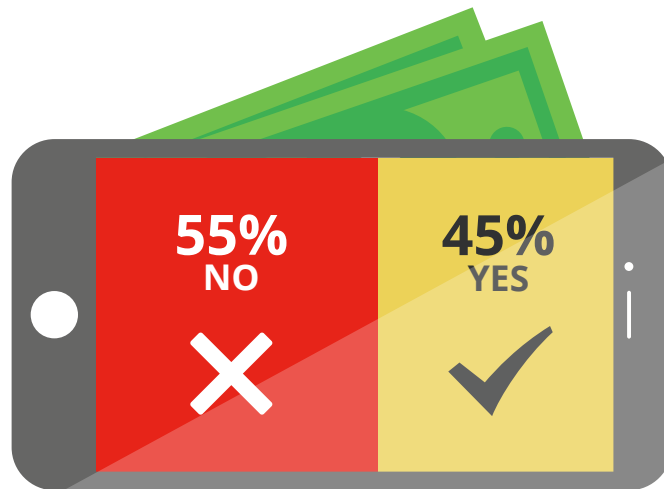


FINTECH INNOVATION IS ALL AROUND US

THE LATEST IN PAYMENT OPTIONS

MOBILE WALLETS SLOWLY PICK UP STEAM

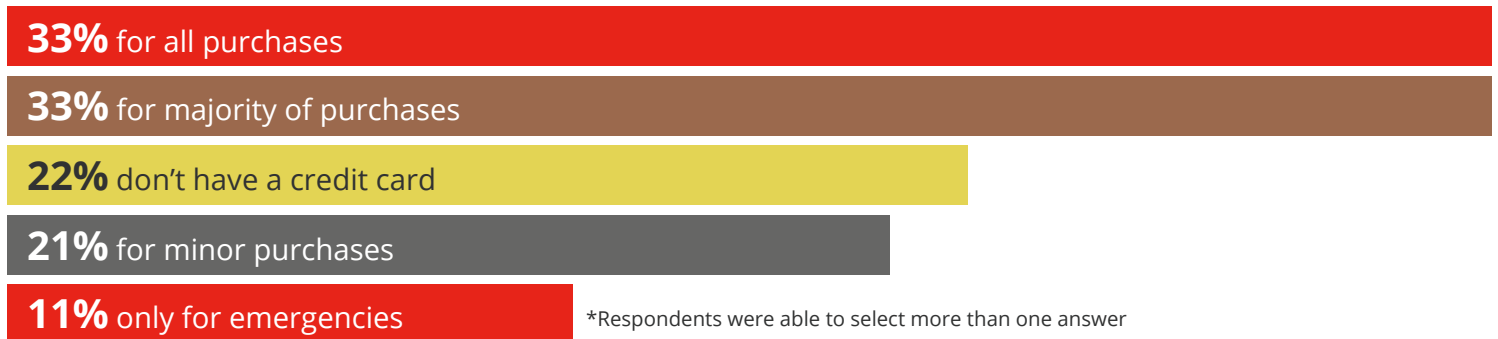
If small businesses accepted mobile payments, would consumers use their smartphones to make purchases?



Surprisingly, **66%** prefer digital rewards programs versus old-school paper punch cards

IN CASE OF EMERGENCY

60% of consumers have two or more credit cards, and here's how they're used:



*Respondents were able to select more than one answer

THE LATEST IN PAYMENT OPTIONS

SHOPPERS + CHECKS = CHA-CHING!

