**Tracking Transaction Trends**

**CONSUMERS CONTINUE STRONG USAGE OF CONTACTLESS, MOBILE WALLETS**

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

**PSCU’s Purchase Performance.**

While PSCU supports six mobile wallet providers, the top three (Apple Pay, Google Pay and Samsung Pay) represent 99% of the card-present mobile wallet transactions in Week 45.

IN WEEK 45 REMAINED STEADY FOR BOTH CREDIT AND DEBIT.

OUR REGIONAL ANALYSIS OF SPEND UTILIZES THE SEGMENTATION USED BY THE FOUR-WEEK AVERAGE OF -0.3%.

**DEBIT**

Our regional analysis of spend utilizes the segmentation used by the four-week average of +4.9%. Transactions finished at -1.6%, lower than the previous week finished at 11.3% of card-present activity.

**CREDIT**

Overall U.S. spend was up 2.8% for credit purchases.

**SOME OUTLETS**

<table>
<thead>
<tr>
<th>Category</th>
<th>Credit Transactions</th>
<th>Debit Transactions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grocery</td>
<td>38.4%</td>
<td>53.1%</td>
</tr>
<tr>
<td>Apparel</td>
<td>15.0%</td>
<td>17.8%</td>
</tr>
<tr>
<td>Gas</td>
<td>18.0%</td>
<td>17.8%</td>
</tr>
<tr>
<td>Restaurants</td>
<td>10.7%</td>
<td>10.7%</td>
</tr>
<tr>
<td>Media</td>
<td>11.9%</td>
<td>11.9%</td>
</tr>
<tr>
<td>Travel</td>
<td>2.8%</td>
<td>2.8%</td>
</tr>
<tr>
<td>Gas</td>
<td>43.7%</td>
<td>42.4%</td>
</tr>
<tr>
<td>Electronics</td>
<td>15.0%</td>
<td>15.0%</td>
</tr>
<tr>
<td>Furniture</td>
<td>15.0%</td>
<td>15.0%</td>
</tr>
<tr>
<td>Home Improvement</td>
<td>5.1%</td>
<td>5.1%</td>
</tr>
</tbody>
</table>

**FUTURISTIC PREDICTIONS**

**DEBIT**

We continue to see more volume conducted via mobile wallet transactions, particularly with debit, the fastest growth, with debit transactions up 58.6% year over year, lower than the four-week average of +51.0%. These results represent very strong growth with card-present activity.

**CREDIT**

Contactless “tap-and-go” transactions via dual interface contactless cards continue to gain adoption, with debit showing the strongest growth, with debit transactions up 58.6% year over year, lower than the four-week average of +46.2%.

**OVERALL SPEND**

**DEBIT**

- Debit card-present activity is up 11.2% for Week 45, slightly down from the four-week average of +14%. Consumers continue to spend more with contactless cards, even with contactless card usage slightly down from the previous week.

- For Week 45, purchases are up 25.0% for debit, an increase of 21.7 percentage points for credit and 7.6 percentage points for debit year over year.

- Cash withdrawal transactions at the ATM remain down 15.5%, higher than the four-week average of -13.0%. Debit transactions are down 12.8% in Week 45.

- The Southeast (+6.2%) and Southwest (+4.2%) regions had the strongest region for Week 45. The Hawaii (+9.6%), New England (+12.1%) and Rocky Mountain (+10.7%) regions had the highest growth in overall U.S. spend.

- Overall U.S. spend was up 2.8% for debit purchases, lower than the four-week average of +5.1%.

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