



Consumer Behavior and Payment Choice Second Annual Research Conference

Emerging Payments Research Group
Federal Reserve Bank of Boston
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Genie M. Driskill

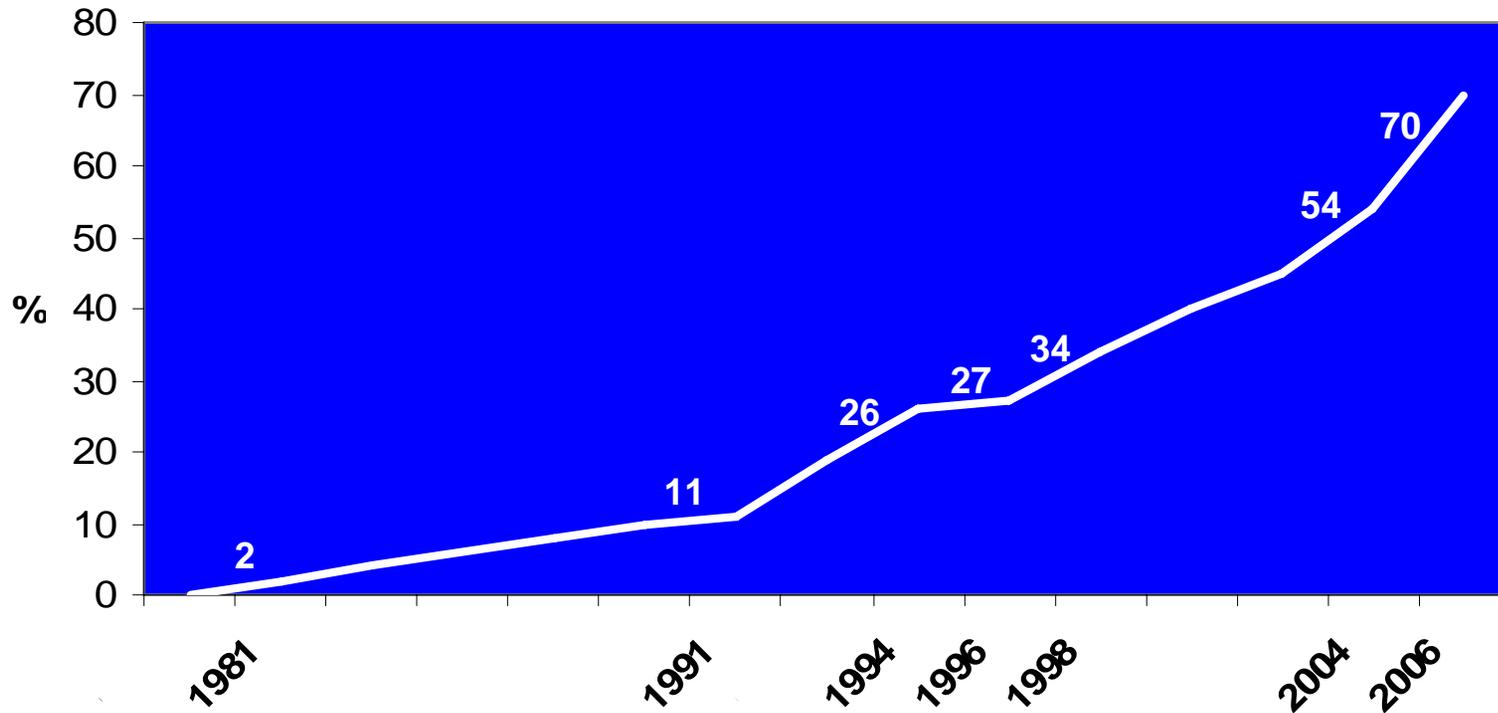
Chief Operating Officer



Topics

- Debit Card Growth – 1981 to 2006
- Debit Card – Demographics
- Advantages
- Locations
- Future Growth
- Rewards
- Conclusion

