



# 1997 Global Consumer Tracking Study

*United States - Wave 3*



Global Research  
MasterCard International

**P-1214**

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MCJ2827531

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BACK GROUND/  
OBJECTIVE

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## Background

MasterCard International fielded the benchmark wave of the Global Consumer Tracking Study in fourteen countries in the first quarter 1995. The advantage of this study over prior research is that it utilizes a consistent research approach in all countries allowing reliable comparisons to be made worldwide for MasterCard and the competition.

The second wave of this study was fielded in the summer of 1996 in sixteen countries. The timing was changed to coincide with sponsorship activity (i.e., MasterCard's Euro '96 soccer sponsorship and Visa's summer Olympic sponsorship). The third wave was also fielded in sixteen countries during June through July 1997 (with the exception of Italy, fielded in May 1997). Listed below are the countries monitored in each of the three waves:

Region/Country	Wave 1 (Quarter 1 1995)	Wave 2 (Summer 1996)	Wave 3 (Summer 1997)
Asia/Pacific			
• Australia	✓	✓	✓
• Japan	✓	✓	✓
• Korea	✓	✓	✓
Canada	✓	✓	✓
Europe			
• Belgium	✓	✓	
• France	✓	✓	✓
• Germany	✓	✓	✓
• Italy	✓		✓
• Netherlands	✓	✓	✓
• Scandinavia		✓	
• Spain			✓
• Switzerland		✓	✓
• UK	✓	✓	✓
Latin America			
• Argentina		✓	✓
• Brazil	†	✓	✓
• Mexico	†	✓	✓
Middle East/Africa			
• South Africa	✓	✓	✓
United States	✓	✓	✓

† Due to a change in screening criteria which broadened the target definition, trended data for Brazil and Mexico is not available from the 1995 wave.

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## Objectives

The overall objective of the Global Consumer Tracking Study is to monitor trends for major plastic brands worldwide across the following key dimensions:

- Market development
- Brand and advertising awareness
- Brand ownership and usage
- Brand imagery
- Sponsorship awareness

The ongoing information is used to evaluate the impact of MasterCard's current marketing strategies and provide input to support franchise expansion efforts.

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## Methodology

The sample universe was adult men and women, ages 18 to 64 that were "banked." Banked is defined as having one of the following items: savings, money market account, checking account, auto loan or home mortgage loan. A nationally representative sample of 500 banked adults was interviewed in the United States. A multi-stage probability sampling design was used to ensure projectability. A forty minute in-person interview was conducted among qualifying respondents. (See Appendix A and B for further details.)

Several notable changes have been incorporated into the initial 1995 benchmark questionnaire.

- A prompt directed at ATM brands because of low levels of awareness and ownership registered in the benchmark wave (1996)
- Importance of various imagery dimensions (1997)
- Additional imagery items (1997)
- Factors influencing acquisition of major brands (1997)

The fieldwork for this study was managed by the Gallup Organization using local vendors listed in Appendix C for the actual fieldwork in each country. Reporting and analysis was handled internally by the MasterCard Global Research group with input from regional and country managers.

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## Definitions

Listed below are definitions for some of the terms used throughout the report:

<i>Banked</i>	Consumers who have at least one of the following: savings, money market account, checking account, auto loan, or home mortgage
<i>Plastic Cards</i>	Cards that can be used to make payments at merchants or obtain cash from ATMs
<i>Payment Cards</i>	Cards that can be used to pay for goods and services. There are two types of payment cards: <ul style="list-style-type: none"><li>General Purpose Cards    Cards that can be used at a variety of merchants. These cards include "pay later" cards (monthly billing) and "pay now" cards (purchases deducted directly from bank account)</li><li>Gas/Store Cards            Limited use cards that can be used at department stores or gasoline stations</li></ul>
<i>ATM Cards</i>	Cards that can be used for ATM cash withdrawals (either an ATM or a general purpose card with ATM cash access capability)
<i>Unprompted Awareness</i>	Spontaneous mention of brand without being aided or reminded of the brand name by the interviewer
<i>Prompted Awareness</i>	All brand mentions, both unprompted and prompted. Respondents are provided with lists to aid their recall

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EXECUTIVE  
SUMMARY

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## Executive Summary - United States

### Market Development

The plastic card market in the U.S. is well developed, with nearly nine in ten banked adults owning some type of plastic. Thus, with nearly universal penetration, future increases in the number of card owners will necessarily be tied to population growth. Although the vast majority of card owners claim to own both payment and ATM function cards, there is evidence to suggest that this group will continue to increase at the expense of owners of payment only cards and ATM access only cards. This change will probably continue, as more multiple function cards are issued in the market (e.g., MasterCard functionality on ATM cards). Although plastic ownership and usage is relatively stable, the proportion of consumers revolving in the market has increased as has the average unpaid balance.

### Brand Development

There were few changes in the awareness and ownership of payment cards in 1997. Visa remains the market leader, closely followed by MasterCard. Nevertheless, due to slight shifts in both unprompted advertising awareness and claimed ownership for both MasterCard (down) and Visa (up), the gap between these two brands has widened.

Of concern, both the size and the quality of the MasterCard franchise are eroding. Claimed ownership of MasterCard declined in 1997. MasterCard owners' average monthly spending is lower than Visa's and, while Visa's spending is increasing, MasterCard's is decreasing. Further, a larger proportion of MasterCard than Visa card owners are classified as inactive, suggesting that additional attrition of the MasterCard franchise is likely as these inactive card owners let their accounts lapse. Visa is also attracting and retaining more exclusive owners (non-MasterCard owners) than is MasterCard, possibly driving the Visa spending and activation advantage.

Regarding MasterCard owners have a high regard for the brand and are generally as positive about their brand as Visa card owners are about their brand. Among MasterCard's leverageable strengths is its image as a trustworthy company, thereby providing a strong platform for improving perceptions of its service, particularly its responsiveness to customers.

ATM brands are gaining recognition, but still are not well known in the marketplace. The key change in the past year has been the rapid growth of Visa Check in terms of both awareness and usage. In contrast, MasterMoney has little brand awareness or recognition, perhaps, in part, because many of the brand's ATM cards carry the MasterCard rather than MasterMoney name.

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## Executive Summary - United States (Cont'd)

### Opportunities

There are opportunities for MasterCard to improve its market position in both the payment and ATM markets.

For pay later cards:

- Primarily, stem the attrition among the current franchise through improvements in customer service and perhaps reward programs to encourage current owners to choose MasterCard over other cards they own.
- Secondly, develop motivating platforms/reward programs to retain current MasterCard only cardowners and attract new exclusive owners to the franchise.

For pay now/ATM cards:

- To the extent possible, seek consistency of logo use on all ATM cards.
- Target those entering the plastic market (presumably younger consumers) to bring them into the MasterCard franchise. By developing a relationship with these consumers when they are just starting out, there is the opportunity to grow with them and offer them other products (including payment cards) as their creditworthiness improves.

To achieve these goals, MasterCard should consider:

- Increasing advertising expenditures to make the brand more top-of-mind.
- Building on its strong image as a trustworthy company to convince consumers that it can deliver the reliable and efficient service that they seek.
- Working with member banks to develop programs to promote MasterCard to their customers and motivate customers to remain loyal to the card. This is particularly important since bank influence is less of a determinant in card owners' acquisition of MasterCard than Visa.

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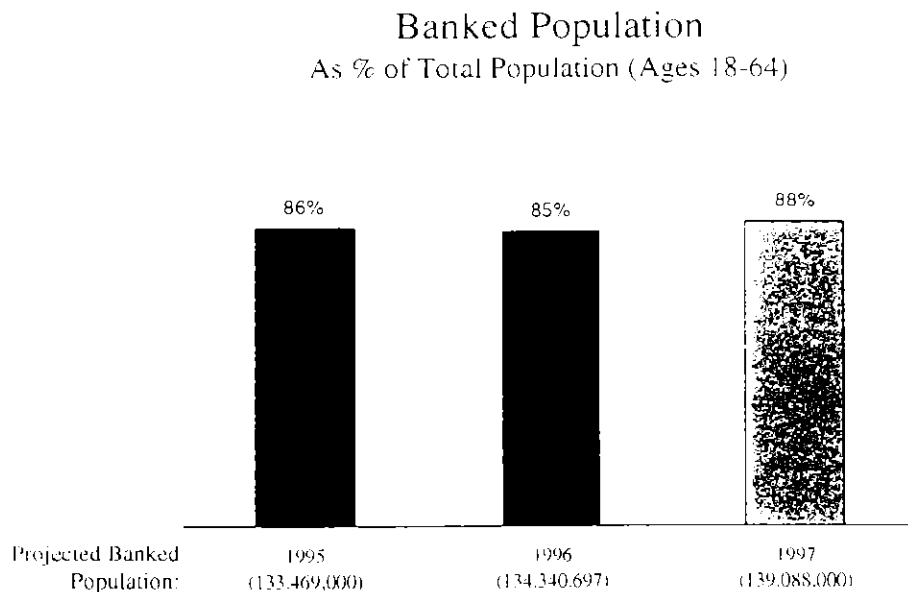


## Detailed Findings

### A. Size of Banked Universe

The banked population is defined as adults 18-64 years of age who have at least one of the following relationships: savings, checking, money market account, home equity loan, auto loan or mortgage loan.

The banked population is highly developed in the U.S., encompassing nearly nine in ten adults. The incidence of the banked relationships has been fairly consistent over the past two years. However, primarily reflecting population growth, the number of banked adults has increased by more than 5 million since 1995 to 139,088,000.

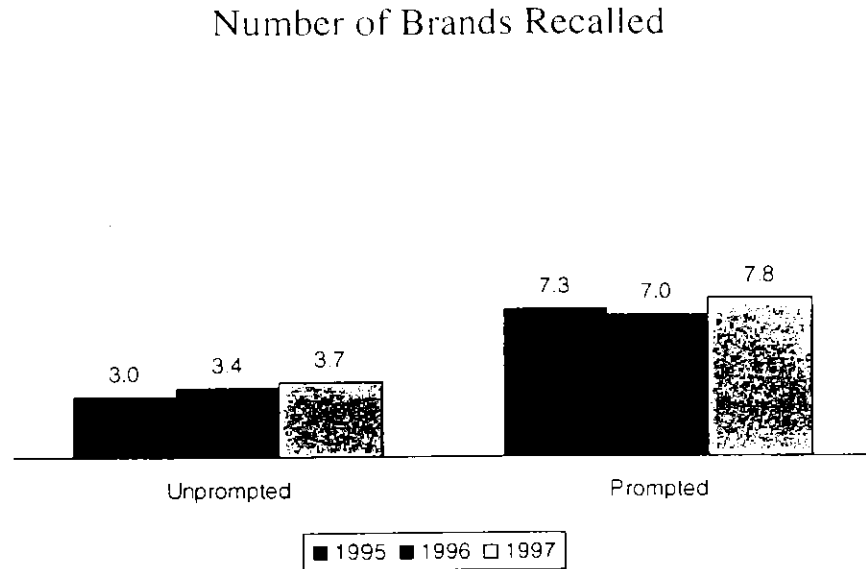


## B. Awareness

### Number of Brands Recalled

Among U.S. banked adults, unprompted brand recall for payment and ATM cards has been edging up slightly since 1995, but remains limited at between three and four brands.

When prompted, banked adults recognize almost eight of 19 brands listed. Notably, despite being prompted for fewer brands than in previous years, the number of brands recognized in 1997 has increased slightly.



*Note: Prompted brand list contained 23 brands in 1995, 21 brands in 1996, and 19 brands in 1997.*

## Unprompted Brand Awareness

Following increases in unprompted brand awareness for most of the major brands of payment cards in 1996, brand awareness was fairly stable in 1997. As a result, the relationship between brands has not changed in the U.S. Visa continues to have the highest unprompted brand awareness, closely followed by MasterCard.

American Express and Discover remain in the second tier of payment brands in terms of unprompted brand awareness. Diners Club is the only other payment brand to report double digit unprompted brand awareness.

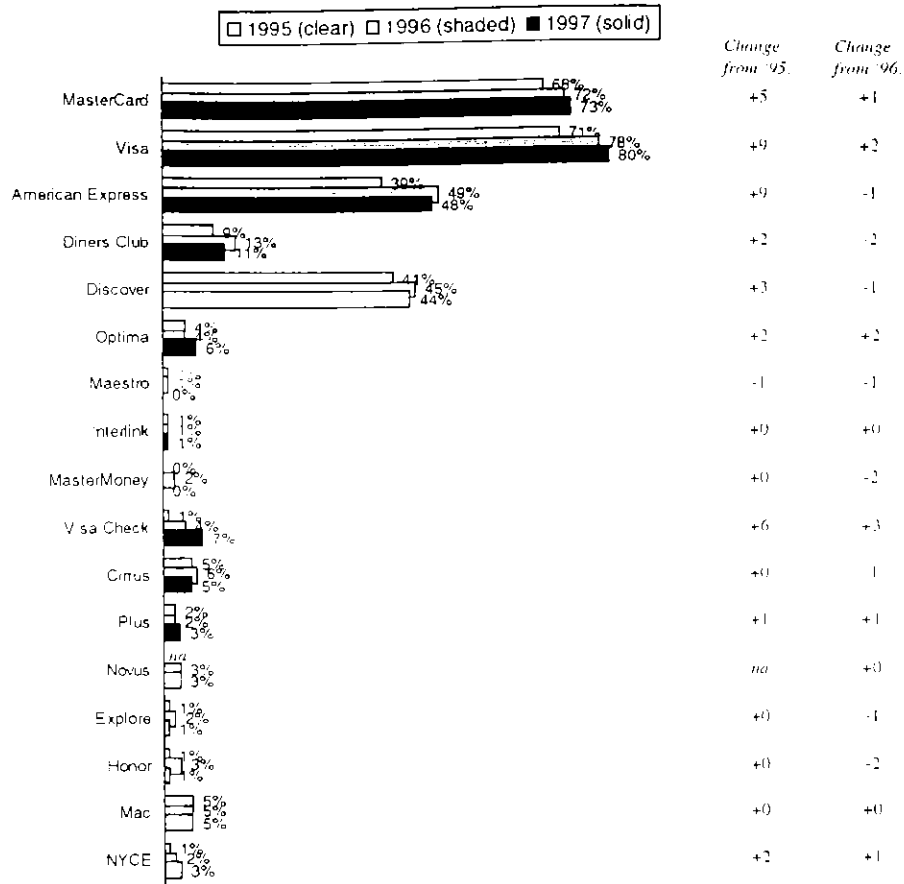
Unprompted awareness of ATM brands remains low, the result of the regional nature of many of these brands. With the exception of Visa Check, whose unprompted awareness has grown steadily since 1995, ATM cards' unprompted awareness levels are generally in line with 1996 levels.

Visa Check, Cirrus, and Mac are the best known ATM brands, although unprompted awareness is low, ranging from 5% - 7%. MasterMoney has yet to develop unprompted brand awareness.

Please refer to the chart on the following page.

Unprompted Brand Awareness (Cont'd)

## Unprompted Brand Awareness Plastic Brands



Base: Total Banked

Note: Includes all brands on 1997 prompted brand list except those with extremely low awareness

na: Not available

## Prompted Brand Awareness

After respondents named all the brands of plastic cards they were aware of unprompted, they were shown a list of nineteen U.S. payment and ATM brands and asked which ones they had heard of (prompted awareness).

There is almost universal awareness of the major payment brands – MasterCard, Visa, American Express, and Discover. In 1997 Discover regained some of the awareness decline that it experienced in 1996. Similarly, Diners Club awareness increased slightly in 1997, but is still slightly lower than in 1995.

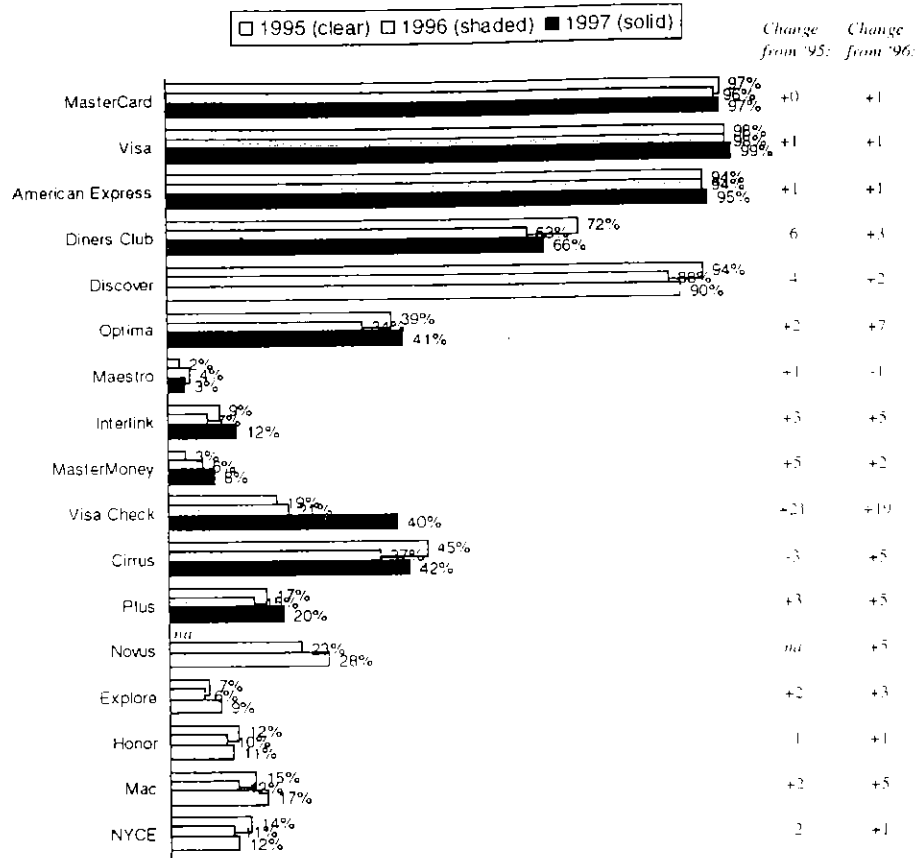
Among the ATM brands, awareness of Visa Check nearly doubled compared to 1996. As a result, Visa Check has joined Cirrus as the lead ATM brand in terms of awareness. Novus also reported higher awareness in 1997. Awareness of MasterMoney has been trending up slightly since 1995, but, perhaps reflecting the fact that many of the brand's ATM cards bear the MasterCard rather than MasterMoney logo, is still at low levels.

Please refer to the chart on the following page.



