

Prepaid and Gift Cards in the U.S., 3rd Edition

<https://marketpublishers.com/r/P99D2DBFD49EN.html>

Date: June 2012

Pages: 221

Price: US\$ 4,295.00 (Single User License)

ID: P99D2DBFD49EN

Abstracts

Prepaid card usage trends and debit-driven regulatory change suggest that the prepaid industry has the wind at its back. Indeed, Packaged Facts estimates that prepaid card payment volume will rise 22.4% in 2012 to \$247.5 billion, up from \$202.2 billion in 2011, on the strength of almost 10 billion transactions.

However, continued growth will meet with a combination of challenges and opportunities: How will the industry approach consumers' banking dissatisfaction & distrust issues? Can it strike a balance between checking account profits and emerging migration to prepaid programs? How can it increase prepaid cardholder retention, navigate lingering overdraft issues, harness card platforms to best meet the needs of the unbanked and underbanked, and leverage younger consumers' financial positions while building relationships with them? In what ways will it seek to increase product transparency while reducing fees and simplifying fee structures?

Packaged Facts' report on ***Prepaid and Gift Cards in the U.S.*** takes up these issues and many more, covering trends related to general purpose reloadable prepaid cards, government benefit cards, payroll cards, and gift cards, with a focus on general purpose reloadable prepaid cards. The report includes:

An overview of recent regulations reshaping not only the prepaid debit card landscape but also broader consumer banking revenue generation strategies

Prepaid card brand analysis, including Chase Liquid, American Express Prepaid, the Walmart MoneyCard, RushCard, H&R Block Emerald Card, and Direct Express

Prepaid debit card usage and growth within the context of the consumer

payments universe

Prepaid card and gift card usage demographic trends

The degree to which consumers use their prepaid cards and how prepaid engagement relates to the use of other payment cards. We also assess relationships between consumer banking product ownership and payment card use, including prepaid card use.

Prepaid debit card users' usage motivations (including convenience, relationship to cash, creditworthiness, and spending control); consumer financial self-perceptions; and the relationship between those self-perceptions and payment card use and usage mix.

Gift card purchasing trends and spending demographic trends

Prepaid- and broader debit-driven performance and strategies at card associations MasterCard and Visa; prepaid card issuers and program managers American Express, Green Dot and NetSpend; and prepaid distribution network Blackhawk.

Contents

CHAPTER 1 EXECUTIVE SUMMARY

Scope and Methodology

- Scope of Report

- Report Methodology

- Market size and forecast

- Consumer survey methodology

Report Summary

Prepaid card payment and transaction volume: market size & forecast

- Prepaid complementing overall debit transaction and volume growth

- Prepaid cards for unbanked and underbanked and beyond

- Government prepaid card volume and value

- Gift Cards

- Positive holiday spending trend

- Purchase spend trends

Regulatory Analysis and Impact

- Good news

- But tighter regulation still strongly advocated

- “The very name ‘prepaid card’ should mean what it says.”

Durbin Amendment and CARD Act

- Exceptions related to prepaid cards and gift cards

- Debit loss is prepaid gain

- Reg E dormancy, inactivity and service fees

- Consumer Financial Protection Bureau seeks new standards

Prepaid Challenges and Opportunities

- Banking dissatisfaction & distrust

- But frustration cuts both ways

- Banking distrust among Gen Y, lower-income adults and Hispanics grows

- Banking institutions shedding low-profit accounts: prepaid in the wings

- Significant public policy issues in play?

- Case in Point: JPMorgan Chase

- Cross-selling the name of the game

- If you’re not going to generate revenue for us, don’t expect a free ride

- We believe this sets the stage for Chase Liquid prepaid

- Increasing retention: churn/abandonment rates continue to challenge industry

- Direct deposit as retention driver

- Unbanked and underbanked opportunity

Reaching youth

Fee reduction and simplification

Cost analysis: prepaid really a bargain?

Fee reductions on the way

Overdraft control

Green Dot maintenance fees comprise 90% of overdrawn balances

Disclosure issues

Is new fee box the answer?

