

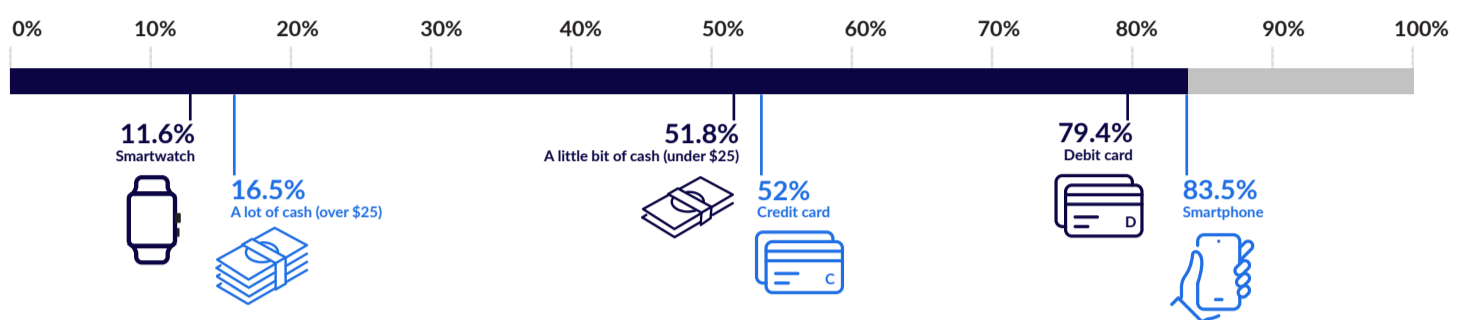
# The Ways We Pay, Day-to-Day

We worked with an independent researcher to conduct an online survey\* of over 2000 credit and debit card users to find out how people pay everyday.

Respondents said they are much more likely to choose a physical card to pay, even though they have their phones with them. For debit or credit card users, 9 of 10 agreed that "they were more likely to use a physical card than a smartphone/smartwatch to make purchases". Nearly 85% agreed that "Using a credit or debit card is faster/easier than using a smartphone to make purchases".

## I don't leave home without...

It's a normal day and you're leaving the house. While you're out, you will likely make some kind of purchase. Which of the following items will you plan to have with you as you walk out the door?

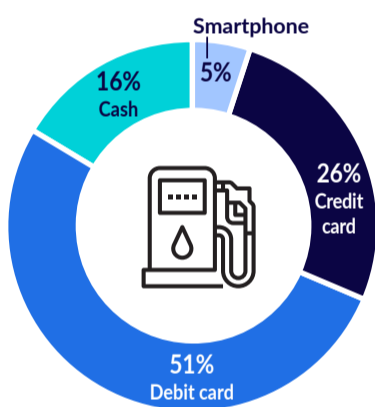
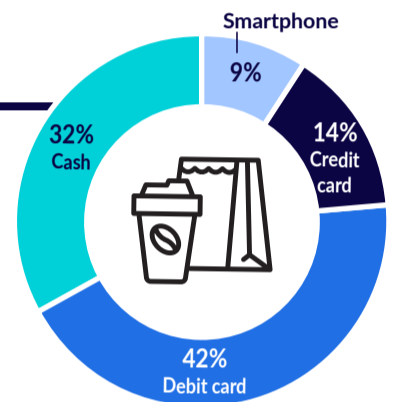


## Depending on where your day takes you, what payment methods are you more likely to use in a particular setting?

### #1 First things first: coffee!

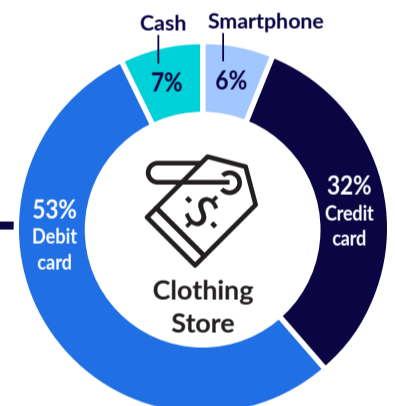
At the coffee shop, cash use was more likely than in other locations. That might be due to the purchase amount, since over half (53%) of respondents indicated they'd use cash when the amount was under \$10.

