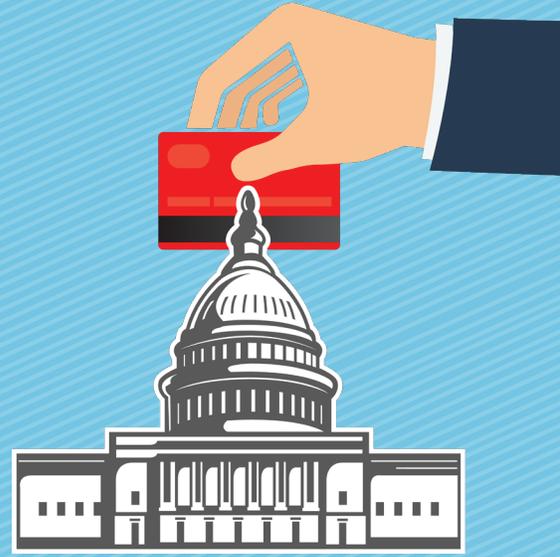




WHY ARE ELECTRONIC PAYMENTS IMPORTANT?

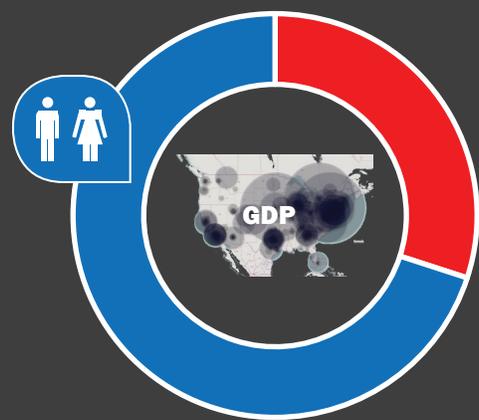


DID YOU KNOW?

THAT

70%

OF U.S. GDP IS ATTRIBUTED TO CONSUMER SPENDING



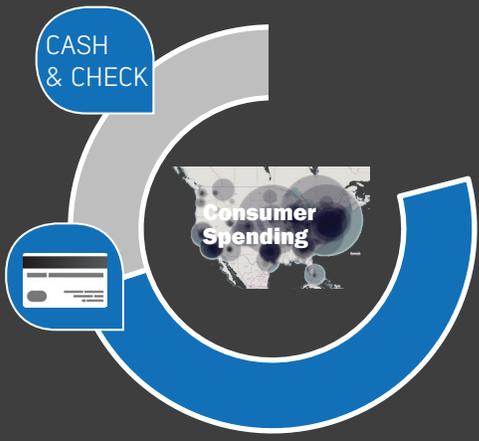
30%

Business investment, most government spending & net exports

70%

Consumer spending includes purchases of goods and services made by or for consumers

