**CONSUMERS CONTINUE TO SHOW STRONG ADOPTION OF DIGITAL PAYMENTS, INCLUDING CONTACTLESS, MOBILE, CARD PRESENT (CMP) AND CARD NOT PRESENT (CNP)**: "Our regional analysis of spend utilizes the segmentation used by the U.S. Bureau of Economic Analysis (BEA) for economic analysis. While spending for credit and debit was strong for the second week of January 2021, it’s important to note that this trend did not continue throughout the four-week period. In fact, spending was down 2.8%, in line with the four-week average of -2.1%.

**DEBIT**

*Spending was strong in Week 2 for both credit and debit, with federal stimulus payments receipt of stimulus funds, along with increased deposit activity for those who received paper checks. In this condensed timeframe this round, resulting in a significant positive impact on consumer spending.*

**CREDIT CARD NOT PRESENT**

*This week’s deeper dive, we take an aggregated look back at regional performance for all sectors since the start of 2021, ranking U.S. states and territories by year-over-year performance for debit purchases, credit purchases and ATM transactions. The regions are listed in order from top performing to most impacted over this 43-week period.***

**OVERALL SPEND**

*We continue to view these results as conservative, on contactless credit cards in the same timeframe. From a merchant category perspective, the start of 2021 extra growth in debit purchases was likely fueled by deposits from the second round of COVID-19 relief funding. While spending for credit and debit was strong for the second week of January 2021, it’s important to note that this trend did not continue throughout the four-week period. In fact, spending was down 2.8%, in line with the four-week average of -2.1%.*

**From a Merchant Category Perspective, the Start of 2021 Continues to Show Strong Adoption of Digital Payments, Including Contactless, Mobile, Card Present (CMP) and Card Not Present (CNP)**

**Regional Spending Trends**

*The regional analysis above shows the performance by state and territory.

**Overall Spending for all Sectors Through 2020**

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