New Web Pages for Consumer Credit and Payments

The Payment Cards Center has been focusing on consumer credit and payments for over 10 years. As each year goes by, the list of subject matter experts at the Philadelphia Fed grows and, in turn, so does collaboration among departments. To exploit this expertise, the Payment Cards Center created the Program in Consumer Credit and Payments, an initiative focused on investigating and analyzing a broad range of issues related to consumers’ use of payment instruments and credit. The program uses a cross-functional approach, working with many different areas of the Bank to identify relevant research and analysis. The program provides communication tools and opportunities to share information with all interested parties, with the ultimate goal of informing policy and policymakers. One of the program’s foremost goals is to provide more information to the public; we have done this by updating and improving our web pages.

In previous editions of Update, we have highlighted some of the innovations made to the Payment Cards Center’s pages. Some changes, though, require more than just a small column in Update, which is why we are devoting a special issue to the latest web changes.

Over the past 18 months, the Payment Cards Center and the Philadelphia Fed’s Public Affairs web team have worked to arrange content by topic and to make the Payment Cards Center’s web pages easier to navigate. It’s a new year and a new way of finding information. We are happy to introduce you to the reorganized Consumer Credit & Payments pages. Visitors can now find all of the consumer credit and payments resources they need in one location. We like to think of it as one-stop shopping.

One of the biggest changes you’ll see when visiting the Federal Reserve Bank of Philadelphia’s home page is the change in headings. Before, the wording on the tab was “Payment Cards Center”; now, you’ll find this tab labeled “Consumer Credit and Payments.”

For more information, please see the screen shots on the following pages.
The mission of the Payment Cards Center is to provide meaningful insights into developments in consumer credit and payments that are of interest not only to the Federal Reserve System but also to the industry, other businesses, academia, policymakers, and the public at large. The center carries out its mission through an agenda of research and analysis as well as forums and conferences that encourage dialogue incorporating industry, academic, and public-sector perspectives.