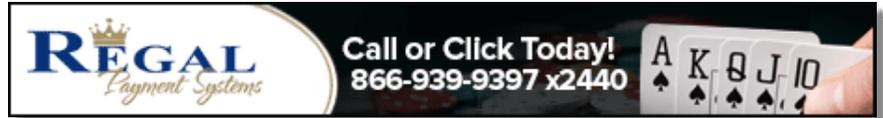




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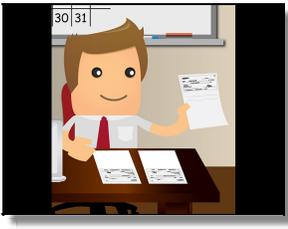
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See how Alphie corrects his payroll issues with Alpha Card's Payroll Services program.

Nilson reports U.S. generated \$4.4 trillion in 2014 card purchases

Carpinteria, Calif., Feb. 19, 2015 -- American Express, Discover, MasterCard, and Visa brand consumer and commercial credit, debit, and prepaid cards issued in the U.S. generated \$4.442 trillion in purchase volume in 2014, up 8.9% versus 2013. These statistics are published in the current issue of The Nilson Report newsletter, a leading publication covering the card and mobile payment industries.

Debit cards with Visa brands generated \$1.272 trillion in purchase volume last year, up 7.1% versus 2013. No other credit or debit card brand generated more spending at merchants.

Visa credit cards were the second most popular card brand at merchants last year. Purchase volume was \$1.213 trillion, up 12.4%. That percentage increase was better than any other credit or debit card brand.

David Robertson, publisher of The Nilson Report, said, "Visa debit card purchase volume has exceeded Visa credit card purchase volume every year since 2009. However, if the current trend continues, purchase volume on Visa credit cards will overtake purchase volume on Visa debit cards in 2015."

Credit card purchase volume for American Express at \$684.38 billion was up 8.1% last year, including spending at merchants on cards issued by 10 network partners. American Express remains the second largest credit card brand in the U.S., a position it has held since 2011 when it moved past MasterCard.

Credit card purchase volume at MasterCard grew 8.4% to \$607.10 billion last year, while purchase volume on its debit cards increased 9.3% to \$536.49 billion.

Purchase volume on Discover cards reached \$129.24 billion in 2014, up 1.7%, including spending at merchants on cards issued by 4 network partners. Synchrony Financial, one of those partners, stopped issuing Discover cards in the fourth quarter of 2014, moving its business to



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MasterCard.

When measuring market shares of \$4.442 trillion in purchase volume for 2014, Visa credit cards added 85 basis points to account for 27.30% of spending at merchants, which is its highest share since 2007. MasterCard credit cards fell 7 basis points to 13.67%. Visa debit cards fell 49 basis points to 28.64%, while MasterCard debit cards added 4 basis points to reach 12.08%, the highest share they have ever had. American Express's share fell 12 basis points to 15.41%. Discover's share dropped 21 basis points to 2.91%.

When comparing only credit card spending at merchants, Visa was the only brand to gain share of \$2.633 trillion in purchase volume.

Visa, MasterCard, American Express, and Discover credit card outstandings reached \$764.86 billion in 2014, up \$30.87 billion or 4.2%.

Purchase transactions on Visa and MasterCard debit and prepaid cards totaled 47.46 billion and accounted for 62.84% of all general purpose card purchase transactions at merchants last year, down from a 63.23% share in 2013. Debit card purchase transactions at merchants increased by 3.18 billion in 2014, compared to an increase of 2.31 billion for credit card transactions.

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 for a complete copy of this report in the current issue of the newsletter.

Source: Company press release.

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