The Cards and Payments Industry in the US: Emerging Trends and Opportunities to 2019

Description: 'The Cards and Payments Industry in the US: Emerging Trends and Opportunities to 2019' report provides detailed analysis of market trends in the US cards and payments industry. It provides values and volumes for a number of key performance indicators in the industry, including check payments, credit transfers, direct debits, payment cards and cash transactions during the review period (2010-2014).

The report also analyzes various payment card markets operating in the industry and provides detailed information on the number of cards in circulation, and transaction values and volumes during the review period and over the forecast period (2015-2019). It also offers information on the country's competitive landscape, including market shares of issuers and schemes.

The report brings together research, modeling, and analysis expertise to allow banks and card issuers to identify segment dynamics and competitive advantages. The report also covers detailed regulatory policies, recent changes in regulatory structure and profiles of card issuers operating in the country.

Summary:

'The Cards and Payments Industry in the US: Emerging Trends and Opportunities to 2019' report provides top-level market analysis, information and insights into the US cards and payments industry, including:

- Current and forecast values for each market in the US cards and payments industry, including debit card, credit and charge cards. It also includes detailed analysis of the prepaid card market.

- Detailed insights into payment instruments including credit transfers, cash transactions, checks, direct debits and payment cards. It also, includes an overview of the country's key alternative payment instruments.

- E-commerce market analysis and online payment types.

- Analysis of various market drivers and regulations governing the US cards and payments industry.

- Detailed analysis of strategies adopted by banks and other institutions to market debit, credit and charge cards.

- Comprehensive analysis of consumer attitudes and buying preferences for cards.

- The competitive landscape of the US cards and payments industry.

Scope:

- This report provides a comprehensive analysis of the US cards and payments industry.

- It provides current values for the US cards and payments industry for 2014, and forecast figures to 2019.

- It details the different demographic, economic, infrastructural and business drivers affecting the US cards and payments industry.

- It outlines the current regulatory framework in the industry.

- It details marketing strategies used by various banks and other institutions.

- It profiles major banks in the US cards and payments industry.

Reasons To Buy:
- Make strategic business decisions, using top-level historic and forecast market data, related to the US cards and payments industry and each market within it.

- Understand the key market trends and growth opportunities in the US cards and payments industry.

- Assess the competitive dynamics in the US cards and payments industry.

- Gain insights into marketing strategies used for various card types in the US.

- Gain insights into key regulations governing the US cards and payments industry.

Key Highlights:

- The Europay, MasterCard, Visa (EMV) liability shift, as agreed by US card networks, was enforced on October 1, 2015. The liability shift requires that the least secure party in a transaction is liable for costs resulting from fraudulent transactions in a non-EMV environment. Consequently, merchants are at risk if they fail to install EMV-compliant infrastructure.

- To compete with Apple Pay, Google launched a new m-payment service, Android Pay, in March 2015, allowing consumers to use an Android phone to pay for goods and services at POS terminals using contactless technology. Following the launch of Android Pay, South Korean company Samsung Electronics launched Samsung Pay in September 2015. Other competitors entering the m-payment market are CurrentC and Chase Pay. These initiatives are expected to advance the development of m-payment in the US.

- In September 2015, the US government announced plans to accept Apple Pay payments for social security benefits, national park admissions and other similar services. The deal will enable social security and veterans’ benefits recipients to add government-issued debit cards to Apple Pay. As nearly 50% of the population benefits from some form of federal welfare scheme, this initiative will drive m-payments in the country. The US government’s endorsement of Apple Pay is expected to enhance the contactless payment infrastructure over the forecast period (2015-2019).
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