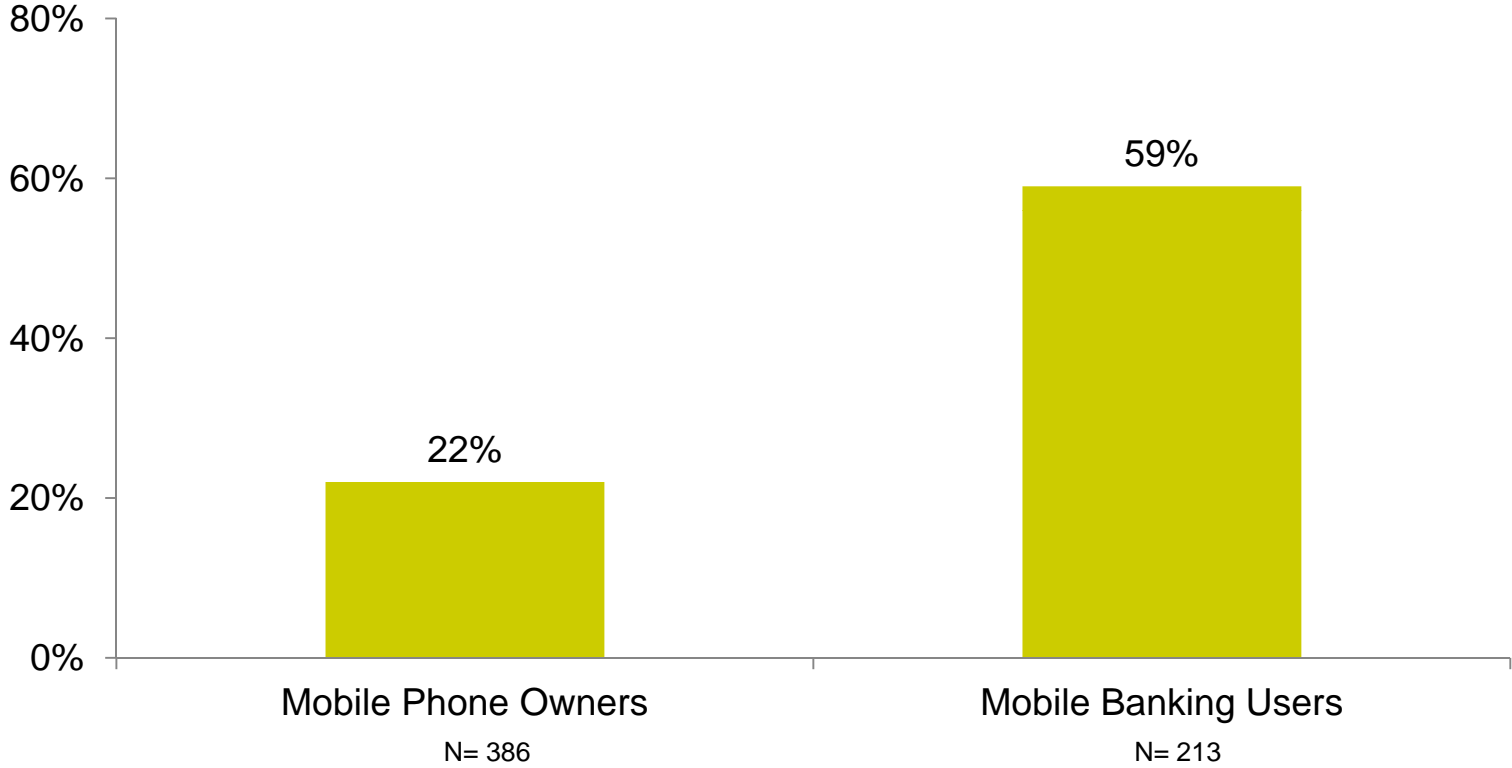


**Figure 1: Likelihood of Using Mobile RDC**

**Likelihood of Using Mobile RDC**  
*For Mobile Phone Owners*

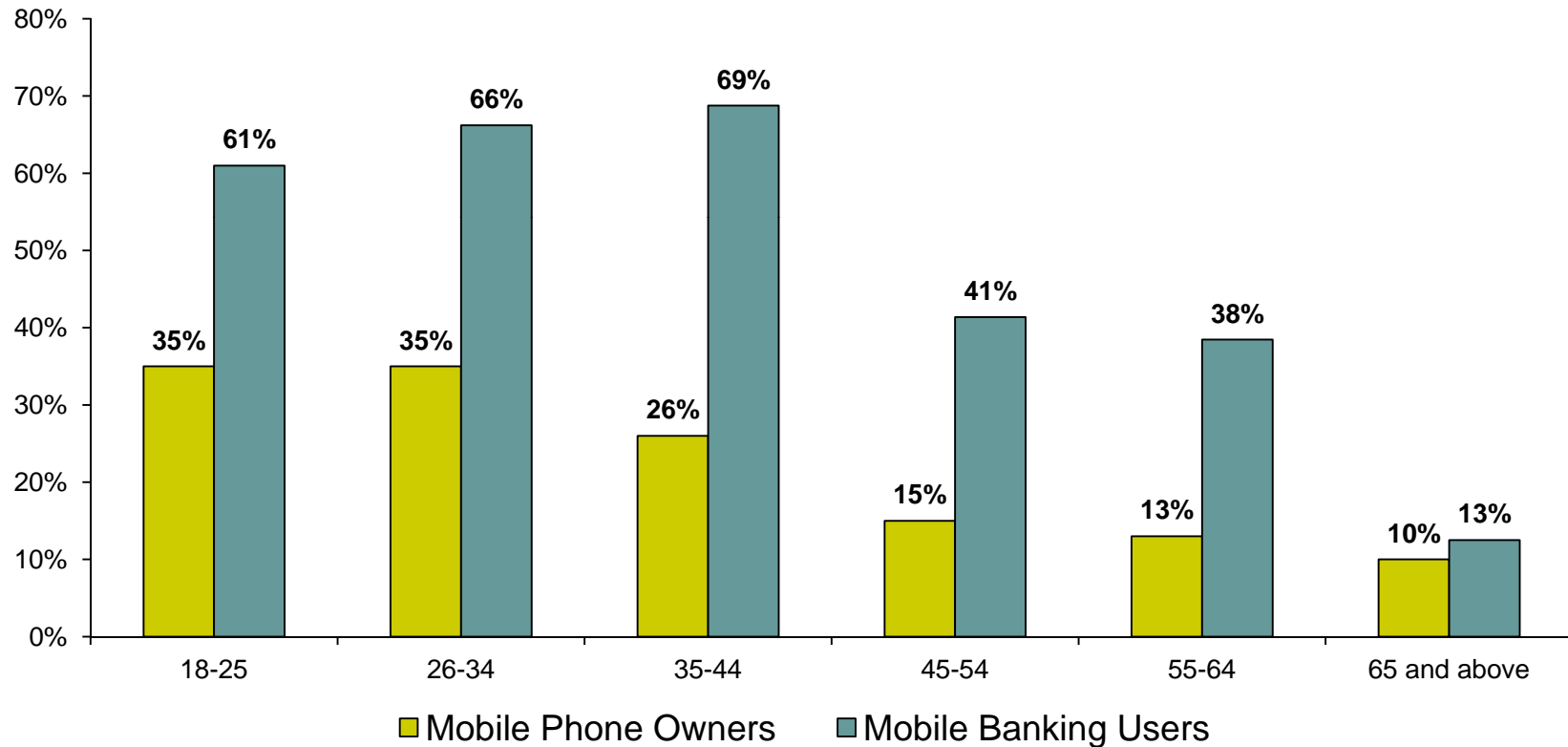


Likely Mobile RDC adopters include respondents indicating they would be somewhat likely, likely or highly likely to adopt mobile RDC if their bank offered the service

Source: Mercatus 2009 Financial Services Franchise Health Study Part 2 (N=1,744)

