

Commercial Payment Cards: The U.S. and Global Markets and Trends, 7th Edition

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Abstracts

With job creation showing signs of accelerating at the beginning of 2012, there is a renewed sense that business expansion will once again breathe life into the U.S. economy. And, with speculation that international economies may experience slower growth or even mild recession, now is the time for card issuers and marketers to double-down on the \$730 billion U.S. commercial and small business card market.

While the need by many issuers to be somewhat risk averse may remain, small business card issuers and marketers that find a balance between risk management and aggressive promotion will be richly rewarded once the U.S. economy is expanding at full speed. At the same time, an extraordinary opportunity exists for commercial card issuers, particularly for purchasing cards, to capture the \$21 trillion automated clearing house (ACH) universe of commercial electronic payments.

Several trends will be at the forefront over the next few years as commercial card issuers and marketers jockey for position in an increasingly competitive landscape. Analytical tools for the card issuers and the card program managers will become more robust and flexible as risk management and fraud detection become increasingly important.

The growing interest in mobile payments and technology in the consumer space is expected to find its footing commercially as well. The \$400 billion U.S. small business card market will continue to walk that fine line between consumer and commercial with the potential for additional regulatory cardholder protections. Moreover, commercial cards will benefit from increased penetration by companies seeking to further reduce costs.

Scope

Commercial Payment Cards: The U.S. and Global Markets and Trends, 7th Edition presents data on and analysis of the Global and U.S. market for commercial payment cards and the U.S. market for commercial electronic payments. The report presents the size and growth of the market and related key metrics within the broader payment card arena. Included are discussions of the various card associations or networks, commercial payment card types, trends and factors affecting their growth, and a focused analysis of commercial card consumer demographics and preferences. In addition, major card brands and issuers are profiled with recent activity.

All new for this report edition is a look at the estimated \$21 trillion U.S. commercial ACH market. In addition, card volume data are presented by product category (small business, commercial) and by region (Global, U.S., International). Also new is commercial card volume product segmentation (corporate, fleet, purchasing, and prepaid) for the United States.

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CHAPTER 8 THE U.S. BUSINESS CARD END-USER

Experian Simmons Data

Card and Cardholder Classifications

Business Card User Penetration Rates

More than 10 Million Business Card Users

Table 8-1 Usage Rates for Selected Credit Card Classifications: Have or Use and

Used in last 30 Days, 2011 (% U.S. adults)

Table 8-2 Total Number of Users for Selected Credit Card Classifications: Have or Use and Used in Last 30 Days, 2011 (in millions of U.S. adults)

Business Card Usage Declined Between 2008 and 2011

Table 8-3 Credit Card and Business Credit Card Usage Rates, Year over Year, 2006-2011 (% U.S. adults)

Table 8-4 Credit Card and Business Credit Card Usage Rates, Year over Year, 2006-2011 (in millions of U.S. adults)

Total Card Use vs. Business Card Use by Brand

Table 8-5 Credit Card and Business Credit Card Usage Rates, Year over Year, 2006-2011 (% U.S. adults)

Table 8-6 Credit Card and Business Credit Card Usage Rates, Year over Year, 2006-2011 (in millions of U.S. adults)

Business Card Penetration by Brand Year over Year Declining

Table 8-7 Credit Card and Business Credit Card Penetration Rates, Year over Year, 2006-2011 (% U.S. adults)

Table 8-8 Credit Card and Business Credit Card Penetration Rates, Year over Year, 2006-2011 (in millions of U.S. adults)

Usage in the Past 30 Days in Decline

Table 8-9 Credit Card and Business Credit Card Usage Rates in the Past 30 Days, Year over Year, 2006-2011 (% U.S. adults)

Table 8-10 Credit Card and Business Credit Card Usage Rates in the Past 30 Days, Year over Year, 2006-2011 (in millions of U.S. adults)

Card Penetration Rates by Gender

Men Show Slightly Higher Usage over Women

Table 8-11 Credit Card and Business Credit Card Usage Rates in Last 12 Months and Last 30 Days: By Gender, 2011 (% U.S. adults)

Table 8-12 Credit Card and Business Credit Card Usage Rates in Last 12 Months and Last 30 Days: By Gender, 2011 (in millions of U.S. adults)

Business Card User Top Personal Demographics

Several Demographic Characteristics Common Across Brands

Baby Boomers Are Top Card Users

Significant Lack of Use Among Blacks and Hispanics

Household Income \$75K+ Key Threshold for Increased Card Usage

Table 8-13 Top Demographic Characteristics of Business Card Users, 2011

Table 8-14 Top Demographic Characteristics of Visa Business Card Users, 2011

Table 8-15 Top Demographic Characteristics of MasterCard Business Card Users, 2011

Table 8-16 Top Demographic Characteristics of American Express Business Card

Users, 2011

Business Card User Top Work-Related Demographics

Note on Data

Individual Employment Income: High Earners Highly Likely

Table 8-17a Indices for Use of Selected Credit Card Classifications by Individual Employment Income, 2011 (U.S. adults)

Table 8-17b Total Number of Users for Selected Credit Card Classifications by Individual Employment Income, 2011 (in millions of U.S. adults)

