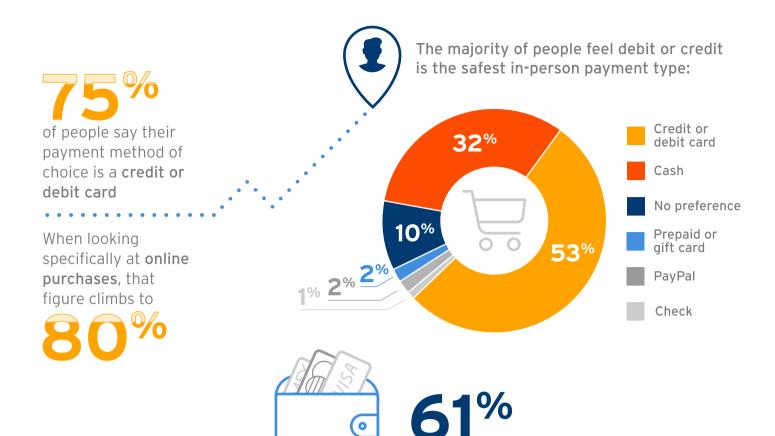


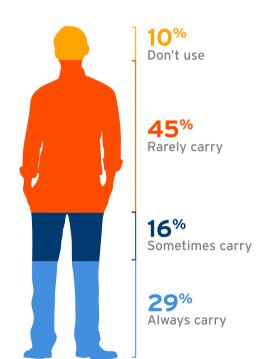
Today, clients would rather pay by credit or debit



More people are writing off checks altogether

have two or more credit cards

Over half of consumers don't use, or rarely carry, checkbooks:



Most people never write a personal check or only do so a few times a year:



8-24-year-olds never write checks

Client expectations are shifting, too



of consumers expect to be able to pay with a debit or credit card from a biller's app or mobile website



of people expect local service providers to offer the same payment options as large national companies



of consumers say having multiple ways to pay a bill increases their satisfaction with a service provider











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