Prepaid Card Brand Analysis

American Express Prepaid Card

Fee analysis

Green Dot Prepaid Cards

Fee analysis

Direct Express

A model card?

Prepaid Cards in Context: The Consumer Banking & Payments Universe

Credit, Debit, Prepaid & Gift Card Usage Trends: 2010-2012

Prepaid Cards & the Banking Relationship

Prepaid Cardholder Financial Attitudes & Usage Rationales

Gift Card Usage & Spending Trends

Company Prepaid Strategies

CHAPTER 2 INTRODUCTION AND OVERVIEW

Introduction

Origins

Segmentation

Closed-loop gift cards

Open-loop gift cards

Closed-loop prepaid cards

Open-loop general purpose prepaid debit cards

Open-loop gift cards

These cards are funded by Payroll cards

Fees

Advantages

Drawbacks

Protection

Other terms

Demand deposit account (DDA)

- Card issuer
- Electronic Funds Transfer (EFT)
- Merchant acquirer
- Interchange fee
- Signature-based (offline) transactions
- PIN-based (online) transactions
- Competitive landscape
- Competitive factors

CHAPTER 3 MARKET SIZE AND FORECAST

Introduction

Prepaid card payment and transaction volume: market size & forecast

Table 3-1 U.S. Prepaid Card Market Size and Forecast: 2006-2014

Payment volume growth

Graph 3-1 U.S. Prepaid Card Payment Volume: Market Size and Forecast: 2009-2015

Transaction volume growth

Graph 3-2 U.S. Prepaid Card Transaction Volume: Market Size and Forecast:
2009-2015

2010 Federal Reserve Payments Study

Prepaid complementing overall debit transaction and volume growth

Many arguments in favor of continued debit growth

\$14 billion in interchange revenue still not small change

But consumers may migrate to alternative payments if debit card cost goes up

Prepaid cards for unbanked and underbanked

Government Prepaid Card Segment

Electronic benefit transfer (EBT)

Cardholder fee prohibitions

Federal programs

Electronic mandate to phasing paper checks—and juice up Direct Express

State Programs

Prepaid debit significant to state programs

California rollout

Government Prepaid Card Volume, Transaction & Fee Analysis

Government prepaid card volume and value

Table 3-2 Volume and Value of Government Prepaid Card Purchase Transactions,
2010

Government prepaid card interchange analysis

Table 3-3 Government Prepaid Card Interchange Fee Revenue Received By Issuers,

2010

Government prepaid card cardholder fees

Average 2010 cardholder fee: \$9.69 per card

Table 3-4 Government Prepaid Card Fee Analysis, 2010

Gift Cards

While the hype has moved elsewhere, gift cards are doing just fine

Table 3-5 Gift Card Purchase Intention, Card Number and Value: 2007-2011

Gift card purchase share segmentation

Table 3-6 U.S. Adult Gift Card Purchases: Dollar Value by Segment, 2010-2012

Purchase share leadership goes to . . .

Table 3-7 U.S. Adult Gift Card Purchases: Dollar Value Share by Segment, 2010-2012

CHAPTER 4 REGULATORY ANALYSIS AND IMPACT

Introduction

More regulatory protections, please

Taking the debate to the U.S. Senate

Good news

But tighter regulation still strongly advocated

CARD Act

The Durbin Amendment & debit interchange

Final rule sets interchange rate

Issuer exception

Prepaid exception

CARD Act exclusion: prepaid card vs. gift card

Network exclusivity prohibition and routing provisions

No prepaid exception

Woe to debit interchange!

Debit interchange loss analysis

The American Express exception

Debit loss is prepaid gain

Regulation E

What is it?

Consumer overdraft protection

Federal benefits electronic funds transfer

Dormancy, inactivity and service fees

Consumer Financial Protection Bureau seeks new standards

Reg E in play

Bureau of Consumer Financial Protection

What is it and what is it supposed to do?

What is the scope of its authority?

