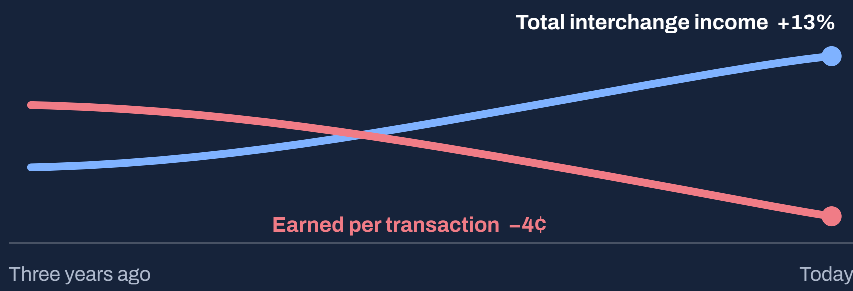
PDEX

Independent debit-card analytics for community banks

THE BOARD QUESTION

What does our debit program earn per transaction — and which way has it moved over the last three years?

Schematic — direction, not scale



$0.43

earned per transaction, today

Three years ago: $0.47

↑ 24%	↑ 13%	↓ 4¢
TRANSACTIONS	TOTAL INTERCHANGE INCOME	EARNED PER TRANSACTION

CARD ENGAGEMENT · AGAINST THE PUBLISHED INDUSTRY STUDY

68.3%
of issued cards made a purchase this month
Published reference **66%**

28.6
purchases per active card, per month
Published reference **31.2**

82.1%
of checking households hold a debit card
Published reference **81.3%**

93.8% approved

That is what the current report answers.

What it does not answer: **which decline reasons make up the 6.2%** — or what happened to card usage afterward.

ONE PROCESSOR EXTRACT UNLOCKS

Which decline reasons → what happens to card usage afterward

No names. No card numbers. No core access.

ONE QUESTION ANSWERED HERE. THE QUARTERLY BOARD PAGE KEEPS FIVE ANSWERS CURRENT, EVERY QUARTER

- Earned per transaction
- Published reference
- Card use
- Declines & what follows
- What to act on first

You already receive the reporting. PDEX turns it into the page you take into the board meeting.

The first read is complimentary, delivered in a 20-minute conversation. No dollar estimates, no projections, no software. Every number explained and cited on page 2.

Illustrative: every institution figure on this page is invented to show the format and describes no real bank. Published references are real — Federal Reserve Regulation II (2024, exempt issuers) and the 2025 PULSE Debit Issuer Study — and are cited in full on page 2. PDEX (Payment Data Exchange) · Independent. Verifiable. Measured. · Flat fees only; no compensation from any processor, network, or vendor · Tulsa, OK · pdex.com

ILLUSTRATIVE. Every institution figure on this page is invented to show the format. It describes no real bank and no real client. Published reference figures are real and cited. Nothing on this page is a projection, an estimate of opportunity, or a claim that the illustrative bank is underperforming.

WHAT PDEX RECEIVED

Reports the bank already gets from its processor and network, exported as delivered. No account numbers, no card numbers, no customer names. No core access, no software.

- Monthly interchange / settlement summaries — 37 months (Aug 2023–Aug 2026)
- Network activity report by transaction category — trailing 12 months
- Card portfolio statistics — cards issued, active, consumer vs. business
- Authorization summary — approval and decline totals only

THE ILLUSTRATIVE INSTITUTION

Community bank, about $340M in assets, five offices. 17,300 checking households; 14,200 debit cards issued; 9,700 with a purchase in the month. Standard processor reporting; no outside analysis before this read.

MEASURABLE from these reports PARTIAL needs one more report
NOT YET needs a processor extract

WHAT PDEX MEASURED

Measurement	This bank (illustrative)	Published reference	Reading
The board question: what does the program earn per transaction, and which way has it moved?			
Interchange earned per debit transaction, blended (total interchange ÷ total transactions), trailing 12 months	**$0.43** MEASURABLE	No blended reference — the blend depends on each bank's category mix	Three years ago: $0.47. **Down 4¢ per transaction** while total interchange income rose 13% and transaction count rose 24% — two lines, opposite directions.
Earned per transaction — dual-message category	**$0.59**	$0.61 / 1.41% — Fed Reg II, 2024, exempt issuers[1]	Category average across all exempt issuers; ticket size and merchant mix move it. A reference point, not a target.
Earned per transaction — single-message category	**$0.25**	$0.26 / 0.67% — same source[1]	As above.
Category mix by transaction count (dual / single)	**53% / 47%**	None used	The mix is the bank's own number to know; PDEX does not model what a different mix would earn.
Engagement			
Penetration — debit cards issued ÷ checking households	**82.1%**	81.3% — 2025 PULSE Debit Issuer Study, p.7[2]	Industry figure across issuers of all sizes; definitions matched (cards ÷ DDA holders).
Active rate — cards with a purchase in the month ÷ cards issued	**68.3%**	66% — same source[2]	Same denominator as the published figure (all issued cards).
POS purchases per active card per month	**28.6**	31.2 — same source[2]	Direction over the trailing 12 months is flat.
Business cards as a share of active cards	**11%** PARTIAL	—	Share is measurable. Earned per transaction by card type is not: it needs the settlement detail, one report the bank can request.
Authorizations			
Approval rate, trailing 12 months	**93.8%**	None used	Total only. Which declines the bank's own rules produced, by reason code, is not in the summary.

WHAT CAN BE ANSWERED TODAY

- What the program earns per transaction, and its direction over three years
- How each transaction category compares with the published Federal Reserve reference
- Penetration, active rate, and usage against the published industry study
- Whether total income growth came from more transactions or from more per transaction

WHAT CANNOT BE ANSWERED YET — AND WHAT IT TAKES

- NOT YET What happens to card usage after a decline — requires a processor extract: decline detail with reason codes and card-by-month counts, keyed on the processor's own masked card identifier. No names, no card numbers.
- NOT YET Which decline reason codes the bank's own rules produce — same extract.
- PARTIAL Business vs. consumer earned per transaction — settlement detail.
- PARTIAL Cards loaded to mobile wallets and their usage — the token report.

This is the difference between receiving the reporting and independently measuring the program.

The first read is complimentary, delivered in a 20-minute conversation. Every reference is cited beside the number. No dollar estimates, no projections. The next step, if the bank wants it: the measurements kept current every quarter — the page you take into the board meeting.

[1] Board of Governors of the Federal Reserve System, Regulation II — Average Debit Card Interchange Fee by Payment Card Network, 2024 data, exempt issuers: dual-message $0.61 per transaction (1.41% of value), single-message $0.26 (0.67%). Category averages, never a given transaction. [2] 2025 PULSE Debit Issuer Study (2024 data), p.7: cards issued to 81.3% of DDA holders; 66% of those cards used for a purchase in a given month; 31.2 POS purchases per active cardholder per month. Industry study across issuer sizes.