Tracking Transaction Trends

Weeks ending December 20 and December 27, 2020

CONSUMERS CONTINUE STRONG USAGE OF CONTACTLESS, MOBILE WALLETS IN WEEKS ENDING DECEMBER 20 AND DECEMBER 27, 2020

OVERALL SPEND

**Debit**
- 21.1%

**Credit**
- 6.5%

CONSUMER SPENDING AND SHOPPING TRENDS

From its Owner credit union members on a same-store basis to identify the impact of COVID-19 on consumer spending and shopping trends.

**OVERALL SPEND**

**Debit**
- 21.1%

**Credit**
- 6.5%

**Month-Over-Month Spending**

**Debit**
- 25.6%

**Credit**
- 27.1%

**Year-Over-Year Spending**

**Debit**
- 47.3% of Purchases

**Credit**
- 52.4%

**Credit Card Not Present**

**Debit**
- 52.4% of payment volume and 41.9% of transactions

**Credit**
- 47.3% of purchase volume and 41.9% of transactions

**Transaction Rate**

**Debit**
- 20.5% to 50.0% transaction rate

**Credit**
- 17.0% to 19.8% transaction rate

**Super Saturday**

In 2020, Super Saturday occurred with two Super Saturdays, one on November 28, the Saturday before Thanksgiving, and one on December 19, the Saturday before Christmas.

**Average Purchase Size**

**Debit**
- $12.1%

**Credit**
- $14.2% Debit

**Average Total**

**Debit**
- $10.5% Credit

**Credit**
- $4.1% Credit

**Retail Sales Impact**

- The impact of COVID-19 on retail sales and shopping trends.

**Health and Safety**

- The impact of COVID-19 on health and safety measures in retail.

**Payment Trends**

- The impact of COVID-19 on payment trends.

**Risk Management**

- The impact of COVID-19 on risk management strategies.

**Data Science and Analytics**

- The impact of COVID-19 on data science and analytics.

**Marketing**

- The impact of COVID-19 on marketing strategies.

**Delinquency Management**

- The impact of COVID-19 on delinquency management.

**Technology and Innovation**

- The impact of COVID-19 on technology and innovation strategies.

**Mobile and Online Card Management**

- The impact of COVID-19 on mobile and online card management.

**Gift Card Management**

- The impact of COVID-19 on gift card management.

**Cashless Commerce**

- The impact of COVID-19 on cashless commerce.

**Contactless and Mobile Wallets**

- The impact of COVID-19 on contactless and mobile wallets.

**Cash Withdrawals**

- The impact of COVID-19 on cash withdrawals.

**ATM Transactions**

- The impact of COVID-19 on ATM transactions.

**Card Present and Card Not Present**

- The impact of COVID-19 on card present and card not present transactions.

**Transaction Volume**

- The impact of COVID-19 on transaction volume.

**Transaction Rates**

- The impact of COVID-19 on transaction rates.

**Average Purchase Size**

- The impact of COVID-19 on average purchase size.

**Average Total**

- The impact of COVID-19 on average total.

**Retail Sales Impact**

- The impact of COVID-19 on retail sales impact.

**Payment Trends**

- The impact of COVID-19 on payment trends.

**Risk Management**

- The impact of COVID-19 on risk management.

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**Marketing**

- The impact of COVID-19 on marketing strategies.

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