Broad rule-making authority

Broad enforcement authority

Prepaid review underway

Unauthorized transactions and limited liability protection

Overdraft practices, saving account usage and credit repair

Prepaid Access Final Rule

CHAPTER 5 PREPAID CHALLENGES AND OPPORTUNITIES

Introduction

Banking dissatisfaction & distrust

Consumer banking frustration

Bank Transfer Day

But frustration cuts both ways

Customer service complaints

Banking distrust among Gen Y, lower-income adults and Hispanics grows

Table 5-1 Consumer Trust in Giving Money to Banks among Younger Adults, Low-Income Adults and Hispanics, 2008-2011

Banking institutions shedding low-profit accounts: prepaid in the wings

Significant public policy issues in play?

Case in Point: JPMorgan Chase

History of success with government prepaid

Consumer banking powerhouse

Growing branches, online, mobile and next-generation ATMs

Card and payment processing growth

New upscale credit cards, new partners

Consumer banking regulation response to drive prepaid growth

Cross-selling the name of the game

If you're not going to generate revenue for us, don't expect a free ride

We believe this sets the stage for Chase Liquid prepaid

Table 5-2 JPMorgan Chase: Banking Services That Do Not Carry an "Explicit"

Charge, 2012

Changing banking economics necessitate a shift in strategy

Table 5-3 JPMorgan Chase Consumer & Business Banking Revenue Growth Trends, 2005-2011

Proportionally less revenue generated by those with less at the bank

Table 5-4 Percent reduction in per HH variable contribution by segment, 2011

Threshold for profitability: \$100,000 in deposits & investments?

Table 5-5 JPMorgan Chase Post-Regulation Revenue Composition by Wealth Segment

More wealth, more revenue

Table 5-6 JPMorgan Chase Distribution of households by wealth segment

Because the relationship is deeper

Table 5-7 JPMorgan Chase Products per household by wealth segment (industry)

Migration underway at other major banks

Increasing retention

High churn/abandonment rates continue to challenge industry

Direct deposit as retention driver

Supported by mobile technology

Unbanked and underbanked opportunity

Who are the unbanked?

Who are the underbanked?

Unbanked and underbanked prepaid card use

Table 5-8 Unbanked Households' Use of General Spending Cards and Payroll Cards

Table 5-9 Underbanked Households' Use of General Spending Cards and Payroll

Cards

Reaching youth

CARD Act forecloses campus credit card marketing

Campus opportunity

A slew of heavy-hitting prepaid entrants

Campus ID cards

U.S. Bancorp's Wolfpack One Card

Fee-friendly

Fee reduction and simplification

Random pricing

Cost analysis: prepaid really a bargain?

Fee reductions on the way

Overdraft control

An overdraft dilemma?

Green Dot maintenance fees comprise 90% of overdrawn balances

Late posting also results in overdrafts

Increasing transparency and education

Disclosure issues

Most consumers found to be clueless about prepaid card fees

And they take issues with prepaid card company disclosure obligations

Is new fee box the answer?

- Simple, clear, and straightforward language
- Format and visual design
- Tradeoff between simplicity and comprehensiveness
- Pure disclosure versus encouraging financial capability
- Clear and consistent placement

