

What does the consumer customer want?

**Security & Protection**
90% of consumers state that their bank/credit card provider takes proactive steps to protect them from fraud.

**Convenience & Efficiency**
94% of consumers say they value the convenience of using their card.

**Rewarding Experiences**
78% of consumers in the US have at least one credit card with rewards, whereof 90% are valuing the reward programs of their cards.

American Bankers Association Oct 2022
What does the corporate customer want?

**Compliance with Policy**
60% of companies have a travel policy\(^1\). With business travel spending expected to reach $1.7T by 2024\(^2\) compliance with policy is more important than ever.

**Fully Integrated Solution**
64% or more companies are using an ERP system, according to a NetSuite survey\(^3\).

**Financing Options**
67% or organizations prefer using a corporate card instead of a personal card\(^4\).

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1. https://www.condorferries.co.uk/business-travel-statistics#:~:text=Despite%20only%2060%25%20of%20companies,aligns%20with%20their%20company%20culture  
3. https://truelist.co/blog/erp-statistics/  