

US Cards and Payments Market Analysis 2017 (By Segment, Key Players and Applications) and Forecasts To 2021

US Cards and Payments Market 2017 Trend, Segmentation and Opportunities Forecast To 2021

PUNE, INDIA, November 16, 2017 /EINPresswire.com/ -- Synopsis

'The Cards and Payments Industry in the US: Emerging Trends and Opportunities to 2021' 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 credit transfers, direct debits, check payments, cash transactions and payment cards during the review period (2012–2016).

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 (2017–2021). It also offers information on the country's competitive landscape, including the market shares of issuers and schemes.

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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 details of regulatory policy and recent changes in the regulatory structure.

Summary

'The Cards and Payments Industry in the US: Emerging Trends and Opportunities to 2021' 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.
- Detailed insights into payment instruments including credit transfers, direct debits, check payments, cash transactions and payment cards. It also, includes an overview of the country's key alternative payment instruments.
- E-commerce market analysis and payment methods.
- 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 in 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 2016, and forecast figures to 2021.
- 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.

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

- Competition in the US alternative payments market increased following the emergence of options such as Apple Pay, Samsung Pay and Android Pay. Banks, card issuers and retailers are also launching new solutions to compete in the market. For instance, JPMorgan Chase offers Chase Pay, Walmart launched Walmart Pay in July 2016, while Capital One and Wells Fargo launched the digital Capital One wallet in 2014, followed by the Wells Fargo wallet in May 2016. The emergence of new solutions is likely to intensify competition in the US alternative payments market.
- The US government's endorsement of Apple Pay is expected to enhance the contactless payment infrastructure, primarily due to the government's announcement in September 2015 that it will use Apple Pay for social security benefits, national park admissions and other similar services. The deal allows 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 is anticipated to further drive mobile payments (m-payments) in the country.
- The Europay, MasterCard, Visa (EMV) liability shift, as agreed by US card networks, was enforced on October 1, 2015. The 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. As a result, the number of EMV cards rose significantly from 2.7 million in 2012 and is anticipated to reach 700 million by the end of 2016.

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