**Figure 2: Likelihood of Using Mobile RDC by Consumer Age Segment**

## Consumer Likelihood to Use Mobile RDC *Top-3 box scores among mobile banking users*

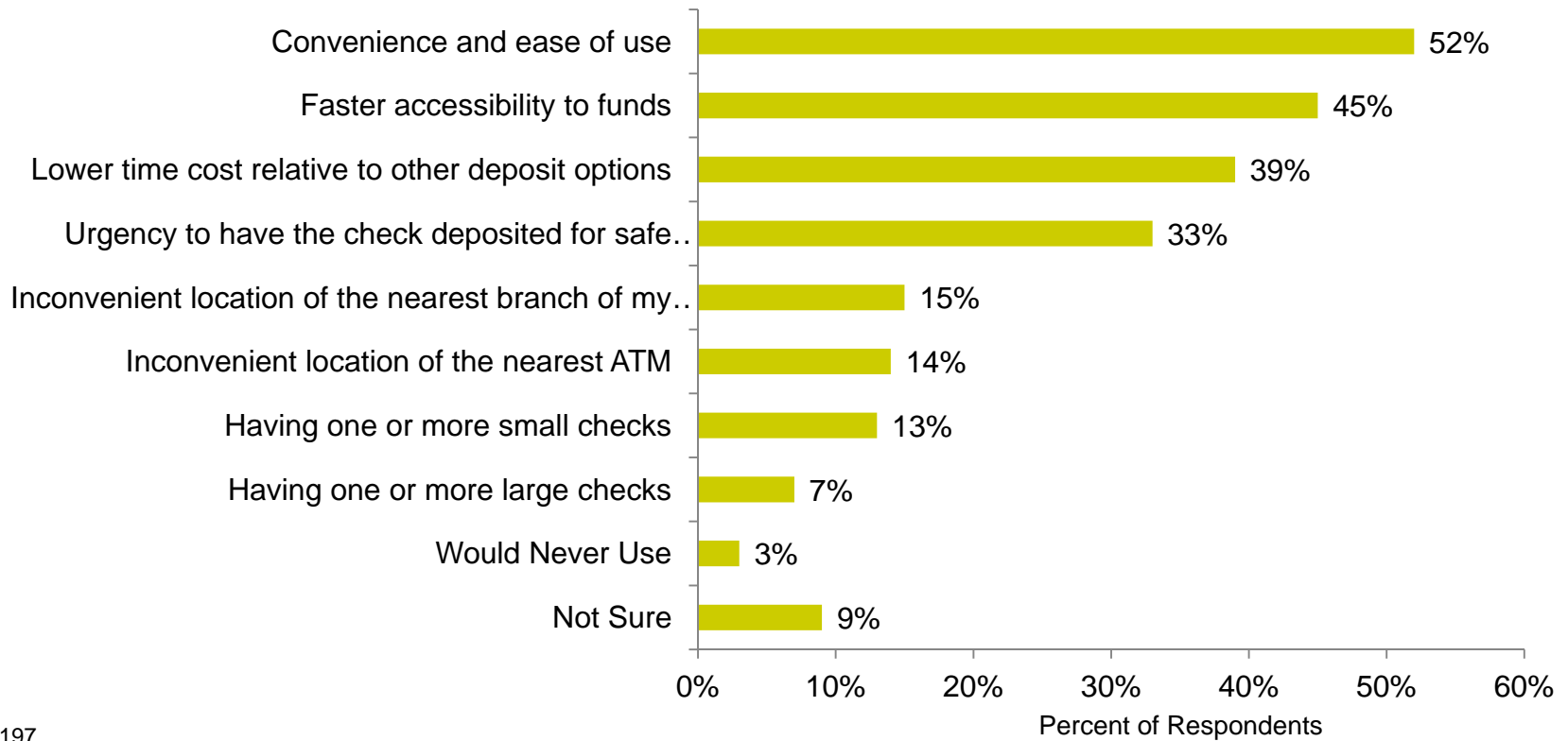


Note: Top 3 boxes include respondents indicating they would be somewhat likely, likely or extremely likely to adopt mobile RDC if their bank offered the service. Respondents indicated their likelihood to use mobile RDC on a 1 to 5 scale where 1 = Extremely Likely; 2 = Likely; 3 = Somewhat Likely; 4 = Slightly Likely; 5 = Not At All Likely

Source: Mercatus 2009 Financial Services Franchise Health Study Part 2 (N=1,744)

