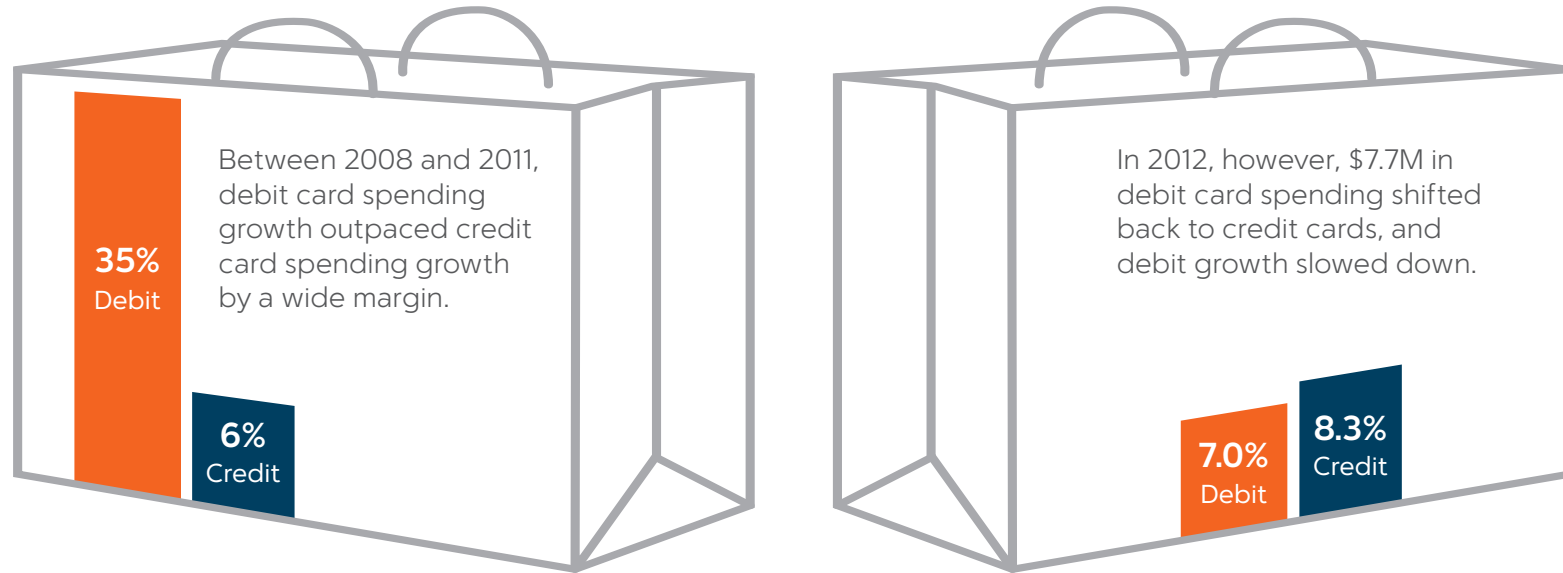
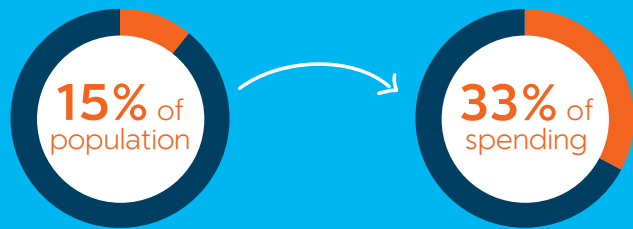


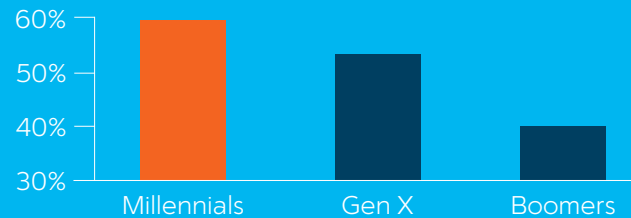
Millennials Key to Continued Debit Spending Growth



Fortunately for debit card issuers, Millennials favor debit cards over credit cards—and since the oldest members of this generation are only in their early thirties, their peak earning and spending years lie ahead.



Millennials comprise 15% of the population, but will account for a third of retail spending by 2020.



Millennials use debit cards more frequently than other age groups.

44% of Millennials have no desire to use a credit card as a primary payment method.



In order to attract and retain valuable Millennial customers, financial institutions must put into place debit processing solutions that maximize cardholder satisfaction and streamline operations.

Visit firstdata.com or contact your account manager for more information on First Data's debit solutions.