

# The U.S. Payment Card Market Tops \$6 Trillion Commercial Cards Account for 23%

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**The Nilson Report** →  
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CARPINTERIA, Calif., Sept. 5, 2019 /PRNewswire/ -- Commercial and consumer credit, debit, and prepaid cards issued in the U.S. generated \$6.130 trillion in spending for goods and services in 2018, according to The Nilson Report, the leading card and mobile payment trade publication. Spending generated by commercial cards grew by 11.7% and outpaced consumer card spending, which grew by 10.1%. Commercial card spending was \$1.393 trillion last year. Consumer card spending was \$4.737 trillion.

"Consumer card spending is higher, but every year spending generated by commercial credit and debit cards used by employees of private companies, government agencies, and nonprofit organizations accounts for a larger component of overall card spending," said David Robertson, Publisher of The Nilson Report.

Visa's share of all commercial card spending versus American Express, Mastercard, and Discover was 43.15% in 2018, up from 42.49% in 2017.

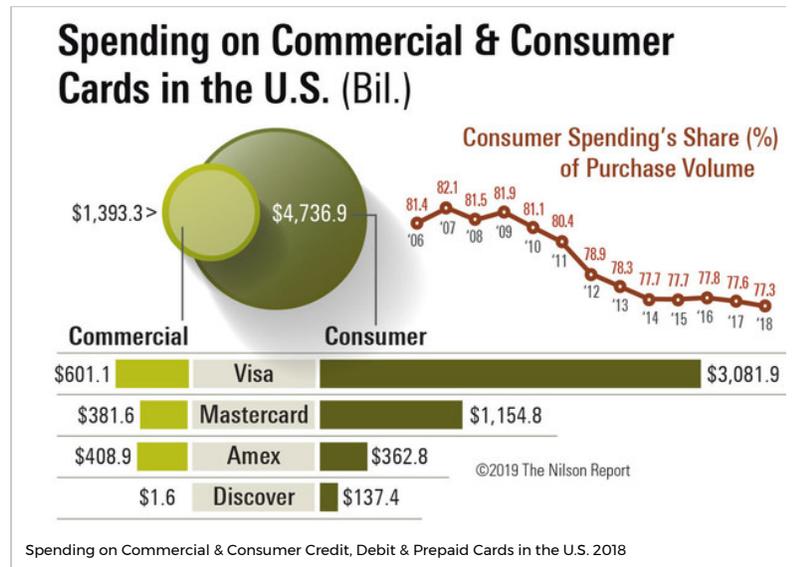
American Express's commercial card market share declined to 29.35% from 29.80% in 2017.

Mastercard's market share declined to 27.38%.

Commercial card spending accounted for 24.84% of all purchase volume at Mastercard in the U.S. and 16.32% at Visa.

## ABOUT THE NILSON REPORT

For more than 49 years, The Nilson Report has been the most respected provider of news and information about the global card and mobile payment industry. Available worldwide by subscription only, The Nilson Report directly surveys over 2,000 financial institutions to produce statistics about issuers, acquirers, and technology providers not available from any other source. The twice-monthly newsletter also includes informative articles, concise updates about new products and services, listings of investments and acquisitions among companies in payment systems, and information about executive appointments. The Nilson Report does not accept advertising of any kind. No company can pay to be featured in The Nilson Report.



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