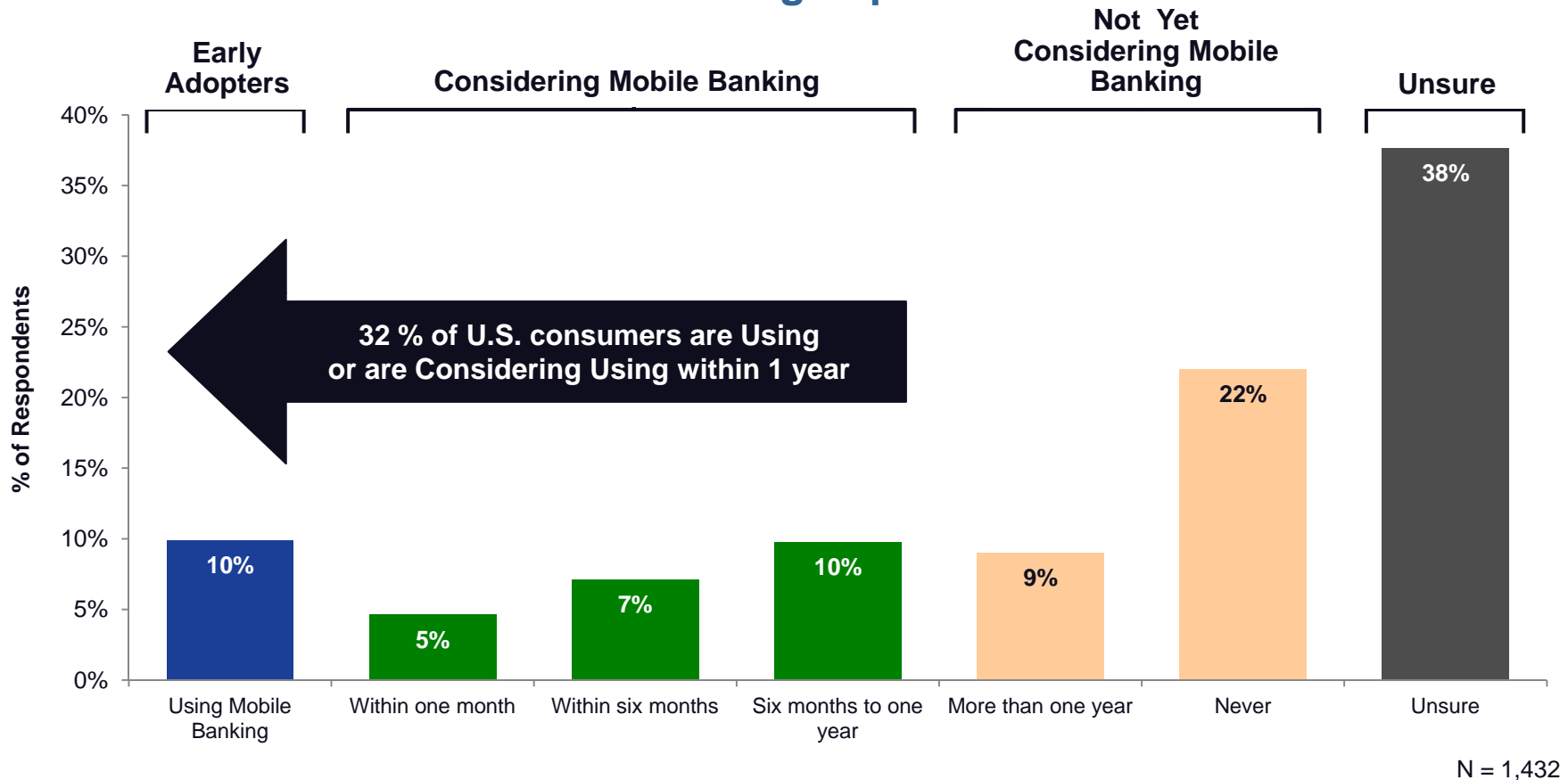


# Almost a Third of U.S. Customers Are Using or Considering Using Mobile Banking in the Next Year

## Mobile Banking Experience



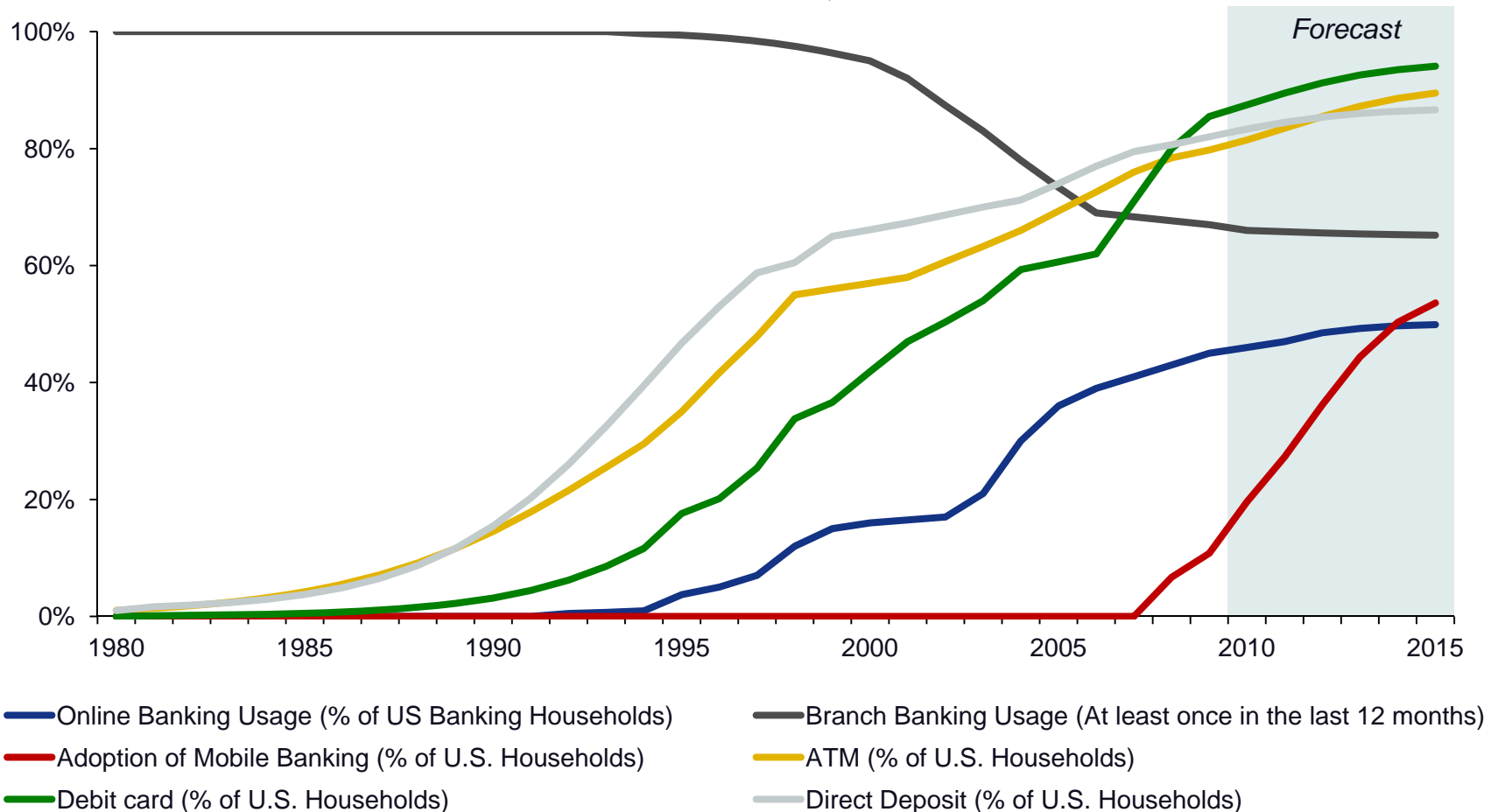
For "Using Mobile Banking": What types of banking services do you currently use with your primary financial institution? Respondents selected "Banking through Mobile Phone."

For "Considering Mobile Banking": Thinking into the future, what best describes the point in time when you may be using mobile banking (for things like reviewing account balances, receive account alerts from your bank, or paying bills)? Respondents selected one of several options that were within a year.

