

Consumer Payment Preferences for In-Store Purchases

Key Insights

- 1. Electronic Payments Growing and Account for Majority of In-Store Payments**
Electronic payments account for 63% of all in-store payments. Debit now has the highest share of in-store payments at 37% compared to 22% of payments made by credit card.
- 2. Card-based Payments are Replacing Checks and Cash in Stores**
Debit's share of payments at the point of sale exceeds both cash as well as credit cards.
- 3. Debit Reigns as Consumers Favorite Payment Method for In-Store Purchases**
37% of consumers prefer using debit cards to make purchases in stores followed closely by cash at 32%.
- 4. Payment Type Varies by Retail Location**
Payment use varies depending on where a consumer is and what they are purchasing. For example, debit remains most popular in its tradition venues of grocery stores, drug stores and discount stores.
- 5. Debit Usage Expected to Increase while Checks Decrease**
Over the next two years, consumers expect to increase their use of debit and decrease their use of checks.

About this study

First Data was one of the sponsors for the 2008 Study of Consumer Payment Preferences conducted by Hitachi Consulting. 3,308 U.S. consumers completed an online survey in June 2008 which was administered by the Harris Poll Online. The survey was designed to collect primary consumer data profiling the current payments environment and future outlook. The survey instrument included five parts: 1) In-Store Payment Preferences; 2) Internet Payment Preferences; 3) Bill Payment Preferences; 4) Cards (including credit, debit and prepaid); and 5) Emerging Payments. This Market brief provides key findings for In-Store Payment Preferences.

Prepared by: Sharon Brant – Director
Media Contact : MediaRelations@FirstData.com (303-967-6323)
Investor and Analyst Relations Contact: Silvio.Tavares@FirstData.com (303-967-8276)



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SJ Ball



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