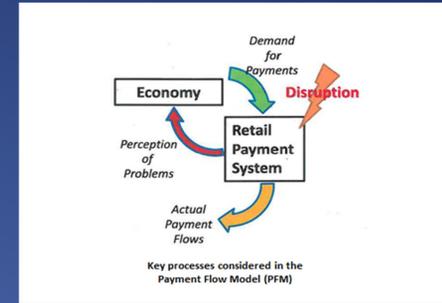
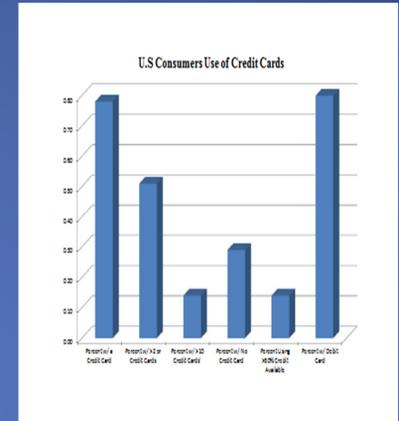
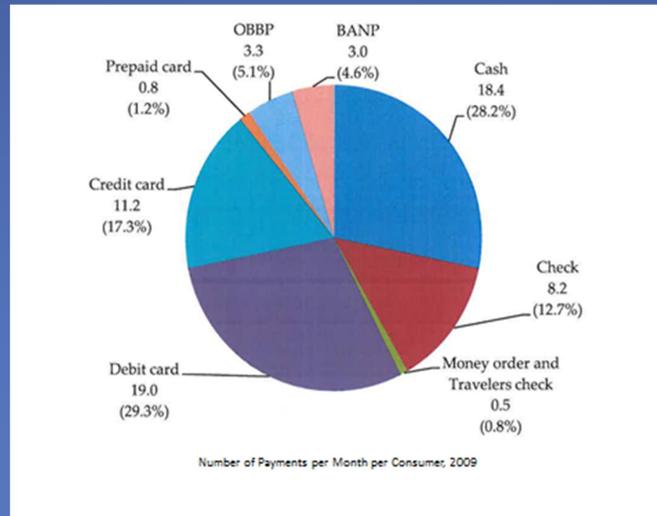
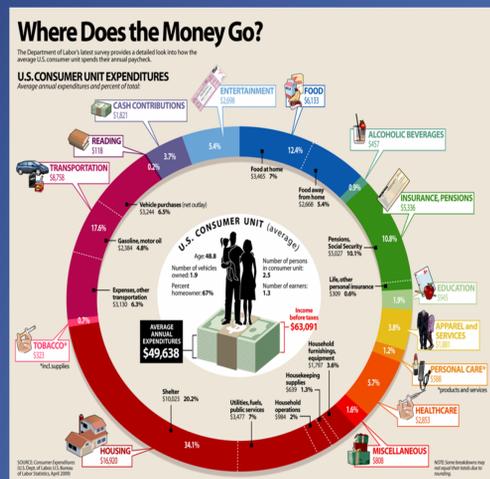


The U.S. Consumer and the Retail Payment System

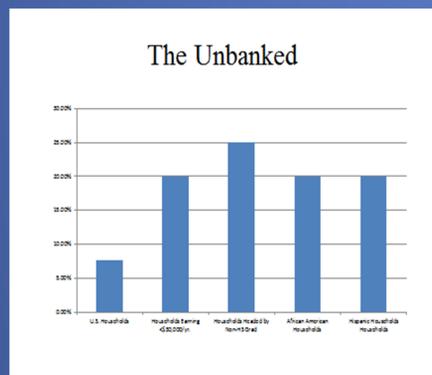
What is the RPS?



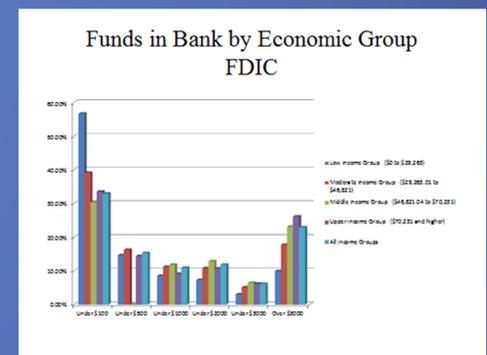
How do consumers use the RPS?



Could a disruption in the RPS cause hardship for consumers?



Liquid Assets
 Less than 40% of U.S. households have an emergency fund.
 43% of households would fall below the poverty line within three months if they suffered a sudden loss of income.



Cash Reserves
 The average U.S. consumer has \$271 in cash, of which \$69 is on his/her person.

What types of disruptions of the RPS may be possible?



A disruption of the RPS may make one or more non-cash methods of payment unusable for a period of time.

by Teresa Chambers

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