

# DEBIT MARKET DATA REVIEW

Increasing debit card usage is key to accelerating growth

## As a Form of Payment

One of the most frequently used forms of payment in the U.S., checking account ownership tops 90%

## Debit Push Payments



P2P or B2C are now approximately 3% of overall debit volume. Push payments on average exceed \$200 each.



**Progressive Growth of Debit Card Transactions** in the U.S. over the last four years. Number of transactions in billions:

2014 = 48.5B      2017 = 58.0B  
 2015 = 51.5B      2018 = 58.9B  
 2016 = 55.7B

## The Younger Consumer and Debit

Younger consumers (age 18-34 years old) are shying away from debit compared to the population at large.

	Younger Population	Population at Large
2017	55%	57%
2018	51%	54%

However, the younger consumers are not turning to credit cards – they are utilizing alternative payment products like PayPal, Venmo, Square Cash and prepaid merchant loyalty cards like Starbucks.

## Consumer Payment Behavior



### Contactless Cards

Large debit card issuers are now leveraging contactless cards.

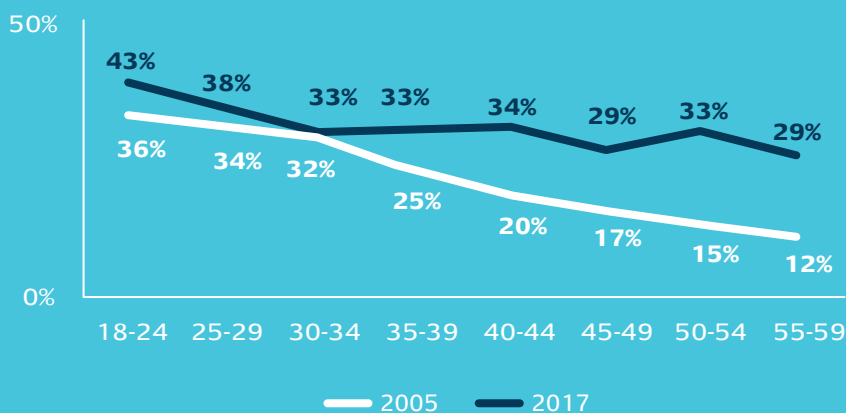


eCommerce is Visa Debit's fastest growing channel but is still underpenetrated.

### Monthly Visa Debit eCommerce purchases by active debit user

15% >3      26% <2  
 20% 2-3      39% None

## Debit is Age Agnostic: Share of Transactions



## Best Debit Target Market

Heavy and Medium Debit users account for almost 90% of all Debit transactions.

This is your prime target market.

**19% heavy**  
w/ 19+ transactions per month

**29% medium**  
w/ 7-18 transactions per month

**27% light**  
w/ 1-6 transactions per month

**25% none**  
No transactions per month



## Increasing Debit Card Usage is Key to Accelerating Growth