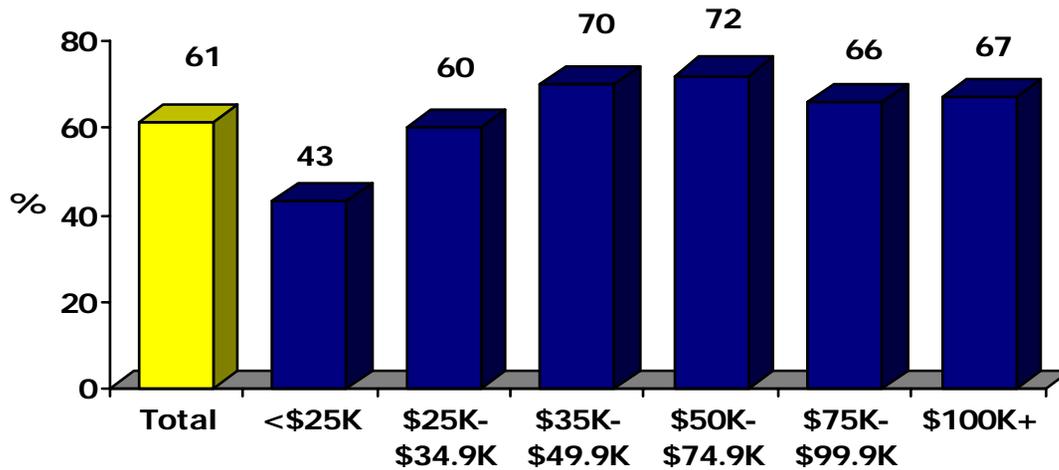
Debit Card Growth – 1981 to 2006



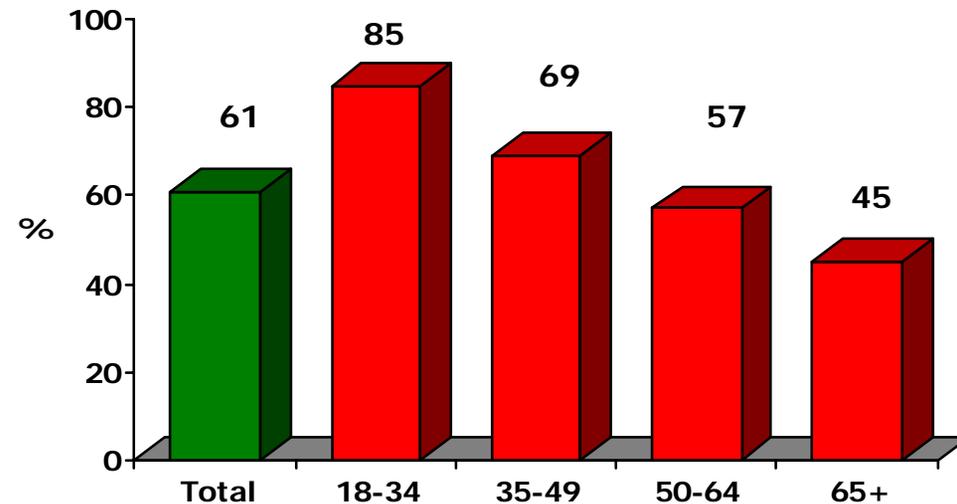
(Based on consumers with household incomes of \$15K+)

