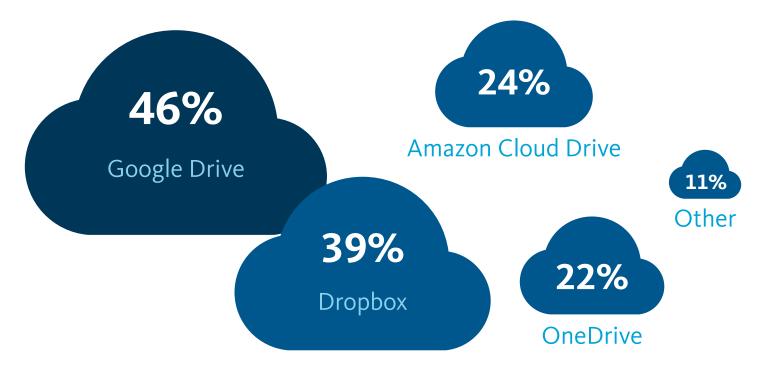


U.S. Consumers Embrace the Cloud for Bills and Statements

What Cloud channels are most popular among consumers?



GOOGLE DRIVE LEADS THE PACK

What are the top 3 reasons consumers use the Cloud?



THE CLOUD MAKES LIFE EASIER

location to access all of their bills and statements?

How many consumers would prefer to visit one digital

87% visit up to 10 different websites

How many different websites do consumers visit to

review their statements and pay their bills?



What types of bills and statements

32% Tax Records 21% Medical/Health Records 29% Monthly bills **16%** Investment Documents

are consumers storing in the Cloud?



58%

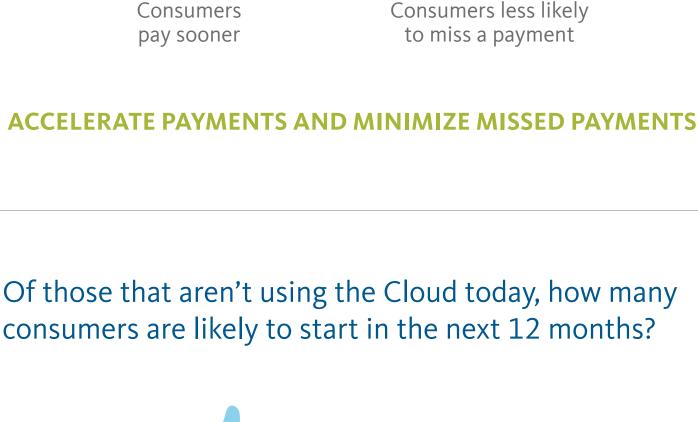
(utilities, telecom, etc.)

33% Financial Documents

49%

28% Insurance Documents

What are the effects of the Cloud on payments?



CLOUD CONTINUES TO GROW IN POPULARITY AND USAGE

How is the Cloud growing?

2016

150B

2015





2017