Checks have staying power:

71% of small businesses agree checks allow them to offer their customers more payment options

The value of an average check is nearly three times more than the average credit card swipe

Check usage rises **40%** before paydays

The average check amount is **\$150**

MAKING THE CASE FOR PREPAID CARDS

Why consumers like 'em:



69%
convenience



48%
avoid identity theft



47%
avoid fraud



47%
budgeting tool

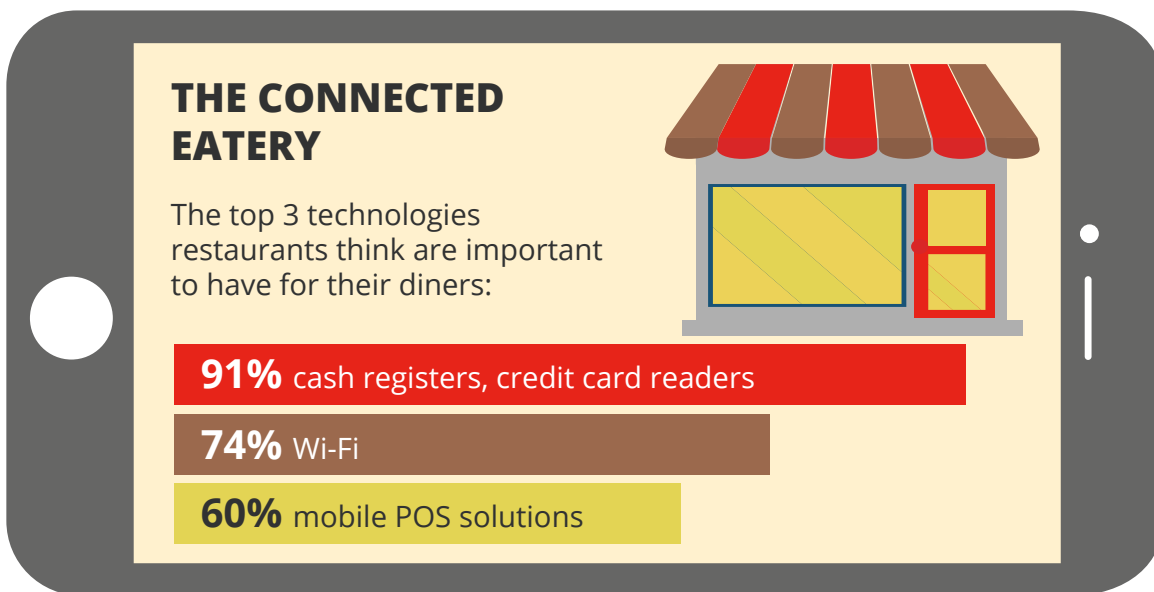


25%
children's allowance

EVOLVING THE CONSUMER EXPERIENCE

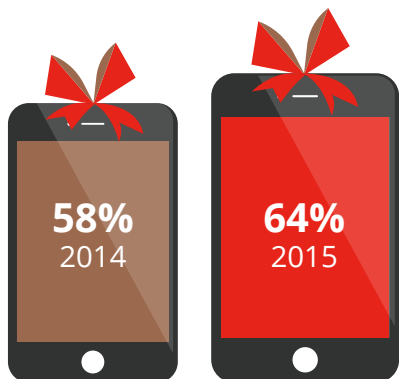
DIY BANKING

How consumers are using mobile banking apps:



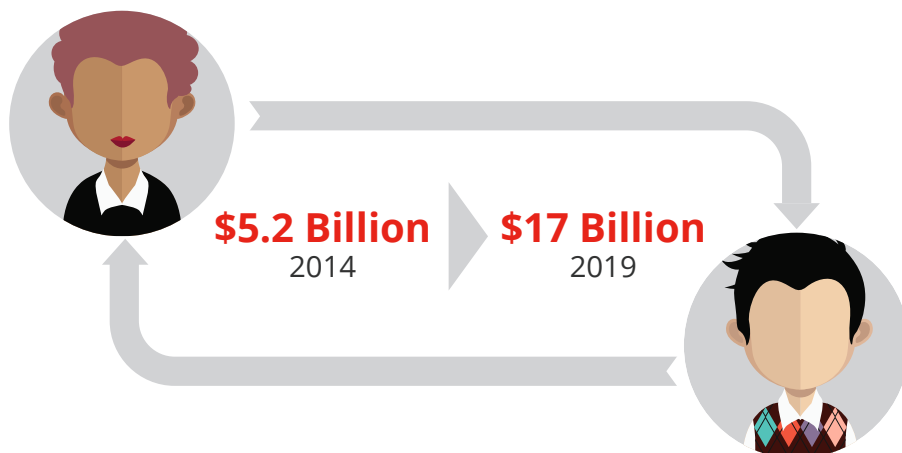
E-GIFTING MADE EASY

No more lost gift cards. The percentage of consumers storing their gift cards in a mobile phone app is growing:



P2P MEANS GREATER CONVENIENCE

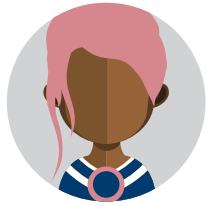
Thanks to peer-to-peer payments (think PayPal), no more last-minute runs to the bank as this segment grows:



MILLENNIALS VS. BABY BOOMERS

TIME TO TREAT YOURSELF

Who buys themselves an e-gift card:



49%

Millennials



44%

Generation X



42%

Baby Boomers

THE 411 ON BILL PAYMENTS

Millennials are:

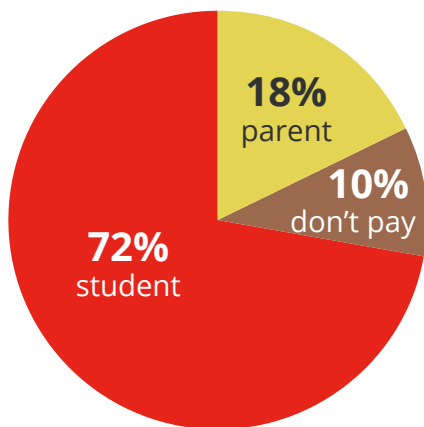


67% more likely to use online banking to make emergency bill payments

62% more likely to pay bills with mobile phone

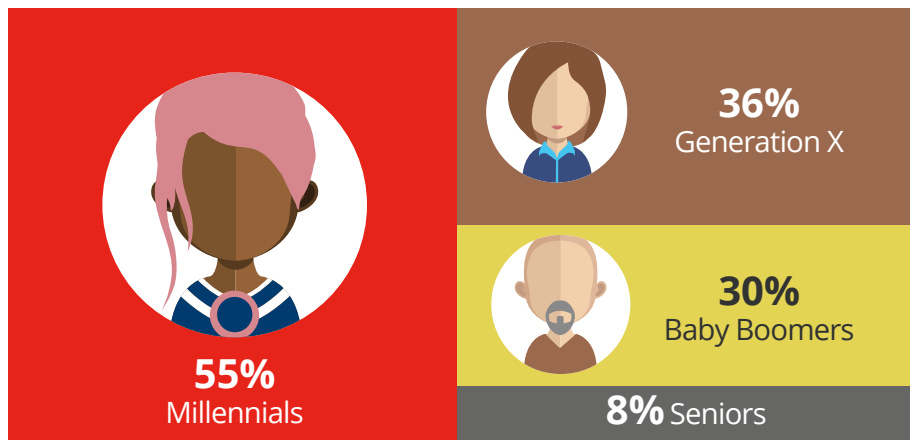
SCHOOL'S IN SESSION

Who's paying the college student's monthly credit card bill:



PAPER BILLS OFF. E-BILLS ON.

Who's more likely to go digital:



SOURCES

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TSYS 2015 U.S. Consumer Payment Choice Study

FINTECH IN GEORGIA

More than **70%** of U.S. credit card swipes, debit payments and gift card purchases pass through Georgia-based companies, making Atlanta the top payment processing market in the U.S.

Working with some of the biggest brands and emerging companies in financial technology, Arketi knows how to deliver PR and digital marketing that drives revenue for FinTech organizations. To discuss how we can put our expertise to work for you, call Mike Neumeier, APR, at **404.929.0091, x210**, or email mneumeier@arketi.com.

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