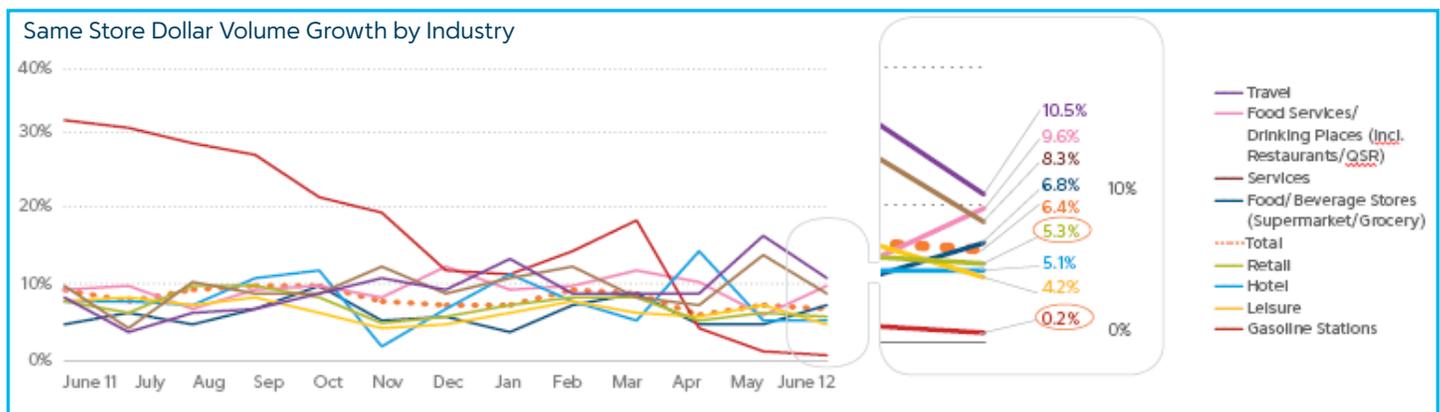


SpendTrend® Economic Analyses

Consumer Payment Analytics & Insight that Power Decision-Making

Are you looking for a source of U.S. consumer spending data? Do you need an accurate data set to use in research, forecasting or predictive modeling? Do you want a timely picture of how the economy is doing and how your business is performing compared to peers in your industry or region? Get the competitive market intelligence you need from SpendTrend economic analyses.

SpendTrend economic analyses provide a comprehensive source for insight and analysis of U.S. consumer spending to help guide market forecasting, identify sales growth areas and inform business decisions. With a combination of macroeconomic reports (accessed via web and PDF) and customized data services, SpendTrend economic analyses offer a view of retail sales by merchant category, region and payment type.



Macroeconomic Reports

Using actual point-of-sale data, patented SpendTrend macroeconomic reports provide insight and analysis of U.S. retail sales allowing subscribers to make timely market forecasting and business planning decisions. Delivered via email, the monthly and mid-month reports track transaction, dollar volume and average ticket growth by industry and region providing an unprecedented view of consumer purchasing behavior at U.S. merchant locations on a same-store-sales basis.

Web Interface

A web interface into our monthly macroeconomic reports provides not just faster delivery and 24x7 access, but also more extensive data sets. The interactive querying tool enables subscribers to filter specific regions, industries or payment types for more granular analysis.

Custom Data Services

To take full advantage of the depth of proprietary SpendTrend data, our dedicated Data Service Bureau's team of experts provides customized data extractions to satisfy specialized needs. Customized data extractions can provide deeper knowledge of retail sales and consumer spending patterns by:

- geographical area including specific zip code analyses
- seasonal trends
- specific transaction dates and purchase frequency
- aggregate peer comparisons

Proven Accuracy

Created from First Data's point-of-sale processing network spanning over 4 million U.S. merchant locations, SpendTrend data has an approximate 94% correlation with the U.S. Department of Commerce Advance Monthly Sales for Retail and Food Services Report. Its accuracy allows you to enhance and validate economic models and develop predictive indices and forecasts.

Complete Source of Retail Sales Spending

Drawn from data created while processing nearly half of U.S. based consumer payments* including credit, PIN and signature debit, check and EBT transactions, SpendTrend economic analyses provide a comprehensive picture of retail sales.

Customizable Offerings

With custom data extracts to meet your specific needs, uncover hidden insights to support your business intelligence efforts and develop data points to build into your economic models and forecasting products.

Timely Communication

Delivered via email, the SpendTrend macroeconomic report is released up to seven days before the U.S. Department of Commerce Advance Monthly Sales for Retail and Food Services Report. An additional mid-month report analyzes trends during the first 15 days of the month, allowing subscribers to quickly react to consumer purchasing behavior.

Easy, Flexible Access

Meet your data delivery preferences with flexible access to SpendTrend data via emailed monthly reports, a web interface and an API.

Why First Data?

SpendTrend economic analyses offer a highly recognized source of market data and intelligence. Leading publications and media outlets, including The Wall Street Journal, Bloomberg, Reuters, NBC, American Banker, MSN Money and Business Week have referenced the unique data and insight that SpendTrend economic analyses provide.

To learn more about SpendTrend economic analyses, contact sales@fdnorthamerica.com or call (855) 365-3473

Payment Solutions for Maximum Performance

Around the world every day, First Data makes payment transactions secure, fast and easy for merchants, financial institutions and their customers. We leverage our unparalleled product portfolio and expertise to deliver processing solutions that drive customer revenue and profitability. Whether the payment is by debit or credit, gift card, check or mobile phone, online or at the point of sale, First Data helps you maximize value for your business.

beyond the transaction™

*Nilson Report, March 2011 for 2010 processing volume
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Use Cases

Our subscriber base includes financial institutions, Wall Street brokers, analysts and merchants and our unique SpendTrend economic analyses have been configured to solve specific challenges:

- A leading provider of financial software tools to the equity trading community sought a source of more granular data on consumer discretionary spending and U.S. retail spend. Traders will be able to access and segment SpendTrend data by regions at their trading desks.
- A noted Wall Street investment bank integrates SpendTrend growth data as a unique parameter in the comprehensive quantitative analysis they routinely conduct in monitoring their portfolios.
- A large digital media firm imports SpendTrend data into its proprietary consumer spending product and then resells this product to its clients. With SpendTrend sales growth data, industry dashboards and financial models have been created to generate more accurate views and predictions while increasing company revenue.