CHAPTER 6 PREPAID CARD BRAND ANALYSIS

Introduction

General Purpose Reloadable Prepaid Cards

American Express Prepaid Card

- Research and promotions

- Reloadable

- Benefits

- Fee analysis

- Table 6-1 American Express Prepaid Card Fee Structure, 2012

- American Express for Target Card

- American Express PASS Card

- American Express Campus Edition Prepaid Card

- Analysis

Chase Liquid

- Nuts and bolts

- Fee analysis

- Security

- Table 6-2 Chase Liquid Fee Comparison, 2012

Green Dot Prepaid Cards

- Summary analysis

- Nuts and bolts

- Green Dot VIP provides fee reduction options

- Reload options

- Fee analysis

- Table 6-3 Green Dot Prepaid Debit Card Fee Analysis, 2012

- AARP Foundation Prepaid MasterCard

RushCard

- Marketing

- Differentiating features

- Promotions

- Reload options

- Security

Technology

Competition

Fee analysis: choose your plan

Table 6-4 RushCard Fee Analysis, 2012

Walmart Money Card

Easy to get

Easy to use

Fee analysis

Table 6-5 Walmart MoneyCard Fee Analysis, 2012

Multiple reloading options

Security

Loopholes

Differentiating features

General Purpose Reloadable Prepaid Cards: Tax Preparation

H&R Block Emerald Card

Reload options

Security

Notable features and benefits

Limitations

Fee analysis

Table 9-1 H&R Block Prepaid Debit Card Fee Analysis, 2012

ATM fees

Table 6-6 H&R Block Prepaid Debit Card Fee Analysis, 2012

Intuit Refund Card

Add money

Rewards

Fee analysis

Table 6-7 Intuit Refund Card Prepaid Visa Debit Card Fee Analysis, 2012

Intuit GoPayment Card

Government Prepaid Cards

Direct Express

A model card?

Table 6-8 Direct Express Prepaid Debit Card Fee Analysis, 2012

MyAccountCard pilot

Table 6-9 MyAccountCard Visa Prepaid Debit Card Fee Analysis, 2012

Security

Reload options

Withdrawal limitations

Concerns

Sad ending

CHAPTER 7 PREPAID CARDS IN CONTEXT: THE CONSUMER BANKING & PAYMENTS UNIVERSE

Introduction and summary analysis

The Consumer Banking Relationship

Checking/savings account remain consumer banking cornerstone

Alternative payment accounts

Share of unbanked

Technology-based access

Table 7-1 Current Ownership of Deposit Accounts and Account Access Technologies, 2008-2009

Branch banking most common form of bank account access

Table 7-2 Incidence of Bank Account Access and Other Practices, Consumers vs. Adopters, 2009

Payment Instrument Analysis

Card and electronic payment adoption declines

Penetration gap between debit and credit widens

Prepaid cards used by one-third

Contactless payments

Table 7-3 Current Adoption of Payment Instruments, by Instrument Features, 2008-2009

What's in your wallet?

Wallet stays the same size, but cards stay in wallet longer

Debit wallet footprint underscores importance as relationship touch point

More than two prepaid cards in wallet

Table 7-4 Number of Adopted Bank Accounts and Payment Cards, 2008-2009

Paper or plastic?

Paper instrument usage remains universal

Annual prepaid usage into double digits

Table 7-5 Incidence Use of Payment Instruments in a Typical Month, by Type of Instrument, 2008-2009

Card transaction share falls below 50%

Cash and check gain share!

Uptick in use of cash continues past the financial crisis

Prepaid card transactions a drop in the pool

And dwarfed by debit

Table 7-6 Usage Frequency and Share of Payment Instruments in a Typical Month, by

Type of Instrument, 2008-2009

General purpose prepaid card penetration = specific purpose card penetration

Better to receive than to buy for self?

Table 7-7 Prepaid Card Usage & Cards per User, by Instrument Features, 2008-2009

Prepaid reload activity

Table 7-8 Prepaid Card Reloadings, 2008-2009

Consumer's comparative perceptions of prepaid card cost

Prepaid cost improves but still lags other payment instruments

Check, cash and debit far more likely to be viewed as low cost

Table 7-9 Assessments of Payment Instruments, by Degree of Cost, 2008-2009

CHAPTER 8 CREDIT, DEBIT, PREPAID & GIFT CARD USAGE TRENDS: 2010-2012

Introduction and summary analysis

Credit, Debit, Prepaid & Gift Card Usage Trends

2012 prepaid usage penetration reaches 14%

Visa brand predominates

Gift card penetration stabilizes

Table 8-1 Consumer Payment Card Usage Trending, by Type: 2010-2012

Gender analysis

Prepaid growth driven disproportionately by female adopters

Women also drive gift card purchases

Table 8-2 Payment Card Usage Trending, by Type: Males v. Females, 2010-2012

Age analysis

Prepaid growth trends among 18-24s solid, but lag the average

Gift card usage declines

Table 8-3 Consumer Payment Card Usage Trending among 18-24s, by Type:
2010-2012

Hispanic/Latino Analysis

Hispanic prepaid and gift card uptake analysis

Table 8-4 Consumer Payment Card Usage Trending among Hispanics, by Type:
2010-2012

