

## The 2012 Diary of Consumer Payment Choice

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**Table 1****All Payments by Type of Instrument in October 2012**

Top: Number of transactions per consumer, dollar value per transaction, and dollar value per consumer

Bottom: Percent share of transactions and dollar value per consumer

Average	Number per consumer	Value	
		per transaction	per consumer
<b>All payments</b>	<b>59.0</b>	<b>69</b>	<b>4043</b>
<b>Paper instruments</b>	<b>27.8</b>	<b>51</b>	<b>1424</b>
Cash.....	23.7	21	495
Check or money order.....	4.1	228	930
Check.....	3.9	228	890
Money order.....	0.2	243	39
Travelers check.....	0.0	0	0
<b>Payment cards</b>	<b>25.9</b>	<b>50</b>	<b>1289</b>
Debit.....	14.4	44	638
PIN debit.....	7.3	44	316
Non-PIN debit.....	7.1	45	323
Credit.....	10.2	61	622
Prepaid/Gift/EBT card.....	1.3	22	29
<b>Electronic payments</b>	<b>4.5</b>	<b>274</b>	<b>1231</b>
Online banking bill payment.....	2.6	313	817
Bank account number payment.....	1.9	219	415
<b>Text payment</b>	<b>0.0</b>	<b>142</b>	<b>1</b>
<b>Other payment method</b>	<b>0.8</b>	<b>116</b>	<b>95</b>
<b>Unreported payment method*</b>	<b>0.0</b>	<b>69</b>	<b>2</b>
Percent share	Number per consumer	Value	
		per transaction	per consumer
<b>All payments</b>	<b>100.0</b>	—	<b>100.0</b>
<b>Paper instruments</b>	<b>47.1</b>	—	<b>35.2</b>
Cash.....	40.2	—	12.2
Check or money order.....	6.9	—	23.0
Check.....	6.6	—	22.0
Money order.....	0.3	—	1.0
Travelers check.....	0.0	—	0.0
<b>Payment cards</b>	<b>43.9</b>	—	<b>31.9</b>
Debit.....	24.4	—	15.8
PIN debit.....	12.3	—	7.8
Non-PIN debit.....	12.1	—	8.0
Credit.....	17.3	—	15.4
Prepaid/Gift/EBT card.....	2.2	—	0.7
<b>Electronic payments</b>	<b>7.6</b>	—	<b>30.5</b>
Online banking bill payment.....	4.4	—	20.2
Bank account number payment.....	3.2	—	10.3
<b>Text payment</b>	<b>0.0</b>	—	<b>0.0</b>
<b>Other payment method</b>	<b>1.4</b>	—	<b>2.3</b>
<b>Unreported payment method*</b>	<b>0.1</b>	—	<b>0.1</b>

\* Unreported payment method refers to transactions for which the respondent did not report a payment instrument type.

**Table 2****Nonbill Payments by Type of Instrument in October 2012**

Top: Number of transactions per consumer, dollar value per transaction, and dollar value per consumer

Bottom: Percent share of transactions and dollar value per consumer

Average	Number per consumer	Value	
		per transaction	per consumer
<b>All nonbill payments</b>	<b>50.7</b>	<b>42</b>	<b>2122</b>
<b>Paper instruments</b>	<b>25.2</b>	<b>34</b>	<b>867</b>
Cash.....	23.3	19	452
Check or money order.....	1.9	223	415
Check.....	1.8	221	407
Money order.....	0.0	386	8
Travelers check.....	0.0	0	0
<b>Payment cards</b>	<b>24.4</b>	<b>45</b>	<b>1110</b>
Debit.....	13.4	39	517
PIN debit.....	7.0	40	281
Non-PIN debit.....	6.4	37	236
Credit.....	9.7	58	565
Prepaid/Gift/EBT card.....	1.3	22	28
<b>Electronic payments</b>	<b>0.5</b>	<b>202</b>	<b>110</b>
Online banking bill payment.....	0.3	299	88
Bank account number payment.....	0.2	86	21
<b>Text payment</b>	<b>0.0</b>	<b>163</b>	<b>1</b>
<b>Other payment method</b>	<b>0.5</b>	<b>65</b>	<b>33</b>
<b>Unreported payment method*</b>	<b>0.0</b>	<b>48</b>	<b>1</b>
Percent share	Number per consumer	Value	
		per transaction	per consumer
<b>All nonbill payments</b>	<b>100.0</b>	—	<b>100.0</b>
<b>Paper instruments</b>	<b>49.7</b>	—	<b>40.9</b>
Cash.....	46.0	—	21.3
Check or money order.....	3.7	—	19.6
Check.....	3.6	—	19.2
Money order.....	0.0	—	0.4
Travelers check.....	0.0	—	0.0
<b>Payment cards</b>	<b>48.2</b>	—	<b>52.3</b>
Debit.....	26.4	—	24.4
PIN debit.....	13.9	—	13.3
Non-PIN debit.....	12.6	—	11.1
Credit.....	19.2	—	26.6
Prepaid/Gift/EBT card.....	2.5	—	1.3
<b>Electronic payments</b>	<b>1.1</b>	—	<b>5.2</b>
Online banking bill payment.....	0.6	—	4.2
Bank account number payment.....	0.5	—	1.0
<b>Text payment</b>	<b>0.0</b>	—	<b>0.0</b>
<b>Other payment method</b>	<b>1.0</b>	—	<b>1.6</b>
<b>Unreported payment method*</b>	<b>0.1</b>	—	<b>0.1</b>

