

Networks, Processors, and Issuers Payments Surveys (NPIPS)



Survey Period:
Calendar Year 2016

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General Instructions

About the surveys

The Federal Reserve *2017 Networks, Processors, and Issuers Payments Surveys (NPIPS)* collects the number and dollar value of different types of **domestic and cross-border** electronic payment transactions and related information including fraud originated from **U.S.-domiciled accounts** during the **calendar year 2016**, and made by ACH, credit card, debit card, or prepaid card. Data from your response will contribute to estimates of the national aggregate number and value of electronic payments made by these transaction methods. The Federal Reserve will compare the results from this 2017 study to those of previous triennial studies conducted from 2001 to 2016.

Confidentiality

Any information you provide for this survey is strictly confidential. Individual responses to the survey will not be shared with the public or the industry.

Your participation

To achieve the most reliable results, it is important that you respond completely and accurately.

Please leave no survey item blank.

There are **three possible ways** to respond to a survey item that requests a numeric value:

1. If your organization has volume for the item requested and the volume is known or can be accurately estimated, **please enter the amount. (Enter “0” if the amount equals zero.)**
2. If your organization has volume for the item requested but the volume is unknown, nonzero, and cannot be accurately estimated, **please enter “NR” (not reported). (Do not enter “0” if the volume exists but the amount is unknown.)**
3. If your organization does not have volume for the item requested (i.e., the item requested does not apply to your institution), **please enter “0”.**

Definitions and examples

Definitions and examples can be found in the glossary. Please visit the following website to download a PDF copy of the glossary

<http://www.frbnpips.net/forms.html>

If for any reason you cannot provide complete data, or if you have any questions or concerns, please contact: ebachelder@frbnpips.net or call Blueflame Consulting at (781) 662-8584.

General-Purpose Credit Card Network Payment Survey

Include: All types of network transactions initiated by the acquirer and made with U.S. general-purpose credit (including charge) cards issued on U.S.-domiciled accounts carrying your organization's network brand. Include both domestic and cross-border transactions made with those cards, except for items 20 and 22 which cover non-U.S. cards transactions made to U.S. merchants/payees.

Do not include: Debit card, prepaid card, or non-network transactions (e.g., convenience checks and balance transfers). Do not include transactions originated from foreign accounts (except for items 20 and 22).

Calendar year 2016 general-purpose credit card transactions	Number	Value (\$)
1. Total transactions		
1a. Less: Denials (authorization declined)		
2. Total authorized transactions = 1 - 1a		
2a. Less: Pre-authorization only (authorized but not settled)		
3. Net, authorized & settled transactions = 2 - 2a		
3a. Less: Cash advances		
3b. Less: Adjustments and returns = 3b.1 + 3b.2		
3b.1. Chargebacks (issuer initiated)		
3b.2. Other adjustments and returns (acquirer initiated)		
4. Net, purchase transactions = 3 - 3a - 3b		

General-Purpose Credit Card Network Payment Survey

Preferred basis for reporting payment transactions

- 2. Total authorized transactions
- 3. Net, authorized & settled transactions
- 4. Net, purchase transactions

5. Among the different subtotals of payment transactions listed above, which would you prefer to use to report more detailed allocations of payment transactions below? If possible, please use 3. *Net, authorized & settled transactions* (the default selection).

Payment transaction type

6. [your selection of payment transaction type above] = 6a + 6b

6a. Person-present/merchant point-of-sale transactions = 6a.1 + 6a.2

Transactions for which the card user is present, including card-present transactions and mobile transactions at the point of sale. Also include card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include remote transactions classified as card-present solely because of the level of authentication.

6a.1. Chip

6a.2. No Chip (magnetic stripe/key entered/other)

6b. Remote transactions (person not at merchant location) = 6b.1 + 6b.2 + 6b.3 + 6b.4

Transactions for which the card user is not physically present at a merchant location. Typically, these include card-not-present transactions. Also include any remote transactions classified as card-present solely because of the level of authentication.