Debit Card - Demographics

Household Income

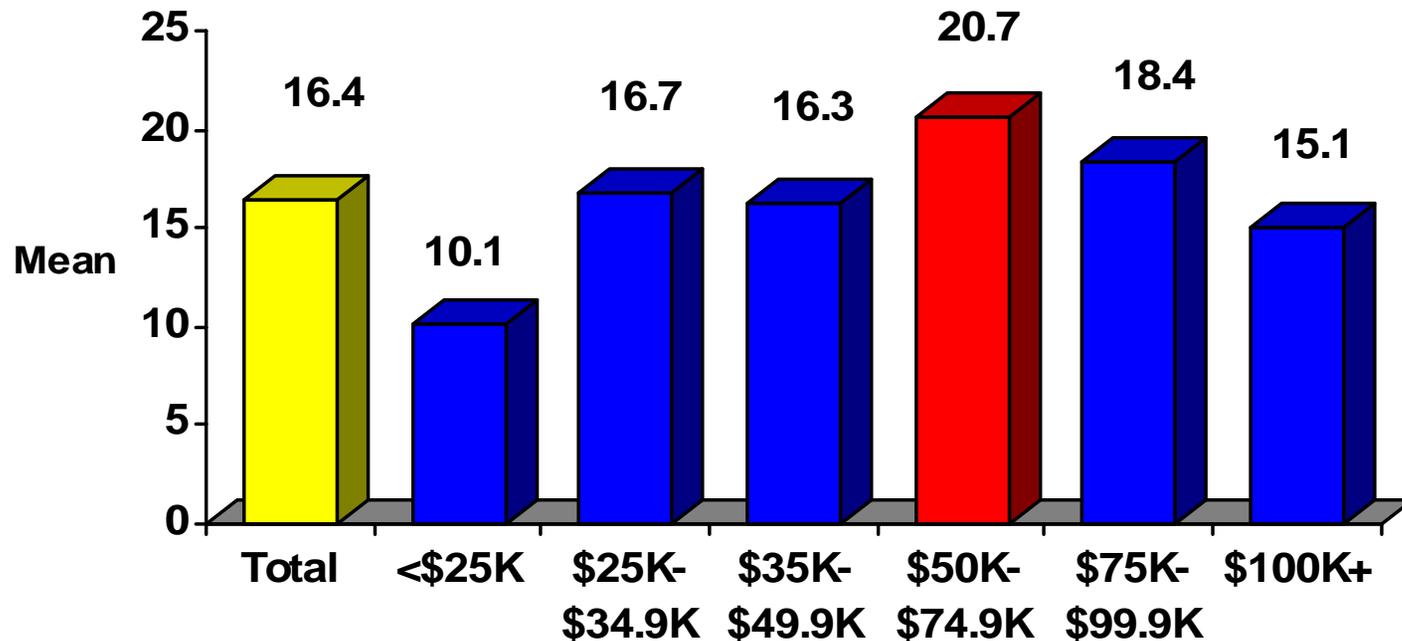


Age



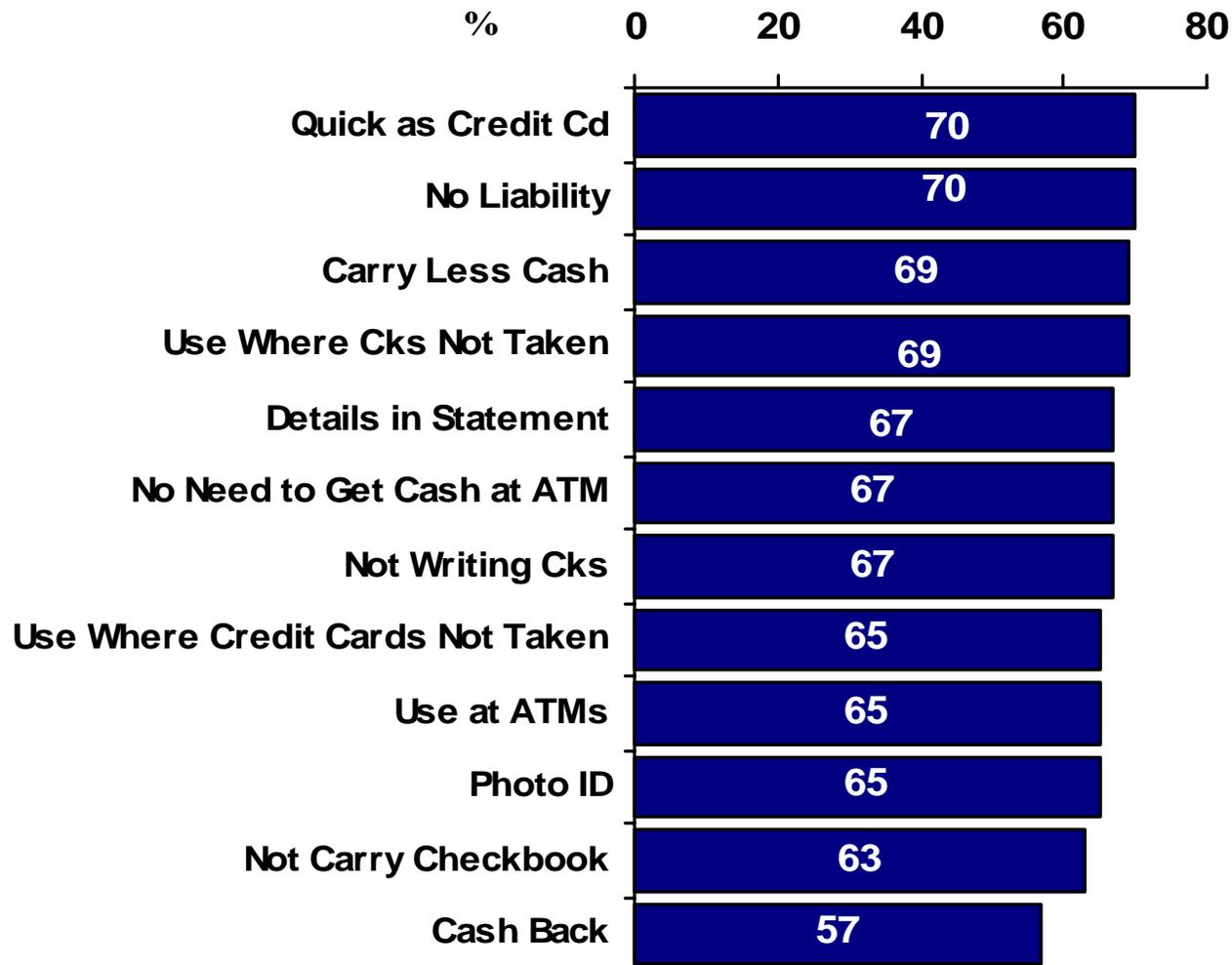
(Base = 1,000 total respondents)