\* Unreported payment method refers to transactions for which the respondent did not report a payment instrument type.

**Table 3****Bill Payments by Type of Instrument in October 2012**

Top: Number of transactions per consumer, dollar value per transaction, and dollar value per consumer

Bottom: Percent share of transactions and dollar value per consumer

Average	Number per consumer	Value	
		per transaction	per consumer
<b>All bill payments</b>	<b>8.3</b>	<b>231</b>	<b>1921</b>
<b>Paper instruments</b>	<b>2.6</b>	<b>214</b>	<b>557</b>
Cash.....	0.4	110	43
Check or money order.....	2.2	233	514
Check.....	2.1	234	483
Money order.....	0.1	222	31
Travelers check.....	0.0	0	0
<b>Payment cards</b>	<b>1.5</b>	<b>123</b>	<b>179</b>
Debit.....	1.0	119	121
PIN debit.....	0.2	145	34
Non-PIN debit.....	0.8	111	86
Credit.....	0.4	133	57
Prepaid/Gift/EBT card.....	0.0	83	1
<b>Electronic payments</b>	<b>4.0</b>	<b>284</b>	<b>1122</b>
Online banking bill payment.....	2.3	315	728
Bank account number payment.....	1.6	239	393
<b>Text payment</b>	<b>0.0</b>	<b>120</b>	<b>1</b>
<b>Other payment method</b>	<b>0.3</b>	<b>202</b>	<b>62</b>
<b>Unreported payment method*</b>	<b>0.0</b>	<b>177</b>	<b>1</b>
Percent share	Number per consumer	Value	
		per transaction	per consumer
<b>All bill payments</b>	<b>100.0</b>	—	<b>100.0</b>
<b>Paper instruments</b>	<b>31.2</b>	—	<b>29.0</b>
Cash.....	4.7	—	2.2
Check or money order.....	26.5	—	26.8
Check.....	24.9	—	25.2
Money order.....	1.7	—	1.6
Travelers check.....	0.0	—	0.0
<b>Payment cards</b>	<b>17.5</b>	—	<b>9.3</b>
Debit.....	12.2	—	6.3
PIN debit.....	2.9	—	1.8
Non-PIN debit.....	9.3	—	4.5
Credit.....	5.2	—	3.0
Prepaid/Gift/EBT card.....	0.1	—	0.1
<b>Electronic payments</b>	<b>47.5</b>	—	<b>58.4</b>
Online banking bill payment.....	27.8	—	37.9
Bank account number payment.....	19.8	—	20.5
<b>Text payment</b>	<b>0.1</b>	—	<b>0.0</b>
<b>Other payment method</b>	<b>3.7</b>	—	<b>3.2</b>
<b>Unreported payment method*</b>	<b>0.1</b>	—	<b>0.0</b>

\* Unreported payment method refers to transactions for which the respondent did not report a payment instrument type.

