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to Pay with Whatever Method They Choose –  
Check, Credit Card, Debit Card or Cash**

*Six in Ten Prefer Stores and Restaurants that Accept  
Personal Checks*



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## **Three Quarters of Americans Say They Should Be Free to Pay with Whatever Method They Choose – Check, Credit Card, Debit Card or Cash**

### ***Six in Ten Prefer Stores and Restaurants that Accept Personal Checks***

**New York, NY** – Three quarters of Americans (75%) believe that they should have the freedom to pay for purchases with whatever payment method they choose – check, credit card, debit card or cash, according to a new study conducted by Ipsos Public Affairs on behalf of Deluxe Corp. Just 23% disagree. Likewise, three in five (62%) believe that all Americans should have the right to pay with any method, be it checks, cash or credit or debit cards, as they prefer.

Furthermore, two thirds (66%) say that they would prefer shopping at a store and nearly as many (60%) would prefer dining at a restaurant that accepts credit cards, debit cards and checks rather than at one that refuses to accept checks. One in five say that it wouldn't matter to them (19% for stores; 20% for restaurants), while fewer say that they would prefer the store (14%) or restaurant (19%) that does not accept checks.

- Women are even more likely than men to say that they prefer to shop at a store that accepts both checks and credit or debit cards (71% vs. 59%).
- Residents of the West (69%) and South (68%) are especially likely to prefer shopping with a retailer that accepts both checks and cards.
- **Those without a college degree (69%), those with a household income of less than \$25,000 (72%), and retirees (72%) also show a greater preference for stores that accept checks in addition to credit or debit cards.**

Not only do majorities of consumers would prefer patronizing a store or restaurant that accepts checks, but nearly half (47%) would respond negatively if they wrote out a personal check at a store or a restaurant and the clerk or waiter told them they don't accept checks because of "company policy": 38% say that that they would pay with another method but would be less likely to return in the future and another 8% say they would take the more drastic action of insisting that the store or restaurant doesn't have a right to tell them how to pay - money is money. Only 49% say they would accept that stores and restaurants have the right to force customers to pay with cash or credit or debit cards.

Similarly, nearly four in ten (38%) say that they would consider walking out of, or not returning to, a store or a restaurant if the business refused to accept their check as a method of payment, just because of company policy – even though their check is from a legitimate financial institution and they have proper identification. However, a majority (60%) say that they would not consider such actions if their check was refused.



- Nearly half of Hispanics and those with a household income of less than \$25,000 (49%, respectively) say that they would be less likely to return to store or restaurant that refused their check, if they return at all.

More than one in five respondents consider that refusing to accept checks suggests poor customer service on the part of stores and restaurants: 22% report that a sign that says “Sorry, We Do Not Accept Checks” is an example of poor customer service. However, two thirds (68%) do not feel that such a sign has any reflection on customer service while 8% see it as an example of good customer service.

Over a third of Americans surveyed (35%) say that that retailers and restaurants do not have the right to limit how customers can pay for products or meals, for example not accepting personal checks or credit cards. However, 63% believe that stores and restaurants do have the right to limit the payment methods that they accept.

*These are some of the findings of an Ipsos poll conducted June 17-21, 2010. For the survey, a nationally representative sample of 1,005 randomly-selected adults aged 18 and over residing in the U.S. was interviewed by telephone via Ipsos’ U.S. Telephone Express omnibus. With a sample of this size, the results are considered accurate within  $\pm 3.1$  percentage points, 19 times out of 20, of what they would have been had the entire population of adults in the U.S. been polled. The margin of error will be larger within regions and for other sub-groupings of the survey population. These data were weighted to ensure the sample’s regional and age/gender composition reflects that of the actual U.S. population according to data from the U.S. Census Bureau.*

### ***Helping the Local Economy by Paying with Checks***

Six in ten respondents (61%) say that they would be more likely (34% much more, 26% somewhat more) to pay with a personal check in a store or restaurant if they knew that it would keep more money in their local economy compared to paying with a credit or debit card. Just 13% say that they would be less likely to pay with a check if they knew that it had a positive impact on their local economy while 23% would not be influenced in either way.

- Women, more so than men, say that they would be more likely to pay with a check if it were to keep more money in their local economy (64% vs. 57%).

Yet nearly half (49%) believe that about \$2 of every \$100 they charge to their credit card at local businesses leaves their city and goes to out-of-state credit card companies. Fewer believe that lesser amounts end up in the hands of out-of-state credit card companies:

- 50 cents from every \$100 they spend: 15%
- \$1.00 from every \$100 they spend: 14%
- \$1.50 from every \$100 they spend: 9%

One in eight (13%) are unsure how much of their purchase leaves their local economy, going instead to the credit card company.



### ***Consumers Want to Be Offered a Checkbook When Opening a New Account***

Nine in ten Americans surveyed (90%) say that remembering to ask if they'd like a checkbook to accompany their checking account would demonstrate great customer service on the part of a bank employee if they were to open a new checking account, including 61% who *strongly* agree. A similar proportion of respondents (95%) agree that saying "thank you" for opening the bank account would exhibit good customer service. Fewer feel that remembering their name the next time they come in to the bank (85%) or giving them a free gift (66%) would demonstrate first-rate customer service.

While offering a checkbook is seen by many as a sign of good customer service, failing to do so can have a negative impact on new customers. Nearly half (47%) say that if they opened a new checking account and the bank employee neglected to offer them a checkbook to go with that account, they would feel irritated that they weren't receiving the best possible service. An additional 16% say that they would feel cheated. Just three in ten (31%) would be fine without a checkbook as long as they were offered a debit card.

- Majorities of **adults aged 55 and older (54%)**, college graduates (53%), those with a household income of \$75,000 or more (53%), and married adults (53%) say that they would be irritated if a bank employee failed to offer them a checkbook.

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***For more information on this news release, please contact:***

***Nicolas Boyon  
Senior Vice President  
Ipsos Public Affairs  
646.364.7583***

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