

US premium travel credit card issuers should step up security features

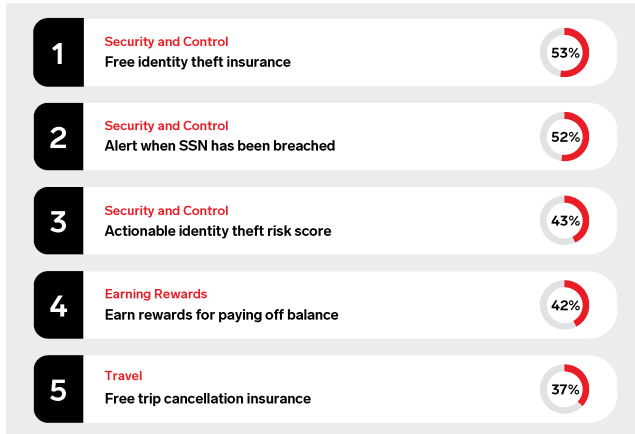
Article

Travelers may want to let loose on vacation, but they want their premium travel credit cards to be locked down tight. The most in-demand feature of these cards is free identity theft insurance, with 53% of prospective users in the US saying it was “extremely valuable” to them, according to our [“US Premium Travel Credit Card Emerging Features Benchmark 2022”](#) report.

Social Security number breach alerts followed close behind (52%), and an actionable identity theft risk score (43%) rounded out the top three.

Top 5 Most In-Demand US Premium Travel Credit Card Features, Oct 2022

% of respondents calling the feature "extremely valuable"



Note: respondents were asked to rate a feature's importance on a scale of 1–5, where 1="not valuable" and 5="extremely valuable"
Source: Insider Intelligence, "US Premium Travel Credit Card Emerging Features Benchmark 2022," Dec 2022
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Beyond the chart: Chase Sapphire Preferred earned first place overall in our benchmark, scoring 45 points out of 100. It also took first in its support of security and control features.

Going forward, issuers should prioritize security innovation, which helps both consumers and card companies lower their fraud costs.

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Methodology: Insider Intelligence surveyed 1,116 US respondents between September 19 and October 19, 2022, to gauge consumers' preferences and the value they place on 49 digital/emerging credit card travel rewards features. Respondents to the online survey were prospective travel credit card users selected to align with the US population on the criteria of age (among ages 18–76), gender, household income, race, and ethnicity. The survey was

fielded by a third-party sample provider. Data has a margin of error of +/-2.9 percentage points at the 95% confidence interval. Additionally, scorecards were created for leading consumer premium travel credit cards, which were chosen by Insider Intelligence based on the size of their respective issuer's 2021 year-end domestic credit card loans outstanding and ranked by performance across the categories studied.