**Table 4****All Payments by Type of Consumer Expenditure in October 2012**

Top: Number of transactions per consumer, dollar value per transaction, and dollar value per consumer

Bottom: Percent share of transactions and dollar value per consumer

Average	Number per consumer	Value	
		per transaction	per consumer
<b>All payments</b>	<b>59.0</b>	<b>69</b>	<b>4043</b>
Food and personal care supplies.....	28.1	22	619
Auto and vehicle related.....	7.0	74	519
General merchandise.....	7.5	58	432
Entertainment and transportation.....	3.7	64	236
Housing related.....	3.6	246	899
Medical, education, and personal services.....	2.5	106	267
Financial, professional, miscellaneous services.....	1.8	297	547
Government and nonprofit.....	1.1	106	117
Gifts and transfers to people.....	1.9	61	118
Other/unknown expenditure category.....	1.6	183	289
Percent share	Number per consumer	per transaction	per consumer
<b>All payments</b>	<b>100.0</b>	—	<b>100.0</b>
Food and personal care supplies.....	47.7	—	15.3
Auto and vehicle related.....	11.9	—	12.8
General merchandise.....	12.7	—	10.7
Entertainment and transportation.....	6.3	—	5.8
Housing related.....	6.2	—	22.2
Medical, education, and personal services.....	4.3	—	6.6
Financial, professional, miscellaneous services.....	3.1	—	13.5
Government and nonprofit.....	1.9	—	2.9
Gifts and transfers to people.....	3.3	—	2.9
Other/unknown expenditure category.....	2.7	—	7.1

**Table 5****Nonbill Payments by Type of Consumer Expenditure in October 2012**

Top: Number of transactions per consumer, dollar value per transaction, and dollar value per consumer

Bottom: Percent share of transactions and dollar value per consumer

Average	Number per consumer	Value	
		per transaction	per consumer
<b>All nonbill payments</b>	<b>50.7</b>	<b>42</b>	<b>2122</b>
Food and personal care supplies.....	28.0	21	601
Auto and vehicle related.....	6.6	56	371
General merchandise.....	6.7	49	328
Entertainment and transportation.....	2.6	43	109
Housing related.....	1.2	172	210
Medical, education, and personal services.....	1.9	83	154
Financial, professional, miscellaneous services.....	0.7	282	187
Government and nonprofit.....	0.8	65	52
Gifts and transfers to people.....	1.7	48	79
Unknown expenditure category.....	0.6	52	31
Percent share	Number per consumer	Value	
		per transaction	per consumer
<b>All nonbill payments</b>	<b>100.0</b>	—	<b>100.0</b>
Food and personal care supplies.....	55.3	—	28.3
Auto and vehicle related.....	13.0	—	17.5
General merchandise.....	13.2	—	15.4
Entertainment and transportation.....	5.0	—	5.2
Housing related.....	2.4	—	9.9
Medical, education, and personal services.....	3.7	—	7.2
Financial, professional, miscellaneous services.....	1.3	—	8.8
Government and nonprofit.....	1.6	—	2.5
Gifts and transfers to people.....	3.3	—	3.7
Unknown expenditure category.....	1.2	—	1.5

**Table 6****Bill Payments by Type of Consumer Expenditure in October 2012**

Top: Number of transactions per consumer, dollar value per transaction, and dollar value per consumer

Bottom: Percent share of transactions and dollar value per consumer

Average	Number per consumer	Value	
		per transaction	per consumer
<b>All bill payments</b>	<b>8.3</b>	<b>231</b>	<b>1921</b>
Food and personal care supplies.....	0.2	122	18
Auto and vehicle related.....	0.4	343	149
General merchandise.....	0.8	134	104
Entertainment and transportation.....	1.1	112	127
Housing related.....	2.4	284	689
Medical, education, and personal services.....	0.7	173	114
Financial, professional, miscellaneous services.....	1.2	306	360
Government and nonprofit.....	0.3	210	64
Gifts and transfers to people.....	0.3	136	39
Unknown expenditure category.....	1.0	264	257
Percent share	Number per consumer	Value	
		per transaction	per consumer
<b>All bill payments</b>	<b>100.0</b>	—	<b>100.0</b>
Food and personal care supplies.....	1.8	—	1.0
Auto and vehicle related.....	5.2	—	7.7
General merchandise.....	9.3	—	5.4
Entertainment and transportation.....	13.6	—	6.6
Housing related.....	29.1	—	35.8
Medical, education, and personal services.....	7.9	—	5.9
Financial, professional, miscellaneous services.....	14.1	—	18.8
Government and nonprofit.....	3.7	—	3.4
Gifts and transfers to people.....	3.5	—	2.0
Unknown expenditure category.....	11.7	—	13.4

**Table 7****All Payments by Type of Consumer Expenditure and Payment Instruments in October 2012**

Percentage share of the number and value of transactions at the given type of consumer expenditure

