



First Data Debit Services

2006/2007 Consumer Payments Usage & Segmentation Study Fact Sheet



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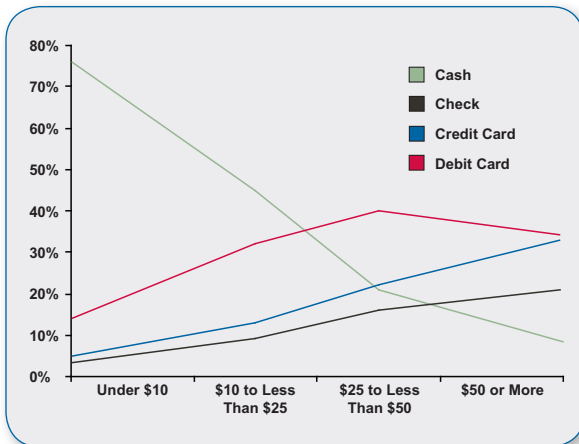
Consumers Have and Want Choices

The relationship between a consumer and a financial institution begins with the checking account.

- 88% of consumers have a checking account
- 72% of consumers have an ATM/debit card

Choices Lead to Preference

Consumers have payment preferences based on many things, and one aspect that drives preference is the size of a transaction. Consumers will use debit at the point-of-sale no matter the size of the transaction.



Preference Drives Usage

- 85% of cardholders used their ATM/debit cards at an ATM or at the point-of-sale 30 days prior to the survey
- 70% of cardholders used their debit cards at the point-of-sale 30 days prior to the survey

Cardholders Using PIN & Signature Debit at the Point-of-Sale:

- **Total Debit Usage (PIN & Signature) –** 24.2 transactions per month
- **Signature Debit Usage Only –** 17.8 transactions per month
- **PIN-Secured Usage Only –** 10.5 transactions per month

Segments Emerge from Choices, Preference and Usage

Consumer segmentation analysis conducted based on behavioral, attitudinal, demographic, and value-based characteristics resulted in the following segments:

- Signature Debit Segment
- PIN Debit Segment
- Cash/PIN Debit Segment
- Cash Segment
- Check Segment
- Credit Card Segment

Additional Findings

Enabling Choice for Both PIN & Signature Debit

Consumers want choices, and the choices are driven by:

PIN Debit:

- More security **46%**
- Easier/simpler **28%**
- Faster/quicker **22%**

Signature Debit:

- More security **41%**
- Convenience **17%**

Higher Average Ticket Sizes Among PIN POS Purchasers

55% indicated that they spend more when they use a debit card at the point-of-sale as opposed to paying with cash or check.

Importance of Branding

34% of consumers surveyed would not use their debit card to make a purchase if the network logo on their card and the logo on the point-of-sale terminal did not match.¹

What Consumers Call Their Card

- Debit Card **33%**
- ATM Card **25%**

NEED MORE INFORMATION?

For additional information, please contact us at **888.778.0248**.

¹ STAR Network Consumer Perceptions of ATM and POS Networks Study
 All statistics taken from the 2006/2007 Consumer Payments Usage & Segmentation Study, a comprehensive survey sponsored by First Data Debit Services.
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