Prompted Brand Awareness (Cont'd)

## Prompted Brand Awareness Plastic Brands



Base: Total Banked

Note: Includes all brands on 1997 prompted brand list except those with extremely low awareness

na: Not available

## Unprompted Advertising Awareness

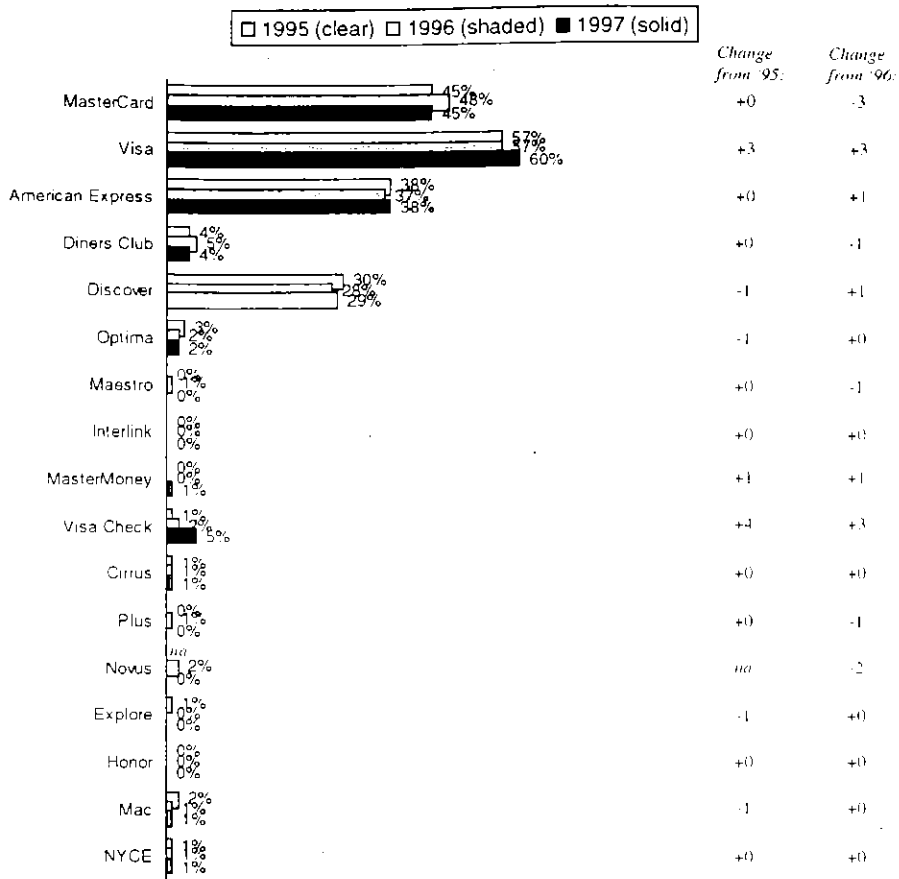
Unprompted advertising awareness for all brands has varied within a narrow range since 1995. However, a slight decline in unprompted advertising awareness for MasterCard combined with a slight increase for Visa in 1997, has resulted in a widening of Visa's lead from 9 to 15 points.

There is virtually no unprompted advertising awareness of the ATM brands. Consistent with brand awareness measures, Visa Check has the highest unprompted advertising awareness among ATM brands, albeit at low levels.

Please refer to the chart on the following page.

Unprompted Advertising Awareness (Cont'd)

## Unprompted Advertising Awareness Plastic Brands



Base: Total Banked

Note: Includes all brands on 1997 prompted brand list except those with extremely low awareness

na: Not available

## Prompted Advertising Awareness

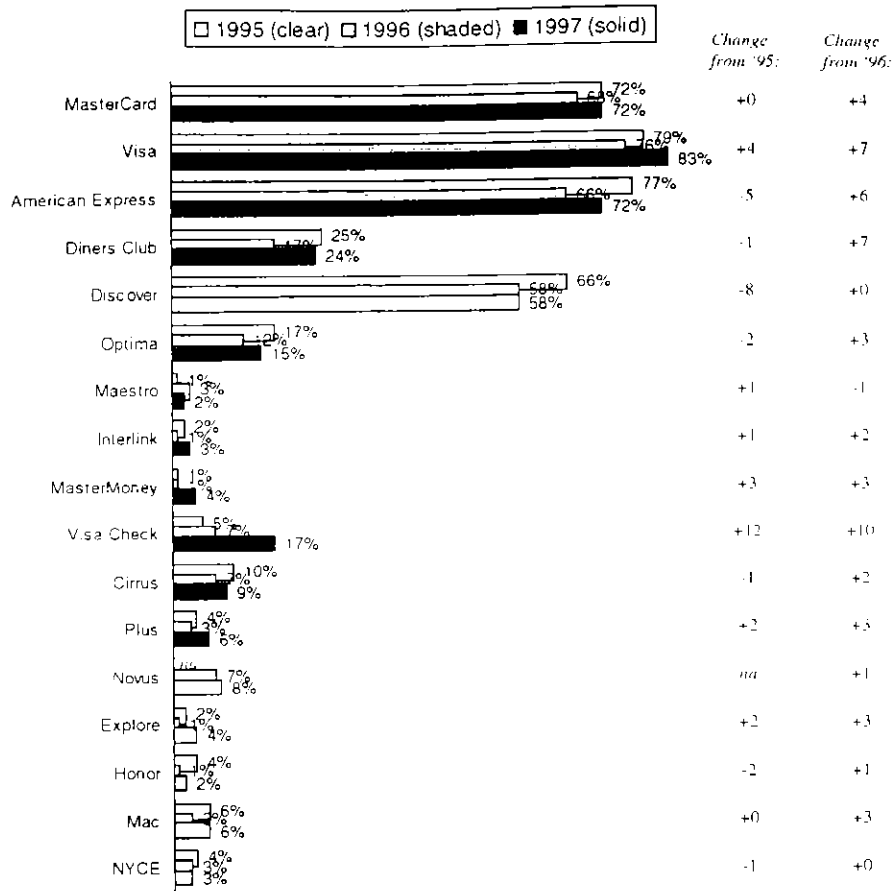
Four of the payment brands, MasterCard, Visa, American Express, and Diners Club, reversed the downtrend in prompted awareness noted in 1996. Nevertheless, Visa's growth slightly outpaced MasterCard's, thereby widening its lead on this measure.

Among the ATM cards, Visa Check showed strong growth in 1997 and is the only one of the ATM cards with double digit advertising awareness. After two years of static advertising awareness, MasterMoney showed a slight increase in 1997, but remains quite low.

Please refer to the chart on the following page.

Prompted Advertising Awareness (Cont'd)

### Prompted Advertising Awareness Plastic Brands



Base: Total Banked

Note: Includes all brands on 1997 prompted brand list except those with extremely low awareness

na: Not available

## Summary - Awareness

The number of brands recalled has increased on an unprompted basis in the U.S. market, reflecting greater consumer knowledge of brands appearing on plastic payment cards.

Following increases for many major brands in 1996, unprompted awareness levels for most stabilized in 1997. Visa continues to generate the highest level of unprompted awareness, although its lead over MasterCard is unchanged compared to last year despite increases in Visa advertising awareness relative to MasterCard.

While ATM brand names continue to have little unprompted awareness, they are becoming more recognized. This evidenced by growth in prompted awareness for many of the ATM brands, most notably Visa Check which doubled in 1997 compared to 1996, driven by strong increases in prompted advertising awareness. Awareness of MasterMoney continues to lag, although this may reflect, in part, the fact that many ATM cards bear the MasterCard rather than MasterMoney name.

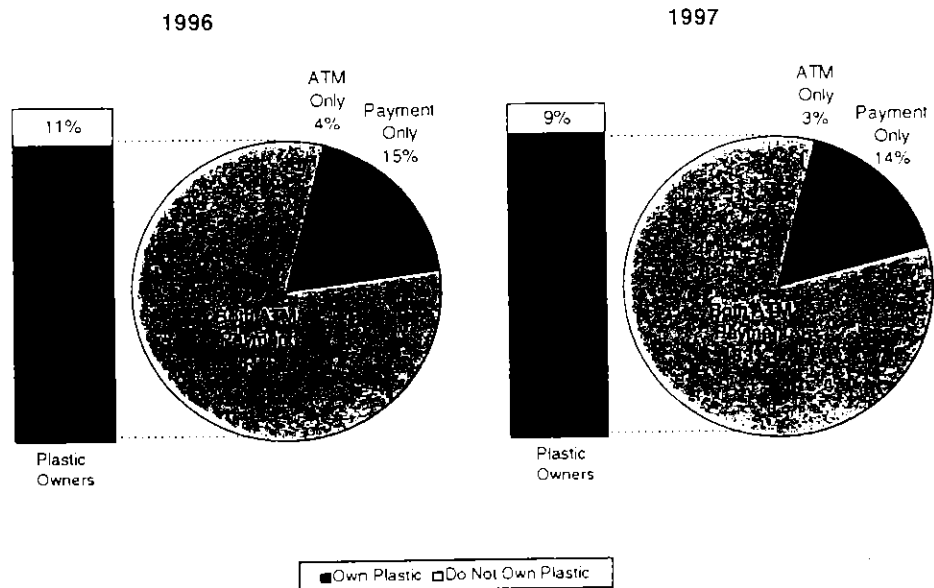
## C. Plastic Ownership/Usage/Acquisition Intent

### Plastic Ownership

Despite the high level of plastic card development among banked adults in the U.S., there was some growth in the proportion owning a plastic during 1997. Currently, a little more than nine in ten banked adults claim ownership of some type of plastic card.

Over four-fifths of banked adults own cards with both ATM and payment functionality. Notably, there is evidence of a small shift from single function cards to ownership of ATM access and payment cards, reflecting the trend toward convergence of multiple functions on a single card.

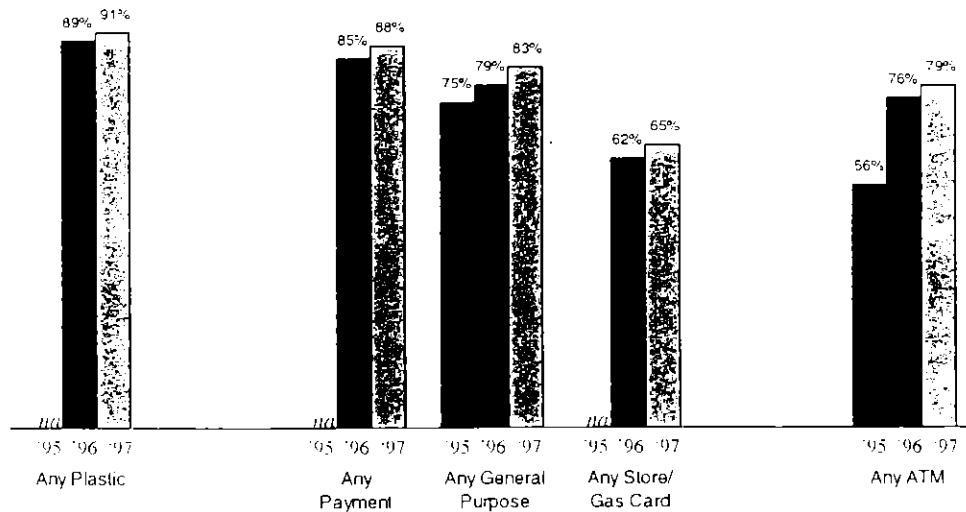
### Claimed Plastic Card Ownership by Card Function



## Plastic Ownership

Claimed ownership of each type of plastic card has edged up slightly compared to a year ago. As a result, compared to 1995, there has been strong growth in claimed ownership of any general purpose payment card. (Note: 1995 data are not available for other types of payment cards). After strong growth in 1996, claimed ownership of ATM cards has begun to level off in 1997.

### Claimed Plastic Card Ownership



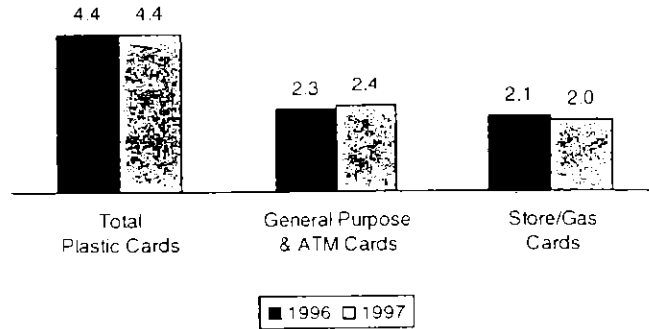
Base: Total Banked  
na: Not asked in 1995



## Number of Plastic Cards Owned

Not only is the proportion of U.S. banked adults who own plastic cards fairly stable, but the number of cards held has remained fairly constant, indicating the relative maturity of the U.S. market.

### Number of Cards Owned by Card Type

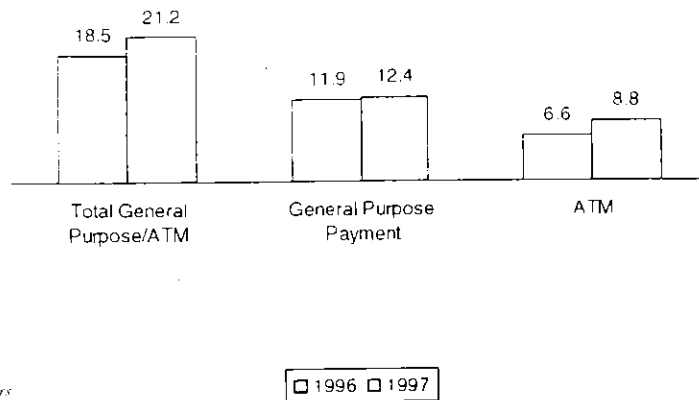


*Base: Plastic Owners*

## Plastic Usage

While plastic card owners hold virtually the same number of cards as a year ago, those cards are being used at a more frequent rate. The increase appears to be mainly driven by ATM usage. General purpose payment usage continues to occur about once a week, while ATM card usage has increased to an estimated once every ten days.

Average Number of Times Used  
Past 3 Months

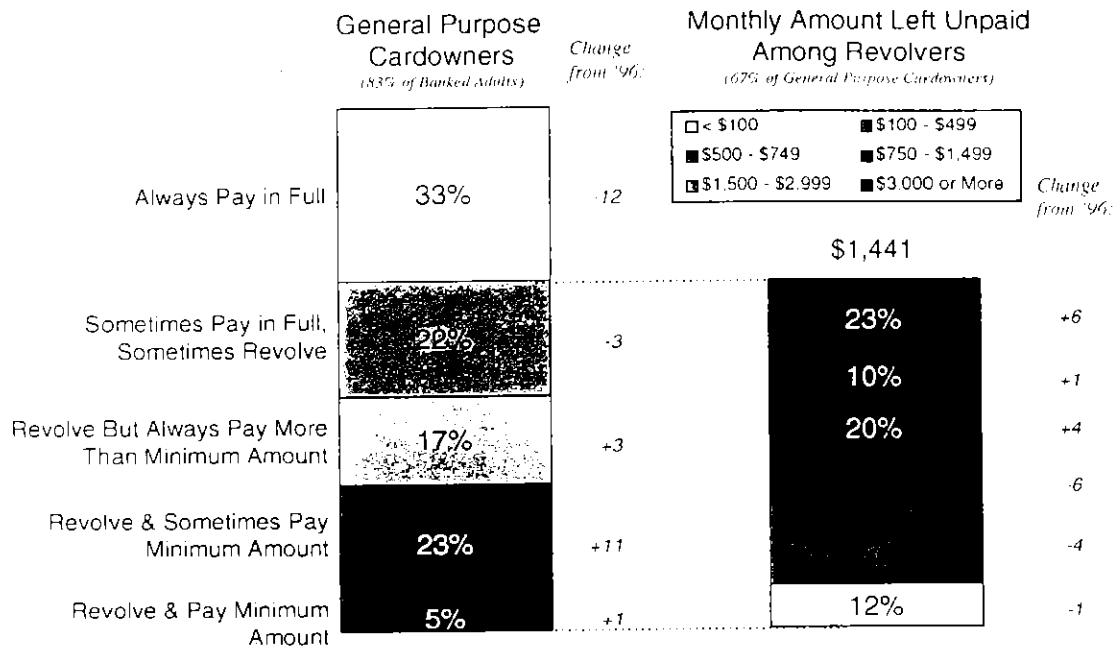


## Plastic Usage - Revolving Behavior

General purpose cardowners' payment behavior has changed in the past year, with a trend that is likely to favorably impact the profit margins of member banks.

Fewer card owners always pay in full, offset by an increase in those who revolve and sometimes pay the minimum amount. Similarly, the proportion of revolvers who are carrying unpaid balances of \$750 or more has increased and now accounts for more than half of all revolvers.

### Revolving Behavior



## Claimed Ownership

Visa continues to have the largest claimed ownership of any payment brand. Its penetration has been edging up each year, while claimed ownership of MasterCard in 1997 was slightly lower, returning to its 1995 level. As a result, Visa has widened its lead over MasterCard in terms of claimed ownership.

Ownership of the second tier brands, American Express and Discover, have stagnated over the past few years.

Among the ATM brands, ownership of Visa Check is trending upward, with growth particularly noted in the past year. Visa Check and Cirrus are the only ATM cards with double digit claimed ownership. Moreover, claimed ownership of each of these two cards is on a par with that of a long established payment card, American Express.

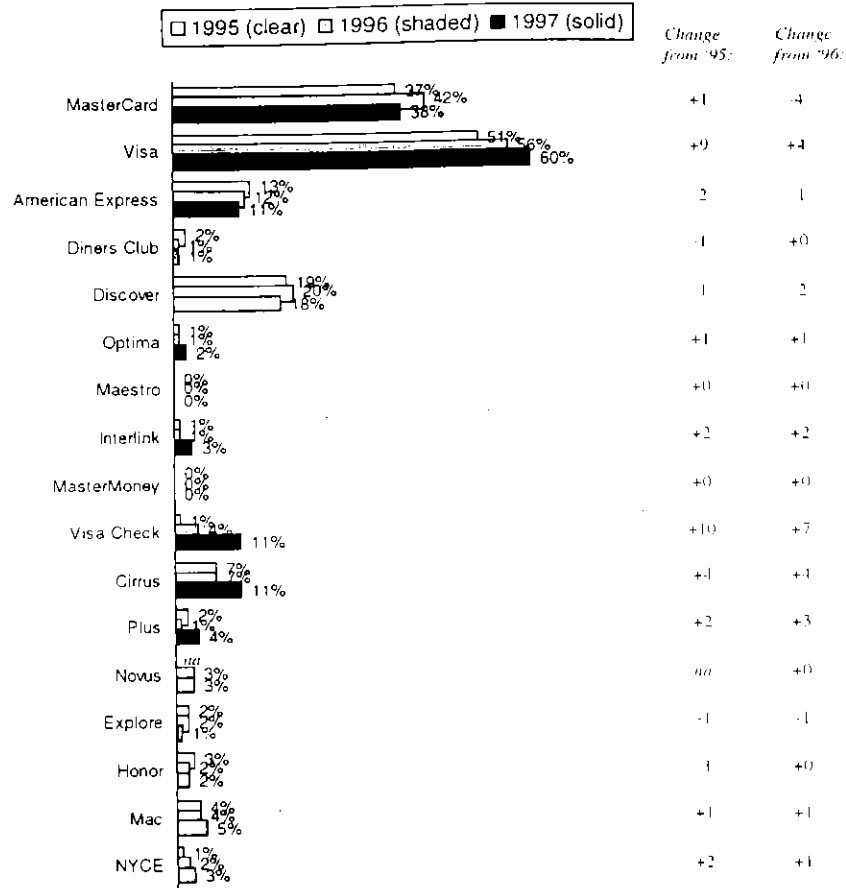
There was no claimed ownership of MasterMoney, again, possibly reflecting the use of the MasterCard, rather than MasterMoney name on many of these ATM cards.