<b>Number of Transactions</b>	<b>Cash</b>	<b>Check</b>	<b>Credit</b>	<b>Debit</b>	<b>PP</b>	<b>BANP</b>	<b>OBBP</b>	<b>Other</b>
<b>All payments</b>	<b>40.0</b>	<b>6.6</b>	<b>17.4</b>	<b>24.4</b>	<b>2.3</b>	<b>3.2</b>	<b>4.4</b>	<b>1.7</b>
Food and personal care supplies.....	50.2	1.6	17.1	26.8	3.5	0.0	0.1	0.6
Auto and vehicle related.....	35.3	3.1	22.4	31.5	1.7	1.9	2.0	2.0
General merchandise.....	28.8	5.0	26.0	30.6	1.4	2.8	3.9	1.5
Entertainment and transportation.....	38.9	7.5	14.7	17.6	3.0	6.7	8.5	3.2
Housing related.....	8.4	25.3	14.3	13.7	0.2	10.5	22.7	5.0
Medical, education, and personal services.....	27.3	16.9	19.9	22.0	0.2	3.8	6.5	3.3
Financial, professional, miscellaneous services.....	15.4	17.4	6.7	11.3	0.1	23.0	21.5	4.5
Government and nonprofit.....	43.8	38.3	3.7	3.3	0.0	3.9	5.3	1.7
Gifts and transfers to people.....	68.3	9.1	3.9	7.1	0.0	2.9	7.2	1.5
Unknown expenditure category.....	19.8	20.2	5.8	12.4	0.0	19.6	17.5	4.6
<b>Value of Transactions</b>	<b>Cash</b>	<b>Check</b>	<b>Credit</b>	<b>Debit</b>	<b>PP</b>	<b>BANP</b>	<b>OBBP</b>	<b>Other</b>
<b>All payments</b>	<b>12.4</b>	<b>22.3</b>	<b>15.4</b>	<b>15.8</b>	<b>0.8</b>	<b>10.6</b>	<b>19.5</b>	<b>3.2</b>
Food and personal care supplies.....	29.6	4.6	25.0	34.9	3.3	0.1	1.1	1.4
Auto and vehicle related.....	18.7	22.7	16.8	23.0	0.5	5.0	11.0	2.3
General merchandise.....	11.4	13.2	32.1	25.4	0.8	3.4	12.6	1.0
Entertainment and transportation.....	13.3	10.4	21.3	19.2	0.8	11.6	18.9	4.4
Housing related.....	4.8	31.3	6.9	6.8	0.1	14.5	31.1	4.5
Medical, education, and personal services.....	7.1	23.9	27.0	18.5	0.0	7.6	10.4	5.5
Financial, professional, miscellaneous services.....	2.2	35.8	7.0	3.2	0.0	18.5	31.3	2.0
Government and nonprofit.....	5.7	48.4	5.5	2.7	0.0	7.9	26.6	3.2
Gifts and transfers to people.....	40.2	21.9	4.2	4.0	0.0	5.6	17.8	6.3
Unknown expenditure category.....	4.8	18.6	2.5	4.4	0.0	31.0	33.0	5.6

**Table 8****Payment Steering by Type of Consumer Expenditure in October 2012**

Percentage share of cash, debit and credit transactions

Percent Share	All	Discount			Surcharge
		Cash	Debit	Credit	Credit
<b>All payments</b>	<b>2.5</b>	<b>1.8</b>	<b>1.8</b>	<b>4.2</b>	<b>1.2</b>
Food and personal care supplies.....	1.4	0.9	1.6	1.7	0.8
Auto and vehicle related.....	6.6	7.0	2.5	7.1	4.8
General merchandise.....	4.9	3.6	1.6	10.0	0.1
Entertainment and transportation.....	1.6	1.6	0.7	2.5	0.0
Housing related.....	4.0	0.0	5.2	4.7	0.5
Medical, education, and personal services.....	0.9	1.2	1.3	0.0	0.0
Financial, professional, miscellaneous services.....	1.5	1.6	0.0	0.0	3.6
Government and nonprofit.....	0.0	0.0	0.0	0.0	0.0
Gifts and transfers to people.....	0.2	0.0	0.0	4.3	0.0
Other/unknown expenditure category.....	1.9	1.7	1.1	4.3	0.0

**Table 9****Nonbill Payments by Device in October 2012**

Top: Number of transactions per consumer, dollar value per transaction, and dollar value per consumer