Monthly Frequency of Debit Card Usage by Household Income



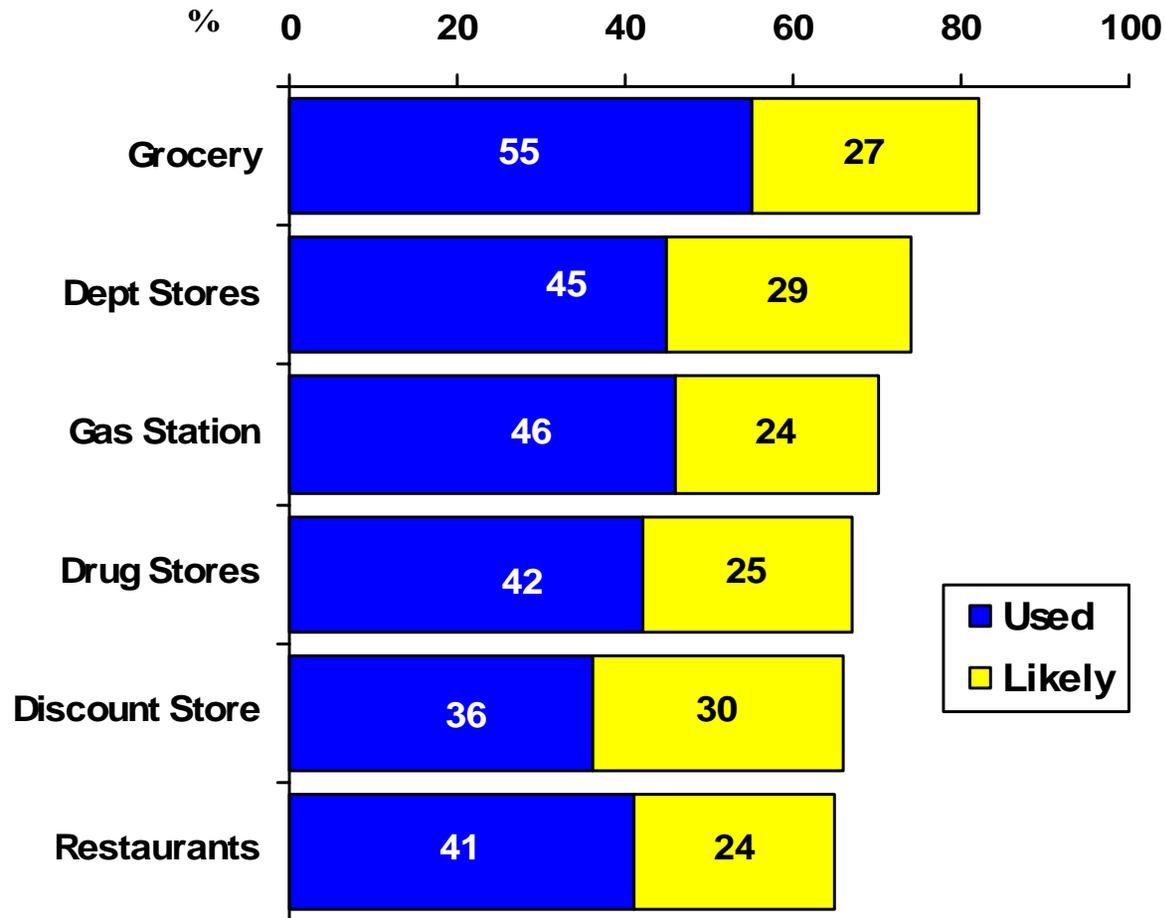
(Base = 593 debit card users)