HH-Income Analysis

Prepaid cards proportionately more relevant to low-income consumers

Gift card penetration trails average

Table 8-5 Payment Card Usage Trending, Low-HH Income Consumers, by Type:
2010-2012

Low/mid-income usage trends

Table 8-6 Payment Card Usage Trending, Low/Mid-HH Income Consumers, by Type:

2010-2012

Mid- to high-HH income consumers show preference for AMEX prepaid

Table 8-7 Payment Card Usage Trending, Mid-HH Income Consumers, by Type:

2010-2012

HH income consumers show strong preference for AMEX prepaid

Table 8-8 Payment Card Usage Trending, High-HH Income Consumers, by Type:

2010-2012

CHAPTER 9 PREPAID CARDS & THE BANKING RELATIONSHIP

Introduction

A note on payment card engagement

American Express and Discover credit card engagement matched by prepaid

But a dearth of highly engaged users

Table 9-1 Card Payment Instrument Engagement & High-Frequency Engagement, by Card Type, 2012

Summary analysis: consumer prepaid card engagement

Table 9-2 Prepaid Card Engagement and High Engagement, by Demographic, 2012

Prepaid card penetration dwarfed by debit and credit card penetration

Table 9-3 Prepaid, Debit and Credit Card Usage Penetration, 2012

Validated by proprietary results

Table 9-4 Prepaid Card Users: Payment Card Cross-Usage, 2012

Prepaid cardholders: prepaid, debit & credit use by engagement degree

Prepaid card users tend to use a variety of payment card instruments

High-frequency prepaid card engagement

Table 9-5 Prepaid Card Users: Payment Card Cross-Usage, 2012

Debit cardholders: prepaid, debit & credit use by engagement degree

Debit card users far less apt to use prepaid

Table 9-6 Debit Card Users: Payment Card Cross-Usage, 2012

Debit & credit cardholders: prepaid engagement analysis

Engaged debit and credit card users: prepaid usage patterns

Table 9-7 Card Payment Instrument Users: Prepaid Card Usage and High-Frequency Prepaid Card Use, 2012

Highly engaged debit and credit card users: prepaid usage patterns

Table 9-8 High-Frequency Card Payment Instrument Users: Prepaid Card Usage and High-Frequency Prepaid Card Use, 2012

Prepaid users: cards in wallet

Most prepaid card holders have debit or credit card

Unbanked and uncreditworthy only a sliver of users?

Table 9-9 Debit Card and Credit Card Mix among Prepaid Users, 2012

The consumer banking relationship

Half of us have checking; 20% have no consumer banking relationship

Table 9-10 Consumer Banking and Loan Product Penetration, 2012

Banking relationship not a prepaid card usage driver

Credit card ownership

Checking account holders

Table 9-11 Payment Card Use & Usage Mix: Consumer Banking Product Usage

Correlation, 2012

Consumer loan connection to payment card mix

Credit, debit and prepaid use each tied to consumer loan possession

But using prepaid card with another payment card strengthens loan use

Table 9-12 Payment Card Use & Usage Mix: Consumer Loan Product Usage

Correlation, 2012

Car title loans and no consumer loan products produce opposite effect

Table 9-13 Payment Card Use & Usage Mix: Consumer Loan Product Usage

Correlation, 2012

CHAPTER 10 PREPAID CARDHOLDER FINANCIAL ATTITUDES & USAGE RATIONALES

Introduction

Consumer Financial Attitudes, by Payment Card

Payment card use

Table 10-1 Consumer Financial Attitudes, by Payment Card Usage

Prepaid users: payment card usage mix

Bank distrust and financial insecurity more likely among prepaid-only users

Table 10-2 Prepaid Card Users' Financial Attitudes, by Payment Card Usage Mix, 2012

