



Electronic
Payments
Coalition

Credit Cards Promote Everyday Affordability

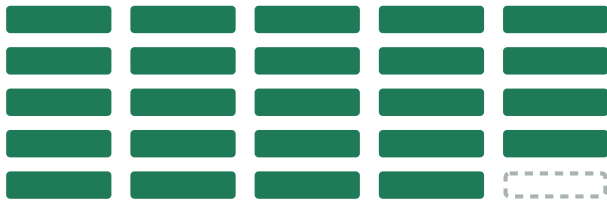
Credit cards deliver real affordability every day by protecting consumers' financial security, lowering costs, supporting small businesses, stimulating the economy, and returning value through rewards.

Government mandates and price controls disrupt the payments system and put these benefits at risk, raising costs and risks for families and small businesses alike, while benefiting only a handful of corporate megastores.



Protecting Consumers from Fraud and Financial Loss

96% of fraud losses are blocked or refunded.



EPC — [Consumer fraud-loss protection](#)

~50% decline in counterfeit card fraud after EMV chip cards were adopted.

SSRN — [EMV adoption and counterfeit card fraud](#)

\$22B invested by the payments industry in fraud prevention and cybersecurity every year.

EPC — [Fraud prevention and cybersecurity investment](#)



Returning Value to Consumers Through Rewards

~70% of low- and moderate-income cardholders carry a rewards card.



EPC — [Rewards use among LMI cardholders](#)

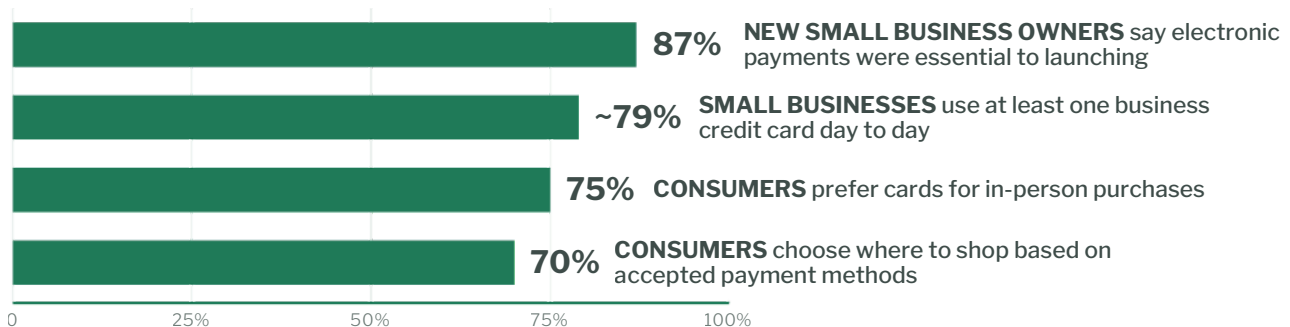
183K American jobs supported by airline co-branded card rewards.

EPC — [Airline rewards and supported jobs](#)

15.1M Passengers a year fly on miles they earned with a credit card.

EPC — [Passengers redeeming airline miles](#)

What small businesses — and their customers — report



SBE Council — [Electronic payments and new businesses](#); Ramp — [Business credit card statistics](#); Federal Reserve Bank of Atlanta — [Consumer payment choice](#); PYMNTS — [Payment method and shopping decisions](#)



GUARD
YOUR CARD

GuardYourCard.com



Everyday Value For Consumers & Businesses

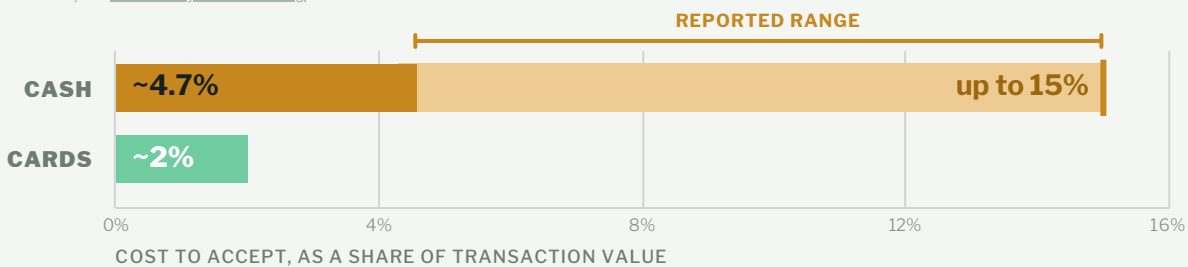
Supporting Small Businesses

+10–15% lift in average transaction size for businesses that accept cards. Refusing cards harms businesses, as customers spend less per visit, and cash costs businesses 9-15% to handle, compared to only about 2% for cards.

Small Business Payments Alliance — [Payments status report](#)

Cash costs a small business two to seven times what cards cost.

IHL Group — [The cost of cash handling](#)



Fueling the U.S. Economy

\$93T+

SINCE 2006
Economic activity enabled by
electronic payments.

EPC — [Electronic-payment activity since 2006](#)

640M+

CREDIT ACCOUNTS
Supporting more than 1 billion cards
in circulation.

WalletHub — [U.S. credit cards and accounts](#)

\$300B+

EVERY QUARTER
U.S. e-commerce spending, quarter
after quarter.

U.S. Census Bureau — [Quarterly retail e-commerce](#)

\$14B

CYBER MONDAY
In sales on that single day.

EPC — [Cyber Monday economic activity](#)

\$23.4B

REWARDS REDEMPTION
Total economic impact of
rewards redeemed.

The Motley Fool — [Credit card rewards statistics](#)

\$901M

PUBLIC REVENUE
State & local tax revenue
from that redemption.

Airlines for America — [Rewards economic impact](#)

American retailers report record revenue, powered by card usage and a flat interchange rate.

Nilson Report — [Issue 1303](#)



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