



NEWS RELEASE

Mastercard SpendingPulse: U.S. retail sales grew 5.4%* year-over-year in September

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PURCHASE, N.Y.--(BUSINESS WIRE)-- Total retail sales have been growing every month, year-over-year, since September 2020 as consumer spending shows positive signs of recovery heading into the highly anticipated holiday season. According to **Mastercard SpendingPulse™**, U.S. retail sales excluding automotive and gasoline increased 5.4% year-over-year in September and increased +11.5% compared to September 2019. E-commerce sales continue to grow even as consumers return to physical stores—+11.5% YOY/ +72.4% YO2Y—reflecting the ongoing demand for the convenience of digital commerce. Mastercard SpendingPulse measures in-store and online retail sales across all forms of payment.

This press release features multimedia. View the full release here:

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(Graphic: Business Wire)

Specifically, discretionary spending is seeing strong growth. Restaurants, Department Stores, Apparel, and Jewelry sectors are up as consumers increasingly venture out to refresh their looks for events, occasions and vacations.

*excluding auto and gas

About Mastercard SpendingPulse

Mastercard SpendingPulse™ reports on national retail sales across all payment types in select markets around the world. The findings are based on aggregate sales activity in the Mastercard payments network, coupled with survey-

based estimates for certain other payment forms, such as cash and check. As such, SpendingPulse™ insights do not in any way contain, reflect or relate to actual Mastercard operational or financial performance, or specific payment-card-issuer data. Mastercard SpendingPulse defines “U.S. retail sales” as sales at retailers and food services merchants of all sizes. Sales activity within the services sector (for example, travel services such as airlines and lodging) are not included.

About Mastercard (NYSE: MA)

Mastercard is a global technology company in the payments industry. Our mission is to connect and power an inclusive, digital economy that benefits everyone, everywhere by making transactions safe, simple, smart and accessible. Using secure data and networks, partnerships and passion, our innovations and solutions help individuals, financial institutions, governments and businesses realize their greatest potential. Our decency quotient, or DQ, drives our culture and everything we do inside and outside of our company. With connections across more than 210 countries and territories, we are building a sustainable world that unlocks priceless possibilities for all.

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