Table 8-17c Penetration Levels for Selected Credit Card Classifications by Individual Employment Income, 2011 (% of U.S. adults)

Employed Adults in Household: Two Most Likely

Table 8-18a Indices for Use of Selected Credit Card Classifications by Number of Employed Adults in Household, 2011 (U.S. adults)

Table 8-18b Total Number of Users for Selected Credit Card Classifications by Employed Adults in Household, 2011 (in millions of U.S. adults)

Table 8-18c Penetration Levels for Selected Credit Card Classifications by Employed Adults in Household, 2011 (% of U.S. adults)

Employment Status: Part-time Workers Less Likely

Table 8-19a Indices for Use of Selected Credit Card Classifications by Employment Status, 2011 (U.S. adults)

Table 8-19b Total Number of Users for Selected Credit Card Classifications by Employment Status, 2011 (in millions of U.S. adults)

Table 8-19c Penetration Levels for Selected Credit Card Classifications by Employment Status, 2011 (% of U.S. adults)

Workaholics Above Average Users

Table 8-20a Indices for Use of Selected Credit Card Classifications by Hours Work Weekly, 2011 (U.S. adults)

Table 8-20b Total Number of Users for Selected Credit Card Classifications by Hours Work Weekly, 2011 (in millions of U.S. adults)

Table 8-20c Penetration Levels for Selected Credit Card Classifications by Hours Work Weekly, 2011 (% of U.S. adults)

Employed by Others/Self-Employed: Self-Employed Predisposed to Use

Table 8-21a Indices for Use of Selected Credit Card Classifications, Employed by Others vs. Self-Employed, 2011 (U.S. adults)

Table 8-21b Total Number of Users for Selected Credit Card Classifications, Employed by Others vs. Self-Employed, 2011 (in millions of U.S. adults)

Table 8-21c Penetration Levels for Selected Credit Card Classifications, Employed by Others vs. Self-Employed, 2011 (% of U.S. adults)

Length at Present Job: Long-Term Employees Are Larger Share of Card Holders

Table 8-22a Indices for Use of Selected Credit Card Classifications by Length of Service at Present Job, 2011 (U.S. adults)

Table 8-22b Total Number of Users for Selected Credit Card Classifications by Length of Service at Present Job, 2011 (in millions of U.S. adults). 250

Table 8-22c Penetration Levels for Selected Credit Card Classifications by Length of Service at Present Job, 2011 (% of U.S. adults)

Type of Industry: Professional/Scientific/Technological Employees More Likely to Be Card Users

Table 8-23a Indices for Use of Selected Credit Card Classifications by Type of Industry, 2011 (U.S. adults)

Table 8-23b Total Number of Users for Selected Credit Card Classifications by Type of Industry, 2011 (in millions of U.S. adults)

Table 8-23c Penetration Levels for Selected Credit Card Classifications by Type of Industry, 2011 (% of U.S. adults)

Occupation: White Collar Dominates

Table 8-24a Indices for Use of Selected Credit Card Classifications by Occupation, 2011 (U.S. adults)

Table 8-24b Total Number of Users for Selected Credit Card Classifications by Occupation, 2011 (in millions of U.S. adults)

Table 8-24c Penetration Levels for Selected Credit Card Classifications by Occupation, 2011 (% of U.S. adults)

Job Title: Top Managers Highest Penetration but Owners/Partners Above Average Users

Table 8-25a Indices for Use of Selected Credit Card Classifications by Job Title, 2011 (U.S. adults)

Table 8-25b Total Number of Users for Selected Credit Card Classifications by Job Title, 2011 (in millions of U.S. adults)

Table 8-25c Penetration Levels for Selected Credit Card Classifications by Job Title, 2011 (% of U.S. adults)

Company Size: Smaller Sees Greater Usage Penetration

Table 8-26a Indices for Use of Selected Credit Card Classifications by Company Size, 2011 (U.S. adults)

Table 8-26b Total Number of Users for Selected Credit Card Classifications by Company Size, 2011 (in millions of U.S. adults)

Table 8-26c Penetration Levels for Selected Credit Card Classifications by Company Size, 2011 (% of U.S. adults)

Business Purchasing Involvement: Dramatically High Across Brands

Table 8-27a Indices for Use of Selected Credit Card Classifications by Level of Purchasing Involvement in Last 12 Months, 2011 (U.S. adults)

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Table 8-27c Penetration Levels for Selected Credit Card Classifications by Level of Purchasing Involvement in Last 12 Months, 2011 (% of U.S. adults)

Business Purchasing Area of Spend in Last 12 Months: Laptop/Desktop Workstations Are the Top Purchases Among Business Cardholders

Table 8-28a Indices for Use of Selected Credit Card Classifications by Personal Involvement in Select Areas of Spend in the Past 12 Months, 2011 (U.S. adults)

Table 8-28b Total Number of Users for Selected Credit Card Classifications by Personal Involvement in Select Areas of Spend in the Past 12 Months, 2011 (in millions of U.S. adults)

Table 8-28c Penetration Levels for Selected Credit Card Classifications by Personal Involvement in Select Areas of Spend in the Past 12 Months, 2011 (% of U.S. adults)

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