

Cashcard Retail Activity Index August 2006

Sydney, 7 September 2006

Results from today's Cashcard Retail Activity Index reported Seasonally Adjusted consumer spending levels of \$18.2 billion for the month, an increase of only 0.1% (adjusted) from July spending levels.

The Trend estimate rose 0.5% in August following 0.5% increases in both June and July.

Raw spending levels reached the \$18.0 billion mark for the fourth consecutive month. This was a 0.4% increase from July to August and follows an increase of 2.7% and 0.1% in July and June respectively for unadjusted consumer retail spending.

For First Data International's Managing Director for Australia, New Zealand and South Asia, Greg Nash it was business as usual for the month.

"The data for August did not produce any standout retail spending results, nor did we see any spending spikes courtesy of the impending Father's Day celebration," said Mr. Nash.

"This may possibly be attributed to last minute spending in early September or else consumers may be following a simpler celebration pattern for the day. Possibly Dad will just be taken out for lunch and smaller gifts are the norm. There were certainly no stand out days attributable to Father's Day sales campaigns."

The lack of consumer spending highlights for the month is also no surprise for the Australian Retailers Association spokesperson, Duncan Shaw.

"Food and department store sales continue to be performing well," he said.

"However retailers that are performing well are continuing to remain focused on what the consumer wants. They have carefully identified the market segment that they would like to operate within and are meeting ongoing consumer demands on pricing and value. Consumers we believe will spend a little more for additional features but won't spend indiscriminately. Consumers really do drive the market today," Shaw concluded.

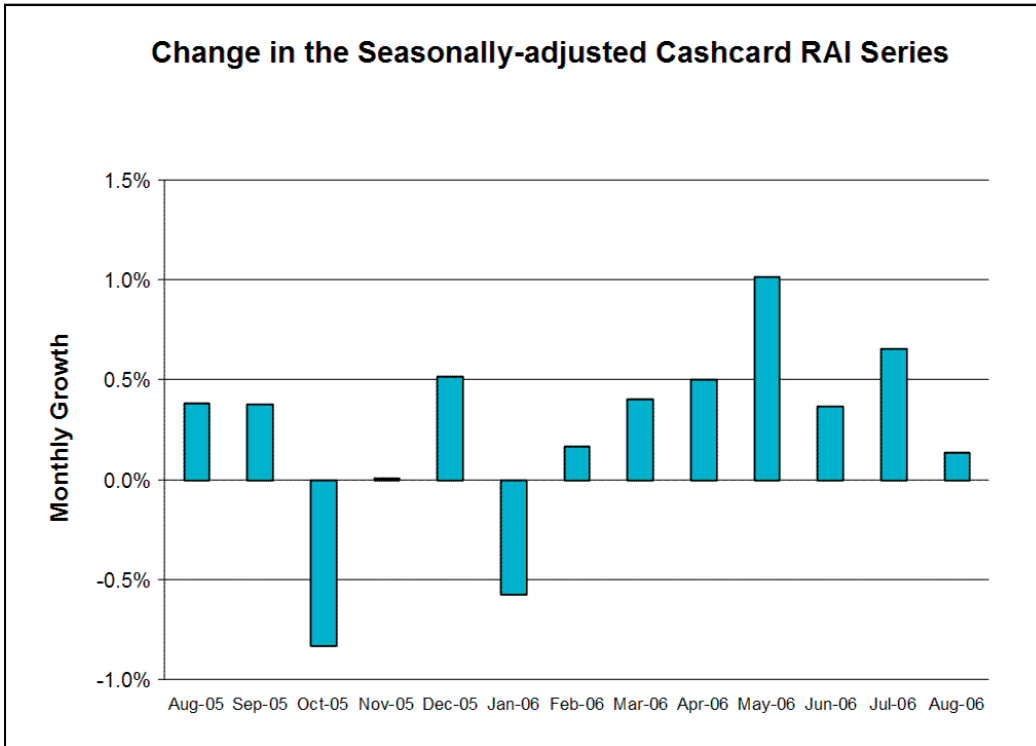
The Cashcard Retail Activity Index is based on EFTPOS activity, the dollar value estimate for all transactions (cash, EFTPOS, credit cards and cheques). The monthly estimate is calculated using only EFTPOS transaction data processed by Cashcard, and modelling the relationship of EFTPOS transactions to all transactions.

The Cashcard Retail Activity Index is the most up to date indicator of Australia's retail spending and is independently prepared by PriceWaterhouseCoopers.

