued by the banks, allowing the holder to purchase goods and services on credit. The credit cards are further classified into private label cards and other credit cards.

Private label credit cards or store cards or proprietary cards are branded for a specific retailer or a manufacturer. The retailer can manage the cards in house or can be managed or issued by a third party processor, who in turn collects the payments from the card holders. Terms and conditions for private label cards are made by the contract between the retailer and the third party processor. Retailers prefer to have their own cards, thus enabling the consumers to shop at their stores. Private label cards are used in retail outlets, mostly to attract the consumers and giving them another reason to shop at particular stores. The private label cards, however, have a lower credit limit and a high interest rates.

The private label cards have different advantages to customers, to retailers and to business. The disadvantages of private label cards are high interest rates and harm to the credit score.

The private label card market is driven by rising global population, increasing urbanization, rewards and incentive programs, increasing mobile payments, increasing global GDP per capita and increasing retail sales.

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