Tracking Transaction Trends
(Week Ending October 18, 2020)

- Mobile and Online Card Management
- Imaging
- Risk Management
- Consumer Engage and cards as a percentage of total
- Marketing
- Delinquency Management

**OVERALL SPEND**

<table>
<thead>
<tr>
<th>Category</th>
<th>Week 18</th>
<th>Week 19</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debit</td>
<td>15.7%</td>
<td>8.5%</td>
</tr>
<tr>
<td>Credit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ATM</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>10.20%</td>
<td>5.85%</td>
</tr>
</tbody>
</table>

**CONSOLIDATED CHARGE GROWTH LEVERAGE OF CREDITORS, MUNICIPALITIES AND OTHER SELLER ENTITY APRIL-DECEMBER 2017**

<table>
<thead>
<tr>
<th>Region</th>
<th>Debit Growth</th>
<th>Credit Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hawaii</td>
<td>+13.7%</td>
<td></td>
</tr>
<tr>
<td>Plains</td>
<td>+8.3%</td>
<td>+8.2%</td>
</tr>
<tr>
<td>Southeast</td>
<td>+8.2%</td>
<td>+8.1%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>+8.2%</td>
<td>+8.1%</td>
</tr>
</tbody>
</table>

**AMAZON RESULTS FOR WEEK 42, YEAR OVER YEAR**

- Credit: +121.2% with the average purchase size up 115.4%.
- Debit: +46.0% with the average purchase size up 13.9%.

**FOUR-WEEK AVERAGE**

- Credit: +25.4%
- Debit: +6.5%

**WEEK 42 VS. RECENT**

- Credit: +29.8%
- Debit: +9.5%

**CREDIT CARD NOT PRESENT**

- 46.0% of Transactions
- 29.0% of Transactions

**DEBIT CARD NOT PRESENT**

- 36.6% of Transactions
- 52.9% of Transactions

**CARD-PRESENT**

- 10.6% of Transactions
- 19.5% of Transactions

**ATM**

- 19.9% of Transactions
- 39.8% of Transactions

**DELINQUENCY MANAGEMENT**

- 2.5% of balances
- 2.3% of balances

**DELINQUENCY GROWTH**

- 2.25% of balances
- 2.10% of balances

**MARKETING**

- 3.25% of balances
- 2.75% of balances

**MARKETING GROWTH**

- 3.4% of balances
- 2.8% of balances

**DELETION MANAGEMENT**

- 3.4% of balances
- 2.8% of balances

**DELETION GROWTH**

- 3.4% of balances
- 2.8% of balances

**PAYU**

- 4.69% of PSCU total debit purchases

**APRIL-DECEMBER 2017**

- Credit: +115.4%
- Debit: +113.6%
- ATM: +115.4%

**APRIL-DECEMBER 2017 vs. APRIL-DECEMBER 2016**

- Credit: +115.4%
- Debit: +113.6%
- ATM: +115.4%

**THE WEEK'S DEEPER DIVE EXPLORES AMAZON PRIME DAY 2020, AMAZON'S BIGGEST SALE EVENT OF THE YEAR THAT OCCURRED OCTOBER 13-14, 2020.**

For more COVID-19 support resources, visit pscu.com/covid19.