Prepaid Card Usage Rationales & Influences

cashless preference and spending control

Table 10-3 Prepaid Card Users: Prepaid Usage Rationales, 2012

Age analysis

Table 10-4 Prepaid Card Users: Prepaid Usage Rationales, by Age, 2012

HH income analysis

Table 10-5 Prepaid Card Users: Prepaid Usage Rationales, by HH Income, 2012

Race/ethnicity analysis

Table 10-6 Prepaid Card Users: Prepaid Usage Rationales, by Race/Ethnicity, 2012

Geographic density analysis

Table 10-7 Prepaid Card Users: Prepaid Usage Rationales, by Geographic Density, 2012

Regional analysis

Table 10-8

Prepaid Card Users: Prepaid Usage Rationales, by Region, 2012

Analysis by degree of prepaid card engagement

Table 10-9

Prepaid Card Usage Rationales, Engaged vs. Highly Engaged Prepaid Card Users, 2012

Analysis by prepaid card payment card usage mix

Table 10-10 Prepaid Card Usage Rationales, Engaged Prepaid Card Users v. Prepaid-Only Users, 2012

CHAPTER 11 GIFT CARD USAGE & SPENDING TRENDS

Introduction

Gift card usage and spending trending: summary analysis

Table 11-1 Gift Card Usage Trending, by Retailer Type: 2010-2012

Gift card usage and spending trending: gender analysis

Women more likely to purchase gift cards

Table 11-2 Gift Card Usage, by Retailer Type: Gender Analysis

But men generally spend more for gift cards in certain categories

Table 11-3 Gift Card Spending, by Retailer Type: Gender Analysis

Gift card usage and spending trending: age analysis

Middle age equates to gift card purchase tendencies

Table 11-4 Gift Card Usage, by Retailer Type: Age Analysis

18-24s big bookstore gift card spenders

Table 11-5 Gift Card Spending, by Retailer Type: Age Analysis

Gift card usage and spending trending: race/ethnicity analysis

Table 11-6 Gift Card Usage, by Retailer Type: Race/Ethnicity Analysis

Black and Hispanic consumers tend to spend more on electronics store cards

Table 11-7 Gift Card Spending, by Retailer Type: Race/Ethnicity Analysis

Gift card usage and spending trending: HH income analysis

Gift card use strongly correlates to HH income

Table 11-8 Gift Card Usage, by Retailer Type: HH Income Analysis

Gift card category spend also strongly correlates to HH income

Table 11-9 Gift Card Spending, by Retailer Type: HH Income Analysis

Gift card usage and spending trending: card brand analysis

Non-card branded gift cards garner higher usage share

Table 11-10 Gift Card Usage Trending, by Card Brand: 2010-2012

Visa brand gift cards garner higher spend

Table 11-11 Gift Card Spending, by Card Brand, 2012

CHAPTER 12: COMPANY PREPAID STRATEGIES

Introduction

Card Associations

MasterCard

Overview

Debit trend summary

Q1 2012 marks a new era at MasterCard

And exposure on Visa-branded cards

Process transactions jump

Prepaid programs

Targeted categories

Program management services

Mobile wallets and mobile alliances

Acquisition-based enhancements

Key prepaid relationships and developments

Successful public sector growth

Direct Express Debit MasterCard a huge success

Comerica partnership

Walmart partnership

Western Union relationship

Other retailer relationships

Google Wallet participation

Targeting youth

Multi-currency travel card

MasterCard by the numbers: trending debit metrics & ratios

Quarterly comparisons

Table 12-1 MasterCard U.S. Q1 2010, Q1 2011 and Q1 2012 Debit Card Metrics

Annual trends

Table 12-2

MasterCard U.S. Debit Card Metrics: 2010 v. 2011

Visa

Business summary

Transaction processing services

Core debit processing services

Consumer debit platforms
Exclusivity rule takes its toll
Volume share drop: get used to it
“We are never going to regain all of the market share . . .”
Prepaid programs
Argument for government prepaid
Government prepaid programs
Mobile prepaid a part of V.me digital wallet plan
Vodafone mobile payments agreement
Visa payWave
Visa by the numbers: trending debit metrics & ratios
Q1 2012 tells quite a story
Two-year quarterly trend analysis