Bottom: Percent share of transactions and dollar value per consumer

Average	Number per consumer	Value	
		per transaction	per consumer
<b>All nonbill payments</b>	<b>50.7</b>	<b>42</b>	<b>2122</b>
<b>In-person</b>	<b>47.3</b>	<b>36</b>	<b>1687</b>
No device.....	45.0	34	1541
Computer.....	0.5	97	44
Tablet.....	0.1	48	3
Mobile.....	0.1	30	4
Phone.....	0.0	29	1
Mail.....	0.1	79	10
Unreported device.....	1.6	54	84
<b>Not in-person</b>	<b>3.3</b>	<b>131</b>	<b>433</b>
No device.....	0.9	118	108
Computer.....	1.5	137	206
Tablet.....	0.1	53	6
Mobile.....	0.3	59	15
Phone.....	0.1	111	13
Mail.....	0.4	228	84
Unreported device.....	0.0	42	1
<b>Unreported location*</b>	<b>0.0</b>	<b>64</b>	<b>2</b>
Percent share	Number per consumer	Value	
		per transaction	per consumer
<b>All nonbill payments</b>	<b>100.0</b>	—	<b>100.0</b>
<b>In-person</b>	<b>93.4</b>	—	<b>79.5</b>
No device.....	88.7	—	72.6
Computer.....	0.9	—	2.1
Tablet.....	0.1	—	0.1
Mobile.....	0.3	—	0.2
Phone.....	0.1	—	0.1
Mail.....	0.2	—	0.5
Unreported device.....	3.1	—	3.9
<b>Not in-person</b>	<b>6.5</b>	—	<b>20.4</b>
No device.....	1.8	—	5.1
Computer.....	3.0	—	9.7
Tablet.....	0.2	—	0.3
Mobile.....	0.5	—	0.7
Phone.....	0.2	—	0.6
Mail.....	0.7	—	3.9
Unreported device.....	0.1	—	0.1
<b>Unreported location*</b>	<b>0.1</b>	—	<b>0.1</b>

\* Unreported location refers to transactions for which the respondent did not report a location.

**Table 10****Bill Payments by Location in October 2012**

Top: Number of transactions per consumer, dollar value per transaction, and dollar value per consumer

Bottom: Percent share of transactions and dollar value per consumer

Average	Number per consumer	Value	
		per transaction	per consumer
<b>All bill payments</b>	<b>8.3</b>	<b>231</b>	<b>1,921</b>
<b>In-person</b>	<b>1.0</b>	<b>218</b>	<b>226</b>
<b>Not in-person</b>	<b>7.3</b>	<b>233</b>	<b>1,695</b>
Automatic bill payment.....	3.1	221	680
Percent share	Number per consumer	per transaction	per consumer
<b>All bill payments</b>	<b>100.0</b>	—	<b>100.0</b>
<b>In-person</b>	<b>12.4</b>	—	<b>11.7</b>
<b>Not in-person</b>	<b>87.6</b>	—	<b>88.3</b>
Automatic bill payment.....	37.0	—	35.4

**Table 11****Share of Consumers Using Payment Instruments in October 2012**

Percentage of consumers using a payment instrument in a given time span

Percentage of consumers	All Payments		Nonbill Payments		Bill Payments	
	1-Day	3-Day	1-Day	3-Day	1-Day	3-Day
<b>Any instrument</b>	<b>74.9</b>	<b>93.4</b>	<b>70.9</b>	<b>91.6</b>	<b>17.0</b>	<b>37.6</b>
<b>Paper instruments</b>	<b>49.5</b>	<b>76.9</b>	<b>46.9</b>	<b>74.0</b>	<b>5.4</b>	<b>13.7</b>
Cash.....	44.9	71.7	44.4	71.2	1.0	2.6
Check or money order.....	9.3	21.8	5.2	12.5	4.6	11.8
Check.....	8.9	20.6	5.0	12.1	4.3	10.9
Money order.....	0.4	1.2	0.1	0.4	0.3	0.9
Travelers check.....	0.0	0.0	0.0	0.0	0.0	0.0
<b>Payment cards</b>	<b>46.7</b>	<b>71.4</b>	<b>45.2</b>	<b>69.9</b>	<b>3.5</b>	<b>8.8</b>
Debit.....	27.3	45.7	26.3	44.0	2.3	6.0
PIN debit.....	16.2	31.6	16.0	31.1	0.6	1.6
Non-PIN debit.....	15.6	29.2	14.5	26.8	1.8	4.7
Credit.....	20.6	35.0	20.0	34.5	1.2	2.9
Prepaid/Gift/EBT card.....	3.5	7.4	3.4	7.3	0.0	0.1
<b>Electronic payments</b>	<b>10.1</b>	<b>23.8</b>	<b>1.4</b>	<b>3.7</b>	<b>9.4</b>	<b>22.1</b>
Online banking bill payment.....	5.5	12.9	0.8	2.1	5.0	11.9
Bank account number payment.....	5.0	12.3	0.6	1.8	4.6	11.3
<b>Text payment</b>	<b>0.0</b>	<b>0.1</b>	<b>0.0</b>	<b>0.1</b>	<b>0.0</b>	<b>0.0</b>
<b>Other payment method</b>	<b>2.2</b>	<b>5.3</b>	<b>1.4</b>	<b>3.2</b>	<b>0.8</b>	<b>2.2</b>
<b>Unreported payment method*</b>	<b>0.1</b>	<b>0.3</b>	<b>0.1</b>	<b>0.2</b>	<b>0.0</b>	<b>0.1</b>