Diners Club and Optima continue to have an extremely limited presence in the U.S. market.

Please refer to the chart on the following page.

Claimed Ownership (Cont'd)

## Claimed Ownership Plastic Brands



Base: Total Banked

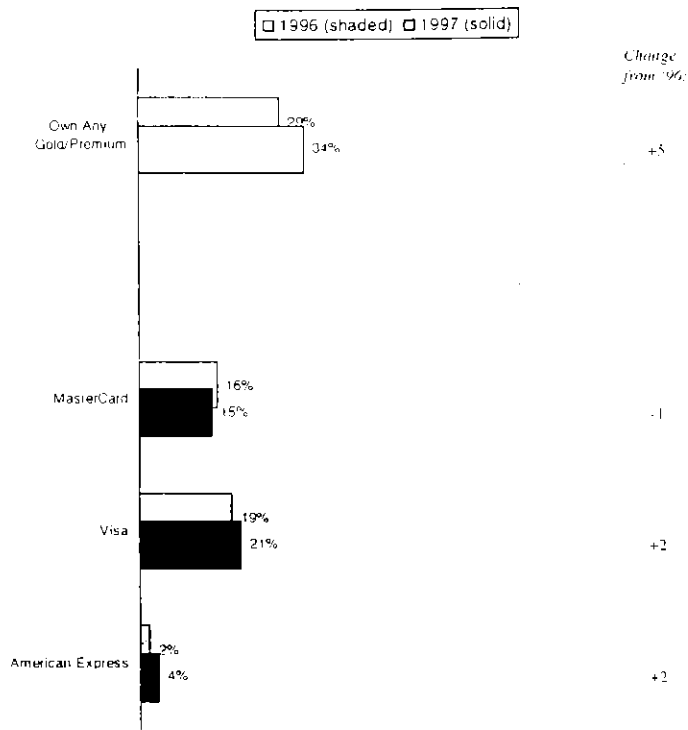
Note: Includes all brands on 1997 prompted brand list except those with extremely low awareness

na: Not available

## Claimed Ownership - Gold/Premium

Claimed ownership of gold/premium general purpose cards increased slightly in 1996 to one-third of all banked adults, primarily the result of small changes in the American Express and Visa portfolios.

### Claimed Gold/Premium Card Ownership Plastic Brands



*Base: Total Banked*

*Note: Data is provided for only those brands with claimed gold ownership*

## Brand Used Most Often

Perhaps reflecting the proliferation of cards owned, "most often" ownership is eroding for all brands of payment cards and most brands of ATM cards. This suggests that as plastic owners acquire new cards, they are spreading their usage among all their cards.

Consistent with its claimed ownership level, Visa has the highest "most often usage", followed by MasterCard. These two brands are the only ones to report double digit most often usage.

Among the ATM cards, Visa Check is edging upward, but remains quite small.

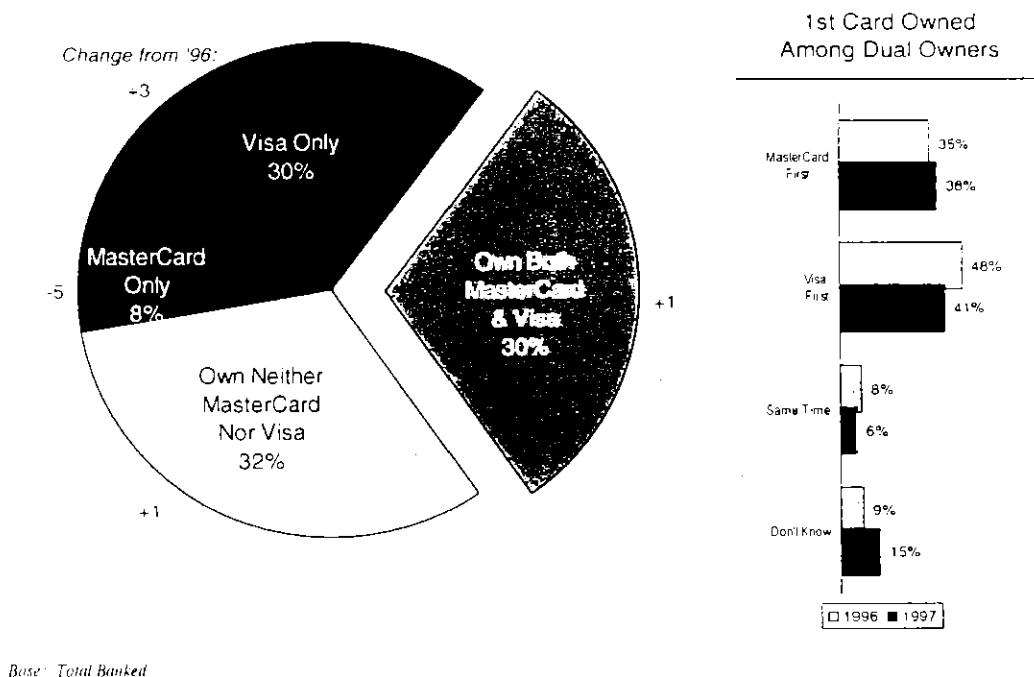
Please refer to the chart on the following page.

## MasterCard and Visa Ownership

The percentage of banked adults holding either global bankcard has remained fairly constant since 1996. However, changes in the composition of bankcards held has changed. Although dual MasterCard and Visa ownership levels are constant, the number of Visa only owners has increased, apparently at the expense of the MasterCard only base. This may signal increased emphasis by Visa on programs designed to attract and retain their exclusive owners (e.g., non-MasterCard owners).

As would be expected given MasterCard's decline in exclusive owners, dual card owners are now about equally likely to name MasterCard or Visa as the card owned first. In 1996, Visa was more likely to be the first card owned.

### Claimed MasterCard & Visa Ownership





## MasterCard and Visa Usage

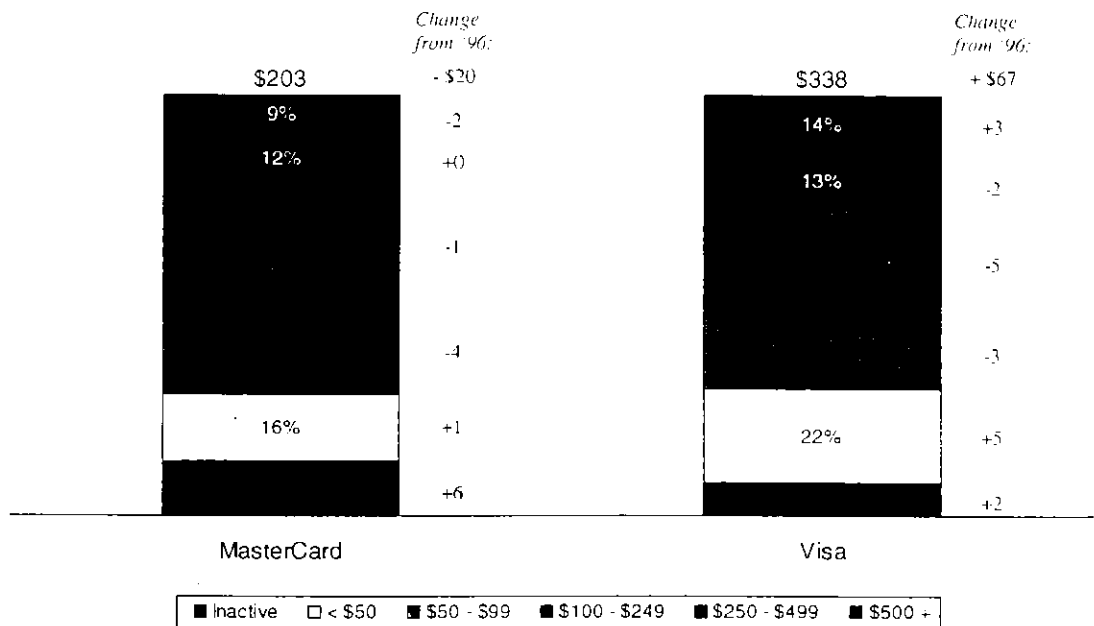
On average, monthly spending on Visa cards outpaces MasterCard cards by \$135 among owners of the respective cards. Moreover, the gap widened in 1997 as spending levels declined for MasterCard and increased for Visa.

Of concern, MasterCard has a higher percentage of inactive cards than does Visa, a function of fewer exclusive owners. This suggests that the gap in penetration between the two brands could grow in the future if inactive cards lapse.

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### Amount Spent in a Typical Month

MasterCard vs. Visa



Base: Owners of Brand

New Card Acquisition Interest: Total Banked

Interest in acquiring new cards, which increased in 1996, stabilized in 1997. This overall trend reflects a stabilization in interest in Visa payment cards. Nevertheless, interest in acquiring Visa continues to outpace MasterCard.

Of note, consistent with awareness and penetration measures, interest in acquiring Visa Check tripled in 1997, suggesting that continued growth in ownership of this card will be seen next year.

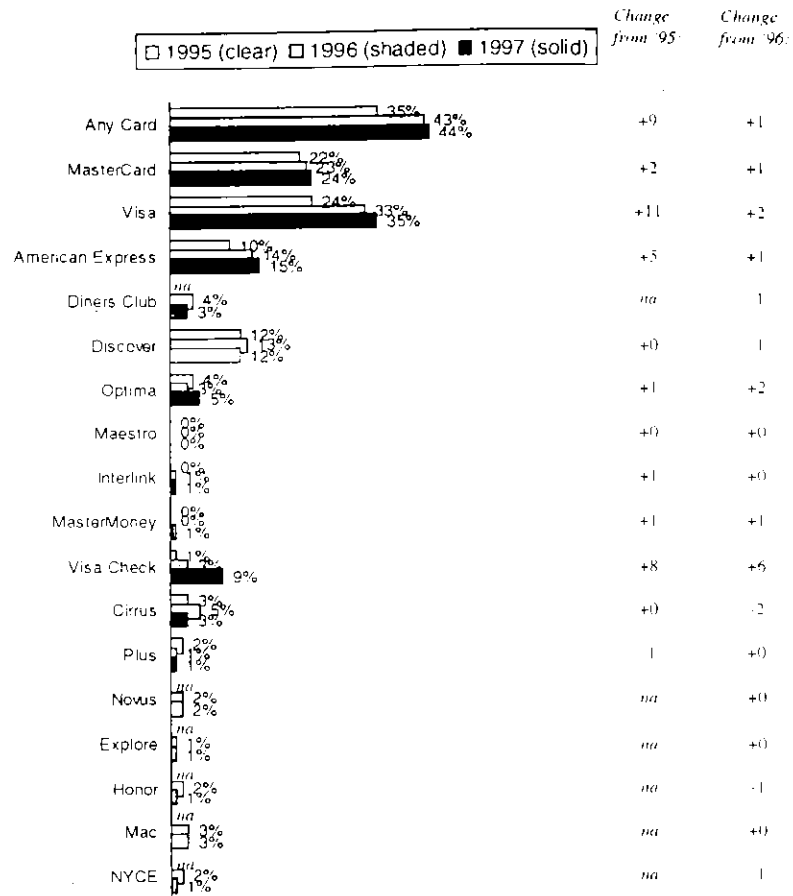
(FOR INTERNAL USE ONLY)

Please refer to the chart on the following page.

New Card Acquisition Interest: Total Banked (Cont'd)

(FOR INTERNAL USE ONLY)

New Card Acquisition Interest  
Extremely/Very Interested



Base: Total Banked

Note: Includes all brands on 1997 prompted brand list except those with extremely low awareness

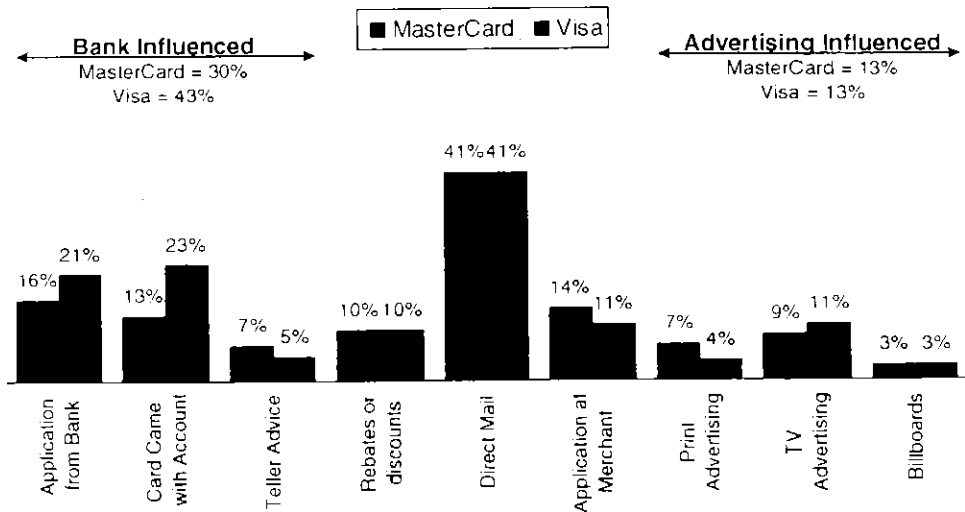
na: Not available

## Factors Influencing Acquisition of Global Bankcards

The lower ownership of and interest in acquiring MasterCard, compared to Visa, appear to trace, in large measure, to the influence of member banks. Both direct mail and advertising-related factors were as important in influencing the decision to acquire a MasterCard as they are to acquire Visa. However, MasterCard owners were far less likely than Visa owners to cite a bank influenced factor, especially receiving the card with an account, and, to a lesser extent, receiving an application from their bank.

This suggests the need to work more closely with our issuing members to assure that MasterCard is promoted in its fair share of member banks' marketing programs.

## Factors Influencing Acquisition of Global Bankcard

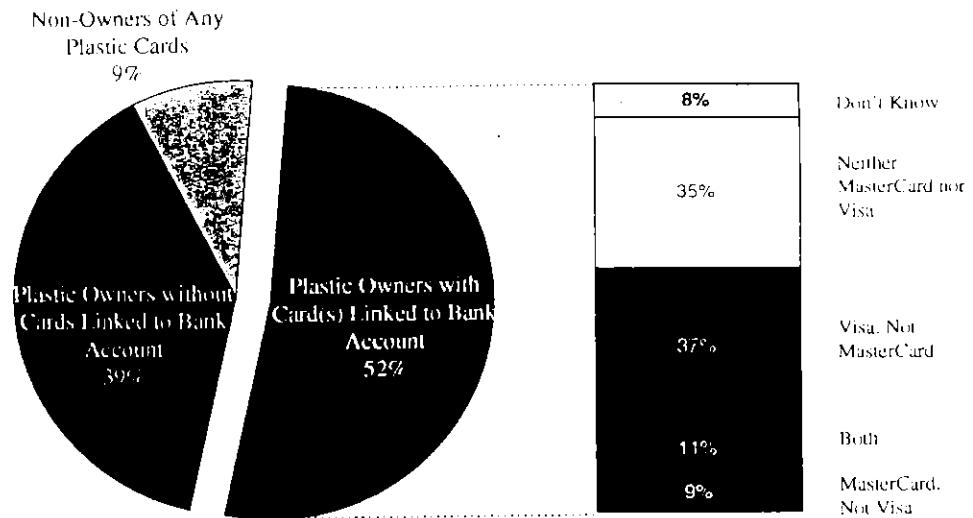


Base: Owners of MasterCard or Visa

## Ownership of Cards Linked to Bank Accounts

Half of all banked adults in the U.S. own a plastic card that is linked to a bank account. About two-thirds of these cards are either MasterCard or Visa. Consistent with overall ownership levels and with the importance of bank influence in their acquisition, Visa cards linked to a bank account outnumber MasterCard cards by a margin of almost two and a half to one.

### Ownership of Cards Linked to Bank Account



## Summary - Ownership, Usage, Acquisition Interest

### Plastic Market

Since plastic card ownership in the U.S. is so highly developed, category growth is achieved, in large part, through increases in the banked population. Plastic card ownership and the number of cards held has remained fairly stable. Reflecting high market saturation, interest in acquiring new cards also remains at 1996's modest levels. There are slight increases observed in ownership of cards with ATM and payment functionality, suggesting the emergence of more multi-function cards.

However, despite relatively stagnant plastic ownership and usage levels, more card owners are becoming revolvers and they are carrying higher balances. Two-thirds of general purpose card owners revolved in 1997, compared to just over half in 1996. The proportion of revolvers with unpaid balances of \$750 or more increased to 53%.

### Brand Ownership, Usage, and Acquisition Interest

Visa continues to be the lead brand, followed by MasterCard. Visa has strengthened its advantage over MasterCard in several key areas.

- Visa claimed ownership and average monthly spending increased concurrent with MasterCard declines. An increase in reward/loyalty programs to motivate acquisition and usage may reverse this trend.
- It appears that Visa has placed greater emphasis on marketing programs aimed at attracting and retaining exclusive owners (e.g., non-MasterCard owners) in the marketplace – the proportion of exclusives owners for Visa increased while MasterCard's declines. This suggests the need for more concerted marketing efforts/card products aimed at exclusive owners.
- MasterCard lags behind Visa in the importance of bank influence in its card owners acquisition of the brand. This suggests an opportunity to work more closely with member banks to increase their support of MasterCard in their marketing programs.
- New card acquisition interest is consistent with awareness and ownership, indicating a need for additional advertising support.

Some plastic card usage will most likely be shifted to the emerging pay now category from the pay later brands. Visa Check is beginning to make inroads as evidenced by strong awareness gains and increased claimed ownership levels. Furthermore, Visa Check is the only brand for which acquisition interest increased, indicating a strong potential for further ownership gains throughout the coming year.

## D. Brand Imagery

### Overall Opinion

Overall opinion of MasterCard continues to be lower than Visa. However, since both brands experienced small increases in their overall rating in 1997, MasterCard's position relative to Visa is unchanged compared to last year.

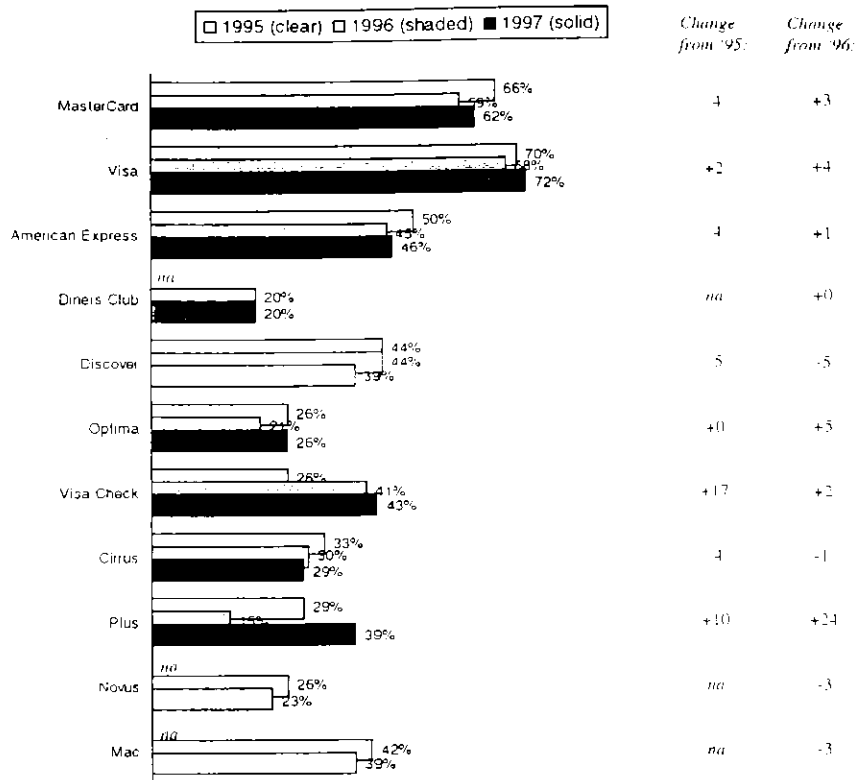
Among the payment cards, the only brands which showed changes in overall rating are Discover and Optima. Perception of Discover eroded compared to 1996 levels. In contrast, overall opinion of Optima, which had declined in 1996, has returned to 1995 levels.

