

DEBIT MARKET DATA REVIEW

Increasing debit card usage is key to accelerating growth

As a Form of Payment

One of the most frequently used forms of payment in the U.S., checking account ownership tops 90%

Debit Push Payments



P2P or B2C are now approximately 3% of overall debit volume. Push payments on average exceed \$200 each.



Progressive Growth of Debit Card Transactions in the U.S. over the last three years. Number of transactions in billions:

2018 = 62.3B
2019 = 66.3B
2020 = 66.4B

Generation Z Consumer Debit

Generation Z (age 18-34 years old) is the highest user of debit than any other generation segment.

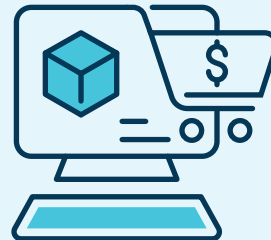
	Younger Population	Population at Large
2019	50%	31%
2020	51%	31%

Consumer Payment Behavior



Contactless Cards

Large debit card issuers are now leveraging contactless cards.

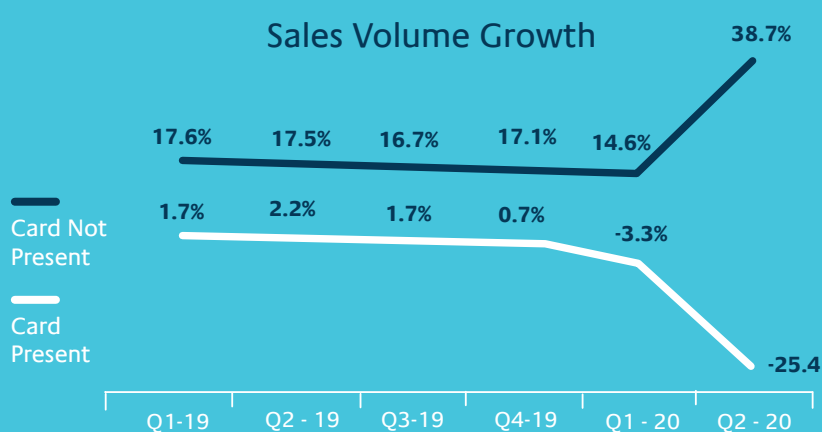
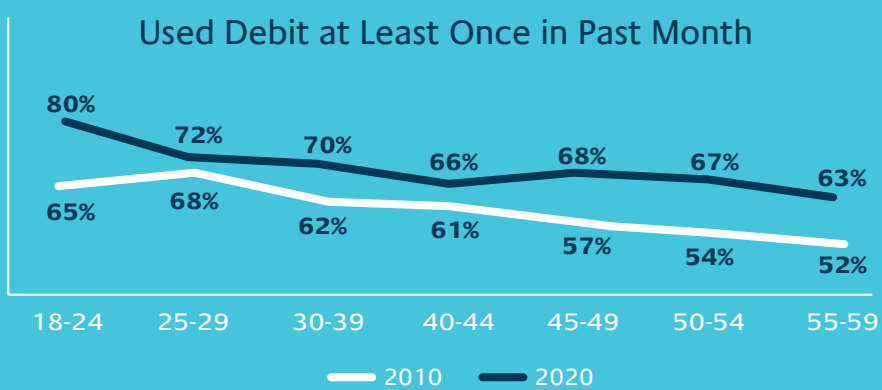


eCommerce is Visa Debit's fastest growing channel but is still underpenetrated.

Monthly Visa Debit eCommerce purchases by active debit user

15% >3 26% <2
20% 2-3 39% None

Debit is Age Agnostic: Share of Transactions



Best Debit Target Market

Heavy and Medium Debit users account for almost 90% of all Debit transactions.

This is your prime target market.

20% heavy
w/ 19+ transactions/month

34% medium
w/ 7-18 transactions/month

24% light
1-6 transactions per month

22% none
No transactions per month

