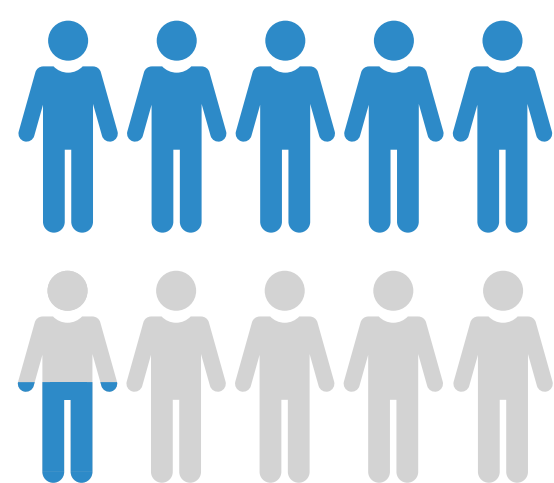


# Consumers Want E-Check Options

Digital Payments SDK from Fiserv makes it easy for businesses to collect e-check and card payments through their website or app. To gauge consumer interest in paying with e-check, individuals were surveyed as part of a research study conducted by Maru/Matchbox and Fiserv, yielding the below results.

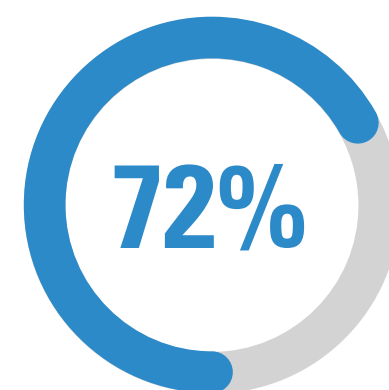
## Consumers Are Open to Online E-Check



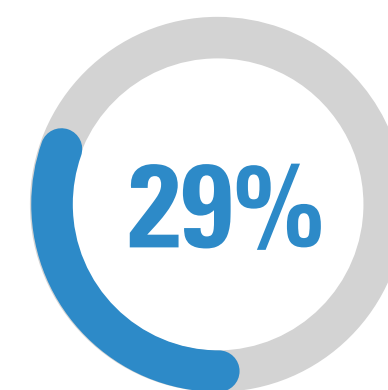
**54%**

of individuals surveyed are likely to use this type of payment method

## Age Makes a Difference



Ages 18-34



Ages 65+

Younger respondents are more likely to use it than older respondents

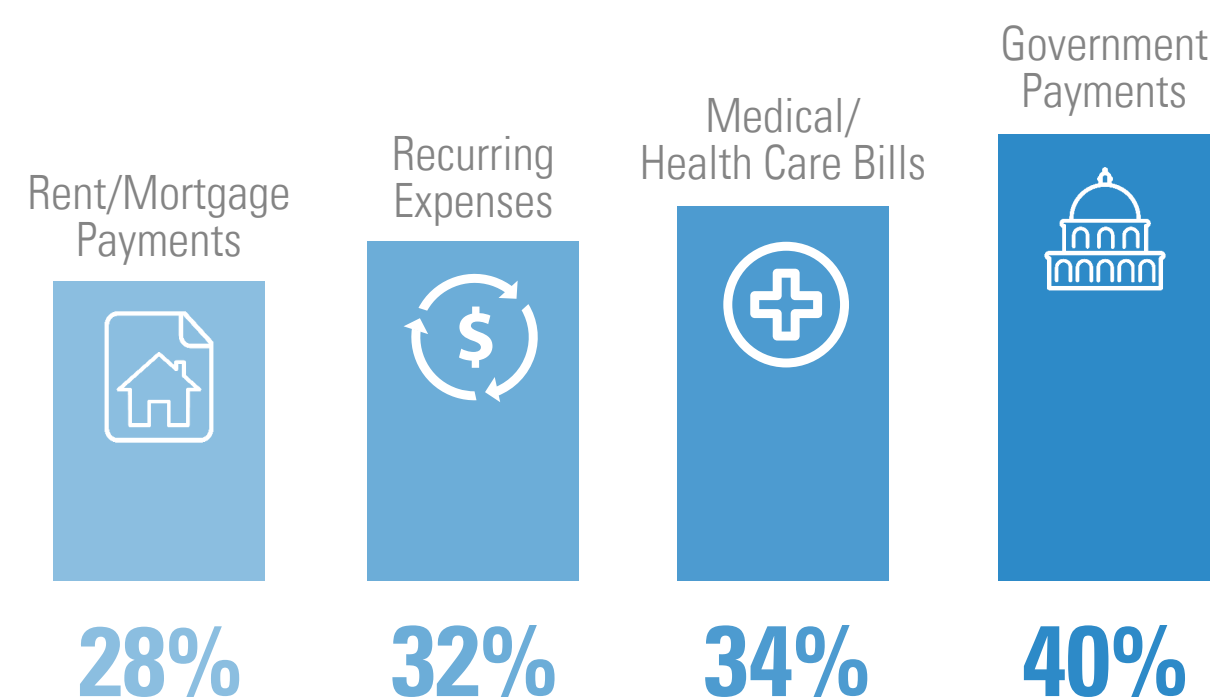
Millennial Adoption Is Key Because They Spend **~\$600 Billion Each Year**



By **2020**, that number will grow to **\$1.4 trillion**

## Retiring the Checkbook

Many respondents said they would switch from checks to online e-checks in the following high-volume categories:



## Top Reasons for Adopting This Payment Method

1



**Ease of Use**

2



**Security**

## What Consumers Liked:

“

It is very **practical** and would **make my payments easier**.

”

“

Very **easy** once it's set up. **No need to keep adding payment info**.

”

“

It comes straight from account, **no interest**, typically **no transaction fee**, and **no third party to be hacked**.

”