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# MasterCard and Visa Purchase Volume Up 9.4% in 2014

## The Nilson Report: Annual U.S. MasterCard/Visa Report



The Nilson Report 21 hours ago



CARPINTERIA, Calif.--(BUSINESS WIRE)--

Credit, debit, and prepaid cards issued in the U.S. with MasterCard and Visa brands generated \$3.629 trillion in pur-

chase volume at merchants in 2014. This spending included all consumer and commercial card products. Visa products grew 9.6%. MasterCard products grew 8.8%. These statistics are published in the current issue of The Nilson Report newsletter, a leading publication covering the card and mobile payment industries.

Credit card purchase volume for MasterCard and Visa combined was \$1.820 trillion in 2014, an increase of 11.1%. "For the first time in the history of the U.S. bank card industry, Visa credit card spending was twice that of MasterCard," said David Robertson, publisher of The Nilson Report.

Debit and prepaid card purchase volume for Visa and MasterCard combined was \$1.809 trillion, an increase of 7.8%. Debit and prepaid card purchase volume generated 49.85% of Visa and MasterCard spending at merchants, down from 50.60% in 2013. The last time debit/prepaid accounted for less than half of U.S. MasterCard and Visa card spending was in 2009. Debit and prepaid were highest in 2011 at 52.52%.

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Visa and MasterCard credit card outstandings combined grew by \$28.57 billion in 2014. Visa outstandings grew \$11.02 billion or 3.3%. MasterCard outstandings grew \$17.55 billion or 7.3%. Visa card outstandings accounted for 57.34% of the combined Visa and MasterCard outstandings at the end of 2014, down from 58.27% in 2013.

MasterCard and Visa purchase transactions on credit cards grew by 1.98 billion or 10.4% in 2014, compared to an increase of 3.18 billion or 7.2% on MasterCard and Visa signature and PIN-based debit and prepaid cards. As a percentage of combined Visa and MasterCard purchase transactions at merchants on credit, debit, and prepaid cards, Visa's share was 70.37%, up from 70.27%.

Visa and MasterCard credit, debit, and prepaid cards in circulation totaled 1.12 billion by the end of last year, up 10.0%. Of these cards, 57.79% were debit and prepaid, down from 57.82% in 2013. Debit and prepaid cards grew by 58.6 million, while credit cards grew by 44.3 million. MasterCard added 40.0 million cards and Visa added 61.9 million cards versus the prior year.

#### 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@nilson-report.com](mailto:lfulmer@nilson-report.com) for a complete copy of this report in the current issue of the newsletter.

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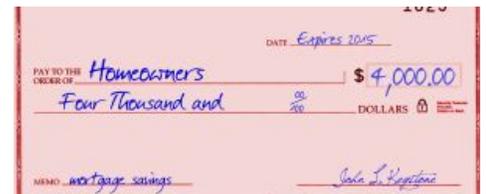
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