

Depth. Focus. Service.

Trusted Advisor for
the Payments Industry Globally

Benefits of Membership in North American PaymentsInsights

Our analysts' extensive industry knowledge provides clients with expert advice on key strategic and tactical marketing issues based on real customer feedback and opinions that provide the "voice of the customer" over time on the issues that are most relevant to payments and customer interaction channels.

Our clients use our data to explore issues such as:

- Understanding the use of IoT on consumer payments
- Sizing the mobile payment market
- Uncovering security and fraud issues consumers are facing
- How new ways of making payments are affecting consumer behavior
- Attitudes toward new recurring payments services
- How consumers are navigating the many ways to pay bills
- The dynamics of payments including prepaid, credit, and debit in their many forms
- Card acquisition and usage
- Online and offline payments

Twice each year, Mercator Advisory Group's North American PaymentsInsights, a tracking study, delivers survey data and valuable insights on trends in consumer behavior and attitudes. Two separate surveys – one with respect to payment products, and the other regarding emerging payment and technology developments – are fielded to two online panels of nationally representative households — 3,000 in the United States and 1,000 in Canada. Among other important issues, the surveys' results reflect changes in consumer attitudes as the shift toward mobile platforms continues, new technology emerges, and creative loyalty programs and alternative payment tools and service offerings gain greater appeal.

Clients who subscribe to the North American PaymentsInsights, a tracking study, not only benefit from Mercator's broad payments industry expertise and the extensive work we do with and/or on behalf of our member clients, but they also gain from Mercator's professional research capabilities to develop topical and relevant questions that have significant impact on payments and channel delivery business strategy. The membership offering includes all North American data sets going back as far as 2009 and as many "ad hoc" queries of the data sets as needed. In addition to the cross-tabulations provided, within the subscription year we also offer one custom recut of the banners against member-specific categories in order to make the data as relevant to the member organization as possible. It is Mercator analysts' depth of experience in addressing strategic issues, Mercator's consistency of tracking year-over-year trends, and the flexibility we demonstrate working with our members to answer custom data queries that differentiate this offering from other survey-based products.

The surveys are based on:

- A national online panel of 3,000 U.S. adult households reflective of U.S. Census consumer demographics. A panel of 1,000 nationally representative households in Canada.
- The North American survey includes U.S. and Canadian consumers semi-annually. The Payments survey is conducted each June, and the Emerging Payments and Technology survey is conducted each November. We also have available European PaymentsInsights that includes a panel of 7,000 households across seven countries.
- The robust surveys provide a projectable sample of consumer data, even among sub-segments.
- Each year, Mercator updates the surveys with questions on the latest topics and issues to help clients identify new opportunities and better understand the disrupters to payments and channels.

Annual subscription benefits to North American PaymentsInsights offerings:

- Includes cross-tabulation data from the two annual surveys
- Provides eight "Insight Summary Reports" summarizing the survey findings by topic and presenting analysis and critical insight into the latest payment technologies and channel trends
- Identifies key shifts and year-over-year trends in consumer payment preferences
- Evaluates consumer use/interest in traditional and emerging banking products/services
- Pinpoints when and why consumers choose their payment method and banking preferences
- Highlights interest and use of new payment types, banking concepts, and tools
- Incorporates country-level analyses where appropriate

Research Approach

Mercator Advisory Group uses a recognized national research panel in each country covered to perform an online survey of consumers. Each country's panel has sufficient base size to analyze data among many relevant sub-segments. Mercator Advisory Group provides eight topically grouped reports (see below for coverage themes) during the year. Subscriptions run on a 12-month basis from time of signup and include access to all new program research published during that period as well as the full catalog of relevant past North American PaymentsInsights (formerly CMSS, for CustomerMonitor Survey Series) research since 2009.

The North American PaymentsInsights Survey Series on Payments is focused on Debit, Credit, Prepaid, and Mobile Payments based on the online survey of 3,000 U.S. adults and 1,000 Canadian adults fielded in June of each year. The North American PaymentsInsights Survey Series on Emerging Payments and Technology focuses on new payments technology, fraud and security issues, personal attitudes toward technology, finances and security, and ATMs. Emerging Payments and Technology is based on an online survey of 3,000 U.S. adults and 1,000 in Canada and is fielded in early November of each year.

Prior to fielding the surveys, Mercator Advisory Group works with clients to refine the most useful and relevant topics in each of these areas. We maintain critical topics for year-over-year tracking and add several new topics each year. The four payments reports are typically delivered in Q3 and Q4, and the four Emerging Payments and Technology reports are typically delivered within Q1 and Q2 of the following year. A subscription is based upon 8 reports delivered within the year of membership.

Mercator Advisory Group

Mercator Advisory Group provides unparalleled independent and objective analysis that assists our members in uncovering new market opportunities and optimizing current strategic initiatives for maximum revenue generation and cost containment. Our commitment to and exclusive focus on the payments industry enables us to consistently provide highly relevant content and exceptional value for your research expenditure.

Our advisory services include practices focused on Commercial and Enterprise Payments, Credit, Debit and Alternative Products, Emerging Technologies, Merchant Services, and Prepaid. We also offer access to our European PaymentsInsights Survey Series as well as our two other primary data subscription areas, namely, our "Small Business PaymentsInsights" and our "Buyer PaymentsInsights." In addition, Mercator provides custom research and consulting services and PaymentsJournal, a payment news aggregation website and payments industry information portal designed to keep payments and banking industry professionals informed through the daily delivery of the latest news, industry blogs, research, case studies, executive interviews and analyst insights.

MERCATOR ADVISORY GROUP

RESEARCH ADVISORY SERVICES

- Commercial & Enterprise Payments
- Credit
- Debit & Alternative Products
- Emerging Technologies
- Merchant Services
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CUSTOM RESEARCH AND CONSULTING

PRIMARY DATA SERVICES

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