Very Valuable Features of Debit Cards



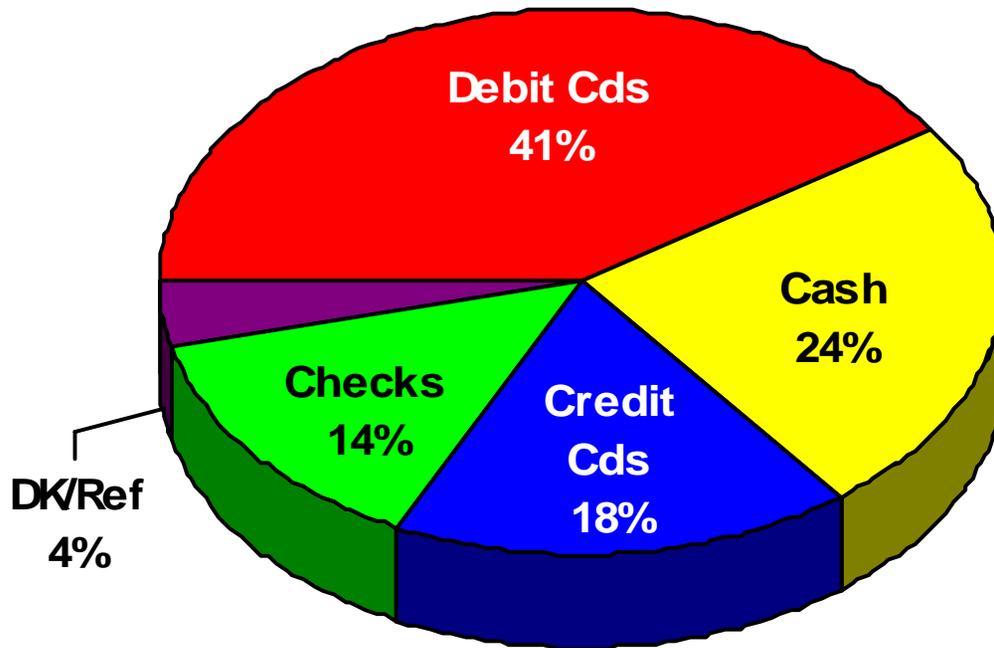
(Base = 606 debit card users/prospects)

Top Locations for Debit Card Usage



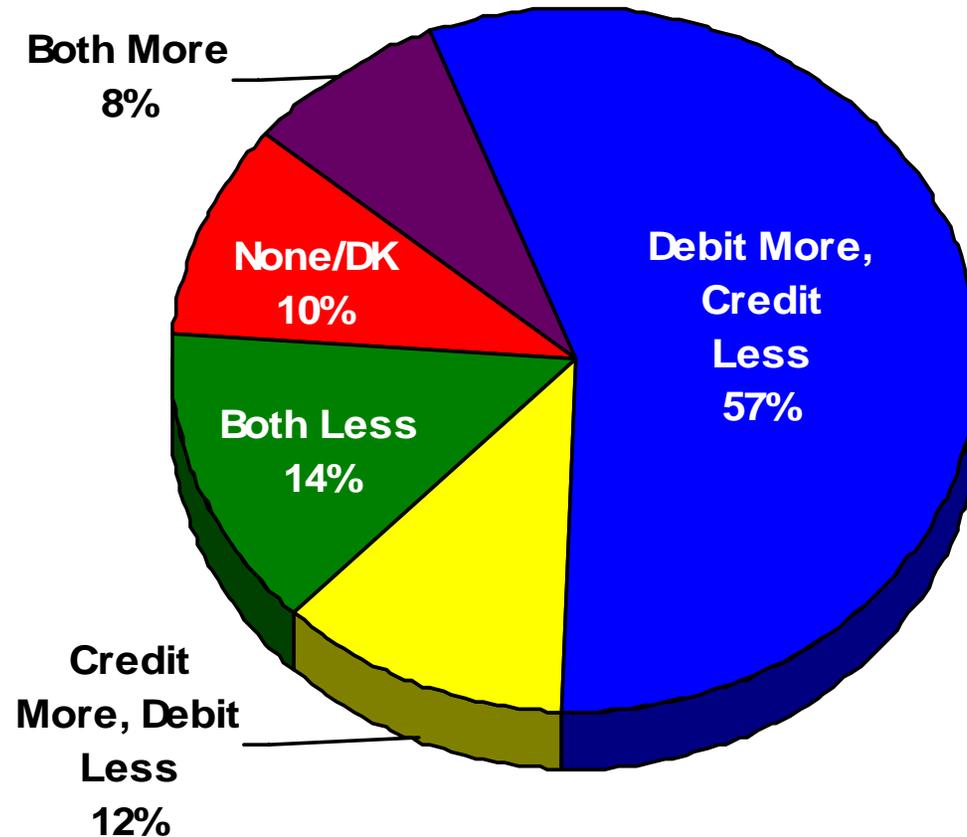
(Base = 593 debit card users)

