



## The Benefits of Paper Receipts

*"Would you like your receipt?"*

Consumer demand for paper receipts of transactions remains strong, especially in the digital age. Paper receipts provide an efficient and convenient way for consumers to document sales transactions while keeping their personal information secure. And after use, paper receipts are easily recycled at home or the office.

For retailers, paper receipt delivery systems are already in place and would not require the tedious and expensive task of installing new and secure electronic receipt technologies.

### **Retailer and consumer demand for paper receipts is strong.**

- Paper receipts remain the preferred choice by both retailers and consumers. In the U.S., annual demand for paper receipts to document purchases is approximately 180,000 tons.
- 78 percent of consumers keep hard copies of digital transactions as they believe this is the safest and most secure way to store their information.<sup>1</sup>
- 68 percent of consumers find it easier to track their expenses and manage their finances when they are printed on paper.<sup>2</sup>
- Paper receipts fulfill the needs of about 11 percent of Americans who lack access to or do not frequently use the internet.<sup>3</sup>
- Paper receipts fulfill California tax authorities' and the Internal Revenue Service requirements to validate business and travel expenses.
- 72 percent of consumers agree that claims about switching to digital to benefit the environment are made because the sender wants to save money.<sup>4</sup>

### **Paper receipts keep sensitive information secure.**

- Paper receipts overcome consumer concerns over privacy issues and the risk of fraud associated with electronic receipts.
- 76 percent of consumers are concerned that their electronically-held personal information is at risk of being hacked, stolen, lost or damaged.<sup>5</sup>

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<sup>1</sup> AF&PA 2017 Statistics

<sup>2</sup> Ibid

<sup>3</sup> Pew Research Center

<sup>4</sup> Print and Paper in a Digital World, An International Survey of Consumer Preferences, Attitudes and Trust

<sup>5</sup> Ibid

- Paper receipts cannot be hacked, changed, get viruses, spontaneously fail, or require backup – all of which can occur with electronic records.
- Small retailers and mom and pop shops will likely have minimal fraud protection systems in place, putting their customers' information at risk.
- The risk of identity theft is high in systems that store customer data, even in some of the largest and most secure operations.

**Paper receipts enable immediate access to information.**

- For some older, disabled or lower-income consumers, paper documents are not just an option, but a necessity. Those who are not tech-savvy, have difficulty using a computer or have no internet access at home find paper documentation essential:
  - More than 30 percent of Americans don't have internet access at home.<sup>6</sup>
  - 45 percent of seniors do not own a computer.<sup>7</sup>
- Maintaining the data on home computers and printing the receipts when necessary are additional costs that would be borne by the consumer.
- Storing paper records eliminates the need for devices to retrieve information and the risk of future media compatibility

**Paper receipts are safe for consumers and point-of-sale personnel to handle.**

- U.S. producers do not use BPA in receipt paper, and the major importers do not import papers that use BPA coatings.
- Concerns about chemicals such as BPA in consumer products can be addressed through two California regulatory programs: Proposition 65 and the Safer Consumer Products program.
- Proposition 65 requires warning notices to consumers for reproductive or developmental toxicity above extremely protective safe harbor levels (one thousand times below the No Observed Adverse Effect Level in scientific literature)—even for receipt papers coated with BPA, the literature supports that exposure is within this very protective threshold and warnings are not required.

**Paper is a sustainable choice.**

- Receipt paper is made from a renewable source: trees.
- Because of the sustainability commitment of the paper industry, more trees are planted each year than are harvested.
- Well-managed forests provide a multitude of environmental, social, and economic benefits to thousands of American communities. Forests also help to mitigate climate change due to carbon sequestration and promote biodiversity.

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<sup>6</sup> Pew Research Center

<sup>7</sup> Coalition for Paper Options

**Paper receipts are recyclable.**

- Once collected, used paper receipts are routinely processed as part of the Mixed Paper or Sorted Office Paper recovery system, which are recycled to make new paper products.
- There is no technical limitation to recycling receipt paper.
- The U.S. paper recovery rate reached 65.8 percent in 2017.
  - Paper receipts represent a tiny fraction of the U.S. recovered paper stream.
  - If 100 percent of used paper receipts were recovered for recycling, they would represent 0.5 percent of all paper recovered in the U.S. in 2017.<sup>8</sup>

**Multiple types of receipt papers are available to retailers and consumers.**

- Receipt paper producers and distributors currently offer a range of choices, including phenol-free and I A (BPA)-free options.

***The proof of purchase choice (paper or electronic receipt) should not be limited by legislation requiring customers to share their personally identifiable information as a condition of completing their purchase.***

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<sup>8</sup> AF&PA Fiber Consumption Report, p. 22