Also, the likelihood of using a smartphone to pay was higher here (9%) than anywhere else. Perhaps that's due to the popularity of a certain branded app? Still, physical cards are the top choice at the coffee shop at 56%



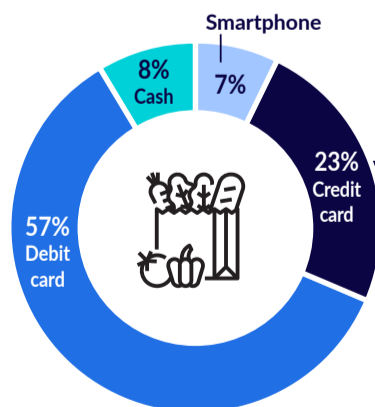
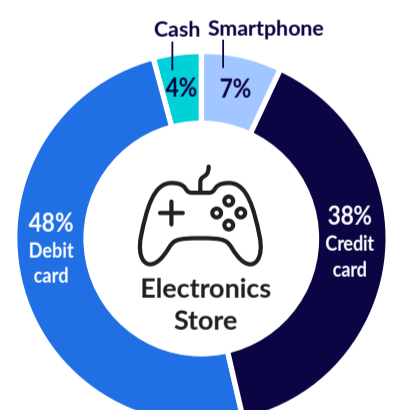
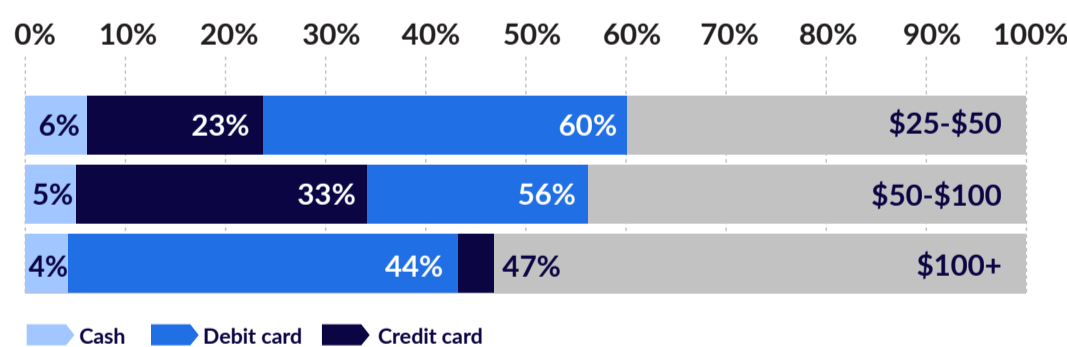
### Fueling up the car #2

More than 4 in 5 respondents are likely to use a card (debit or credit) at the pump.



### #3 Going shopping!

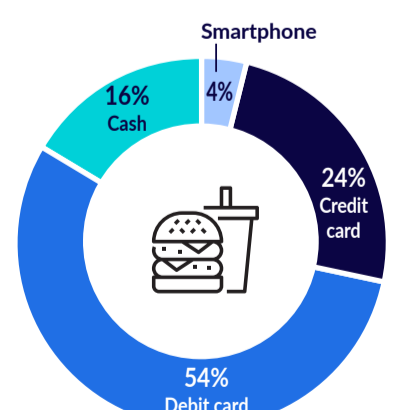
The use of a credit card becomes more likely in spaces with higher ticket items. In a question about payment amounts, the likelihood of credit card use jumped when the ticket was higher than \$50, and grew again when the ticket was more than \$100.



Debit card use rules at the grocery with 57% of respondents indicating that's the most likely form of payment there.

If someone else is doing the cooking - the likelihood of cash use grows slightly, but debit still dominates. Less than a quarter indicated that a casual restaurant meal is likely to go on the credit card.

### Getting hungry? #4



This survey indicates that respondents are much more likely to reach for a payment card at a point-of-sale, even though they likely have a phone with them. If you would like to talk to the payment experts at CPI Card Group, call 1-800-446-5036.