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Card-Carrying Generosity: American Express, Barclays, Chase, Citibank and Southwest Are Most Rewarding

American, Delta, US Airways, and United cards offer travel perks but higher reward thresholds

February 18, 2013, Shorewood, Wisconsin – IdeaWorksCompany reviewed the credit cards offered by the five largest US airlines, such as American and United, and compared these to the independent travel reward cards offered by banks such as Chase and Citi. Perhaps by design, airlines and banks have created reward cards that seemingly defy comparison. This might explain the necessity for new cardholder sign up bonuses as high as 30,000 miles or 40,000 points. But each category provides benefits that appeal to distinct consumer types, such as infrequent travelers, airline loyalists, and global jetsetters.

IdeaWorksCompany's newest report includes the following observations on airline co-branded cards and bank travel reward cards:

- Among the four bank travel reward cards reviewed, the average return per dollar spent is approximately \$0.02. The Barclaycard Arrival card topped the list with a 2.2% reward return (\$0.022).
- The Chase Sapphire Preferred card delivers an amazing travel reward of nearly \$800 within the first year after spending \$18,000 (includes the benefit of a sign up bonus at 40,000 points).
- For travelers who usually buy \$200 roundtrip tickets, a bank travel reward card or the Southwest Premier card probably provides the best value.
- Annual spending of \$18,600 delivers a free ticket on US Airways to anywhere within the US (including Alaska) and between the US and Canada. The carrier scores well because it grants cardholders an exclusive 5,000 mile discount on reward redemptions.
- American, Delta, United, and US Airways co-branded cards essentially deliver two roundtrip tickets after annual spending of \$18,000 when a generous sign-up bonus is considered.

Airline co-branded cards offer advantages for consumers seeking longer haul premium class rewards. However, bank travel reward cards enjoy widespread appeal because of the simple and effective promise made to consumers – “travel anytime on any airline.”

Card-Carrying Generosity was released today as a free 20-page report sponsored by Switchfly and is available at the IdeaWorksCompany website: www.IdeaWorksCompany.com.

About IdeaWorksCompany: IdeaWorksCompany was founded in 1996 as a consulting organization building brands through innovation in product, partnership and marketing, and building profits through financial improvement and restructuring. Its international client list includes airlines and other travel industry firms in Asia, Europe, the Middle East, and the Americas. IdeaWorksCompany specializes in ancillary revenue improvement, brand development, customer research, competitive analysis, frequent flier programs, and on-site executive workshops. Learn more at IdeaWorksCompany.com.

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