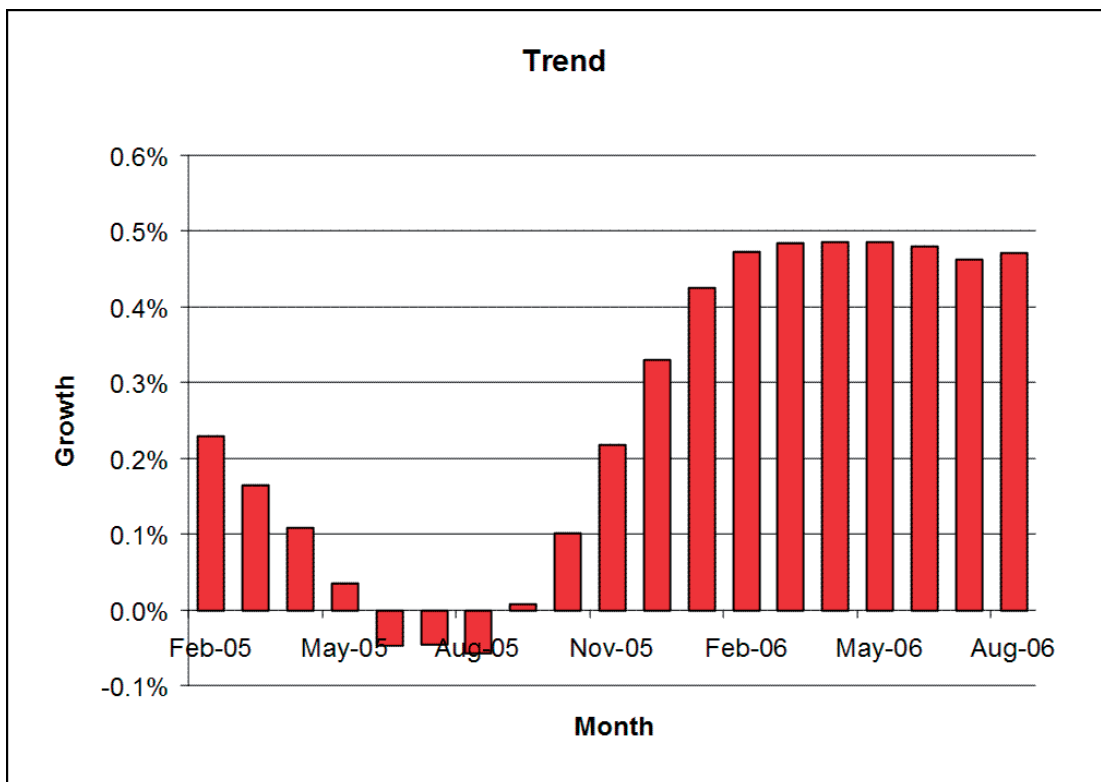
The next edition of the Index (September 2006) will be released Thursday 5th October, 2006.

For full reports of the Cashcard RAI please visit www.cashcard.com.au/News.htm.

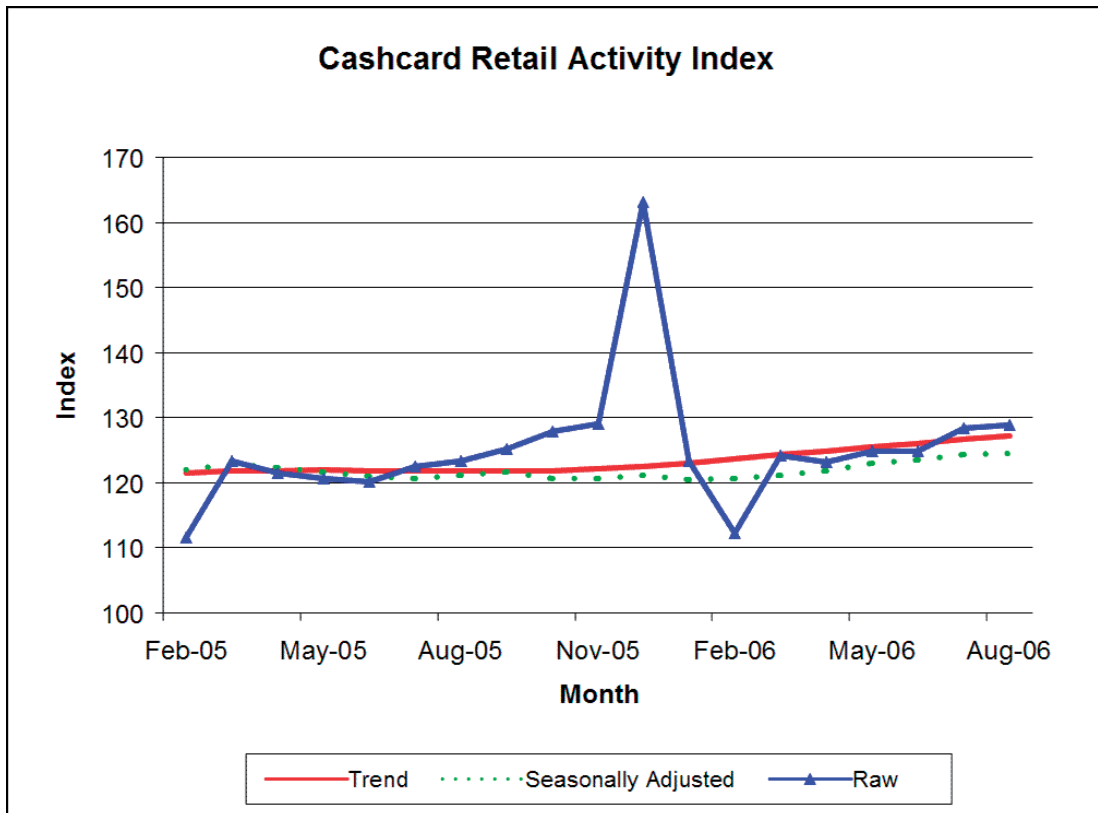
Change in the Seasonally-adjusted Cashcard RAI Series



