

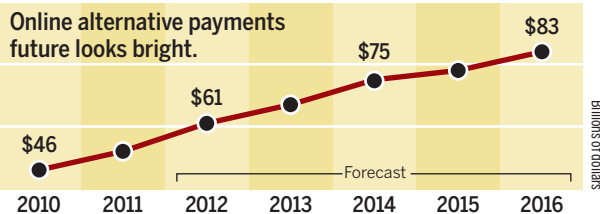
Strategic Insights into Customer Transactions

Leading financial institutions, credit unions, payment companies, government, and technology vendors rely on Javelin to successfully inform their business initiatives. Our analysts provide in-depth insights and research in four practice areas:



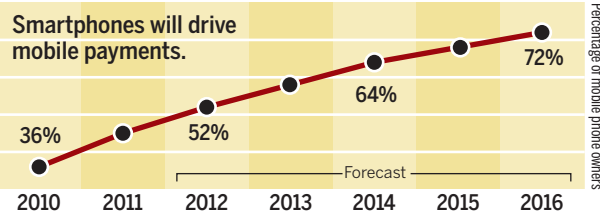
PAYMENTS

Online alternative payments future looks bright.



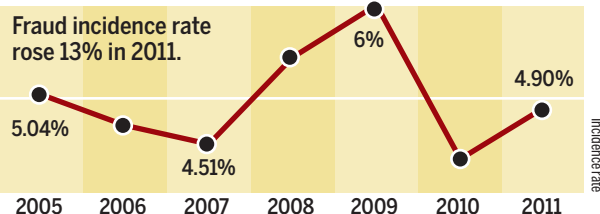
MOBILE

Smartphones will drive mobile payments.



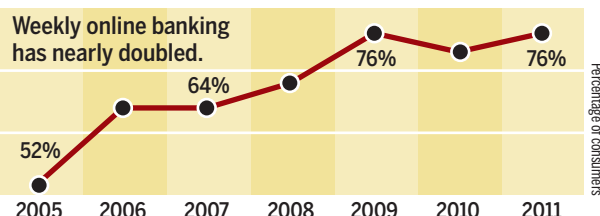
SECURITY, RISK AND FRAUD

Fraud incidence rate rose 13% in 2011.



MULTICHANNEL FINANCIAL SERVICES

Weekly online banking has nearly doubled.



Javelin Strategy & Research provides strategic insights into customer transactions, increasing sustainable profits for financial institutions, government, payments companies, merchants and other technology providers. Javelin's independent insights result from a uniquely rigorous three-dimensional research process that assesses customers, providers, and the transactions ecosystem.

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