Source: Mercatus/Visa Consumer Mobile Financial Services Survey, 2009

# Mobile Financial Services Are Approaching a Tipping Point

**Consumer Distribution Channel Penetration**  
*Percent of U.S. Households, 1980-2015F*

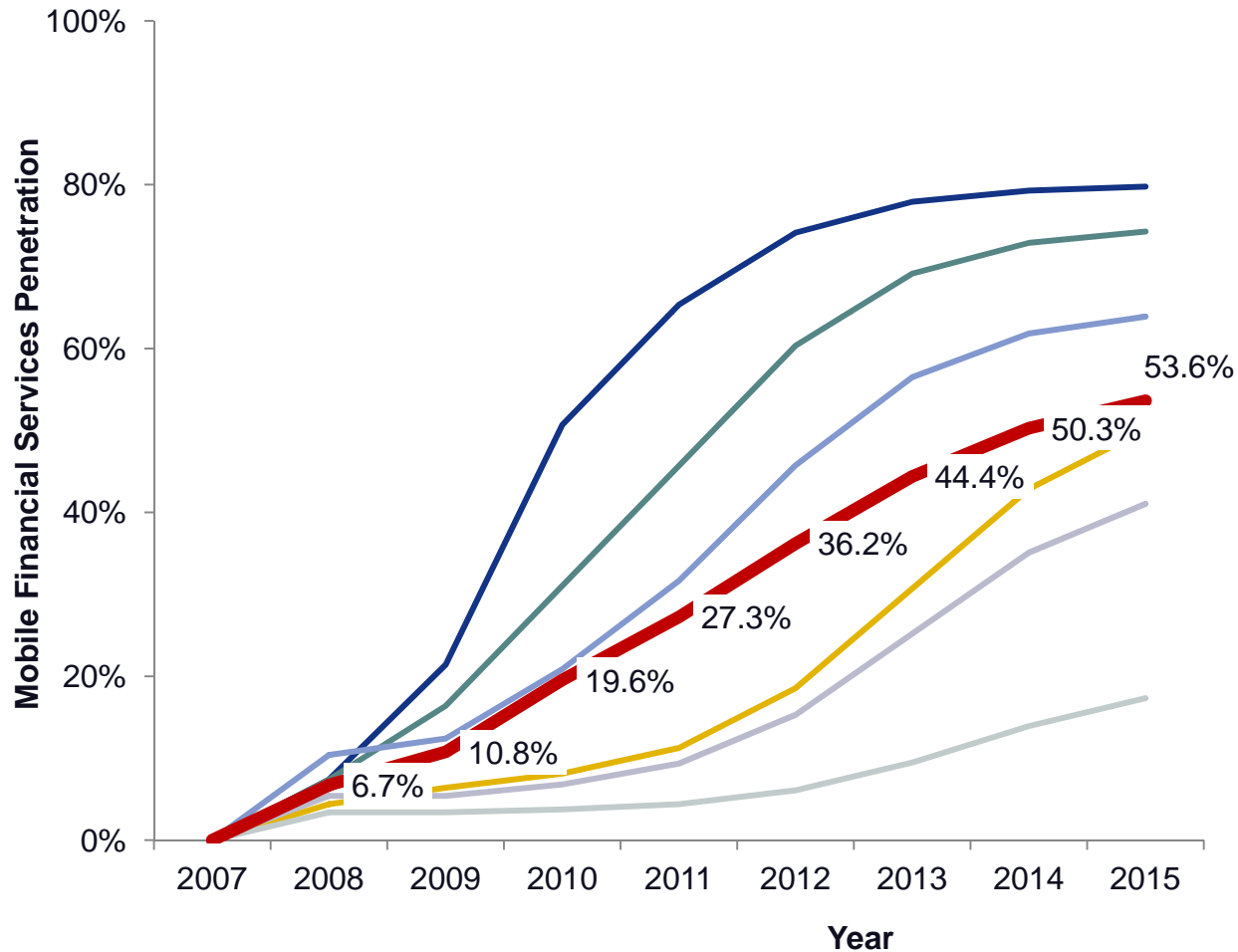


Note: Online banking includes PC banking

Source: Federal Reserve, FRB Boston, FRB Philadelphia, SRI Consulting, University of Michigan, Mintel, Celent, Bank of America, comScore, Nielsen Mobile, Wall Street Journal, Mercatus Analytics

# Consumer Mobile Financial Service Adoption Will Grow Significantly During the Next Five Years

## Consumer Mobile Financial Services Adoption



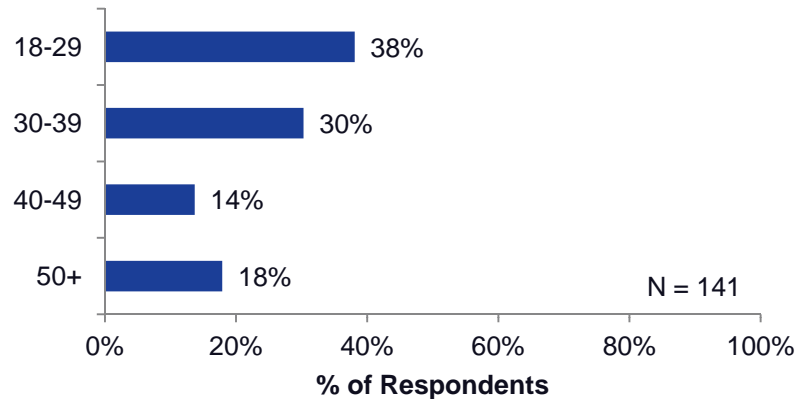
U.S. Consumers Born:	Age as of 2009
Between 1984 and 1991	18 – 25
Between 1975 and 1983	26 – 34
Between 1966 and 1974	35 – 44
Between 1955 and 1964	45– 54
Between 1945 and 1954	55– 64
Before 1944	65+
Overall	18+