6b.1. Mail-order/telephone-order transactions

6b.2. Internet purchase transactions (E-commerce)

6b.3. Recurring/installment transactions

Payments of bills or invoices, often on a prearranged basis, based on an ongoing customer relationship. Also include payments made on an installment basis.

6b.4. Other/unknown

7. [your selection of payment transaction type above] (repeat item 6) = 7a + 7b

7a. Transactions initiated with a mobile device

7b. Transactions not initiated with a mobile device

8. Person-present/merchant point-of-sale transactions (repeat item 6a) = 8a + 8b + 8c + 8d + 8e

8a. Two-factor
e.g., EMV card

8b. PIN only

8c. Signature only

8d. Authentication not required
e.g., low dollar value PIN-less, no signature

8e. Other/unknown
Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.

Number **Value (\$)**

General-Purpose Credit Card Network Payment Survey

Number **Value (\$)**

9. Remote transactions (person not at merchant location)
(repeat item 6b) = 9a + 9b + 9c

9a. Two-factor authentications
e.g., 3-D Secure

9b. Other cardholder-provided authentication/identification information
e.g., CVV, expiry date, customer billing address, email, one-time code

9c. Other/unknown
Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication

10. Transactions initiated with a mobile device (repeat item 7a)
= 10a + 10b + 10c + 10d

10a. Person-present using an NFC contactless chip in a mobile device
e.g., Secure Element, Host Card Emulation

10b. Person-present scanning a coded image displayed on a mobile device
e.g., bar code, QR code

10c. Person-present using another proximity system
e.g., MST

10d. Remote online using a mobile device
e.g., in-app, fingerprint swipe

Fraudulent transactions

Preferred basis for reporting fraudulent transactions

11. Some organizations may track fraudulent transactions differently than payment transactions. On which basis would you prefer to report fraudulent transactions below? If possible, please use 3. *Net, authorized & settled transactions* (the default selection).

- 2. Total authorized transactions**
- 3. Net, authorized & settled transactions**
- 4. Net, purchase transactions**

Number **Value (\$)**

12. Total fraudulent transactions (based on [your selection of fraudulent transaction type above])
= 12a + 12b + 12c + 12d + 12e + 12f

12a. Lost or stolen card

12b. Card issued but not received

12c. Fraudulent application (account issued to someone using a fake identity)

12d. Counterfeit card (card-present/stolen card data)

12e. Fraudulent use of account number (card-not-present/stolen card data)

12f. Other (including account takeover)

General-Purpose Credit Card Network Payment Survey

Number **Value (\$)**

17. Fraudulent transactions initiated with a mobile device (repeat item 14a) = 17a + 17b + 17c + 17d

17a. Person-present using an NFC contactless chip in a mobile device
e.g., Secure Element, Host Card Emulation

17b. Person-present scanning a coded image displayed on a mobile device
e.g., bar code, QR code

17c. Person-present using another proximity system
e.g., MST

17d. Remote online using a mobile device
e.g., in-app, fingerprint swipe

Number	Value (\$)

Transactions by consumer or business/government

Number **Value (\$)**

18. [your selection of payment transaction type above] (repeat item 6) = 18a + 18b

18a. Consumer transactions
Transactions on consumer cards.

18b. Business/government transactions
Transactions on business/government cards. Include corporate charge, small business, commercial travel/entertainment, procurement, and fleet cards. Also include cards issued to employees and sponsored by the employer.

Number	Value (\$)

Transactions by payee location

Number **Value (\$)**

19. [your selection of payment transaction type above] (repeat item 6) = 19a + 19b

19a. Domestic transactions with U.S. cards (merchants/payees within the U.S.)

19b. Cross-border transactions with U.S. cards (merchants/payees outside the U.S.)

20. Cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)

Number	Value (\$)

Fraudulent transactions by payee location

Number **Value (\$)**

21. Total fraudulent transactions (repeat item 12) = 21a + 21b

21a. Fraudulent domestic transactions with U.S. cards (merchant/payees within the U.S.)

21b. Fraudulent cross-border transactions with U.S. cards (merchants/payees outside the U.S.)

