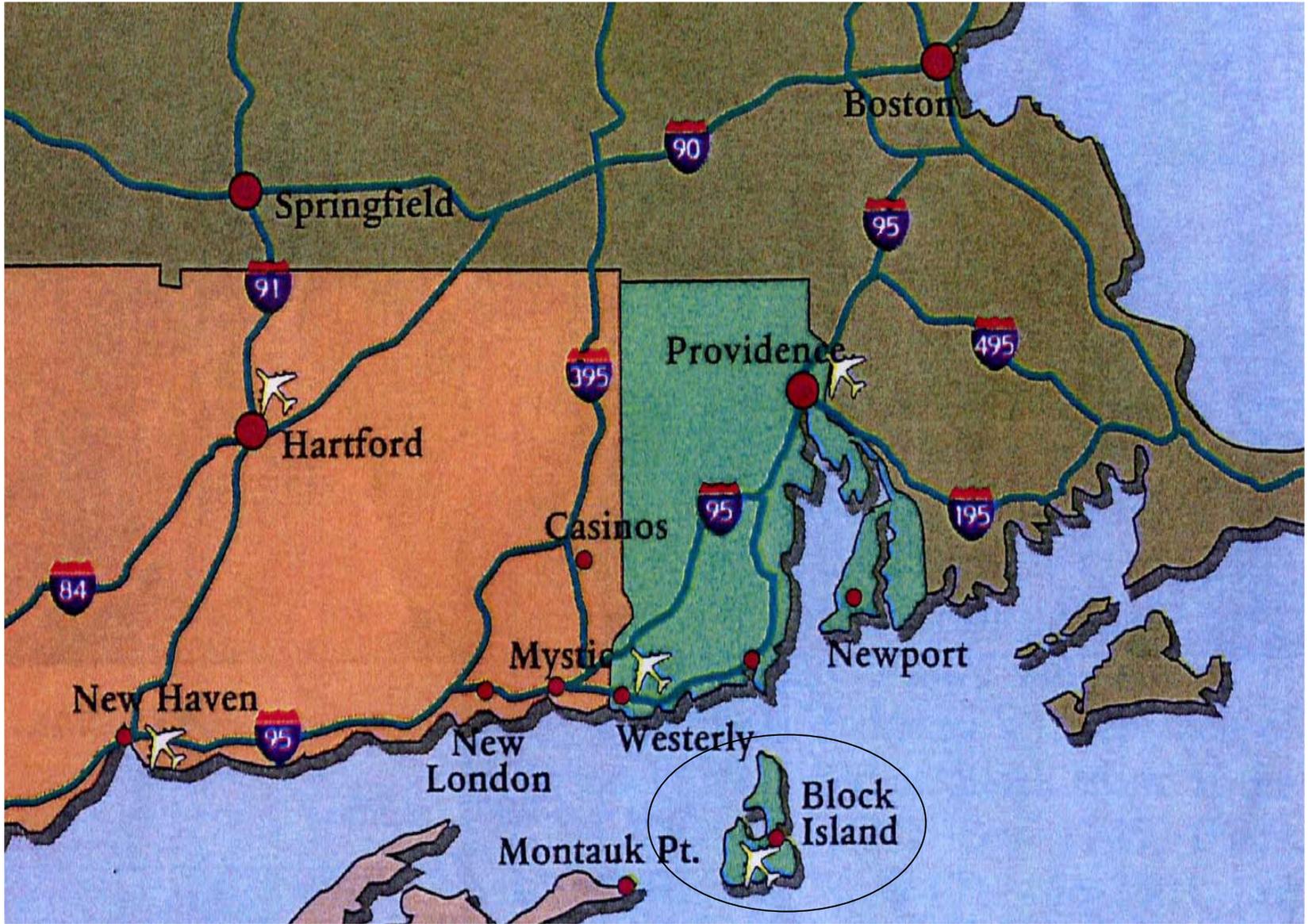


Block Island Payments Project – an example of why publicly available consumer payment data is needed.



Federal Reserve Bank of Boston Consumer Behavior
and Payment Choice Conference – July 26, 2006

