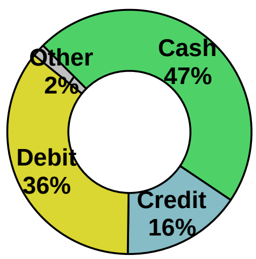
Appendix

	Always Spends Cash	Never Spends Cash
Always Holds Cash	Cash Lovers	Just-in-Case Holders
Never Holds Cash	Limited Choice Spenders	Cash-Averse

Always Holds Cash / Always Spends Cash: Cash Lovers

Population Segment: 10%
Average age: 49
Median income: $25,000 - $49,999
Average cash holding: $84.89

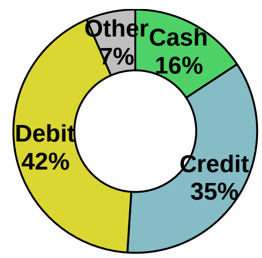
Payment Instrument Preferences:



Always Holds Cash / Never Spends Cash: Just-in-Case Holders

Population Segment: 15%
Average age: 52
Median income: $25,000 - $49,999
Average cash holding: $73.21

Payment Instrument Preferences:



Never Holds Cash / Always Spends Cash: Limited Choice Spenders

Population Segment: 0.1%
Average age: 30 years old
Median income: $25,000 - $49,999
Average cash holding: $0

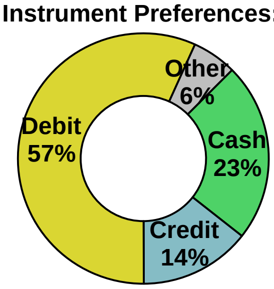
Payment Instrument Preferences: N/A*

*Not available due to small data sample size

Never Holds Cash / Never Spends Cash: Cash-Averse

Population Segment: 9%
Average age: 35 years old
Median income: $25,000 - $49,999
Average cash holding: $0

Payment Instrument Preferences:



Per Day	General Population	Cash Lovers	Just in Case Holders	Cash Averse	Limited Choice Spenders
Average Number of Purchases	5	9	3	3	5
Average Purchase Value	$78.66	$48.22	$61.37	$29.89	$4.10
Average Number of Cash Purchases	3	7	0	0	5
Average Cash Purchase Value	$20.61	$15.93	$10.85	$3.96	$4.10