



comScore Reports Rapid Growth in Use of U.S. Online Credit Card Services

Online Servicing Important to 63 Percent of U.S. Credit Card Customers

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comScore (Nasdaq: SCOR), a leader in measuring the digital world, today released the results of a study of online credit card services, which revealed strong growth in the use of the Internet for credit card account management. The study found that customers visited their issuer's site 57 percent more often to service their accounts in 2006 than in 2005. This follows a 55 percent rise in 2005 over 2004. Strong growth in online servicing has continued in the first quarter of 2007, as the number of customer visits to issuers' sites jumped to more than one billion, an increase of 32 percent versus the same period a year ago.

Growth in Online Customer Visits
Total U.S. - Home/Work/University Locations
Source: comScore Credit Card Solutions Benchmarker

Year	Total Customer Visits (Billions)	Percentage Change vs. Year Ago
2005	2.31	55 %
2006	3.62	57 %

63 Percent of Credit Card Users Find Online Servicing Important

As part of the study, comScore measured consumer attitudes toward online servicing of credit cards. The survey revealed that 63 percent of credit card users find online servicing important to their overall experience with their credit card. Sixty-nine percent of all customers have logged into their credit card Web site at some point in time and 58 percent of online customers log in more than once a month. Among customers for whom online servicing is important, viewing online statements, paying credit card bills, and disputing charges were cited as the most important online services.

Specific E-Servicing Activities that are Important to Consumers
Total U.S. - Home/Work/University Locations
Source: comScore Q2 2007 Credit Card Survey

E-Servicing Activity	Percent of Respondents for Whom E-Servicing is Important
Viewing Online Statements	83 %
Making a payment (pay your credit card bill online)	77 %
Disputing a charge	62 %

Underscoring the importance to customers of making payments online, comScore's Credit Card Solutions Benchmarker revealed that the number of online credit card payments has grown significantly during the past two years. In 2006, 524 million credit card bills were paid online, marking a 73-percent increase versus 2004.

Number of Credit Card Bills Paid Online at Issuer Site

Total U.S. - Home/Work/University Locations
Source: comScore Credit Card Solutions Benchmarker

Year	Credit Card Bills	Percentage Change vs. Prior Year
	Paid Online (Millions)	
2005	414	37 %
2006	524	27 %

"Investing in e-servicing is critical for credit card issuers because it not only helps them realize cost savings but the Internet is also becoming the preferred channel for many customers to interact with the issuer's product and brand," said Kevin Levitt, vice president of comScore's credit card solutions group.

62 Percent of Credit Card Users Willing to Switch to Paperless Statements

Enrolling customers for paperless credit card statements is one of the biggest cost-saving opportunities for issuers, and the comScore survey revealed that 62 percent of credit card users are either already using the service or are willing to use the service. Issuers can expect paperless adoption to grow with rising adoption among younger consumers, as those ages 18 to 44 are 20 percent more likely to use the service than consumers age 45 and older. Incentives and appeals can boost further adoption of paperless statement service among various customer segments, with 58 percent of them being enticed by a cash incentive.

About the 2007 comScore Online Credit Card Report

The report leverages comScore's proprietary panel of more than one million U.S. Internet users. Additional information aimed at gaining a deeper understanding of consumers' attitudes was gathered through a survey conducted among 1,974 U.S. online consumers in Q2 2007.

The comScore Online Credit Card Report includes:

- Customer satisfaction with their credit card and issuer web site
- Insights into customer motivation behind storing credit card information online
- Attitudinal insights into consumers willingness to apply for a credit card online and barriers to online customer acquisition
- Customer preferences for various credit card features
- Insights into importance and adoption of online servicing activities among credit card customers
- Factors that could influence further adoption of paperless statements among credit card customers.
- Insights into additional e-servicing features desired by customers

Credit Card issuers included in this analysis are American Express, Bank of America, Capital One, Chase, Citi Cards, Discover Card and others.

Credit Card Industry professionals and members of the media may request the 2007 comScore Online Credit Card Report by visiting <http://www.comscore.com/contact>

About comScore

comScore, Inc. (Nasdaq: SCOR) is a global leader in measuring the digital world. This capability is based on a massive, global cross-section of more than 2 million consumers who have given comScore permission to confidentially capture their browsing and transaction behavior, including online and offline purchasing. comScore panelists also participate in survey research that captures and integrates their attitudes and intentions. Through its proprietary technology, comScore measures what matters across a broad spectrum of behavior and attitudes. comScore analysts apply this deep knowledge of customers and competitors to help clients design powerful marketing strategies and tactics that deliver superior ROI. comScore services are used by more than 700 clients, including global leaders such as AOL, Microsoft, Yahoo!, BBC, Carat, Cyworld, Deutsche Bank, France Telecom, Best Buy, The Newspaper Association of America, Financial Times, ESPN, Fox Sports, Nestle, Starcom,

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