\* Unreported payment method refers to transactions for which the respondent did not report a payment instrument type.

Table 12

## Number of Payments by Dollar Value of Transaction in October 2012

Top: Number of transactions within each dollar value range

Bottom: Share of transactions within each dollar value range

Average number	\$0 to \$9.99	\$10 to \$24.99	\$25 to \$49.99	\$50 to \$99.99	Over \$100
<b>All payments</b>	<b>20.2</b>	<b>14.1</b>	<b>9.9</b>	<b>7.0</b>	<b>7.7</b>
<b>Paper instruments</b>	<b>13.4</b>	<b>7.0</b>	<b>3.2</b>	<b>1.9</b>	<b>2.4</b>
Cash.....	13.2	6.4	2.3	1.1	0.7
Check or money order.....	0.1	0.6	0.9	0.8	1.6
Check.....	0.1	0.6	0.9	0.8	1.5
Money order.....	0.0	0.0	0.0	0.0	0.1
Travelers check.....	0.0	0.0	0.0	0.0	0.0
<b>Payment cards</b>	<b>6.5</b>	<b>6.7</b>	<b>5.8</b>	<b>4.0</b>	<b>2.8</b>
Debit.....	3.7	3.8	3.3	2.2	1.4
PIN debit.....	1.8	1.9	1.7	1.2	0.7
Non-PIN debit.....	2.0	1.9	1.5	1.0	0.7
Credit.....	2.1	2.7	2.3	1.7	1.3
Prepaid/Gift/EBT card.....	0.7	0.2	0.2	0.1	0.0
<b>Electronic payments</b>	<b>0.1</b>	<b>0.3</b>	<b>0.8</b>	<b>0.9</b>	<b>2.4</b>
Online banking bill payment.....	0.0	0.2	0.4	0.5	1.4
Bank account number payment.....	0.1	0.1	0.3	0.4	0.9
<b>Text payment</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Other payment method</b>	<b>0.3</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>	<b>0.2</b>
<b>Unreported payment method*</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
Percent share within each range	\$0 to \$9.99	\$10 to \$24.99	\$25 to \$49.99	\$50 to \$99.99	Over \$100
<b>All payments</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Paper instruments</b>	<b>66.0</b>	<b>49.4</b>	<b>32.0</b>	<b>27.5</b>	<b>30.4</b>
Cash.....	65.3	45.4	22.9	15.8	9.2
Check or money order.....	0.7	4.0	9.1	11.7	21.2
Check.....	0.7	3.9	8.8	11.6	19.8
Money order.....	0.0	0.1	0.3	0.1	1.4
Travelers check.....	0.0	0.0	0.0	0.0	0.0
<b>Payment cards</b>	<b>31.9</b>	<b>48.0</b>	<b>59.1</b>	<b>57.4</b>	<b>35.9</b>
Debit.....	18.4	26.9	33.1	31.6	17.9
PIN debit.....	8.7	13.4	17.7	17.0	8.7
Non-PIN debit.....	9.7	13.5	15.3	14.6	9.2
Credit.....	10.2	19.4	23.7	24.4	17.4
Prepaid/Gift/EBT card.....	3.4	1.6	2.4	1.4	0.6
<b>Electronic payments</b>	<b>0.5</b>	<b>2.0</b>	<b>7.9</b>	<b>13.5</b>	<b>30.5</b>
Online banking bill payment.....	0.1	1.2	4.5	7.7	18.4
Bank account number payment.....	0.4	0.8	3.4	5.8	12.1
<b>Text payment</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.1</b>
<b>Other payment method</b>	<b>1.5</b>	<b>0.6</b>	<b>0.8</b>	<b>1.5</b>	<b>3.0</b>
<b>Unreported payment method*</b>	<b>0.0</b>	<b>0.0</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>

\* Unreported payment method refers to transactions for which the respondent did not report a payment method.