Among the ATM brands, there also are few changes in overall opinion. Perhaps reflecting the small base of banked adults who are aware of Plus, perception of this brand has been erratic, falling precipitously in 1996 and more than regaining the loss in 1997. Of note, despite the increased awareness, usage and interest in Visa Check, overall opinion of this card has not increased compared to 1996.

Please refer to the chart on the following page.

Overall Opinion (Cont'd)

Overall Opinion Among Aware of Brand  
% Rating Excellent/Very Good



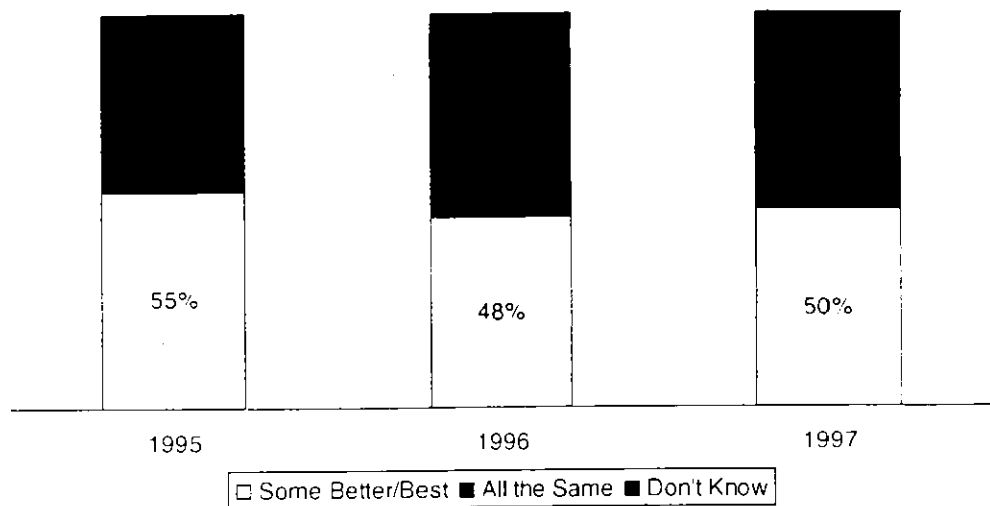
Base: Banked adults aware of brand  
 Note: Brands with an aware base size below 75 are not shown  
 na: Not available



## Brand Differentiation - Payment Brands

The erosion in perception of some cards as better than others for payment usage has abated in 1997. One-half of banked adults perceive some payment cards to be better than others.

### Payment Card Brand Differentiation % Rating Cards Better/Best/Same



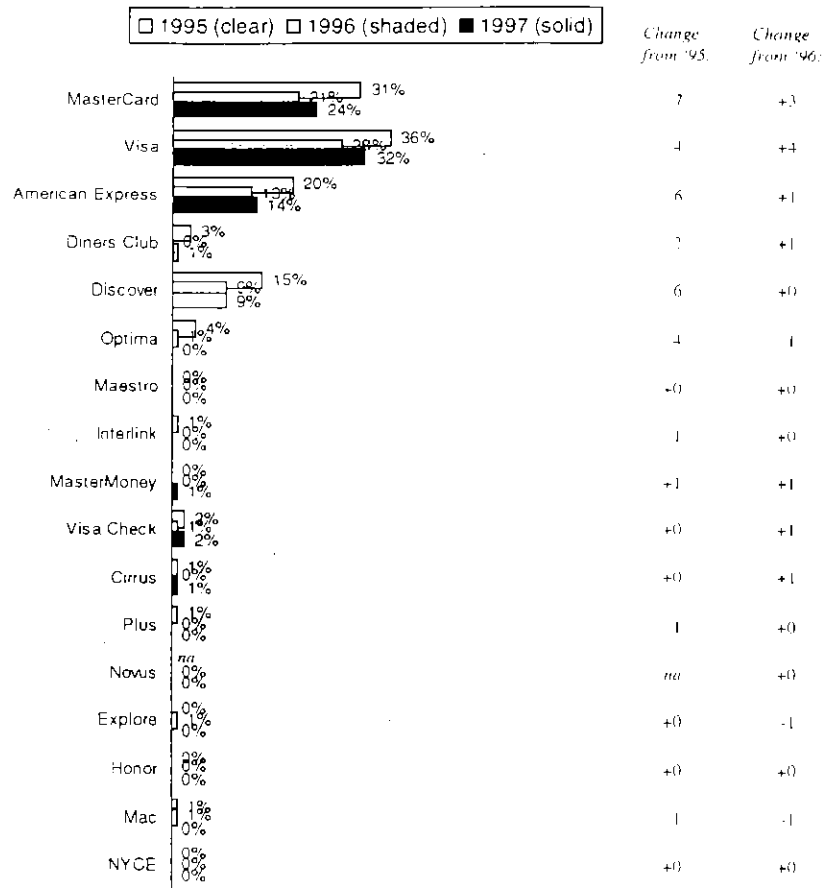
Base: Total Banked

## Card Better/Best - Payment Brands

Both MasterCard and Visa reported small increases in perceived superiority in 1997. However, probably reflecting current card usage, Visa continues to have the highest superiority ratings of any payment brand.

Superiority ratings for American Express and Discover stabilized in 1997 following declines in 1996.

### Perceived Superiority of Brand For Payment Use



Base: Total Banked

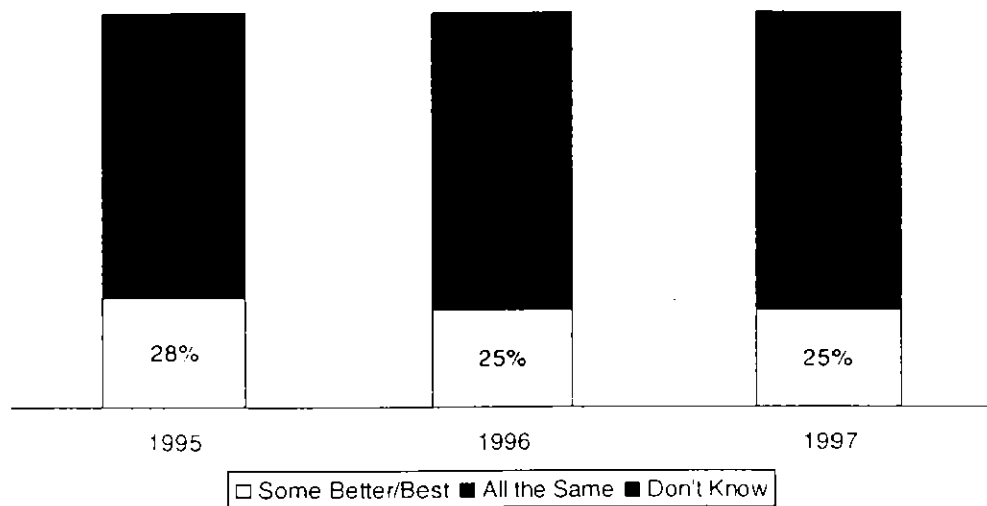
Note: Includes all brands on 1997 prompted brand list except those with extremely low awareness

na: Not available

## Brand Differentiation - ATM Brands

Banked adults in the U.S. are less likely to differentiate between brands of ATM cards than payment cards. Only one-quarter perceive some brands of ATM cards to be better than others, unchanged from 1996.

### ATM Card Brand Differentiation % Rating Cards Better/Best/Same



Base: Total Banked

Card Better/Best - ATM brands

When asked which brand is best for ATM use, banked adults were most likely to name a general purpose or dual function brand rather than a traditional ATM brand. Visa was mentioned about by about twice as many as MasterCard.

Despite increased awareness and usage, there was only nominal mention of Visa Check.

### Perceived Superiority of Brand For ATM Use



Base Total Banked

Note Includes all brands in 1997 prompted brand list except those with extremely low awareness

na Not available

Importance Ratings: Plastic Cards

Respondents were asked to rate a number of payment card characteristics on how important they felt each is in terms of usage and ownership of plastic payment cards. Banked adults in the U.S. are most interested in accuracy, safety (“protection from fraud”) and card company integrity (“responsible use of account information”, “trustworthy company”). They are less concerned with card versatility (“good for travel and entertainment”, “make purchases or get cash in a variety of ways”, “worldwide acceptance”), innovation or merchant preference.

Importance of Plastic Payment Card Characteristics  
% Rated Extremely Important

	Total Respondents	Plastic Owners
<i>Base:</i>	<i>(538)</i>	<i>(491)</i>
	%	%
Accurate transactions	78	79
Protection from fraud	77	77
Responsible use of account information	72	72
From a trustworthy company	71	71
Transactions always go through	66	67
Accurate and efficient customer service	65	66
Emergency card replacement	63	64
Domestic acceptance	61	63
Secure and confident access to money and services	56	56
Good for everyday use	54	55
Easy to identify acceptance locations	53	54
Emergency cash advances	52	52
Quickly completed transactions	51	53
Good for travel and entertainment	49	49
Make purchases or get cash in a variety of ways	44	45
Worldwide acceptance	40	41
Innovative way of payment	37	37
Merchants prefer cards	36	37

## Brand Imagery: Among Aware of Brand

Among banked adults aware of the respective brands, there is a hierarchy of the four major payment brands. Visa has the strongest imagery profile, followed, in order, by MasterCard, American Express and Discover. For most attributes, MasterCard's imagery is closer to Visa's than it is to American Express.

MasterCard is rated lower than Visa on all attributes. These shortfalls are widest for "accurate and efficient customer service" (an attribute of secondary importance) and "worldwide acceptance" (a low priority dimension). Among the attributes for which MasterCard trails Visa by the smallest margin are those relating to an area of primary importance, company integrity.

Please refer to the table on the following page.

Brand Imagery: Among Aware of Brand (Cont'd)

Image of Major Brands Among Those Aware of Brand  
% Rated Excellent

	MasterCard	Visa	American Express	Discover
<i>Base: Aware of Brand:</i>	<i>(520)</i>	<i>(530)</i>	<i>(512)</i>	<i>(483)</i>
	%	%	%	%
Accurate transactions	51	59	37	34
Protection from fraud	46	54	40	33
Responsible use of account information	44	50	37	30
From a trustworthy company	58	63	46	36
Transactions always go through	45	54	32	30
Accurate and efficient customer service	41	53	33	28
Emergency card replacement	42	49	37	26
Domestic acceptance	61	67	43	32
Secure and confident access to money and services	50	55	34	24
Good for everyday use	54	60	30	28
Easy to identify acceptance locations	53	60	38	32
Emergency cash advances	38	44	28	23
Quickly completed transactions	46	55	33	29
Good for travel and entertainment use	53	59	42	28
Variety of ways to make purchases or get cash	40	47	26	21
Worldwide acceptance	48	59	41	21
Innovative way of payment	31	38	24	23
Merchants prefer card	52	61	26	22

*Note: Brand performance ratings have been revised for 1997, and therefore, no trend is available.*

## Brand Imagery: Among Owners of Brand

MasterCard owners are almost as positive about the brand as Visa owners are about their brand. Importantly, MasterCard is rated the same as Visa on three of the four primary card benefits sought – “accurate transactions”, “responsible use of account information”, and “from a trustworthy company” – and only marginally lower for the fourth, “protection from fraud”.

Relative to Visa, MasterCard has room for improvement in terms of “transactions always go through”, “accurate and efficient customer service” and “worldwide acceptance”.

In contrast, Discover card owners are less positive about their brand. These gaps, compared to both MasterCard and Visa, are widest for card acceptance (both domestic and worldwide), merchant preference and appropriateness for travel and entertainment.

Please refer to the table on the following page.



Brand Imagery: Among Owners of Brand (Cont'd)

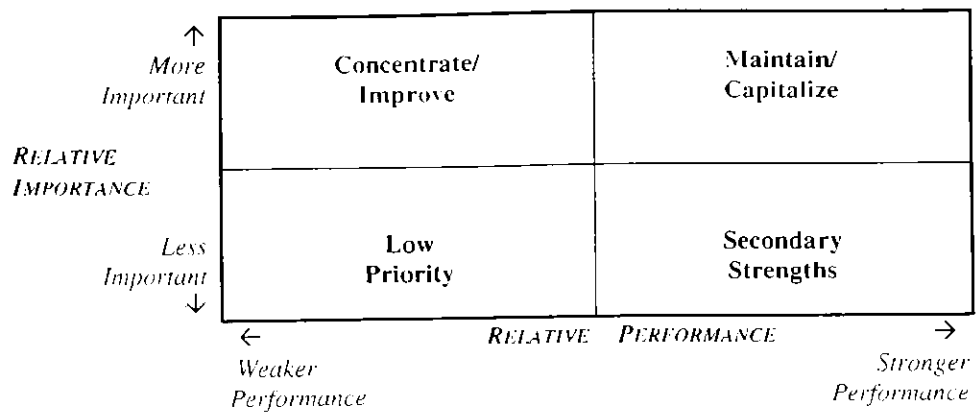
Image of Major Brands Among Brand Owners  
% Rated Excellent

	MasterCard	Visa	Discover
<i>Base: Owners of Brand:</i>	<i>(207)</i>	<i>(321)</i>	<i>(99)</i>
	%	%	%
Accurate transactions	68	68	58
Protection from fraud	55	60	47
Responsible use of account information	55	55	48
From a trustworthy company	70	71	56
Transactions always go through	55	63	48
Accurate and efficient customer service	54	61	47
Emergency card replacement	49	55	40
Domestic acceptance	70	75	43
Secure and confident access to money and services	58	61	35
Good for everyday use	63	68	42
Easy to identify acceptance locations	59	64	41
Emergency cash advances	45	48	36
Quickly completed transactions	58	62	49
Good for travel and entertainment use	63	67	36
Variety of ways to make purchases or get cash	47	53	34
Worldwide acceptance	54	65	29
Innovative way of payment	39	42	33
Merchants prefer card	61	68	33

## Quadrant Analysis -- Background

Quadrant Analysis is an analytical tool used to identify the relative strengths and weaknesses of brands in the minds of consumers.

The analysis classifies brand attributes into four quadrants. The significance of the quadrants is described below:



- Attributes appearing in the *top-right* quadrant are brand strengths, as they are more important to consumers and the brand performance is stronger.
- Attributes appearing in the *top-left* quadrant define areas of weakness, as the brand is perceived as weaker in meeting consumer needs.

Quadrant Analysis helps answer questions such as:

- What attributes are being met?
- Which features should be emphasized?

The quadrant analyses for MasterCard, Visa and Discover are based on owners of each brand.

## Quadrant Analysis – Background (Cont'd)

### Determination of Quadrants:

#### Median Importance (Among Plastic Owners)

- A median importance score is established based on the “top box” ratings for all attributes (percent rating each attribute as extremely important).
- Attributes with an importance rating above the median are more important; those with an importance rating below the median are less important. (Note: This does not necessarily mean that the attributes are “not important,” but that they are relatively less important to respondents.)

#### Median Performance (Among Owners of Brands)

- A median performance score for the competitive set is established based on the “top box” attributes ratings for all brands (percent rating each brand excellent for each attribute).
- A brand has stronger performance on attributes rated to the right of the median, and weaker performance on attributes rated to the left of the median.
- For meaningful analysis, only brands with at least 50 respondents should be included in calculating the median for the competitive set.

## Quadrant Analysis – MasterCard

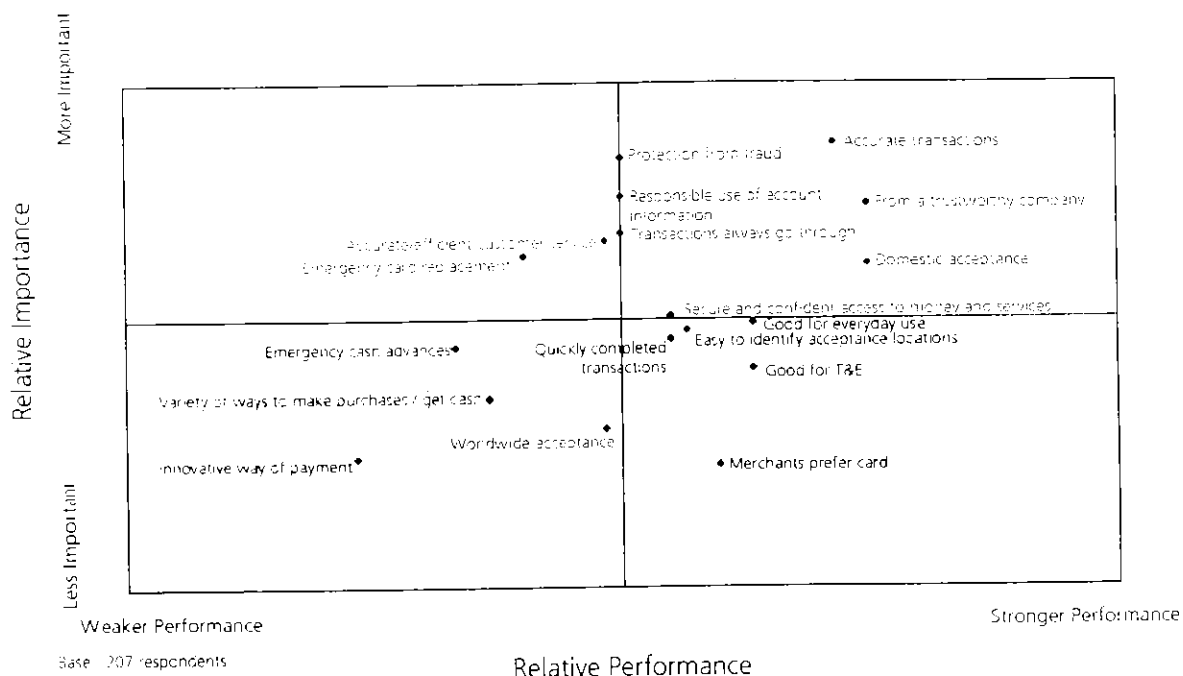
MasterCard owners are well satisfied with the brand, and, importantly, feel that the card delivers on most of the important benefit attributes. The brand has its strongest performance for:

- accurate transactions
- trustworthy company
- domestic acceptance

However, there are some weaknesses with respect to responsiveness to card owners:

