Tracking Transaction Trends
Week Ending November 29, 2020

Overall Spend

<table>
<thead>
<tr>
<th>Week</th>
<th>Debit</th>
<th>Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Week 48</td>
<td>18.5%</td>
<td>11.7%</td>
</tr>
</tbody>
</table>

Mobile and Online Card Management

- **Debit**
  - Credit: 62.0% of debit purchases
  - Debit: 38.5% of debit purchases
  - ATM: 24.1% of transactions

- **Credit**
  - Credit: 55.1% of credit purchases
  - Debit: 38.5% of credit purchases
  - CNP: 31.0% of transactions

**Card Not Present**

- **Debit**
  - Credit: 58.1% of debit purchases
  - Debit: 58.1% of debit purchases
  - CNP: 55.1% for credit, up 10.3 percentage points, and debit CNP purchases are down 7.1%.

- **Credit**
  - Credit: 49.8% of credit purchases
  - Debit: 49.8% of credit purchases
  - CNP: 49.8% of credit purchases

**Overall**

- **Debit**
  - Credit: 33.1% of debit purchases
  - Debit: 33.1% of debit purchases
  - ATM: 24.1% of transactions

- **Credit**
  - Credit: 53.4% of credit purchases
  - Debit: 53.4% of credit purchases
  - CNP: 53.4% of credit purchases

Country Analysis

**Debit**

- **England** (+1.0%)
- **Great Lakes** (+7.9%)
- **Plains** (+5.4%)
- **Southeast** (+0.9%)

**Credit**

- **England** (+1.0%)
- **Great Lakes** (+7.9%)
- **Plains** (+5.4%)
- **Southeast** (+0.9%)

**Changes from Previous Week**

- **Debit**
  - Credit: 5.3 percentage point increase from previous week.
  - Debit: 4.2 percentage point decrease from previous week.
- **Credit**
  - Credit: 3.4 percentage point increase from previous week.
  - Debit: 7.4 percentage point decrease from previous week.

**Percentage Changes**

- **Debit**
  - Credit: 12.8% increase
  - Debit: 8.4% decrease

- **Credit**
  - Credit: 14.0% increase
  - Debit: 24.5% decrease

**Comparison**

- **Debit**
  - Credit: 55.1% of credit purchases
  - Debit: 55.1% of credit purchases

- **Credit**
  - Credit: 53.4% of credit purchases
  - Debit: 53.4% of credit purchases

**Noted Trends**

- **Restaurant**
  - Credit spending in the Restaurant sector finished up 11.4%, down 16.8 percentage points from the previous week.

- **Grocery**
  - Grocery spend was down 0.5% year over year for credit and 7.8 percentage points for debit.

- **Travel**
  - Travel remains substantially down year over year.

- **Gasoline**
  - Gasoline spend was down 6.6%, a 7.5 percentage point decrease from the previous week.

- **Laptop**
  - Laptop spend was down 23.6%, a 4.2 percentage point decrease from the previous week.

- **Money bill wave**
  - Money bill wave for credit and debit is down 23.6%, a 4.2 percentage point decrease from the previous week.

- **Debit Card Not Present**
  - Card not present transactions: 31.0% of transactions

- **Credit Card Not Present**
  - Credit not present transactions: 62.1% of transactions

- **Marketing**
  - Marketing credit: 7.1% of credit
  - Marketing debit: 2.3% of debit

- **Contact Center Services and Solutions**
  - Contact center spending: 55.3% of credit
  - Contact center spending: 39.6% of debit

- **Data Science and Analytics**
  - Data science and analytics: 18.3% of credit
  - Data science and analytics: 11.6% of debit

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