

# Making Life Easier

## Make Restaurant Purchases Quick And Easy With A Payment Card

(NAPSA)—With the hectic pace of today's lifestyles, time is of the essence more than ever. Between demanding jobs and jam-packed family and social schedules, it can feel like there's not enough time to get everything done, let alone stop and eat.

It's no surprise that more people are grabbing food at quick service restaurants—from delis and fast-food restaurants to coffee shops. Increasingly, customers are reaching for debit or credit cards instead of cash when making these purchases.

Key drivers behind consumer preference for payment cards at quick service restaurants are convenience, speed and ease of use. In fact, more and more consumers are recognizing that payment cards are the fastest way to pay. According to a recent Visa survey of cardholders, 68 percent of respondents said paying with cards at quick service restaurants is faster than paying with cash. And Visa's No Signature Required program, which eliminates the need for a signature on qualifying transactions less than \$25, helps to further expedite the purchase process.

Paying with plastic means you don't have to rummage for money or wait in a long line—so you can quickly get what you need and get on with your day. Plus, not having to plan ahead and go to the ATM means one less errand to run, a factor 82 percent of respondents in the survey cited as a key advantage of using their payment cards.

Not only is it convenient to use a debit or credit card for purchases made at quick service restaurants, but it also provides an efficient way to track pur-

### By the numbers:

- 84 percent of respondents say payment cards help them **track spending**.
- 82 percent say it is **more convenient** to pay for quick service restaurant purchases using debit or credit cards instead of cash.
- 82 percent say using a card means they **don't have to plan ahead** to have enough cash.
- 77 percent say using a payment card enables them to **get exactly what they need** because they're not limited to the cash on hand.
- 68 percent say it is **faster** to pay for quick service restaurant purchases using debit or credit cards instead of cash.

Source: The Visa Quick Service Restaurants Survey was implemented by Opinion Research Corporation between May 17 and 21, 2007. The survey is based on telephone interviews conducted among a national probability sample of 1,583 adults who have credit or debit cards. The margin of error for this sample is  $\pm 3$  percentage points at the 95 percent confidence level.



chases either online or on a monthly bank statement. The majority of survey respondents (84 percent) said that using a payment card for purchases allows them to track spending more easily, eliminating headaches and saving time when it comes to managing finances. And with Visa's Zero Liability program, cardholders are protected from any unauthorized charges—offering peace of mind that cash simply can't deliver.

The bottom line is that debit and credit cards can make everyday purchases, such as buying coffee or a sandwich, even faster and more convenient. And when you are on the go, every second you can save means more time to get on with your day.