- accurate/efficient customer service
- emergency card replacement

### Quadrant Analysis - MasterCard - (Among Owners)



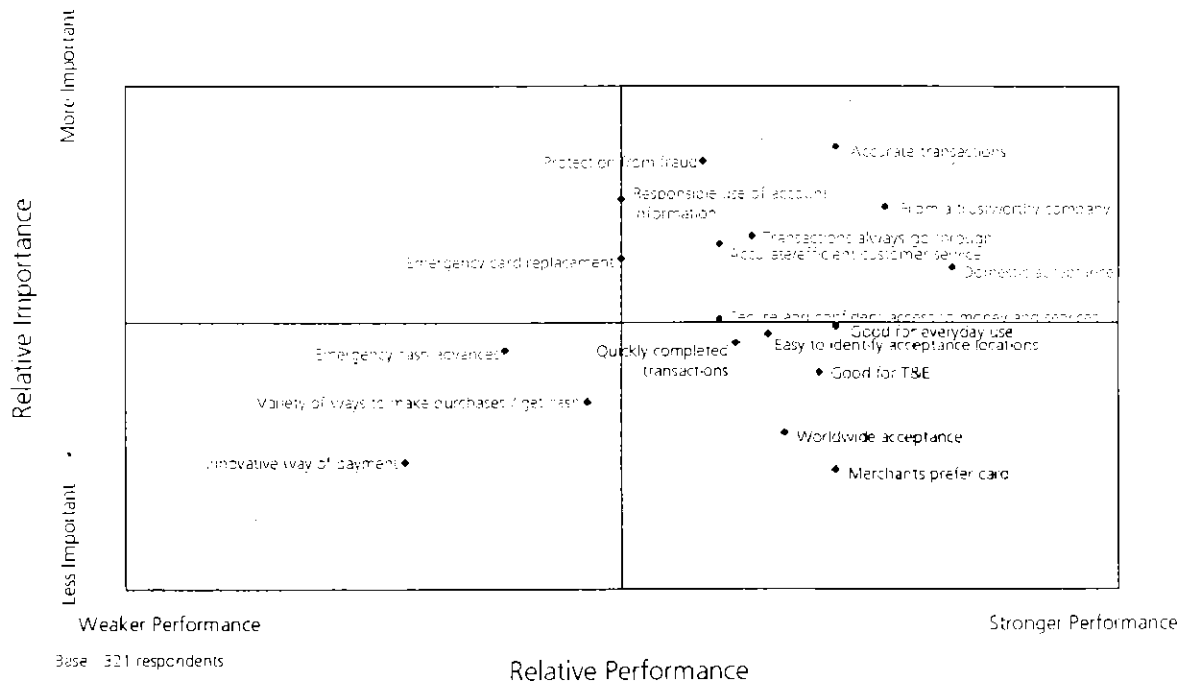
## Quadrant Analysis – Visa

Visa has a strong image and delivers well on nearly all dimensions, especially:

- domestic acceptance
- trustworthy company
- accurate transactions
- good for everyday use

If there is any area in which Visa could improve, it is in terms of responsiveness to emergencies. Both emergency card replacement and emergency cash advances are among the lowest rated attributes for Visa.

### Quadrant Analysis - Visa - (Among Owners)

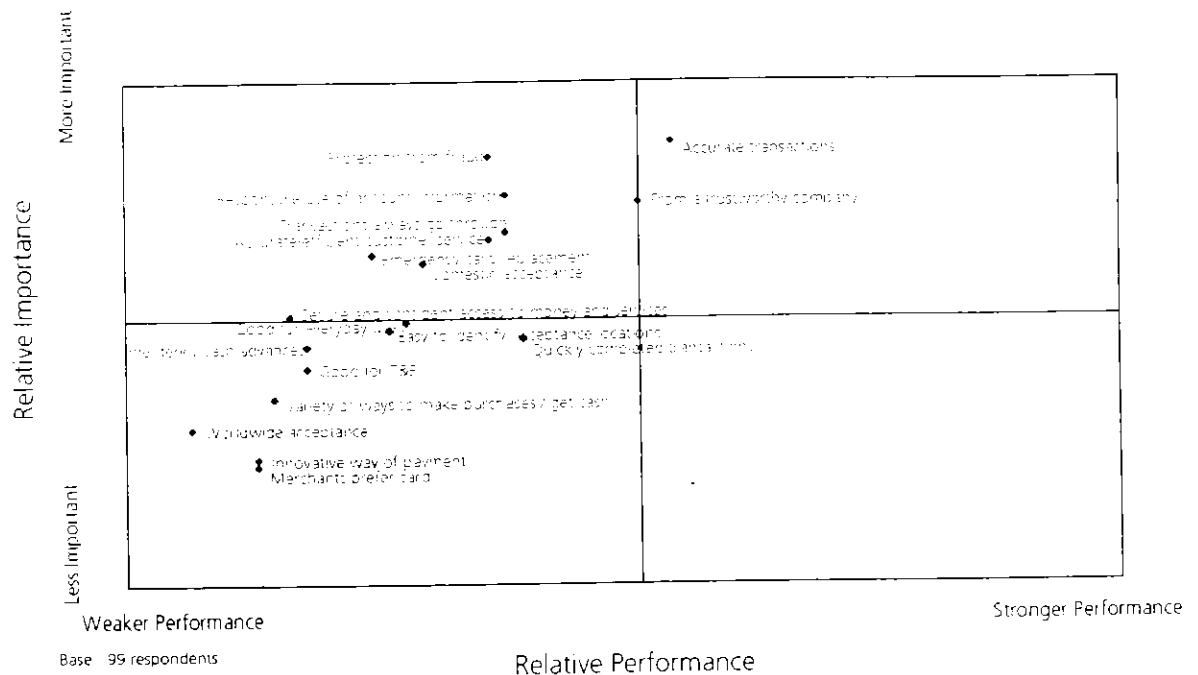


## Quadrant Analysis – Discover

Discover's imagery is relatively weak, even among its card owners. While the brand is perceived to provide accurate transactions and to be trustworthy, its ratings are below average on all other dimensions.

Key areas for improvement, which have relatively high importance but relatively low delivery, relate to a variety of functional and imagery issues: security, transaction consistency, customer service and responsiveness and domestic acceptance.

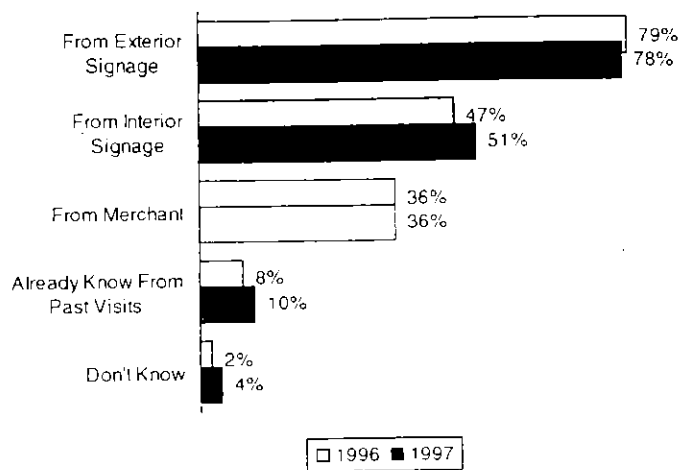
### Quadrant Analysis - Discover - (Among Owners)



## Ways of Determining Card Acceptance

There has been little change since 1996 in the ways in which plastic owners determine card acceptance. Signage, particularly exterior signage, is key, followed by being told by the merchant. There was a slight increase in the importance of interior signage compared to last year.

### Ways of Determining Card Acceptance



Base: Plastic Owners

## Summary - Brand Imagery

### Among Those Aware of Brand

Among card owners aware of the respective brands, there is a clear hierarchy. Visa has the most positive imagery, followed, in order, by MasterCard, American Express and Discover. Notably, MasterCard's image is closer to Visa's than it is to the third-ranking American Express.

MasterCard's perceived shortfalls compared to Visa are widest with regard to customer service and worldwide acceptance.

### Among Brand Owners

MasterCard generally is regarded by its owners as positively as Visa owners perceive their brand. Importantly, MasterCard attains parity with Visa on the primary benefits sought – accurate transactions, responsible use of card owner information and being a trustworthy company. However, MasterCard owners are less satisfied than their Visa counterparts with their brand's customer service, worldwide acceptance and consistency of transaction completion.

Discover card owners are far less satisfied with their brand than are MasterCard and Visa owners. These gaps are seen on all dimensions, although the largest shortfalls tend to be on attributes of secondary and tertiary importance, e.g., card acceptance, merchant preference and appropriateness for travel and entertaining.

### Quadrant Analysis

The quadrant analysis indicates both leverageable dimensions and areas of potential improvement for MasterCard. MasterCard's strengths are its overall imagery as a trustworthy company, along with the accuracy of its transactions and wide acceptance domestically. However, the brand needs to improve perceptions of its responsiveness to its card owners, i.e., customer service and emergency card replacement.



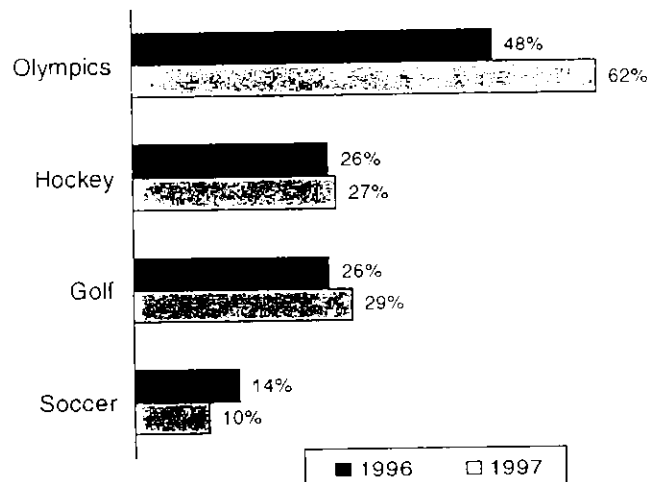
## E. Sponsorship

### Sports Viewership

Banked adults in the U.S. are about equally likely to claim viewership or attendance of hockey as golf. Incidence of involvement in these sports is largely unchanged from 1996. Soccer continues to have a more limited following in the U.S.

Almost a year after the 1996 Summer Olympics, banked adults continue to recall viewership of the Olympics. Claimed viewership is even stronger than it was in 1996 due to the timing of the interviews, some of which occurred prior to the summer Olympics.

### Sports TV Viewership/Attendance

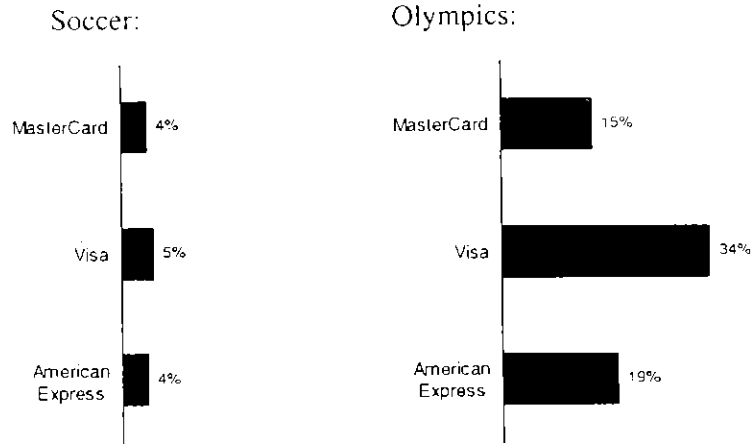


*Note: Total Banked*

## Sponsor Recall

Visa continues to be strongly associated with the Olympics – one third of all banked adults claimed recall of Visa’s sponsorship. This is a function of the large advertising campaign that supported the summer Olympics. In contrast, few banked adults in the U.S. know which card brand sponsors soccer. An equal number, 4-5%, associated the sport with MasterCard, Visa or American Express.

### Prompted Recall of Sports Sponsors



Base: Total Banked

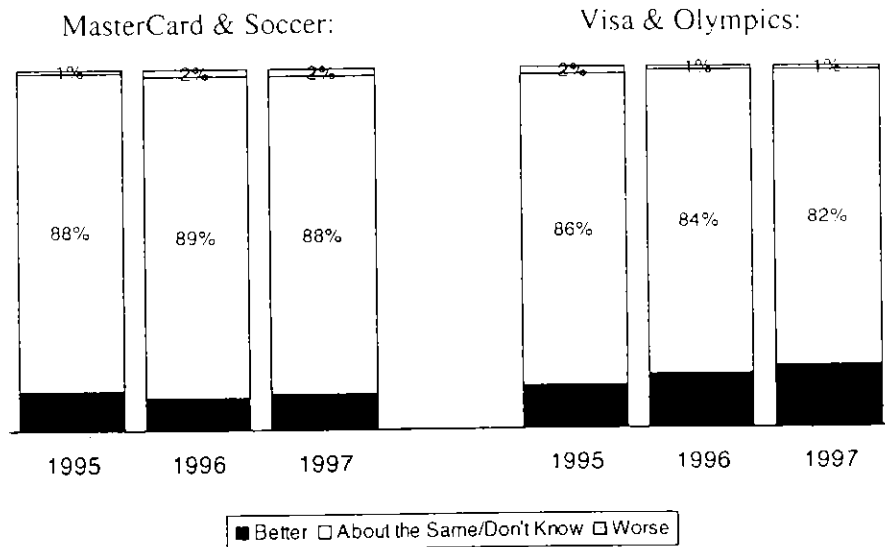
## Impact of Sponsorship

Banked adults were asked about the potential for sports sponsorships to impact their perception of different plastic brands, whether or not they are currently aware of such sponsorships.

Most claimed that sports sponsorship has little effect on their perception of plastic card brands. Only one in ten have a better opinion of MasterCard due to its soccer sponsorship, virtually unchanged from previous years.

Although a higher proportion of banked adults responded favorably to Olympics sponsorship, this likely reflects their higher involvement with this event and their higher awareness of card sponsorship.

### Opinion of Brand as Result of Sponsorship MasterCard vs. Visa



Base: Total Banked

## F. Demographics

### Demographic Profiles – Total Banked, Plastic and Non-Plastic Owners, Brand Owners

Given the high penetration of plastic card ownership among banked adults, the demographic profiles of these two groups, as expected, parallel one another.

Similarly, reflecting the high degree of dual MasterCard/Visa ownership, demographic profiles of each brand's owners are similar to one another. MasterCard and Visa owners also mirror the profile of all plastic owners, with one exception: MasterCard and Visa owners are more likely to be college graduates.

Discover card owners differ from MasterCard and Visa owners in some respects. They are more likely to, be female, married and travel domestically.

Please refer to the table on the following page.

F. Demographics (Cont'd)

Demographic Profiles of Total Banked, Plastic and Non-Plastic Owners, Brand Owners

	Banked Adults				
	Total Banked	Plastic Owners	MasterCard Owners	Visa Owners	Discover Owners
<i>Base:</i>	(538)	(491)	(207)	(321)	(99)
	%	%	%	%	%
<u>Past 2 Year Travel</u>					
Domestic	78	80	85	85	91
International	25	26	29	29	32
<u>Gender</u>	100	100	100	100	100
Male	49	49	46	46	42
Female	51	51	54	54	58
<u>Age</u>	100	100	100	100	100
Under 35	40	40	39	39	39
35 - 49	37	38	37	38	38
50 or Older	23	22	24	23	23
<u>Income (US \$)</u>	100	100	100	100	100
Under \$15,000	7	6	5	5	2
\$15,000 - \$34,999	31	29	26	26	27
\$35,000 - \$49,999	19	20	21	20	22
\$50,000 - \$74,999	22	23	24	25	27
\$75,000 or more	11	13	15	15	14
Don't Know/Refused	10	9	9	9	8
<u>Education</u>	100	100	100	100	100
High School Incomplete	8	7	4	4	5
High School Graduate	33	31	24	27	23
Some College/Trade School	31	32	34	32	34
College Graduate	28	30	38	37	38
<u>Marital Status</u>	100	100	100	100	100
Married	58	60	64	64	72
Single	24	23	20	21	16
Other	18	17	16	15	12

APPENDIX

Highly Confidential Subject To  
Protective Order

MCJ2827593

## Appendix - A

### Sample Design

In all countries, probability sampling will be used at the household level, incorporating the following minimum guidelines:

#### A. Household Selection

- Geographical sampling units are randomly selected, typically stratified by level of urbanization
- Interviewing is done primarily during the weekends and weekday evenings
- Starting points, that is the house at which the interviewer starts are assigned by supervisors
- A random route is followed by each interviewer, with set guidelines regarding the route to be walked and the number of houses to be approached
- All interviewers record the results from each household which they approached

#### B. Selection of Individuals

- In all households, a table is filled in which clarifies the age and sex of all people living in the household
- Procedures which have been proven to best represent the true population parameters for respondent selection are used

#### C. Screening Criteria

- Contact a representative sample of individuals, ages 18 to 64. Of those contacted, at least 500 will qualify for the interview by owning/having one or more of the following items: bank account, mortgage or auto loan, money market account, plastic payment or ATM card.
- The complete data set of qualified and non qualified respondents will be weighted to national parameters based on sex, age, and income. In countries where income is not an accurate measure of socio-economic status, due to high refusal rates, other questions will be used for weighting (education, occupation)

## Appendix - A

### Sample Design

#### D. Interviewing Training

- Interviewers conduct one to two practice interviews and contact field supervisor with all questions
- Interviewer briefings take place in all countries either in-person or through the mail with follow-up discussions between the interviewers and their supervisors
- At least 15% of all interviews are verified by supervisors, either over the phone or in-person
- The main office for Gallup reviews the result codes from interviewer contact sheets to make sure that proper sampling techniques are used in all locations
- Interviewers point out any problem areas and make suggestions for future waves in an Interviewer Feedback Form



## Appendix - B

### Population Parameters for Each Country

Country	Targeted Region for Sampling	Proportion of Population Represented in Sample	Proportion of Sample Banked	Number of Adults, Ages 18 - 64
<u>Asia/Pacific</u>				
Australia	National	100%	99%	11,543,000
Japan	National	100%	96%	82,304,000
Korea	Urban Areas	86%	95%	29,687,000
<u>EMEA &amp; C</u>				
Canada	+5 largest cities	65%	98%	19,045,700
France	National	100%	99.8%	34,228,000
Germany	National	100%	95%	53,141,400
Italy	National	100%	78%	39,068,800
Netherlands	Non-Rural areas	81%	100%	9,869,000
Spain	National	100%	95%	23,959,000
Switzerland	National	100%	99%	4,553,900
United Kingdom	National (excluding N. Ireland)	100%	96%	35,827,000
South Africa	12 largest metro areas	48%	59%	22,647,000
<u>Latin America</u>				
Argentina	3 largest metro areas	42%	49%	17,938,540
Brazil	Urban Areas	52%	69.6%	83,187,000
Mexico	Urban Areas	36%	50.2%	38,187,000
<u>United States</u>	National	100%	88%	158,234,000

## Appendix - C

The study was managed by The Gallup Organization using local vendors. The following table lists the vendors that conducted the actual fieldwork in each country:

### 1997 Vendors By Country

Country	Vendor (Field Service)
<u>Asia/Pacific</u>	
Australia	Roy Morgan Research Center
Japan	JMAR/Gallup (Japan Market Research Group)
Korea	Gallup Korea
<u>EMEA &amp; C</u>	
Canada	Telepoll
France	Gallup France
Germany	Gallup Germany
Italy	DOXA
Netherlands	Market Response
Spain	Gallup Spain
Switzerland	IHA • GfM
United Kingdom	Gallup UK
South Africa	Markinor
<u>Latin America</u>	
Argentina	ID Consultores
Brazil	Synergia
Mexico	Gallup México
<u>United States</u>	Gallup US

# Appendix - D

## Questionnaire

**MASTERCARD US, 1997**  
**QUESTIONNAIRE**

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MCJ2827599

**SCREENER QUESTIONNAIRE - MASTERCARD 1997 - #118042**  
**Global Consumer Tracking Wave 3- 1997**  
**FIELD VERSION FOR UNITED STATES**

COUNTRY: _____ <small>(101-102)</small>	RESPONDENT ID: _____ <small>(103-106)</small>	CITY _____ <small>(107-109)</small>	CARD #: _____ <small>(110-111)</small>
REGION: _____ <small>(112-114)</small>	LENGTH OF INTERVIEW: _____ <small>(115-116)</small>	INTERVIEWER ID: _____ <small>(117-120)</small>	

DATE: _____ <small>Month Day</small>	END TIME: _____ <small>Hour Minutes</small>
START TIME: _____ <small>Hour Minutes</small>	

Hello, my name is \_\_\_\_\_ of The Gallup Organization in Princeton, New Jersey. We are conducting a research survey about banking and other financial services you or members of your household are currently using or may use in the future. Let me assure you that all your answers will be kept strictly confidential and I will not attempt to sell you anything. *(This introduction will be adapted locally).*

***( "FAILED" SCREENERS MUST BE SAVED, AND THIS DATA WILL BE INCLUDED IN THE DATA SET.)***

First, could you please tell me the names of every adult 18 to 64 years of age in the family **INCLUDING YOURSELF** who lives at this residence? Please also indicate that person's age and gender. **(IF RELUCTANT TO SHARE NAME, SIMPLY RECORD AGE AND GENDER.)**

Adults Name	Age	Gender	Selected respondent	
1.		1 = Male    2 = Female	1.	121-123 _____
2.		1 = Male    2 = Female	2.	124-126 _____
3.		1 = Male    2 = Female	3.	127-129 _____
4.		1 = Male    2 = Female	4.	130-132 _____
5.		1 = Male    2 = Female	5.	133-135 _____
6.		1 = Male    2 = Female	6.	136-138 _____
7.		1 = Male    2 = Female	7.	139-141 _____

Form 2

Page 1  
5/27/97

**THIS PAGE LEFT INTENTIONALLY BLANK**

Could I please speak with the youngest male in your household who is home right now? (REFER TO NAME IN TABLE ABOVE. IF NO MALE AGE 18-64 AT HOME, ASK:) Could I please speak with the oldest female at home right now? (REFER TO NAME IN TABLE ABOVE, ONLY ACCEPT RESPONDENTS AGE 18-64.) (WHEN SPEAKING TO THE APPROPRIATE PERSON, REREAD STUDY EXPLANATIONS AS NEEDED AND ASK:)

Number of selected respondent from the table above: 142 \_\_\_

S1. Do you have any of the following types of bank accounts or services?

a. Savings, checking or money market account? 143 \_\_\_

Yes 1  
No 2  
Don't Know/Refused X

b. A home equity loan, an auto loan or mortgage? 144 \_\_\_

Yes 1  
No 2  
Don't Know/Refused X

IF RESPONSE IS "YES" TO a AND/OR b IN S1	→ SKIP TO
	MAIN QUESTIONNAIRE Q.1
IF RESPONSE IS "NO" OR "DK" IN a AND b IN S1	→ CONTINUE

S2A. For classification purposes, can you please tell me which of the letters on this card (HAND CARD A) best represents your total annual household income, before taxes?

146 \_\_\_

A 1  
B 2  
C 3  
D 4  
X Don't know/No answer

S2B. And looking at this more detailed card (HAND CARD O), can you tell me which of the letters on this card best represents your total annual household income, before taxes?

147 \_\_\_

A 1  
B 2  
C 3  
D 4  
E 5  
F 6  
G 7  
H 8  
I 9  
J 0  
K Y  
X Don't know/No answer

S3. What is the last grade or class that you completed in school? (DO NOT READ.)

- 1 None, or grade 1-4
- 2 Grade 5,6, or 7
- 3 Grade 8
- 4 High school incomplete, Grades 9-11
- 5 High school graduate, Grade 12
- 6 Technical, trade, or business school after high school
- 7 College/university incomplete
- 8 College/university graduate (and higher)
- 9 Don't know/Refused/No answer

148         

S4. What is your age?

First Digit	Second Digit
1	1
2	2
3	3
4	4
5	5
6	6
	7
	8
	9
	0

          
149-150

00= Undesignated/Refused

**RECORD BY OBSERVATION:**

- S5. Gender
- 1 Male
  - 2 Female

          
151

- S7 (by observation)
- 1 White
  - 2 Black
  - 3 Other

          
153

**ALL IN S2A  
THANK AND TERMINATE  
END OF SCREENER QUESTIONNAIRE**

**ALL FAILED SCREENERS SHOULD BE KEPT AND RETURNED TO  
THE GALLUP ORGANIZATION  
FOR DATA ENTRY!**

154-180=z



MAIN QUESTIONNAIRE  
GLOBAL CONSUMER TRACKING WAVE 3

(INTERVIEWER: DO NOT LET RESPONDENT SEE THE PAGE WHERE YOU RECORD RESPONSES. RESPONDENT MUST NEVER LOOK AT THEIR OWN PLASTIC CARDS.)

(HAND CARD B.)

(READ:) Today we are going to be talking about plastic cards like the ones described on this page. Please take a moment to read these descriptions. (ALLOW RESPONDENT TIME TO READ CARD B.)

Q.1 Thinking about all the plastic cards that you personally own or use, do you have any plastic cards that... (INTERVIEWER, READ a TO e AND GET ANSWER TO EACH. PROBE EACH TYPE AND CIRCLE 1, 2, OR X FOR EACH.) (NOTE: IF RESPONDENT ASKS, INCLUDE ALL CARDS EXCEPT STORE AND GAS STATION CARDS.)

a. Can be used for both payment of goods and services at a variety of places and ATM cash withdrawals.

Yes	1	212	___
No	2		
Don't Know	X		

b. Can only be used to pay for goods and services at a variety of places.

Yes	1	213	___
No	2		
Don't Know	X		

c. Can only be used to withdraw cash from an ATM machine and/or perform other banking functions at an ATM.

Yes	1	214	___
No	2		
Don't Know	X		

d. Allow you to electronically store cash value that can be used to make low-cost purchases at a variety of places.

Yes	1	215	___
No	2		
Don't Know	X		

e. Are directly linked to your checking or saving account?

Yes	1	216	___
No	2		
Don't Know	X		

(TAKE CARD B BACK.)

Q.2 Now, I would like to discuss your awareness of different names on plastic payment or ATM cards. When you think of these types of cards, which name first comes to mind? (CIRCLE NUMBER CORRESPONDING WITH ONLY ONE MENTIONED UNDER Q.2 NEXT PAGE.) (DO NOT READ LIST.) (NOT INTERESTED IN STORE/GAS CARDS, THAT IS CARDS WHICH ARE ONLY ACCEPTED IN ONE TYPE OF LOCATION.)

Q.3 What other names can you think of? (DO NOT READ LIST.) (CIRCLE NUMBERS CORRESPONDING TO ALL MENTIONED UNDER Q.3 NEXT PAGE.)

Q.4c Thinking about the names on plastic payment or ATM cards, which names have you seen or heard advertised on television in the past 3 months? (DO NOT READ LIST.) (CIRCLE NUMBERS CORRESPONDING TO ALL NAMES MENTIONED UNDER Q.4c NEXT PAGE.)

Q.4d And which names of plastic payment or ATM cards have you seen or heard advertised somewhere other than television in the past 3 months? That is, advertisements you may have heard on the radio, seen in newspapers and magazines, information on billboards, but not something you receive in the mail. (DO NOT READ LIST.) (CIRCLE NUMBERS CORRESPONDING TO ALL NAMES MENTIONED UNDER Q.4d NEXT PAGE.)

Q.4e Have you received any direct mail solicitations for plastic payment or ATM cards in the past three months?

Yes	1	529	___
No	2	(SKIP TO Q.5)	
Don't Know	X	(SKIP TO Q.5)	

Q.4f Which plastic payment or ATM card names do you recall mentioned in these mailings? (DO NOT READ LIST.) (CIRCLE NUMBERS CORRESPONDING TO ALL NAMES MENTIONED UNDER Q.4f NEXT PAGE.)

530-540=Z

**UNAIDED AWARENESS MATRIX**

Unaided Brand List	Unaided Awareness (1*) (Q.2)	Unaided Awareness (Other) (Q.3)	Unaided Television Advertising (Q.4c - U.S.)	Unaided All Other Advertising (Q.4d - U.S.)	Unaided Direct Mail (Q.4f) (U.S. only)
Amaco (14)	221-7	257-7	360-7	427-7	463-7
American Airlines/ Aadvantage (14)	221-8	257-8	360-8	427-8	463-8
American Express (ALL)	221-9	257-9	360-9	427-9	463-9
AT&T Universal (14)	222-4	258-4	361-4	428-4	464-4
Bank of America (14)	224-9	260-9	363-9	430-9	466-9
BankBoston/BayBank (14)	225-3	261-5	364-5	431-5	467-5
Bankmate (14)	225-7	261-7	364-7	431-7	467-7
Chase/Chemical (14)	229-3	265-3	368-3	435-3	471-3
Cirrus (ALL)	229-7	265-7	368-7	435-7	471-7
Citibank (9, 12, 14)	229-8	265-8	368-8	435-8	471-8
Diners Club (ALL)	231-0	267-0	370-0	437-0	473-0
Discover (9,14)	232-1	268-1	371-1	438-1	474-1
Electron (2,3,5,6,7,8,9,12,13,15,17,14)	232-8	268-8	371-8	438-8	474-8
Explore (14)	233-5	269-5	372-5	439-5	475-5
Exxon (14)	233-6	269-6	372-6	439-6	475-6
Ford (14)	234-2	270-2	373-2	440-2	476-2
GM/General Motors (7,9,14)	234-7	270-7	373-7	440-7	476-7
Honor (14)	235-2	271-2	374-2	441-2	477-2
Interlink (7,9,11,14)	235-5	271-5	374-5	441-5	477-5
Key Corp (14)	236-4	272-4	375-4	442-4	478-4
Mac (14)	237-5	273-5	376-5	443-5	479-5
Maestro (2,3,5,6,7,8,9, 11, 12,13, 14,15,17)	237-6	273-6	376-6	443-6	479-6
Magic Line (14)	237-7	273-7	376-7	443-7	479-7
MasterCard (ALL)	237-9	273-9	376-9	443-9	479-9
MasterMoney (14)	237-0	273-0	376-0	443-0	479-0
Mondex (6,7,9,14)	238-7	274-7	377-7	444-7	480-7
Most (14)	238-8	274-8	377-8	444-8	480-8
Novus (14)	240-4	276-4	379-4	446-4	513-4
NYCE (14)	240-5	276-5	379-5	446-5	513-5
Optima (6,7,9,10,14)	240-9	276-9	379-9	446-9	513-9
Plus (2,3,5,6,7,9,10,11,12,13,14,15,17)	241-6	277-6	380-6	447-6	514-6
Pulse (14)	242-8	278-8	412-8	448-8	515-8
Shell (14)	244-8	280-8	414-8	450-8	517-8
Star System (14)	245-6	312-6	415-6	451-6	518-6
Sunoco (14)	246-1	313-1	416-1	452-1	519-1
United Airlines (14)	247-7	314-7	417-7	453-7	520-7
Visa (ALL)	247-0	314-0	417-0	453-0	520-0
Visa Check (14)	248-2	315-2	418-2	454-2	521-2
Unaided Brand List	Unaided	Unaided	Unaided	Unaided	Unaided

	Awareness (1 <sup>st</sup> ) (Q.2)	Awareness (Other) (Q.3)	Television Advertising (Q.4c - U.S.)	All Other Advertising (Q.4d - U.S.)	Direct Mail (Q.4f) (U.S. only)
Walmart (14)	248-6	315-6	418-6	454-6	521-6
Wells Fargo (14)	248-7	315-7	418-7	454-7	521-7
Other (specify, except store/gas cards): _____ _____	248-9	315-9	418-9	454-9	521-9
None	248-0	315-0	418-0	454-0	521-0
Don't know	249-1	316-1	419-1	455-1	522-1

250-255=z 317-22=z 353-58=z 420-425=z 456-461=z 523-528=z

**ASK ALL:**

- Q.5 (HAND CARD C.)** On this list are several names on plastic payment or ATM cards, some of which you may have already mentioned. Please read off the numbers next to all the names on this list that you have ever heard of, whether you have previously mentioned them or not. **(RECORD ALL MENTIONED UNDER Q.5 NEXT PAGE.)**
- Q.6c (CONTINUE WITH CARD C.)** Which of the names on the list have you seen or heard advertised on television in the past 3 months? Please read the names back to me. **(RECORD ALL MENTIONED UNDER Q.6c NEXT PAGE.)**
- Q.6d (CONTINUE WITH CARD C.)** Which of the names on this list have you seen or heard advertised somewhere other than television, that is, on the radio, in newspapers, magazines, billboards, but NOT something you receive in the mail, in the past 3 months? Please read the names back to me. **(RECORD ALL MENTIONED UNDER Q.6d NEXT PAGE.)**
- Q.6e (CONTINUE WITH CARD C. IF YES TO Q.4e ASK:)** For which of the names or brands on the list have you, in the past 3 months, received solicitation in the mail? Please read the names back to me. **(RECORD ALL MENTIONED UNDER Q.6e MAIL NEXT PAGE.)**

**AIDED AWARENESS MATRIX**

Card C Brand List	Number on Card C (US Numbers Shown)	Aided Awareness (Q.5)	Aided Television Advertising (Q.6c - U.S.)	Aided All Other Advertising (Q.6d - U.S.)	Aided Direct Mail (Q.6e) (U.S. Only)
American Express (ALL)		542-9	614-9	653-9	723-9
Cirrus (ALL)		550-7	621-7	660-7	730-7
Diners Club (ALL)		552-0	623-0	662-0	732-0
Discover (9,14)		553-1	624-1	663-1	733-1
Explore (14)		554-5	625-5	664-5	734-5
Honor (14)		556-2	627-2	666-2	736-2
Interlink (7,9,11,14)		556-5	627-5	666-5	736-5
Mac (14)		558-5	629-5	668-5	739-5
Maestro (2,3,5,6,7,8,9,11,12,13,14,15,17)		558-6	629-6	668-6	739-6
MasterCard (ALL)		558-9	629-9	668-9	739-9
MasterMoney (14)		558-0	629-0	668-0	739-0
Mondex (6,14)		559-7	630-7	669-7	740-7
Novus (14)		561-4	632-4	671-4	742-4
Novus (14)		561-5	632-5	671-5	742-5
NYCE (14)		561-9	632-9	671-9	742-9
Optima (6,7,9,10,14)		561-9	632-9	671-9	742-9
Plus (2,3,5,6,7,9,10,11,12,13,14,15,17)		562-6	633-6	672-6	743-6
Visa (ALL)		568-0	639-0	678-0	749-0
Visa Check (14)		569-2	640-2	679-2	750-2

570-580=Z    641-651=Z    680=Z    751-761=Z  
712-721=Z

**Q.7 (FOR EACH CARD AWARE OF UNAIDED (Qs. 2 AND 3) OR AIDED (Q.5), ASK:) Now I'm going to read a list of names that may appear on domestic or international cards that you own or use. Please mention all names that appear on your card. Tell me whether or not you own or use...(READ ALL NAMES AWARE OF IN Qs. 2,3 OR 5.)**

**Q.8 (FOR EACH NAME ON CARDS OWNED/USED IN Q.7, ASK:) Is this card a gold card or a premium card?**

**Q.9 (HAND CARD C.) Thinking about the one card you use most often, what name or names are on that card, even if it does not appear on this list? (RECORD ON NEXT PAGE UNDER Q.9.)**

**Q.9a (PROBE:) Which bank or financial institutions, if any, appear on the card you use most often that you have not already mentioned? (RECORD ON NEXT PAGE UNDER Q.9.)**

**Q.9b (PROBE:) Which companies, if any, appear on the card you use most often that you have not already mentioned? (RECORD ON NEXT PAGE UNDER Q.9.)**

762-780 = Z

Unaided Brand List	Check if Aware in Q.2,3 or 5	Own/Use (Q.7)				Gold Card/Premium Card (Q.8)				Use Most Often (Q.9a,9b)
		Yes	No	Don't Know	Q.7 Col.	Yes	No	Don't Know	Q.8 Col.	Q.9 Col.
Amaco (14)		1	2	X	828	1	2	X	1328	1813-7
American Airlines/Aadvantage (14)		1	2	X	829	1	2	X	1329	1813-8
American Express (ALL)		1	2	X	830	1	2	X	1330	1813-9
AT&T Universal (14)		1	2	X	835	1	2	X	1335	1814-4
Bank of America		1	2	X	860	1	2	X	1360	1816-9
BankBoston/BayBank (14)		1	2	X	866	1	2	X	1366	1817-5
Bankmate (14)		1	2	X	868	1	2	X	1368	1817-7
Chase/Chemical (14)		1	2	X	935	1	2	X	1435	1821-3
Cirrus (ALL)		1	2	X	939	1	2	X	1439	1821-7
Citibank (9,12,14)		1	2	X	940	1	2	X	1440	1821-8
Diners Club (ALL)		1	2	X	962	1	2	X	1462	1823-0
Discover (9,14)		1	2	X	963	1	2	X	1463	1824-1
Electron (2,3,5,6,7,8,9,12,13,15,17,14)		1	2	X	970	1	2	X	1470	1824-8
Explore (14)		1	2	X	977	1	2	X	1477	1825-5
Exxon (14)		1	2	X	978	1	2	X	1478	1825-6
Ford (14)		1	2	X	1015	1	2	X	1515	1826-2
GM/General Motors (7,9,14)		1	2	X	1020	1	2	X	1520	1826-7
Honor (14)		1	2	X	1025	1	2	X	1525	1827-2

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Unaided Brand List	Check if Aware in Q.2,3 or 5	Yes	No	Don't Know	Q.7 Col.	Yes	No	Don't Know	Q.8 Col.	Q.9 Col.
Interlink (7,9,11,14)		1	2	X	1028	1	2	X	1028	1827-5
KeyCorp (14)		1	2	X	1037	1	2	X	1537	1828-4
Mac (14)		1	2	X	1048	1	2	X	1548	1829-5
Maestro (2,3,5,6,7,8,9,12,13,14,15,17,)		1	2	X	1049	1	2	X	1549	1829-6
Magic Line (14)		1	2	X	1050	1	2	X	1550	1829-7
MasterCard (ALL)		1	2	X	1052	1	2	X	1552	1829-9
MasterMoney (14)		1	2	X	1053	1	2	X	1553	1829-0
Mondex (6,7,9,14)		1	2	X	1060	1	2	X	1560	1830-7
Most (14)		1	2	X	1061	1	2	X	1561	1830-8
Novus (14)		1	2	X	1077	1	2	X	1577	1832-4
NYCE (14)		1	2	X	1078	1	2	X	1578	1832-5
Optima (6,7,9,10,14)		1	2	X	1113	1	2	X	1613	1832-9
Plus (2,3,5,6,7,9,10,11,12,13,14,15,17)		1	2	X	1120	1	2	X	1620	1833-6
Pulse (14)		1	2	X	1132	1	2	X	1632	1834-8
Shell (14)		1	2	X	1152	1	2	X	1652	1836-8
Star System (14)		1	2	X	1160	1	2	X	1660	1837-6
Sunoco (14)		1	2	X	1165	1	2	X	1665	1838-1
United Airlines (14)		1	2	X	1212	1	2	X	1712	1839-7
Visa (ALL)		1	2	X	1215	1	2	X	1715	1839-0
Visa Check (14)		1	2	X	1217	1	2	X	1717	1840-2
Walmart (14)		1	2	X	1221	1	2	X	1721	1840-6
Wells Fargo (14)		1	2	X	1222	1	2	X	1722	1840-7
Other (specify, except store/gas cards):		1	2	X	1224	1	2	X	1724	1840-9
None		1	2	X	1225	1	2	X	1725	1840-0
Don't know/Refused		1	2	X	1226	1	2	X	1726	1841-1

1227-1280= Z

1728-1780 = Z 1842-1850= Z

**(TAKE BACK CARD C)**

**Q.9c (IF RESPONSE IN Q.1 ITEM 'e' IS "YES":)** You mentioned earlier that you own a plastic card that is directly linked to your checking or savings account.

