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PRESS RELEASE

# Credit Cards Continued Their Rebound Against Debit and Prepaid Cards in 2014



**By**  
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## The Nilson Report: U.S. Card Spending at Merchants 2014

CARPINTERIA, Calif., May 26, 2015 (BUSINESS WIRE) -- Purchase volume at merchants for general purpose-type consumer and commercial credit, debit, and prepaid cards issued in the U.S. totaled \$4.910 trillion, up 8.4% over 2013. Credit cards increased their market share in purchase volume over debit and prepaid cards to 53.59% in 2014, up from 52.95% in 2013. In 2009 credit card market share was 54.90%, and in 2004 credit cards held a market share of 67.01% according to the annual report on U.S. payment card spending at merchants published by [The Nilson Report](#), the top trade newsletter covering the card and mobile payment industries.

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Credit cards carrying the Visa, MasterCard, American Express, and Discover brands generated a combined \$2.631 trillion in 2014, up 9.7% over 2013. Debit and prepaid cards carrying those brands as well as the brands of EFT networks such as Accel, Interlink, Nyce, Pulse, and Star generated a combined \$2.279 trillion, up 6.9% over 2013.

In the top 10, 3 issuers gained share, led by JPMorgan Chase. Its consumer and commercial credit, debit (including EFT network), and prepaid cards combined to generate \$703.32 billion in purchase volume in 2014. Chase cards accounted for 14.32% of all spending at merchants last year, an increase of 20 basis points. Wells Fargo's share increased 18 basis points to 7.41%, while Capital One's share increased 3 basis points to 4.13%.

The other 7 issuers in the top 10 had market share declines. American Express slipped 2 basis points to 13.43%, Bank of America was down 55 basis points to 11.55%, Citi was down 15 basis points to 5.02%, U.S. Bank was down less than 1 basis point to 3.21%, Discover was down 7 basis points to 2.35%, PNC Bank was down 3 basis points to 1.64%, and USAA was down 2 basis points to 1.63%.

American Express remained the largest issuer based on credit card purchase volume only.

Bank of America continued as the largest issuer based on debit and prepaid card purchase volume only.

### About The Nilson Report

[The Nilson Report](#) is a highly respected source of global news and analysis of the card and mobile payment industries. The subscription newsletter provides in-depth rankings and statistics on the current status of the industry, as well as company, personnel, and product updates. David Robertson, Publisher of The Nilson Report and a recognized expert in the field, is a frequent speaker at industry conferences and is regularly quoted in publications worldwide. Over 18,000 readers in 90 countries value The Nilson Report. Contact Lori Fulmer at [lfulmer@nilsonreport.com](mailto:lfulmer@nilsonreport.com) for a complete copy of this report in the current issue of the newsletter.

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SOURCE: The Nilson Report

### The Nilson Report

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