AND



70%

OF CONSUMER SPENDING IS DONE ELECTRONICALLY

ELECTRONIC PAYMENTS

ARE ESSENTIAL

TO OUR ECONOMY AND ITS WELL BEING

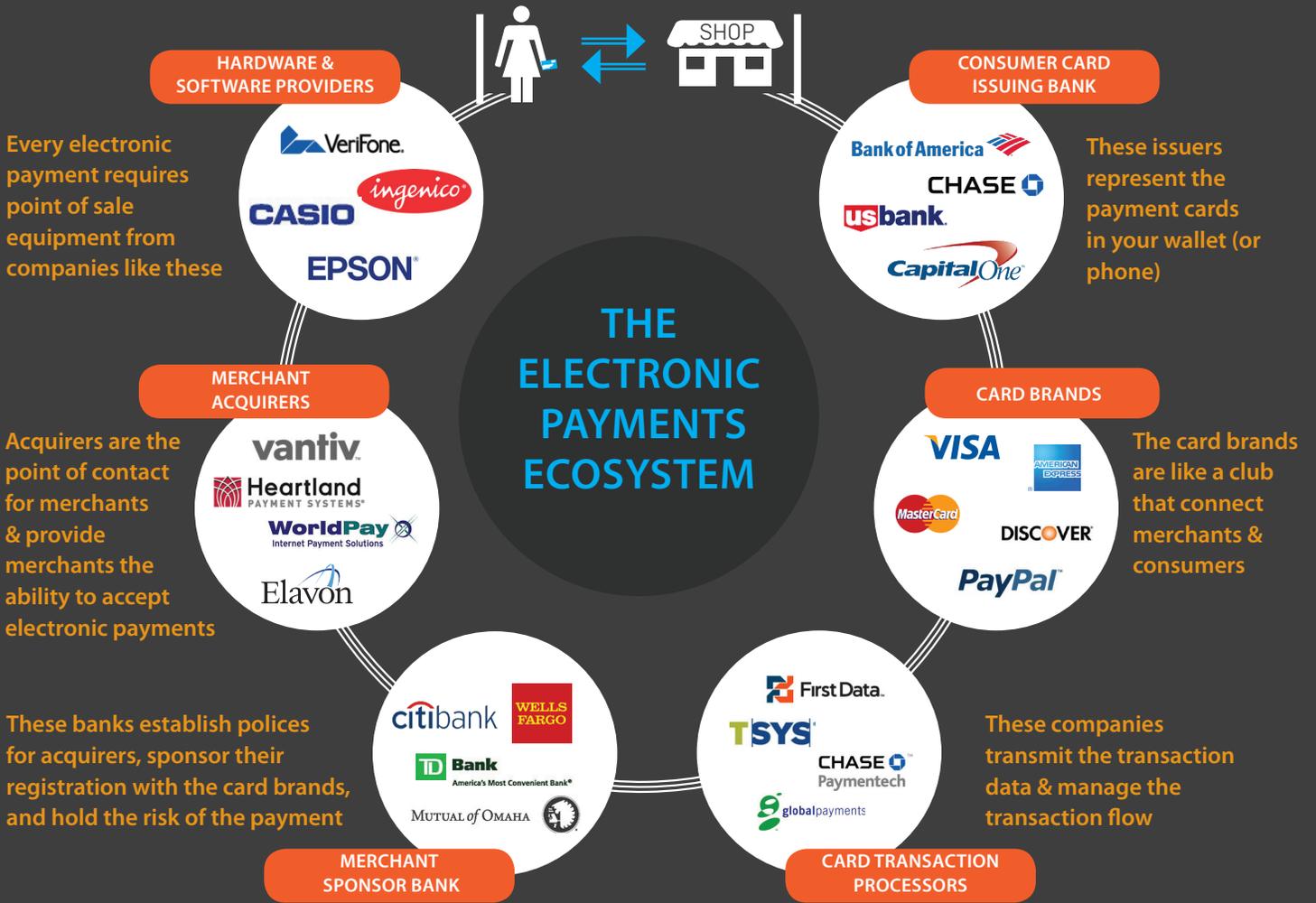


Consider the common exchange between a merchant and a consumer

Electronic payment methods like credit, debit, prepaid, gift & benefits cards as well as automatic withdrawals provide speed & immense efficiency, however, they require a complex support system

AN ENTIRE INDUSTRY OF COMPANIES MAKES THIS ESSENTIAL PROCESS POSSIBLE

The electronic payments industry includes hundreds of strong companies from public Fortune 500 companies to small, local sales organizations & tech firms