**(ROTATE ORDER OF (1 and 2) ASKING ABOUT THE TWO BRANDS)**

1. Does this card have a MasterCard logo on it?
2. Does this card have a VISA logo on it?

	Yes	No	Don't Know/Refused		
MasterCard	1	2	X	1921	_____
VISA	1	2	X	1922	_____

**Q.10 (HAND CARD D.)** Looking at these descriptions, what is the total number of cards you own or use that can do at least one of these things? Please exclude payment cards that are NOT accepted at a variety of places, such as gas/petrol or department store cards. **(RECORD EXACT OR ESTIMATED NUMBER. DO NOT ACCEPT RANGE.) IF DON'T KNOW, PROBE:** Please give me your best estimate.

NUMBER OF CARDS \_\_\_\_\_

1923-1925 \_\_\_\_\_

- 000=None
- 998=998 or more
- 999=DK/Refused

**(TAKE BACK CARD D.)**

**Q.11** During the past three months how many times have you used a plastic card for payment of goods and services? Do not include purchases made with store or gas cards. **(RECORD EXACT OR ESTIMATED NUMBER. DO NOT ACCEPT RANGE.) IF DON'T KNOW, PROBE:** Please give me your best estimate.

- 000=None
- 998=998 or more
- 999=DK/Refused

NUMBER OF TIMES \_\_\_\_\_

1926-1928 \_\_\_\_\_

**Q.12** During the past three months how many times have you used a plastic card for getting cash from an ATM? **(RECORD EXACT OR ESTIMATED NUMBER. DO NOT ACCEPT RANGE.) IF DON'T KNOW, PROBE:** Please give me your best estimate.

- 000=None
- 998=998 or more
- 999=DK/Refused

NUMBER OF TIMES \_\_\_\_\_

1929-1931 \_\_\_\_\_



(INTERVIEWER: USING RESPONSES ON Q.5, RECORD ALL NAMES AWARE OF ON INTERVIEWER CHECKLIST)

Q.13 (HAND CARD D) (FOR EACH CARD AWARE OF IN Q.5, ASK:)

For which of the following functions can (READ BRAND) be used? Just call off the letter, please.

Card C Brand List	Check if Aware in Q.5	Function (Q.13)					Q.13 Col.
		a. Both	b. Payment Only	c. ATM Only	d. Stored Value	Don't Know	
American Express (ALL)		1	2	3	4	X	1936
Cirrus (ALL)		1	2	3	4	X	1967
Diners Club (ALL)		1	2	3	4	X	1974
Discover (9,14)		1	2	3	4	X	1975
Explore (14)		1	2	3	4	X	2018
Honor (14)		1	2	3	4	X	2026
Interlink (7,9,11,14)		1	2	3	4	X	2028
Mac (14)		1	2	3	4	X	2038
Maestro (2,3,5,6,7,8,9,11,12,13,14,15,17)		1	2	3	4	X	2039
MasterCard (ALL)		1	2	3	4	X	2040
MasterMoney (14)		1	2	3	4	X	2041
Mondex (6,14)		1	2	3	4	X	2044
Novus (14)		1	2	3	4	X	2049
NYCE (14)		1	2	3	4	X	2050
Optima (6,7,9,10,14)		1	2	3	4	X	2053
Plus (2,3,5,6,7,9,10,11,12,13,14,15,17)		1	2	3	4	X	2057
Visa (ALL)		1	2	3	4	X	2116
Visa Check (14)		1	2	3	4	X	2118

(TAKE BACK CARD D)

2120-2140 = Z

**ASK ALL:**

**Q.14.1 (HAND CARD E.)** Using the scale shown on this card, I would like to know how you would rate each of the following names. Thinking about everything you know or have heard, how would you rate ...**(START AT X AND CONTINUE IN THE DIRECTION OF THE ARROW. REPEAT FOR ALL NAMES ON PAGE THAT THEY ARE AWARE OF FROM CHECKLIST RECORDING 1-5 RESPONSE UNDER Q.14.1.)**

OVERALL RATING (Q.14.1)								
Card C Brand List	Check if Aware in Q5	Excellent	Very Good	Good	Fair	Poor	DK	Q.14.1 Col
American Express (ALL)		5	4	3	2	1	X	2325
Cirrus (ALL)		5	4	3	2	1	X	2356
Diners Club (ALL)		5	4	3	2	1	X	2363
Discover (9,14)		5	4	3	2	1	X	2364
Explore (14)		5	4	3	2	1	X	2375
Honor (14)		5	4	3	2	1	X	2414
Interlink (7,9,11,14)		5	4	3	2	1	X	2416
Mac (14)		5	4	3	2	1	X	2426
Maestro (2,3,5,6,7,8,9,11,12,13,14, 15,17)		5	4	3	2	1	X	2427
MasterCard (ALL)		5	4	3	2	1	X	2428
MasterMoney (14)		5	4	3	2	1	X	2429
Mondex (6,14)		5	4	3	2	1	X	2432
Novus (14)		5	4	3	2	1	X	2437
NYCE (14)		5	4	3	2	1	X	2438
Optima (6,7,9,10,14)		5	4	3	2	1	X	2441
Plus (2,3,5,6,7,9,10,11,12,13,14,15,17)		5	4	3	2	1	X	2445
Visa (ALL)		5	4	3	2	1	X	2473
Visa Check (14)		5	4	3	2	1	X	2475

2477-2522-z

**(TAKE BACK CARD E.)**

Q.15 (HAND CARD F.) Now I would like to get an idea of what you personally look for in a plastic payment card. I am going to read you a list of characteristics that could be used to describe plastic payment or ATM cards. Using a scale of one to five, where "5" means that this characteristic is extremely important and "1" means this characteristic is not at all important, please tell me:

Which number on this scale best describes how important it is to you that plastic payment or ATM cards .. ? (READ AND ROTATE ATTRIBUTE A-R)

IMPORTANCE Q15							
	Extre mely impo rtant				Not at all impo rtant	DK	Q.15 Col
A) Have wide acceptance throughout the United States	5	4	3	2	1	X	2523
B) Are good for everyday use	5	4		2	1	X	2524
C) Come from a company you can trust	5	4	3	2	1	X	2525
D) Have wide acceptance throughout the world	5	4	3	2	1	X	2526
E) Are good for travel and entertainment	5	4	3	2	1	X	2527
F) Enable you to securely and confidently access money and services anywhere	5	4	3	2	1	X	2528
G) Allow you to make purchases or get cash in a variety of ways	5	4	3	2	1	X	2529
H) Have accurate and efficient customer service	5	4	3	2	1	X	2530
I) Have easily identified acceptance locations	5	4	3	2	1	X	2531
J) Be a preferred payment method by merchants	5	4	3	2	1	X	2532
K) Have quickly completed transactions	5	4	3	2	1	X	2533
L) Have accurate transactions	5	4	3	2	1	X	2534
M) Have transactions that always go through	5	4	3	2	1	X	2535
N) Provide you a new card in an emergency	5	4	3	2	1	X	2536
O) Be from a company that uses your account information responsibly	5	4	3	2	1	X	2537
P) Provide you cash advances in an emergency	5	4	3	2	1	X	2538
Q) Protect you from fraud	5	4	3	2	1	X	2539
R) Are an innovative way of payment	5	4	3	2	1	X	2540

(TAKE BACK CARD F.)

**CHECK ALL BRANDS AWARE OF IN Q.5 ACROSS TOP OF MATRIX, USING AWARE OF CHECKLIST.**

**START AT X AND MOVE IN DIRECTION OF ARROW ASKING ABOUT ALL FOUR BRANDS THAT RESPONDENT IS AWARE OF. YOU SHOULD ASK FOR ALL ITEMS A-R, BUT START WITH ITEM MARKED WITH AN X AND RETURN TO ITEM A.**

**Q.16 (HAND CARD E.)** Now, we would like to know how you would rate some of the brands we have been discussing on a similar list of statements. When responding, please take into account all you know or have heard about each brand name. You will be using the scale shown on the card. The first statement is ... (INSERT RANDOMLY SELECTED STATEMENT.)

What number on this scale of one to five would you use to rate (READ FIRST NAME BEING TESTED) on this statement? (CIRCLE RATING GIVEN. CIRCLE X IF RESPONDENT DOES NOT KNOW)

The next statement is ... (READ AND ROTATE ALL STATEMENTS, RECORDING RATINGS FOR ONE NAME BEING TESTED BEFORE MOVING TO NEXT NAME.)

And how would you rate ((READ NAME BEING TESTED) on ... ( READ STATEMENT)?

NAME IMAGE MATRIX (Q.16)				
RECORD 1 TO 5 RATING				
1 = Poor, 5 = Excellent, X = Don't know				
	MasterCard (Check if Aware in Q.5)	Visa (Check if Aware in Q.5)	American Express (Check if Aware in Q.5)	Discover (Check if Aware in Q.5)
A) Having wide acceptance throughout the United States	2541 5 4 3 2 1 X	2542 5 4 3 2 1 X	2543 5 4 3 2 1 X	2544 5 4 3 2 1 X
B) Being good for everyday use	2546 5 4 3 2 1 X	2547 5 4 3 2 1 X	2548 5 4 3 2 1 X	2549 5 4 3 2 1 X
C) Coming from a company you trust	2551 5 4 3 2 1 X	2552 5 4 3 2 1 X	2553 5 4 3 2 1 X	2554 5 4 3 2 1 X
D) Having wide acceptance throughout the world	2556 5 4 3 2 1 X	2557 5 4 3 2 1 X	2558 5 4 3 2 1 X	2559 5 4 3 2 1 X
E) Being good for travel and entertainment	2561 5 4 3 2 1 X	2562 5 4 3 2 1 X	2563 5 4 3 2 1 X	2564 5 4 3 2 1 X
F) Enabling you to securely and confidently access money and services anywhere	2566 5 4 3 2 1 X	2567 5 4 3 2 1 X	2568 5 4 3 2 1 X	2569 5 4 3 2 1 X

NAME IMAGE MATRIX (Q.16)

RECORD 1 TO 5 RATING

1= Poor, 5 = Excellent, X = Don't know

	MasterCard (Check if Aware in Q.5)	Visa (Check if Aware in Q.5)	American Express (Check if Aware in Q.5)	Discover (Check if Aware in Q.5)
G) Allowing you to make purchases or get cash in a variety of ways	2571 5 4 3 2 1 X	2572 5 4 3 2 1 X	2573 5 4 3 2 1 X	2574 5 4 3 2 1 X
H) Having accurate and efficient customer service	2576 5 4 3 2 1 X	2577 5 4 3 2 1 X	2578 5 4 3 2 1 X	2579 5 4 3 2 1 X
I) Having acceptance locations that are easily identified	2612 5 4 3 2 1 X	2613 5 4 3 2 1 X	2614 5 4 3 2 1 X	2615 5 4 3 2 1 X
J) Being a card that merchants prefer to accept	2617 5 4 3 2 1 X	2618 5 4 3 2 1 X	2619 5 4 3 2 1 X	2620 5 4 3 2 1 X
K) Having transactions that are quickly completed	2622 5 4 3 2 1 X	2623 5 4 3 2 1 X	2624 5 4 3 2 1 X	2625 5 4 3 2 1 X
L) Having accurate transactions	2627 5 4 3 2 1 X	2628 5 4 3 2 1 X	2629 5 4 3 2 1 X	2630 5 4 3 2 1 X

X  
↓  
rad  
4-R  
-G

NAME IMAGE MATRIX (Q.16)				
RECORD 1 TO 5 RATING				
1 = Poor, 5 = Excellent, X = Don't know				
	MaterCard (Check if Aware in Q.5)	Visa (Check if Aware in Q.5)	American Express (Check if Aware in Q.5)	Discover (Check if Aware in Q.5)
M) Having transactions that always go through	2632 5 4 3 2 1 X	2633 5 4 3 2 1 X	2634 5 4 3 2 1 X	2635 5 4 3 2 1 X
N) Providing you a new card in an emergency	2637 5 4 3 2 1 X	2638 5 4 3 2 1 X	2639 5 4 3 2 1 X	2640 5 4 3 2 1 X
O) Being from a company that uses your account information responsibly	2642 5 4 3 2 1 X	2643 5 4 3 2 1 X	2644 5 4 3 2 1 X	2645 5 4 3 2 1 X
P) Providing you cash advances in an emergency	2647 5 4 3 2 1 X	2648 5 4 3 2 1 X	2649 5 4 3 2 1 X	2650 5 4 3 2 1 X
Q) Protecting you from fraud	2652 5 4 3 2 1 X	2653 5 4 3 2 1 X	2654 5 4 3 2 1 X	2655 5 4 3 2 1 X
R) Being an innovative way of payment	2657 5 4 3 2 1 X	2658 5 4 3 2 1 X	2659 5 4 3 2 1 X	2660 5 4 3 2 1 X

2661-2669=z

(TAKE BACK CARD E.)

Q.17 (HAND CARD G.) Using the scale shown on this card, please tell me, if you were offered a new card with competitive fees within the next year, how interested would you be in accepting a card with the following name on it. If this is a name you already own, I'm asking about your interest in an additional card. What number best describes how interested you are in accepting a new (INSERT EACH CARD NAME AWARE OF). (START AT X AND CONTINUE IN THE DIRECTION OF THE ARROW. REPEAT FOR ALL BRANDS AWARE OF FROM CHECKLIST RECORDING 1 TO 5 RESPONSE UNDER Q.17.)

INTEREST IN HAVING (Q.17)								
Card C Brand List	Check if Aware in Q.5	Extremely Interested	Very	Some-what	Not Too	Not at all Interested	DK	Q.17 Col
American Express (ALL)		5	4	3	2	1	X	2674
Cirrus (ALL)		5	4	3	2	1	X	2736
Diners Club (ALL)		5	4	3	2	1	X	2743
Discover (9,14)		5	4	3	2	1	X	2744
Explore (14)		5	4	3	2	1	X	2755
Honor (14)		5	4	3	2	1	X	2763
Interlink (7,9,11,14)		5	4	3	2	1	X	2765
Mac (14)		5	4	3	2	1	X	2775
Maestro (2,3,5,6,7,8,9,11,12,13,14,15,17)		5	4	3	2	1	X	2776
MasterCard (ALL)		5	4	3	2	1	X	2777
MasterMoney (14)		5	4	3	2	1	X	2778
Mondex (6,14)		5	4	3	2	1	X	2812
Novus (14)		5	4	3	2	1	X	2817
NYCE (14)		5	4	3	2	1	X	2818
Optima (6,7,9,10,14)		5	4	3	2	1	X	2821
Plus (2,3,5,6,7,9,10,11,12,13,14,15,17)		5	4	3	2	1	X	2825
Visa (ALL)		5	4	3	2	1	X	2853
Visa Check (14)		5	4	3	2	1	X	2855

2857-2880-z

(TAKE BACK CARD G.)



**ASK RESPONDENTS ONLY WHO OWN/USE MASTERCARD  
(ITEM 20 ON Q7) AND/OR VISA (ITEM 29 IN Q7)**

**(HAND CARD H)**

**Q.17A Which of the factors on this list influenced your decision to acquire your ... ?**

**(READ AND ROTATE MASTERCARD AND VISA)**

**MULTIPLE ANSWERS ACCEPTED**

<b>INFLUENCE IN ACQURING .... (Q.17A)</b>		
	<b>A. MasterCard</b>	<b>B. VISA</b>
a) Direct Mail	2912-1	2914-1
b) Teller advice	2912-2	2914-2
c) Applications found at merchant establishments	2912-3	2914-3
d) Applications or literature from your bank	2912-4	2914-4
e) TV advertising	2912-5	2914-5
f) Print advertising	2912-6	2914-6
g) Billboards	2912-7	2914-7
h) The card came with your current bank account	2912-8	2914-8
i) Special rebates or discount on products or services	2912-9	2914-9
j) Sports sponsorship	2912-0	2914-0
k) Other, (please specify) _____	2913-1	2915-1
Don't know/Refused	2913-2	2915-2

2918-2919-z

**(TAKE BACK CARD H)**

Q.18 (HAND CARD C.) Thinking of plastic cards on this list that allow you to pay for a variety of goods and services, do you believe: (READ 1-3. ACCEPT ONE RESPONSE ONLY.)

- 1 One is best of all; (CONTINUE WITH Q.19.)
- 2 No one is best, but some are better than others; (SKIP TO Q.20.)
- 3 Or that all are about the same. (SKIP TO Q.21.)
- 4 Don't know/refused (SKIP TO Q.21.)

2920 \_\_\_\_\_

(IF RESPONSE WAS "ONE BEST OF ALL" IN Q.18, ASK:)

Q.19 Which one, of all those listed, do you feel is the best? Just read the number off this list. (RECORD ONE RESPONSE UNDER Q.19.) (THEN SKIP TO Q.21.)

(IF RESPONSE WAS "SOME ARE BETTER THAN OTHERS" IN Q.18, ASK:)

Q.20 Which ones of all those listed, do you feel are better than others? Just read the numbers off this list.

