Why US Consumer Payments Summary?

- The most balanced US transaction data set available by age, income, and geographic coverage.
- The largest consumer transaction data panel available (20+ million cards) with the most diversified set of payments methods.
- Daily data feed with 4-day lag, providing insights several days earlier that are more correlated than other transaction data sets.
- Visualized ticker reports with full data downloads including pre-mapped, company-reported KPI for back-testing and context.
- Pricing available on a per ticker or merchant basis.

Product overview

For investors and analysts seeking more predictive transaction data insights for real-time business performance, Facteus offers US Consumer Payments Summary. This aggregation empowers firms with actionable insights through the deepest dataset in the industry.

Product features

Data source and compliance
US Consumer Card Payments includes card transaction data from Facteus’ direct partnerships with hundreds of financial services companies. All transaction data is run through Facteus’ Mimic synthetic data application, making it regulatory-compliant and safe to work with.

Complementary transaction data
For investment firms looking to add additional data sets to complement their existing portfolio, US Consumer Payments Summary provides some unique benefits:
- The most balanced panel available for geography, age, and income.
- Consistent predictive performance pre-and post-COVID-19.
- 4-day lag from transaction date.

Debit and alternative debit cards provide deep insight
Recent changes in consumer spending habits have increased the popularity of debit and alternative debit cards. Each year, the Federal Reserve publishes a report that details US consumers payments of choice. In the most recent report, consumers reported changes in their behavior during the pandemic year of 2020. Consumers are adopting multiple payment instruments for their purchases, with seven in 10 consumers owning between five and seven different payment instruments.
How it works

Transaction Data is one of the most important forms of alternative data because it represents the “truth” in payments and spending behavior. Whether you’re looking for macro, micro, or company-specific trends, Facteus’ transaction data provides unmatched intelligence and insight. This data showcases the primary drivers behind a company’s performance, industry trends, or the health of the overall economy.

Differentiators

- Largest transaction data panel (20+ million active cards) with the most diversified set of payment methods. These include credit, debit, alternative debit, health, payroll, stock-keeping unit (SKU)-level, and cash.
- Most balanced panel available by age, income, and geographic coverage. Unique insights into spending of millennial, Gen Z, and underbanked market segments not available in other data sets.
- Data is directly sourced from financial institutions, processors and fintechs, delivering the most granular fields in the industry and decreased latency (see transactions within 1-4 days).
<table>
<thead>
<tr>
<th>Data Set Characteristics</th>
<th>US Consumer Payments – Summary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delivery Frequency</td>
<td>Aggregated Daily at the Ticker/Merchant Level</td>
</tr>
<tr>
<td>Data Lag</td>
<td>4-5 days – 100% fill</td>
</tr>
<tr>
<td>Number of Cards</td>
<td>20+ Million (30-day active)</td>
</tr>
<tr>
<td>Demographics</td>
<td>Balanced Age &amp; Income Distribution</td>
</tr>
<tr>
<td>Geographic Coverage</td>
<td>National</td>
</tr>
<tr>
<td>Coverage</td>
<td>520+ Tickers, 1,600+ Merchants; Avg MAPE: 3.7% for Top 25 Tickers</td>
</tr>
<tr>
<td>History</td>
<td>Jan. 2015</td>
</tr>
<tr>
<td>Transaction Indicators</td>
<td>Merchant Name/Ticker Customer Region Customer Generation Date Stamp Online/Offline</td>
</tr>
</tbody>
</table>

### Data Points

- **20+ million** Active Cards
- **1,600** Merchants
- **520+** Stock Tickers
- **1-4 Day** Lag

### Additional Resources
- Consumer spending report
- FIRST report

Solution available in [AWS Marketplace](https://aws.amazon.com/marketplace)