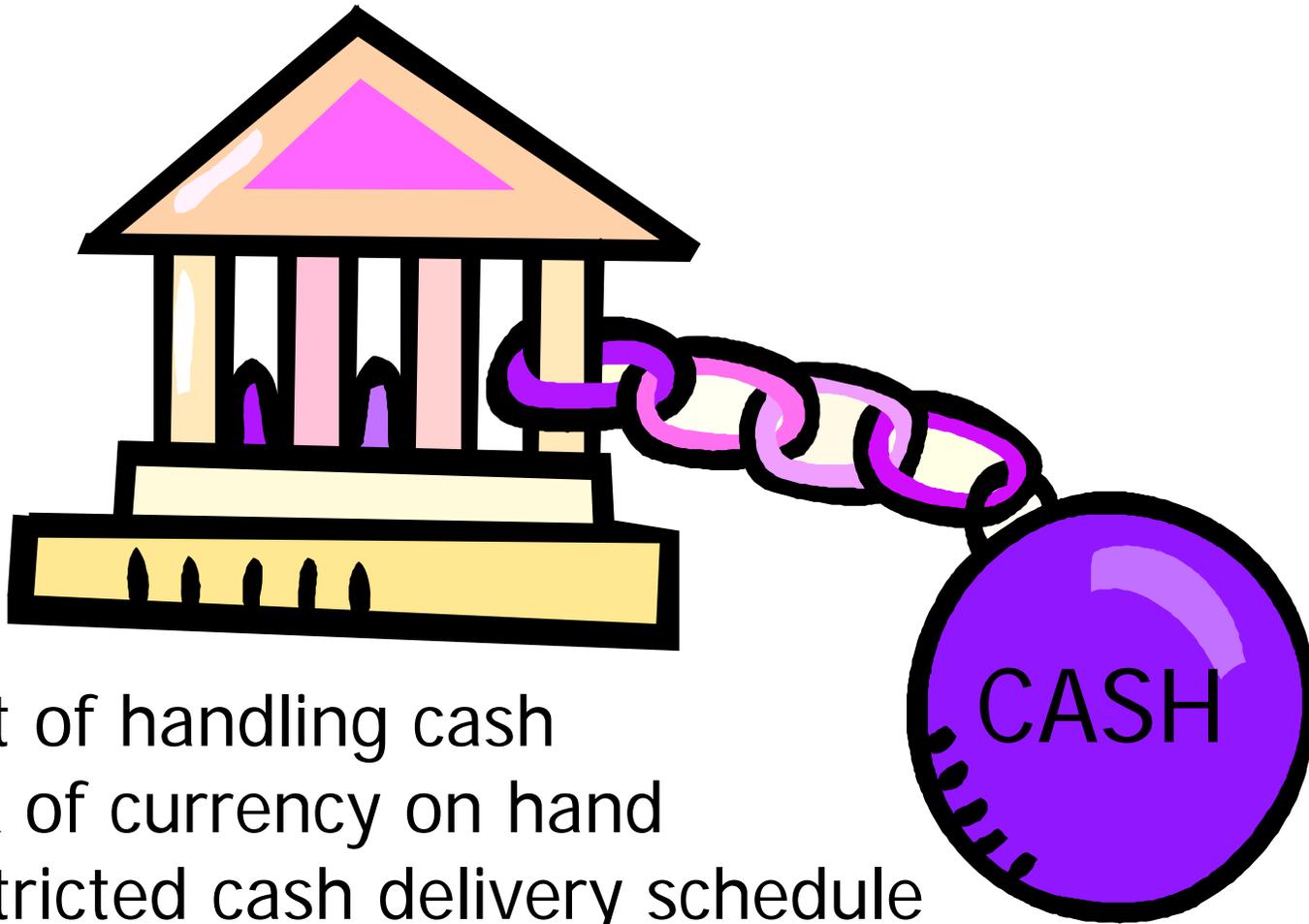
Panel B - Patricia Allouise



A View of Block Island





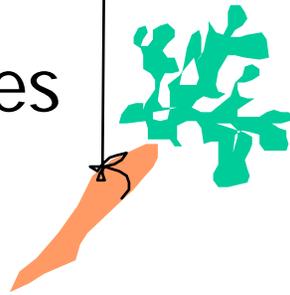
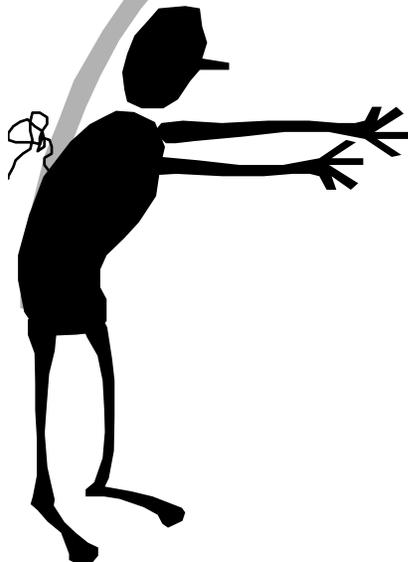


- Cost of handling cash
- Risk of currency on hand
- Restricted cash delivery schedule
- Lack of space in branch
- High seasonal demand for ATM cash
- Corporate policies

Merchant Focus Group



Incentives



Survey