Table 12-3 Visa U.S. Q1 2010, Q1 2011 and Q1 2012 Debit Card Metrics
Issuers, Program Managers and Distributors
American Express
Company overview
What Differentiates American Express Now Makes It More of a Target
No debit card?
Two Sides of the Demographic Coin: Premier Rewards Gold and ZYNC Card
Enterprise Growth Group
Global Payment Options (Prepaid)
Gift cards
Aggressive marketing
Enter prepaid
Strong consumer value proposition
Table 12-4
American Express Prepaid Card Value Proposition: NetSpend & Green Dot
Comparison, 2012
Traditional and new distribution channels to bring scale
Distribution partnerships
Prepaid delivers favorable economics
Table 12-5 American Express Prepaid Cards: Economic Argument, 2012
We see strong customer retention potential
Upgrade opportunity a marketing masterstroke
Decline counteroffer, anyone?
Enticing youth and women
Bluebird pilot
Online and mobile payments integration

Blackhawk Network, Inc.

- Recent acquisitions

- Fly in the ointment

- NetSpend and Green Dot distribution expansion

Green Dot

- Competitive positioning

- Growth strategy

Business model

- Targeting low- to mid-income consumers across banking relationship spectrum

- Distribution model

- Retail distributors

- Table 12-6

- Green Dot Retail Distribution, 2012

- Network acceptance members

- Other channels

Products and services

- Green Dot-Branded GPR Cards

- Fee structure

- Co-branded GPR cards

- Reload services

- Green PlaNET

Bank acquisition

- Banking strategy

An overdraft dilemma?

- Green Dot maintenance fees comprise 90% of overdrawn balances

- Late posting also results in overdrafts

- Reserve for uncollectible overdrawn accounts

- Table 12-7 Green Dot Deposits & Accounts Receivable, 2011

Cardholder retention strategies

Major relationships and initiatives

- Almost a Walmart subsidiary? 2 million cards?

- Table 12-8

- Walmart and Other Retailer Share of Green Dot Revenue, 2010-2011

- Goodbye, Intuit

- Table 12-9

- The Intuit Effect: Impact of Intuit Revenue and Client Loss, 2010-2011

Performance summary

- Card revenues and other fees

- Cash transfer revenues

Interchange revenues

Key metrics: 2009 to 2011

Table 12-10 Green Dot Revenue Metrics, 2009-2011

Quarterly growth trends: 2011 and 2012

Table 12-11 Green Dot Key Quarterly Revenue and Other Metrics, Q1 2011-Q1 2012

NetSpend Holdings, Inc.

Growth strategy

Products and services

Service pricing and features

Distribution

Impressive retail footprint to generate more revenue

Table 12-12 NetSpend Holdings, Inc. Revenue, by Distribution Channel, 2012

Major client relationships

ACE Cash Express

PayPal

Corporate clients

Issuing bank relationships

Where the revenue comes from

The direct deposit connection

Table 12-13 NetSpend Holdings, Inc. Direct Deposit Analysis, 2012

Performance summary

Performance metrics

Table 12-14 NetSpend Holdings, Inc. Annual Performance Metrics, 2007-2011

Table 12-15 NetSpend Holdings, Inc. Quarterly Performance Metrics, 2011-2012

I would like to order

Product name: Prepaid and Gift Cards in the U.S., 3rd Edition

Product link: <https://marketpublishers.com/r/P99D2DBFD49EN.html>

Price: US\$ 4,295.00 (Single User License / Electronic Delivery)

If you want to order Corporate License or Hard Copy, please, contact our Customer Service:

info@marketpublishers.com

Payment

To pay by Credit Card (Visa, MasterCard, American Express, PayPal), please, click button on product page <https://marketpublishers.com/r/P99D2DBFD49EN.html>

To pay by Wire Transfer, please, fill in your contact details in the form below:

First name:
Last name:
Email:
Company:
Address:
City:
Zip code:
Country:
Tel:
Fax:
Your message:

****All fields are required**

Customer signature _____

Please, note that by ordering from marketpublishers.com you are agreeing to our Terms & Conditions at <https://marketpublishers.com/docs/terms.html>

To place an order via fax simply print this form, fill in the information below and fax the completed form to +44 20 7900 3970