**Figure 3: Key Factors Driving Interest in Mobile RDC**

**Reasons for Using Mobile RDC**  
*Of Those Respondents  
Most Likely to Use It*



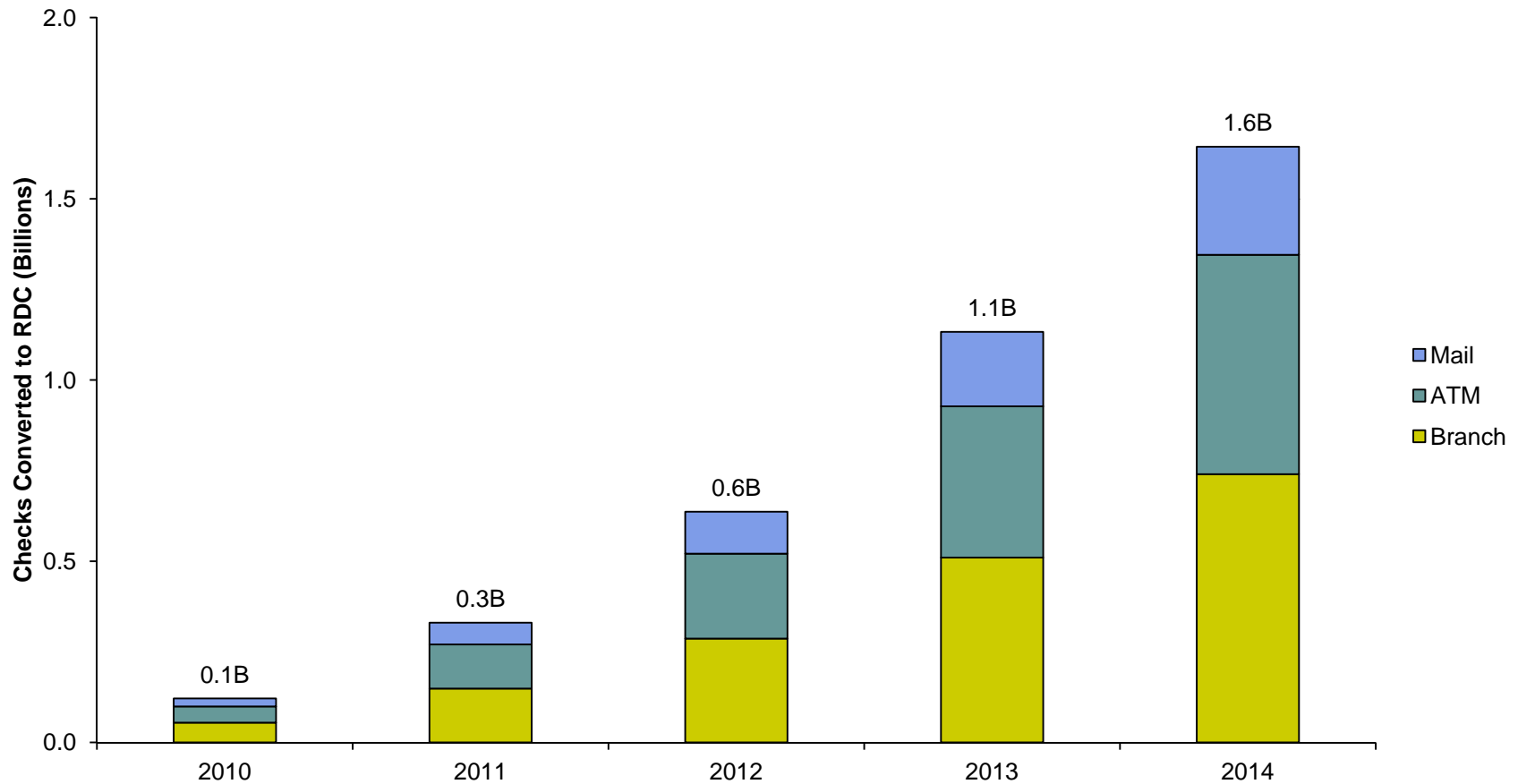
N= 197

Question: Some banks now offer a secure way to deposit a paper check by sending a picture of the check using a camera-equipped cell phone. If your bank offered this service, what would be the key factors that would cause you to use it rather than your regular routine? Please check the 3 most important factors.

Source: Mercatus 2009 Financial Services Franchise Health Study Part 2 (N=1,744)

**Figure 4: Over 1.5 Billion Checks Will Migrate from Traditional Consumer Check Deposit Channels to Mobile RDC by 2014**

## RDC Migration of Consumer Check Deposit Volume *By Channel, 2010-14, Billions*



Source: Mercatus 2009 Financial Services Franchise Health Study Part 2 (N=2,113)