Source: Mercatus Analysis, 2009

# Mobile Users Are an Attractive Customer Segment

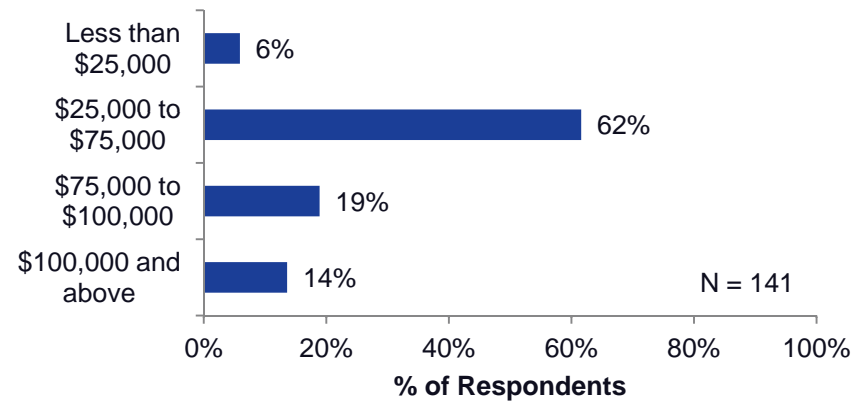
## Age Distribution

Among Consumers Who Use Mobile Financial Services



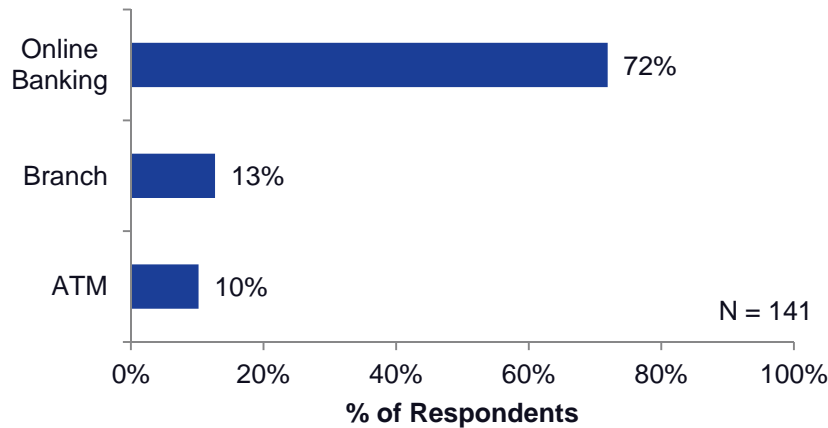
## Income Levels

Among Consumers Who Use Mobile Financial Services



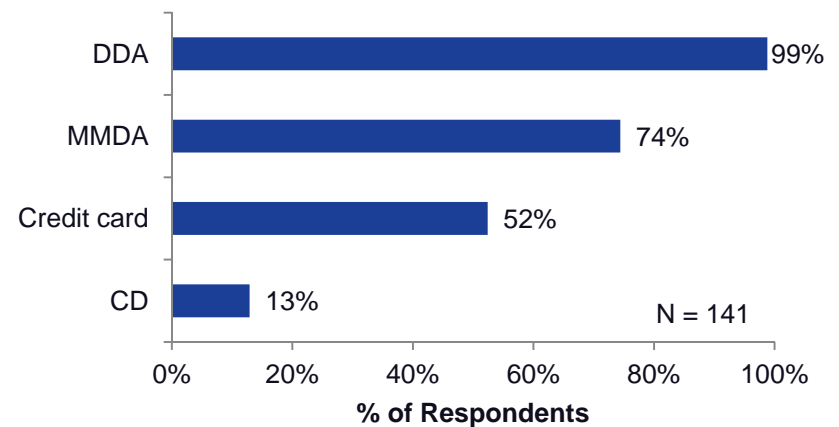
## Channel Usage

Among Consumers Who Use Mobile Financial Services



## Product Holdings

Among Consumers Who Use Mobile Financial Services



Source: Mercatus/Visa Consumer Mobile Financial Services Survey, 2009