Prepaid and Gift Cards in the U.S., 5th Edition

Description: Prepaid and Gift Cards in the U.S. covers trends shaping the prepaid card market. For the purposes of this report, prepaid cards include closed-loop and open-loop (general-purpose) prepaid cards, with a focus on open-loop consumer, payroll and government prepaid cards; open-loop and closed-loop gift cards; and open-loop employee rewards and incentives cards. The report does not include the study of (non-prepaid) debit cards, defined as any payment card that draws money for a purchase or other payment transaction directly from a bank account, typically a checking or savings account; or transit cards.

More specifically, this report:  
- Provides a market size and forecast for the prepaid card market, including trended purchase volume for general use (open-loop) and private label (closed-loop) prepaid cards, by type. We also provide a separate market size for government-administered prepaid cards, by type; and for gift cards.
- Drawing from proprietary survey results, identifies and interprets key prepaid metrics, including cardholder usage costs, monthly spend, monthly purchase, ATM withdrawal, and reload transactions, and length of card ownership. We also identify the percentage of prepaid cardholders with direct deposit, and then assess the degree that direct deposit and HH income influences these above metrics.
- Gauges (reloadable and non-reloadable) prepaid card and gift card usage trends during 2011-2016, breaking prepaid card usage down by card network; banked status; remittance, debit card and credit card use; cash and money order bill payment usage; bill payment preferences; credit score; and mobile payment method.
- Assesses general-purpose reloadable prepaid card usage rationales across five categories: online and in-store purchases; P2P, bill payment and check writing; discounts and rewards; financial management features; and finding, deposit and transfer methods.
- Studies reasons for choosing general-purpose reloadable prepaid cards, including usage cost; overdraft fee avoidance and debt management; credit and bank account substitution; breadth of acceptance; and reloading method.
- Ranks general-purpose reloadable prepaid cards used and used most by card brand, segmented by direct deposit use; and prepaid cards by network brand, segmented by banked status and credit score.
- Drawing from survey results, formulates a gift card market size segmented by gift giving, self-gifting and employee receipt, and by occasion; and sizes the gift card market gift cards retailer type.
- Explores prepaid card marketer & issuer strategies, including American Express, Blackhawk Network, BofI Holding, Inc., The Bancorp Bank, Green Dot, MetBank and NetSpend. Analysis includes competitive positioning, new product introductions, company innovations, and trended performance analysis. Heavy emphasis is placed on add-value proprietary estimates for gross dollar volume and other metrics otherwise not published by included industry participants.
- Explores a variety of prepaid card industry challenges and solutions, including regulatory issues, pricing and profit factors, broadening the target audience, bank account competition, and fraud.

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