**Table 13****Cash Holdings by Denomination in October 2012**

Mean and median number and value of end-of-day holdings

Average	Number per consumer		Value per consumer	
	Mean	Median	Mean	Median
<b>All bills</b>	<b>5.8</b>	<b>4.3</b>	<b>57</b>	<b>25</b>
\$1.....	2.8	2.0	3	2
\$2.....	0.0	0.0	0	0
\$5.....	0.8	0.4	4	2
\$10.....	0.5	0.0	5	0
\$20.....	1.6	0.7	31	13
\$50.....	0.1	0.0	4	0
\$100.....	0.1	0.0	11	0
Percent Share	Number per consumer		Value per consumer	
	Mean	Median	Mean	Median
<b>All bills</b>	<b>100.0</b>	—	<b>100.0</b>	—
\$1.....	47.5	—	4.8	—
\$2.....	0.4	—	0.1	—
\$5.....	13.2	—	6.7	—
\$10.....	9.0	—	9.2	—
\$20.....	26.8	—	54.4	—
\$50.....	1.2	—	6.3	—
\$100.....	1.8	—	18.6	—

**Table 14****Cash Deposits by Location in October 2012**

Top: Dollar value per transaction, dollar value per consumer and number of transactions per consumer

Bottom: Percent share of transactions and dollar value per consumer

Average	Number per consumer	Value	
		per transaction	per consumer
<b>All deposits</b>	<b>0.86</b>	<b>320</b>	<b>276</b>
ATM.....	0.24	140	34
Bank teller.....	0.44	353	156
Other location.....	0.16	508	82
Unreported location*.....	0.02	238	5
Percent share	Number per consumer	Value	
		per transaction	per consumer
<b>All deposits</b>	<b>100.0</b>	—	<b>100.0</b>
ATM.....	28.0	—	12.2
Bank teller.....	51.1	—	56.4
Other location.....	18.7	—	29.6
Unreported location*.....	2.3	—	1.7

\* Unreported location refers to transactions for which the respondent did not report a location.

**Table 15****Cash Withdrawals by Location in October 2012**

Top: Number of transactions per consumer, dollar value per transaction, and dollar value per consumer

Bottom: Percent share of transactions and dollar value per consumer

Average	Number per consumer	Value	
		per transaction	per consumer
<b>All withdrawals</b>	<b>5.0</b>	<b>107</b>	<b>540</b>
ATM.....	1.3	105	134
Retail or grocery store.....	0.5	30	16
Bank teller.....	0.6	219	132
Family or friend.....	1.6	61	95
Check cashing store.....	0.1	212	21
Employer.....	0.4	231	92
Cash refund from returning goods.....	0.1	34	4
Other location.....	0.4	89	38
Unreported location*.....	0.0	272	9
Percent share	Number per consumer	Value	
		per transaction	per consumer
<b>All withdrawals</b>	<b>100.0</b>	—	<b>100.0</b>
ATM.....	25.4	—	24.8
Retail or grocery store.....	10.4	—	2.9
Bank teller.....	11.9	—	24.3
Family or friend.....	31.1	—	17.6
Check cashing store.....	2.0	—	3.9
Employer.....	7.9	—	17.1
Cash refund from returning goods.....	2.2	—	0.7
Other location.....	8.4	—	7.0
Unreported location*.....	0.6	—	1.6

\* Unreported location refers to transactions for which the respondent did not report a location.

**Table 16****Cash Withdrawals by Source of Funds in October 2012**

Top: Number of transactions per consumer, dollar value per transaction, and dollar value per consumer