Preferred Payment Method Among Debit Card Users



(Base = 593 debit card users)

Expectations for Debit and Credit Card Use

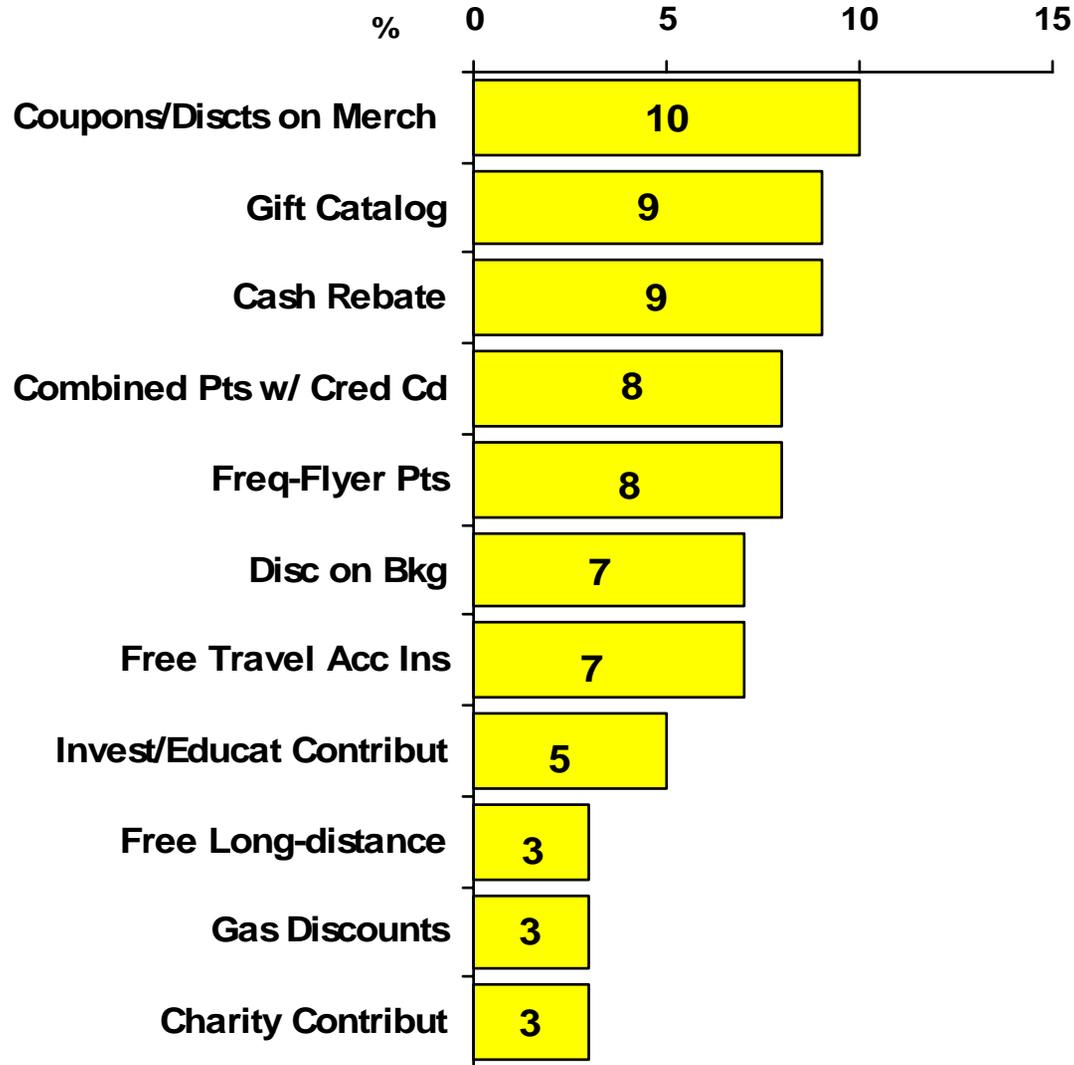


(Base = 441 use debit and credit cards)

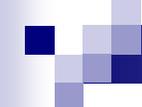
Future Growth

- Attrition
- Hispanic Market
- Convenience Users of Credit Cards
- Contactless

Incidence of Debit Card Rewards



(Base = 593 debit card users)



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