Trend Graph



Cashcard Retail Activity Index



Current Index

Index for August 2006

	Retail Trade Estimate Aug 2006 \$ billions	Index at Aug 2006	Jul 2006 to Aug 2006 % change	Aug 2005 to Aug 2006 % change
Trend	18.2	127.3	0.5	4.5
Seasonally Adjusted	18.2	124.5	0.1	2.8
Raw	18.0	128.9	0.4	4.5

Key Statistics

- We have revised our trend for August 05 onwards, to reflect the continued positive growth in retail trade since then. The trend estimate for the Cashcard Retail Activity Index rose 0.5% in August following 0.5% rises in June and July.
- We have also revised the Seasonally Adjusted index for April 06 onwards. The estimate increased 0.1% in August following increases of 0.7% in July and 0.4% in June.
- There was a 0.4% increase in the Raw Index in August which follows an increase of 2.7% in July and 0.1% in June.

Historic Indices

	Trend	Seasonally Adjusted	Raw		Trend	Seasonally Adjusted	Raw
	<i>Index</i>				<i>Monthly change %</i>		
2005				2005			
August	121.8	121.1	123.3	August	-0.1	0.4	0.7
September	121.8	121.6	125.2	September	0.0	0.4	1.5
October	121.9	120.6	127.9	October	0.1	-0.8	2.2
November	122.1	120.6	129.0	November	0.2	0.0	0.9
December	122.6	121.2	163.1	December	0.3	0.5	26.4
2006				2006			
January	123.1	120.5	123.4	January	0.4	-0.6	-24.3
February	123.7	120.7	112.2	February	0.5	0.2	-9.0
March	124.3	121.2	124.1	March	0.5	0.4	10.6
April	124.9	121.8	123.2	April	0.5	0.5	-0.7
May	125.5	123.0	124.8	May	0.5	1.0	1.3
June	126.1	123.3	124.9	June	0.5	0.4	0.1
July	126.7	124.3	128.3	July	0.5	0.7	2.7
August	127.3	124.5	128.9	August	0.5	0.1	0.4

Note to Editors

Revisions have been made to the Seasonally Adjusted and Trend historical RAI series. PwC plan to implement monthly revisions to both the Seasonally Adjusted and Trend estimates to accommodate sensitivity of the X12-ARIMA time series model to the latest data point. The latest 3 months of Seasonally Adjusted index and 12 months of the Trend index will be revised with each monthly release of the Cashcard Retail Activity Index. This methodology is aligned with the practice of historical revisions employed by the ABS for the Seasonally Adjusted and Trend estimates of the Australian Retail Trade Index, and will alleviate the need for ad hoc adjustments.

The main impact this month is an overall increase in the historic Trend index since August 2006, reflecting continued positive retail growth over the past year.

About Cashcard

Cashcard is a member of the First Data Group which is Australia's largest and independent payments services provider.

About First Data

First Data Corp. (NYSE: FDC) is a leading provider of electronic commerce and payment solutions for businesses and consumers worldwide. Serving 4.6 million merchant locations, 1,600 card issuers and millions of consumers, First Data powers the global economy by making it easy, fast and secure for people and businesses around the world to buy goods and services using virtually any form of payment. The company's portfolio of services and solutions includes credit, debit, private-label, gift and other prepaid card issuing and merchant transaction processing services; money transfer services; money orders; fraud protection and authentication solutions; check guarantee and verification services through TeleCheck; as well as Internet commerce and mobile solutions. Western Union, Vigo and Orlandi Valuta together make up one of the world's largest money transfer networks with over 270,000 Agent locations in more than 200 countries and territories. The company's STAR Network offers PIN-secured debit acceptance at 1.9 million ATM and retail locations. For more information, visit www.firstdata.com.

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