Bottom: Percent share of transactions and dollar value per consumer

Average	Number per consumer	Value	
		per transaction	per consumer
<b>All withdrawals</b>	<b>5.0</b>	<b>107</b>	<b>540</b>
<b>Bank account</b>	<b>2.0</b>	<b>113</b>	<b>223</b>
Checking account.....	1.8	109	198
Savings or other bank account.....	0.2	157	25
<b>Payment instrument</b>	<b>0.9</b>	<b>172</b>	<b>153</b>
Cashing a check.....	0.4	166	70
Credit card cash advance.....	0.4	176	72
Prepaid card cash withdrawal.....	0.1	201	11
<b>Salary, wages or tips</b>	<b>0.1</b>	<b>121</b>	<b>10</b>
<b>Another person</b>	<b>1.5</b>	<b>62</b>	<b>90</b>
<b>Other source</b>	<b>0.5</b>	<b>94</b>	<b>48</b>
<b>Unreported source*</b>	<b>0.1</b>	<b>138</b>	<b>16</b>
Percent share	Number per consumer	Value	
		per transaction	per consumer
<b>All withdrawals</b>	<b>100.0</b>	—	<b>100.0</b>
<b>Bank account</b>	<b>39.1</b>	—	<b>41.2</b>
Checking account.....	36.0	—	36.6
Savings or other bank account.....	3.1	—	4.6
<b>Payment instrument</b>	<b>17.6</b>	—	<b>28.3</b>
Cashing a check.....	8.4	—	13.0
Credit card cash advance.....	8.1	—	13.2
Prepaid card cash withdrawal.....	1.1	—	2.0
<b>Salary, wages or tips</b>	<b>1.7</b>	—	<b>1.9</b>
<b>Another person</b>	<b>29.0</b>	—	<b>16.6</b>
<b>Other source</b>	<b>10.2</b>	—	<b>8.9</b>
<b>Unreported source*</b>	<b>2.4</b>	—	<b>3.1</b>

\* Unreported source refers to transactions for which the respondent did not report a source.

**Table 17****Consumers holding cash denominations, depositing, and withdrawing**

Share of consumers holding cash denominations, depositing and withdrawing in October

Percentage of consumers	1-Day	3-Day
<b>Held bills</b>	<b>80.7</b>	<b>88.3</b>
\$1.....	65.1	76.9
\$2.....	1.7	2.2
\$5.....	44.5	59.5
\$10.....	33.9	47.5
\$20.....	49.3	60.5
\$50.....	5.1	6.4
\$100.....	5.0	6.4
<b>Made deposits (location)</b>	<b>2.4</b>	<b>6.4</b>
ATM.....	0.8	2.0
Bank teller.....	1.3	3.7
Other location.....	0.3	0.9
Unreported location*.....	0.0	0.1
<b>Made withdrawals (location)</b>	<b>14.4</b>	<b>33.0</b>
ATM.....	4.4	11.3
Retail or grocery store.....	1.6	4.3
Bank teller.....	1.9	5.1
Family or friend.....	4.4	10.9
Check cashing store.....	0.3	0.8
Employer.....	1.3	2.9
Cash refund from returning goods.....	0.3	0.9
Other location.....	1.2	3.0
Unreported location*.....	0.1	0.4
<b>Made withdrawals (source)</b>	<b>14.4</b>	<b>33.0</b>
Checking account.....	5.8	15.2
Savings or other bank account.....	0.6	1.6
Salary, wages or tips.....	1.3	2.8
Cashing a check.....	1.3	3.6
Credit card cash advance.....	0.2	0.4
Prepaid card cash withdrawal.....	0.2	0.5
Another person.....	4.1	10.2
Other source.....	1.3	3.6
Unreported source**.....	0.5	1.3

\* Unreported location refers to transactions for which the respondent did not report a location.

\*\* Unreported source refers to transactions for which the respondent did not report a source.

**Table 18****Demographics: Gender, Age, Race, and Education**

	Percentage of consumers	Un-weighted	Weighted
<b>Gender</b>			
Male.....		39.9	48.1
Female.....		60.1	51.9
<b>Age</b>			
18–24.....		5.6	7.8
25–34.....		21.0	22.7
35–44.....		15.3	15.9
45–54.....		20.4	19.5
55–64.....		22.1	16.3
65 and older.....		15.6	17.7
<b>Race</b>			
White.....		78.4	76.4
Black.....		11.2	11.9
Asian.....		2.3	2.1
Other.....		8.2	9.6
<b>Ethnicity</b>			
Hispanic or Latino.....		15.9	17.6
<b>Education</b>			
No high school diploma.....		3.8	8.2
High school.....		15.8	34.7
Some college.....		26.0	19.4
College.....		37.2	25.8
Post-graduate study.....		17.1	11.9
<b>Household Income</b>			
Less than \$25,000.....		22.3	23.6
\$25,000 to \$49,999.....		27.4	25.5
\$50,000 to \$74,999.....		19.5	18.2
\$75,000 to \$99,999.....		11.8	11.9
\$100,000 to \$124,999.....		9.0	9.9
\$125,000 to \$199,999.....		7.6	8.4
Greater than \$200,000.....		2.4	2.4