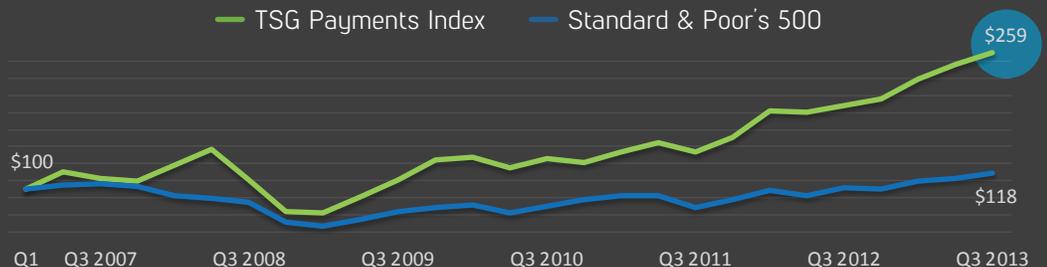


PAYMENTS COMPANIES ARE HEALTHY DRIVERS OF ECONOMIC GROWTH

This chart shows two separate \$100 investments made in Q1 2007

Payments companies consistently outperform the overall market

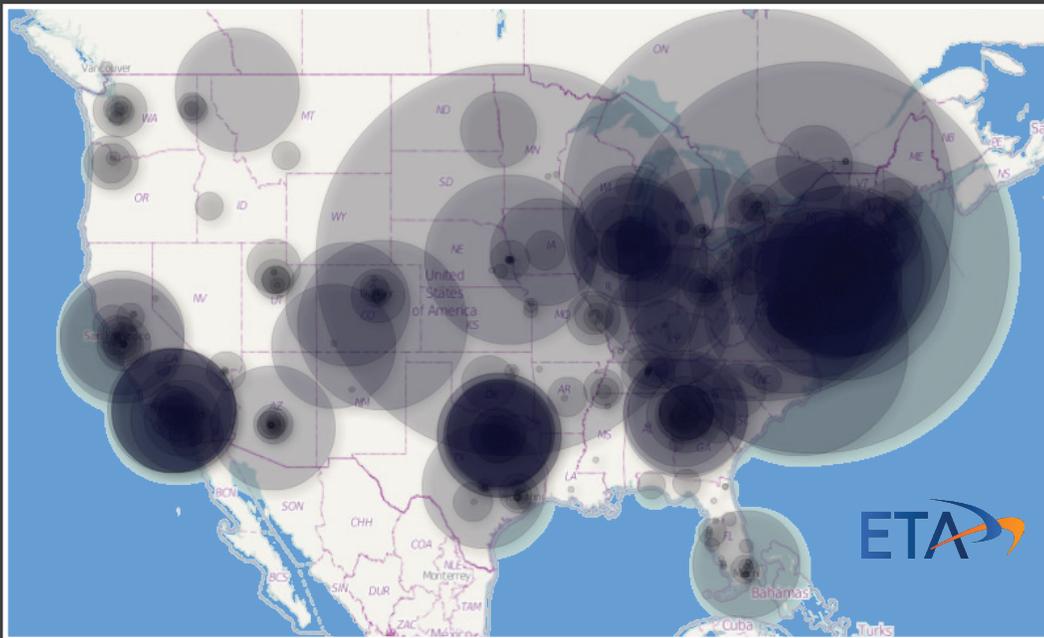
- The \$100 invested in public payments companies (*TSG Payments Index) is now worth \$259
- The \$100 invested in the S&P 500 is now worth \$118



*Electronic payments consultancy The Strawhecker Group (TSG) created a stock market index of public electronic payments companies called the TSG Payments Index. To learn more, email TSG at Info@TheStrawGroup.com

THIS INDUSTRY AFFECTS LOCAL ECONOMIES AROUND THE COUNTRY

HEAT MAP OF THE 500+ ELECTRONIC TRANSACTION ASSOCIATION'S MEMBER COMPANIES BY REVENUE



ETA members provide tens of thousands of jobs and are headquartered in 46 of 50 states



These companies provide support to virtually every industry in the country - diversification at its finest



These local economies are impacted by the financial multiplier of these employers including the tax income they generate

THE ELECTRONIC PAYMENTS INDUSTRY IS FUNDAMENTAL TO GLOBAL COMMERCE

It is High Volume & High Growth

Electronic consumer spending is only going to continue to grow. In 2017, it is projected to reach **\$7.3 trillion**.

(Defined as the purchasers component of personal consumption expenditures)



It Provides Efficiency & Savings

If a country were to go completely cashless, the savings could amount to 1% of its annual GDP. That would equal about

\$150 BILLION

for the U.S.



Maryland is saving an estimated \$400k each year after switching state unemployment payments to an electronic method

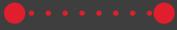
It is a Convenient Facilitator of Global Commerce

Someone with a card issued by a bank in Fargo, ND can visit a business in Laos and purchase a woven rug with that credit card. A transaction can be made anywhere in the world and it will be authorized in just a few seconds, and merchants get the money within a few days



THE ELECTRONIC PAYMENTS INDUSTRY IS A VITAL DRIVER OF ECONOMIC PERFORMANCE

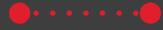
DYNAMIC



Companies that make electronic payments possible continuously seek ways to improve processes that make America prosperous



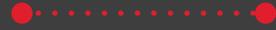
SECURE



Electronic payments provide unparalleled security such as fraud monitoring & chargeback refunds



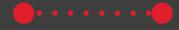
NOTEWORTHY



The industry needs to be noticed, understood, protected, and given the ability to thrive



CRUCIAL



The electronic payments industry plays a major role in driving economic growth and sustainability



The Electronic Transactions Association is an international trade association representing companies who offer electronic transaction processing products and services. The purpose of ETA is to influence, monitor and help shape the merchant acquiring industry by providing leadership through education, advocacy and the exchange of information.

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