

The Share of Wallet Study analyzes cardholder payment choices

The average consumer has many options available for paying for purchases. The typical cardholder, who already has several cards, is deluged with direct mail and online solicitations. Traditional marketing efforts generally realize average response rates of less than one percent, and rising cardholder acquisition costs are reducing marketing acquisition return on investment. Where can you get an in-depth understanding of the payments space to help you in the battle for the hearts and minds of cardholders? The MasterCard Advisors *Share of Wallet Study*, part of the **Comparative Cardholder Dynamics** suite of studies, offers a comprehensive analysis of key business issues across all modes of payment, providing powerful perspectives on market penetration, primary card utilization, and credit lines.

The study's broad knowledge base imparts valuable insights on such topics as the share of payments (credit, debit, check, cash) allocated by each of the leading issuers' cardholders. Its rigorous analytical design assesses share of average monthly purchases with revolving balances and examines all cards in wallet for each of the leading credit issuers.

The *Share of Wallet Study* will equip you to learn, from a single, comprehensive source, how to attract and maintain the most profitable cardholders.



Questions Addressed for Issuers

As an issuer, you face an intensely competitive arena for consumer payments. Banks and merchants have developed many alternative ways for customers to pay for their purchases and financial transactions, including pre-paid cards, rewards systems, and multiple forms of payment. In the *Share of Wallet Study*, MasterCard Advisors has gathered responses from a broad knowledge base to find answers to your most critical questions:

- What share of total wallet does my portfolio capture across all the payment modes of my cardholders?
- How does my share of wallet vary across different segments of my cardholders —e.g., mass market vs. mass affluent, revolvers vs. transactors?
- Do other banking relationships impact share of wallet, and are there issuers who have successfully leveraged this aspect?

- Which issuers in the marketplace are the most capable of capturing share among high spenders and high revolvers? Why are they successful?
- What are the most competitive alternate forms of payment?

Leading Card Programs Analyzed

The *Share of Wallet Study* identifies the leading card programs and gives you a detailed analysis of the share captured by leading issuers in key segments, including the following:

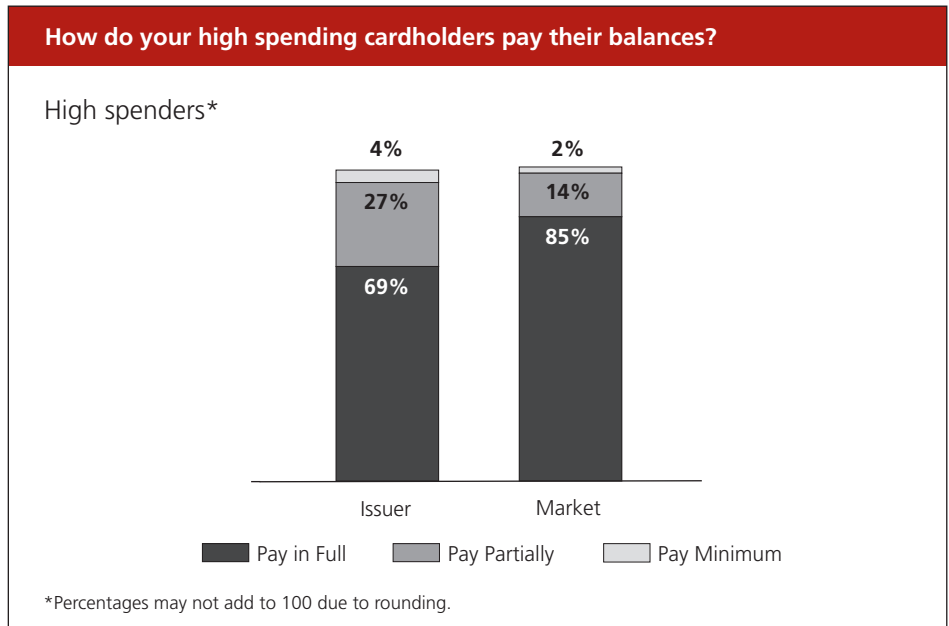
- Life stage and lifestyle
- Revolvers vs. transactors
- Rewards/non-rewards
- Mass market and affluent

Armed with the *Share of Wallet Study* you will have a unique source of rich data, payments trends, and issues analysis—the competitive edge you need to develop strategies for success in the marketplace.

To learn more about the *Share of Wallet Study* in the **Comparative Cardholder Dynamics** suite of studies, please contact your MasterCard Representative or visit the MasterCard Advisors website www.mastercardadvisors.com.

About the Advisors Payments Panel

The Advisors Payments Panel is a U.S.-based panel of more than 40,000 consumers of credit and debit cards. The panel is sourced from an existing nationally representative panel maintained by Ipsos, a leading provider of market research services. The information collected provides a powerful and comprehensive perspective, not only across all cards in the wallet, but also across all forms of consumer payment.



About MasterCard Advisors

MasterCard Advisors, LLC, the professional services arm of MasterCard Worldwide, provides payments-focused consulting, information, and outsourcing services to financial institutions and merchants worldwide. With its unparalleled category expertise, deep understanding of customer needs, and successful track record in addressing complex challenges throughout

the payments lifecycle, MasterCard Advisors delivers customized end-to-end solutions that maximize the value of clients' cards and payments businesses. MasterCard Advisors shares the goals and vision of its clients, and works in partnership with them to deliver actionable insights that drive tangible impact and financial gain. For more information, go to www.mastercardadvisors.com.

Comparative Cardholder Dynamics studies offer a broad and deep understanding of payment behaviors and consumer attitudes toward credit and debit cards. Issuers gain powerful competitive intelligence and marketplace insights for developing strategies to improve performance.



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