Tracking Transaction Trends
Week Ending August 8, 2020

Credit card spend was down 2.1% year over year, which is better than the four-week average of -3.3%. Transactions were up 3.3% and have been positive for six consecutive weeks. Debit card spend was up 19.6%, which is higher than the prior four-week average of 12.1%.

Credit cards were up year over year in five of the eight primary merchant categories covered, while debit cards showed increased growth year over year in all categories. Overall spend was down 6.5%.

Overall
Credit: 12.1% Credit: 19.6% Debit: 2.1%

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**Credit Card Not Present**
24.3% of Purchases
18.0% of Transactions
5.3% Credit

**Credit Card Present**
53.2% of Purchases
41.9% of Transactions
18.0% Debit

**Debit Card Present**
32.7% of Purchases
24.8% of Transactions
2.1% Credit

**Debit Card Not Present**
23.6% of Purchases
22.4% of Transactions
0.9% Credit

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