

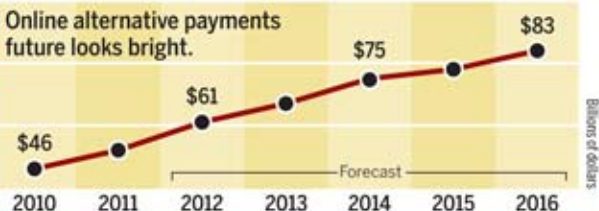
# Strategic Insights into Customer Transactions

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:



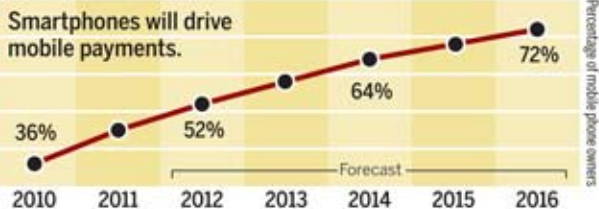
## PAYMENTS

Online alternative payments future looks bright.



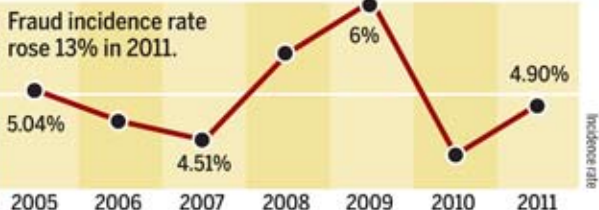
## MOBILE

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.

