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.