BEST PAYMENT CARD (Q.19, Q.20)			
Card C Brand List	Number on Card (U.S. Numbers Shown)	Q.19 "Best Name"	Q.20 "Better Names"
American Express (ALL)		2922-9	2962-9
Cirrus (ALL)		2929-7	2969-7
Diners Club (ALL)		2931-0	2971-0
Discover (9,14)		2932-1	2972-1
Explore (14)		2933-5	2973-5
Honor (14)		2935-2	2975-2
Interlink (7,9,11,14)		2935-5	2975-5
Mac (14)		2937-5	2977-5
Maestro (2,3,5,6,7,8,9,11,12,13,14,15,17)		2937-6	2977-6
MasterCard (ALL)		2937-9	2977-9
MasterMoney (14)		2937-0	2977-0
Mondex (6,14)		2938-7	2978-7
Novus (14)		2940-4	2980-4
NYCE (14)		2940-5	2980-5
Optima (6,7,9,10,14)		2940-9	2980-9
Plus (2,3,5,6,7,9,10,11,12,13,14,15,17)		2941-6	3012-6
Visa (ALL)		2948-0	3019-0
Visa Check (14)		2949-2	3020-2

2950-2960=z 3021-3029=z

Q.21 Now thinking of plastic cards on this list that allow you to get cash from machines, do you believe:  
(READ 1-3. ACCEPT ONE RESPONSE ONLY.)

- 1 One is best of all; (CONTINUE WITH Q.22.)
- 2 No one is best, but some are better than others; (SKIP TO Q.23.)
- 3 Or that all are about the same. (SKIP TO Q.24.)
- 4 Don't know/refused (SKIP TO Q.24.)

3030 \_\_\_\_\_

(IF RESPONSE WAS "ONE BEST OF ALL" IN Q.21, ASK:)

Q.22 Which one, of all those listed, do you feel is the best? Just read the number off this list.  
(RECORD ONE RESPONSE UNDER Q.22.) (THEN SKIP TO Q.24.)

(IF RESPONSE WAS "SOME ARE BETTER THAN OTHERS" IN Q.21, ASK:)

Q.23 Which ones of all those listed, do you feel are better than others? Just read the numbers off this list.

BEST ATM/CASH CARD (Q.22, Q.23)			
Card C Brand List	Number on Card (U.S. Numbers Shown)	Q.22 "Best Name"	Q.23 "Better Names"
American Express (ALL)		3031-9	3071-9
Cirrus (ALL)		3038-7	3078-7
Diners Club (ALL)		3040-0	3080-0
Discover (9,14)		3041-1	3112-1
Explore (14)		3042-5	3113-5
Honor (14)		3044-2	3115-2
Interlink (7,9,11,14)		3044-5	3115-5
Mac (14)		3046-5	3117-5
Maestro (2,3,5,6,7,8,9,11,12,13,14,15,17)		3046-6	3117-6
MasterCard (ALL)		3046-9	3117-9
MasterMoney (14)		3046-0	3117-0
Mondex (6,14)		3047-7	3118-7
Novus (14)		3049-4	3120-4
NYCE (14)		3049-5	3120-5
Optima (6,7,9,10,14)		3049-9	3120-9
Plus (2,3,5, 6,7,9,10, 11, 12,13, 14,15,17)		3050-6	3121-6
Visa (ALL)		3056-0	3128-0
Visa Check (14)		3057-2	3129-2

3058-3070=z 3130-3140=z

(TAKE BACK CARD C.)

Q.24 Now, I would like to ask you some questions regarding major sporting events that often appear on TV. Have you watched on TV or attended (READ EVENT) in the past year? (READ a, b, c, AND d).

SPORTING EVENTS MATRIX (Q.24)			
	Watched/Attended		
	Yes	No/DK	Q.24 Col
a. Any major international soccer championships	1	2	3141
b. The Olympics, either summer or winter	1	2	3142
c. Any major professional golf tournament (U.S. and Canada only)	1	2	3143
d. Any NHL hockey game or championships (U.S. and Canada only)	1	2	3144

Q.25 What brands or companies come to mind, if any as sponsors or advertisers of international soccer championships? (RECORD ALL RESPONSES UNDER Q.25.)

Q.26 What brands or companies come to mind, if any as sponsors or advertisers of the summer or winter Olympics? (RECORD ALL RESPONSES UNDER Q.26.)

Q.27 (HAND CARD I) Looking at the following list, which of these brands or companies, if any, do you remember as sponsors or advertisers of international soccer championships? Please read those you remember as sponsors or advertisers even if you have previously mentioned them. (RECORD ALL RESPONSES INCLUDING THOSE PREVIOUSLY MENTIONED UNDER Q.25.)

Q.28 (HAND CARD I) Looking at the following list, which of these brands or companies, if any, do you remember as sponsors or advertisers of the summer or winter Olympic games? Please read those you remember as sponsors or advertisers even if you have previously mentioned them. (RECORD ALL RESPONSES INCLUDING THOSE PREVIOUSLY MENTIONED UNDER Q.26.)

BRAND-SPORTING EVENT SPONSORSHIP				
Card G Company List	Brands Remembered as Sponsors/Advertisers of:			
	International Soccer Championships (Unaided Q.25)	The Olympic Games (Unaided Q.26)	International Soccer Championships (Aided Q.27)	The Olympic Games (Aided Q.28)
American Express/Amex	3145-1	3151-1	3157-1	3163-1
BankMax	3145-2	3151-2	3157-2	3163-2
Bausch & Lomb	3145-3	3151-3	3157-3	3163-3
Canon	3145-4	3151-4	3157-4	3163-4
Cartes Bancaires	3145-5	3151-5	3157-5	3163-5
Carte Bleue	3145-6	3151-6	3157-6	3163-6
Cirrus	3145-7	3151-7	3157-7	3163-7
Coca-Cola	3145-8	3151-8	3157-8	3163-8
Diners Club	3145-9	3151-9	3157-9	3163-9
edc	3145-0	3151-0	3157-0	3163-0
Electron	3146-1	3152-1	3158-1	3164-1
Energizer	3146-2	3152-2	3158-2	3164-2
Eurocard	3146-3	3152-3	3158-3	3164-3
eurocheque	3146-4	3152-4	3158-4	3164-4
Fuji Film	3146-5	3152-5	3158-5	3164-5
General Motors	3146-6	3152-6	3158-6	3164-6
Gillette	3146-7	3152-7	3158-7	3164-7
IBM	3146-8	3152-8	3158-8	3164-8
John Hancock	3146-9	3152-9	3158-9	3164-9
JCB	3146-0	3152-0	3158-0	3164-0
JVC	3147-1	3153-1	3159-1	3165-1
Kodak	3147-2	3153-2	3159-2	3165-2
Maestro	3147-3	3153-3	3159-3	3165-3
MasterCard	3147-4	3153-4	3159-4	3165-4
McDonald's	3147-5	3153-5	3159-5	3165-5
M & M/Mars	3147-6	3153-6	3159-6	3165-6
Optima	3147-7	3153-7	3159-7	3165-7
Panasonic	3147-8	3153-8	3159-8	3165-8
Philips	3147-9	3153-9	3159-9	3165-9
Plus	3147-0	3153-0	3159-0	3165-0
Sports Illustrated	3148-1	3154-1	3160-1	3166-1
UPS/United Parcel Service	3148-2	3154-2	3160-2	3166-2
Visa	3148-3	3154-3	3160-3	3166-3
Xerox	3148-4	3154-4	3160-4	3166-4
Other (Specify only if named on Card C):	3148-5	3154-5	3160-5	3166-5
_____				
_____				
None	3148-8	3154-8	3160-8	3166-8
Don't Know	3148-9	3154-9	3160-9	3166-9
	3149-3150=Z	3155-3156=Z	3161-3162=Z	3167-3168=Z

(TAKE BACK CARD I)

Q.29 (HAND CARD J.) As you may be aware, many brands are sponsors of various sporting events. Using a scale of one to five, please tell me which number on this scale best describes your feelings regarding the following statements:

(ROTATE ORDER IN WHICH YOU READ a. AND b.)

a) If MasterCard were a sponsor of international soccer championships, would your opinion of MasterCard be much better than it was, somewhat better than it was, about the same as it was, somewhat worse than it was or much worse than it was? 3169 \_\_\_\_\_

- 5 Much better
- 4 Somewhat better
- 3 About the same
- 2 Somewhat worse
- 1 Much worse
- X Don't Know

b) If Visa were a sponsor of the Olympics, would your opinion of Visa be much better than it was, somewhat better than it was, about the same as it was, somewhat worse than it was or much worse than it was? 3170 \_\_\_\_\_

- 5 Much better
- 4 Somewhat better
- 3 About the same
- 2 Somewhat worse
- 1 Much worse
- X Don't Know

(TAKE BACK CARD J.)

Q.30 In general, how do you determine if a particular card is accepted at an establishment:  
(READ 1-4. MULTIPLE ANSWERS ARE ACCEPTABLE.)

Q30. CARD ACCEPTANCE	ColQ30
1 From signs on the front window or door	3171-1
2 From signs near the desk or cash register	3171-2
3 You would ask someone who works there	3171-3
4 Or is there some other way (SPECIFY: _____)	3171-4
5 Just know because you've been there before (DO NOT READ)	3171-5
6 Don't know/use. No answer. (DO NOT READ.)	3171-6

ASK IF "YES" TO Q1, item a OR b, Others skip to Q. 33

**Q.31 (HAND CARD K.)** Now thinking about how you pay your monthly bills on cards that allow you the option of paying in full or paying over time, when you make a purchase, what number best describes what you do?

3172 \_\_\_\_\_

- 1 Always pay the total amount due every month (SKIP TO Q.33)
- 2 Sometimes pay the total amount and sometimes pay less than the total amount
- 3 Always pay less than the total amount but more than the minimum amount,
- 4 Sometimes pay the minimum amount, sometimes pay more, or
- 5 Always pay the minimum amount
- 6 Don't know/Doesn't apply/Refused

**(TAKE BACK CARD K)**

**Q.32. (HAND CARD L.)** When you carry a monthly balance, which of these groups best describes how much is usually left unpaid for all of your cards combined? Just tell me the number, please. (IF CLARIFICATION IS NEEDED, STRESS WHEN YOU CARRY A BALANCE.)

3173 \_\_\_\_\_

- 1 \$1-\$49
- 2 \$50-\$99
- 3 \$100-\$249
- 4 \$250-\$499
- 5 \$500-\$749
- 6 \$750-\$1,499
- 7 \$1,500 to \$2,999
- 8 \$3,000 or more
- 9 None/Insists never carries a balance
- X Don't know/Refused

**(INTERVIEWER: REFER TO Q.7 FOR MASTERCARD AND VISA OWNERSHIP.  
IF NEITHER BRAND IS OWNED, SKIP TO Q.36)**

**Q.33 (HAND/KEEP CARD L.) (IF MASTERCARD IS OWNED, ASK:) How much do you spend on your MasterCard card in a typical month?**

3174 \_\_\_\_\_

- 1 \$1-\$49
- 2 \$50-\$99
- 3 \$100-\$249
- 4 \$250-\$499
- 5 \$500-\$749
- 6 \$750-\$1,499
- 7 \$1,500 to \$2,999
- 8 \$3,000 or more
- 9 0, None
- X Don't know/Refused

**Q.34 (HAND/KEEP CARD L.) (IF VISA IS OWNED, ASK:) How much do you spend on your Visa card in a typical month?**

3175 \_\_\_\_\_

- 1 \$1-\$49
- 2 \$50-\$99
- 3 \$100-\$249
- 4 \$250-\$499
- 5 \$500-\$749
- 6 \$750-\$1,499
- 7 \$1,500 to \$2,999
- 8 \$3,000 or more
- 9 0, None
- X Don't know/Refused

**(TAKE BACK CARD L.)**

**Q.35 (IF BOTH MASTERCARD AND VISA ARE OWNED, ASK Q.35. OTHERWISE SKIP TO Q.36.) Which card did you have first, your MasterCard or you Visa card?**

3176 \_\_\_\_\_

- 1 MasterCard
- 2 Visa
- 3 Got both at same time
- 4 Don't know/Refused



ASK ALL:

Q.36 We've been talking about cards that can be used at ATM machines or to make purchases at a variety of places. Now, please think about the cards that can only be used to make purchases in certain places, like department store cards and gas/petrol cards, and tell me how many cards like this you own or use. (RECORD EXACT OR ESTIMATED NUMBER. DO NOT ACCEPT RANGE.) (IF DON'T KNOW, PROBE:) Please give me your best estimate.

NUMBER OF CARDS \_\_\_\_\_

3177-79 \_\_\_\_\_

000=None

998=998 or more

999=DK/Refused

(READ:) The following questions are for classification purposes only, to help us know a little bit more about the types of people participating in the study.

**DEMOGRAPHICS**

ASK ALL:

D.1 In the past two years, how many times have you traveled outside your local area but within the US and spent one or more nights away from home? (PROBE FOR ESTIMATE IF NECESSARY.)

000=None

998=998 or more

RECORD NUMBER: \_\_\_\_\_

999=DK/Refused

3212-14 \_\_\_\_\_

D.2 During the past two years, how many times have you traveled outside the (READ YOUR COUNTRY)? (RECORD EXACT OR ESTIMATED NUMBER.)

RECORD NUMBER: \_\_\_\_\_

000=None (Skip to D.4)

998=998 or more

999=DK/Refused

3215-17 \_\_\_\_\_

D.3 (HAND CARD M.) When you traveled outside your country, to which of the following regions have you traveled in the past two years? Just tell me the numbers, please. (CIRCLE ALL THAT APPLY)

- 1 Africa (Code 01)
- 2 Asia (Code 02)
- 3 Australia (Code 03)
- 4 Canada (Code 04)
- 5 Central America (Code 05)
- 6 Eastern Europe (Code 06)
- 7 India (Code 07)
- 8 Mexico (Code 08)
- 9 Middle East (Code 09)
- 0 South America (Code 10)

3218 \_\_\_\_\_

- 1 South Pacific (Code 11)
- 2 HOLD - Do not use code (N/A)
- 3 Western Europe (Code 13)
- 4 Other/None of these
- 9 Don't know/Refused

3219 \_\_\_\_\_

(TAKE BACK CARD M.)

D.4 (INTERVIEWER: SEE INTERVIEWER BULLETIN FOR HANDLING THIS QUESTION.) We are interested in finding out how often people are at home to watch TV or listen to the radio. Would you mind telling me whether or not you happened to be at home yesterday (last night, last Saturday, last Sunday) at this particular time?

- 1 Yes at home
- 2 No, not at home
- 3 Don't know/No opinion

3220 \_\_\_\_\_

D.5 How about the day (night, Saturday, Sunday) before that at this time?

- 1 Yes at home
- 2 No, not at home
- 3 Don't know/No opinion

3221 \_\_\_\_\_

D.6 And how about the day (night, Saturday, Sunday) before that at this time?  
That was \_\_\_\_\_ (RECORD DAY)

- 1 Yes at home
- 2 No, not at home
- 3 Don't know/No opinion

3222 \_\_\_\_\_

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6/7/97

Highly Confidential Subject To  
Protective Order

MCJ2827629

D.7 What is your marital status? (DO NOT READ)

- 1 Married
- 2 Single
- 3 Divorced (Separated)
- 4 Widower
- 5 Living as married
- X Don't know/Refused

3223 \_\_\_\_

D.8 Are you the chief wage earner in your household?

- 1 Yes
- 2 No
- 3 Don't know/Refused

3224 \_\_\_\_

D.9 Is the chief wage earner now employed full-time, employed part time, or not employed?

- 1 Full-time
- 2 Part-time
- 3 Not employed
- 4 Don't know/Refused

3225 \_\_\_\_

D.10 (HAND CARD N.) Please tell me which of the categories on this card most nearly describes the work the chief wage earner in your immediate family does. Just call off the letter, please. (INTERVIEWER: IF THE CHIEF WAGE EARNER IS TEMPORARILY UNEMPLOYED ASK WHAT KIND OF WORK HE/SHE WOULD DO IF EMPLOYED.)

- 1 A Professional Worker
- 2 B Skilled Tradesman
- 3 C Semi-skilled Worker
- 4 D Manager, Corporate Executive, Government Official
- 5 E Business Owner
- 6 F Farm Owner or Farm Manager
- 7 G Clerical or Office Worker
- 8 H Sales Worker
- 9 I Manufacturer's Representative
- 0 J Service Worker
- X K Laborer

3226 \_\_\_\_

- 1 L Retired
- 2 M Full-Time Student
- 3 N Housewife
- X Other (Specify) \_\_\_\_\_
- Y Don't know/Refused

3227 \_\_\_\_

(TAKE BACK CARD N.)

**D.11** What is the last grade or class that you completed in school? **(DO NOT READ.)**

- 1 None, or grade 1-4
- 2 Grade 5,6, or 7
- 3 Grade 8
- 4 High school incomplete, Grades 9-11
- 5 High school graduate, Grade 12
- 6 Technical, trade, or business school after high school
- 7 College/university incomplete
- 8 College/university graduate (and higher)
- 9 Don't know/Refused/No answer

3228 \_\_\_\_\_

**D.12** What is your age?

First    Second  
Digit    Digit

- 1        1
- 2        2
- 3        3
- 4        4
- 5        5
- 6        6
- 7
- 8
- 9
- 0

00= Undesignated/Refused

3229-30 \_\_\_\_\_

**RECORD BY OBSERVATION:**

**D.13** (by observation)

- 1 White
- 2 Black
- 3 Other

3231 \_\_\_\_\_

**RECORD BY OBSERVATION:**

**D.14** Gender

- 1 Male
- 2 Female

3232 \_\_\_\_\_

**ASK ALL:**

**D.15 (HAND CARD O.)** Would you please tell me the letter of the group which best represents your total annual household income, before taxed, of all the members of your immediate family living in your household?

3233 \_\_\_\_\_

- 1 A
- 2 B
- 3 C
- 4 D
- 5 E
- 6 F
- 7 G
- 8 H
- 9 I
- 0 J
- X K
- Y Don't know/No opinion

**(TAKE BACK CARD O.)**

**COUNTRY CODE:**

- |    |                          |    |              |
|----|--------------------------|----|--------------|
| 01 | Belgium                  | 10 | Japan        |
| 02 | France                   | 11 | Korea        |
| 03 | Germany                  | 12 | Mexico       |
| 04 | Italy (Hold all columns) | 13 | South Africa |
| 05 | Netherlands              | 14 | USA          |
| 06 | United Kingdom           | 15 | Argentina    |
| 07 | Australia                | 16 | Scandinavia  |
| 08 | Brazil                   | 17 | Switzerland  |
| 09 | Canada                   | 18 | Spain        |

3235-36 \_\_\_\_\_

(READ:) So that my office can check my work in this interview, if necessary, may I have your name, address, and telephone number please?

**Screening Summary**

Respondent's Name: _____	Date: _____
Street Address: _____	Time Started: _____ AM
City: _____ State/Province: _____	Time Ended: _____ AM
Telephone # (If appropriate): (____) _____	PM
Local Company: _____	

(END OF INTERVIEW. THANK RESPONDENT:) Thank you very much for your time. You have greatly increased the available information about plastic card usage and attitudes. Have a nice evening (day).

I HEREBY ATTEST THAT THIS IS A TRUE AND HONEST INTERVIEW.

\_\_\_\_\_  
(Interviewer's Signature)

\_\_\_\_\_  
(Date)

Length of Interview in Minutes: \_\_\_\_\_

3237-39 \_\_\_\_\_

3240-80 = Z