22. Fraudulent cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)

Number	Value (\$)

General-Purpose Credit Card Network Payment Survey

Transaction value distribution	Number	Value (\$)
23. [your selection of payment transaction type above] (repeat item 6) = 23a + 23b + 23c + 23d + 23e + 23f + 23g + 23h + 23i		
23a. Transactions with less than \$5.00 in total value		
23b. Transactions with \$5.00 to \$9.99 in total value		
23c. Transactions with \$10.00 to \$14.99 in total value		
23d. Transactions with \$15.00 to \$24.99 in total value		
23e. Transactions with \$25.00 to \$49.99 in total value		
23f. Transactions with \$50.00 to \$99.99 in total value		
23g. Transactions with \$100.00 to \$499.99 in total value		
23h. Transactions with \$500.00 to \$999.99 in total value		
23i. Transactions with \$1,000.00 or greater in total value		

Number of cards outstanding	Active cards	Total cards
24. Number of active and total general-purpose credit or charge cards outstanding as of December 31, 2016 = 24a + 24b		
24a. Consumer cards		
24b. Business/government cards		

Comments:

Private-Label Credit Card Merchant Issuer Payment Survey

7. Among the different subtotals of payment transactions listed above, which would you prefer to use to report more detailed allocations of payment transactions below? If possible, please use 5. *Net, authorized & settled transactions* (the default selection).

Preferred basis for reporting payment transactions

- 4. Total authorized transactions
- 5. Net, authorized & settled transactions
- 6. Net, purchase transactions

Payment transaction type

8. [your selection of payment transaction type above] = 8a + 8b

8a. Person-present/merchant point-of-sale transactions = 8a.1 + 8a.2

Transactions for which the card user is present, including card-present transactions and mobile transactions at the point of sale. Also include card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include remote transactions classified as card-present solely because of the level of authentication.

8a.1. Chip

8a.2. No chip (magnetic stripe/key entered/other)

8b. Remote transactions (person not at merchant location)

Transactions for which the card user is not physically present at a merchant location. Typically, these include card-not-present transactions. Also include any remote transactions classified as card-present solely because of the level of authentication.

9. [your selection of payment transaction type above] (repeat item 8) = 9a + 9b

9a. Transactions initiated with a mobile device

9b. Transactions not initiated with a mobile device

Number **Value (\$)**

Fraudulent transactions

10. Some organizations may track fraudulent transactions differently than payment transactions. On which basis would you prefer to report fraudulent transactions below? If possible, please use 5. *Net, authorized & settled transactions* (the default selection).

Preferred basis for reporting fraudulent transactions

- 4. Total authorized transactions
- 5. Net, authorized & settled transactions
- 6. Net, purchase transactions

11. Total fraudulent transactions (based on [your selection of fraudulent transaction type above]) = 11a + 11b + 11c + 11d + 11e + 11f

11a. Lost or stolen card

11b. Card issued but not received

11c. Fraudulent application (account issued to someone using a fake identity)

11d. Counterfeit card (card-present/stolen card data)

11e. Fraudulent use of account number (card-not-present/stolen card data)

11f. Other (including account takeover)

Number **Value (\$)**

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Private-Label Credit Card Merchant Issuer Payment Survey

	Number	Value (\$)
12. Total fraudulent transactions (repeat item 11) = 12a + 12b		
12a. Fraudulent person-present/merchant point-of-sale transactions = 12a.1 + 12a.2		
12a.1. Chip		
12a.2. No chip (magnetic stripe/key entered/other)		
12b. Fraudulent remote transactions (person not at merchant location)		
13. Total fraudulent transactions (repeat item 11) = 13a + 13b		
13a. Fraudulent transactions initiated with a mobile device		
13b. Fraudulent transactions not initiated with a mobile device		

Transactions by consumer or business/government		Number	Value (\$)
14. [your selection of payment transaction type above] (repeat item 8) = 14a + 14b			
14a. Consumer transactions <i>Transactions on consumer cards.</i>			
14b. Business/government transactions <i>Transactions on business/government cards. Include corporate charge, small business, commercial travel/entertainment, procurement, fleet and other business cards.</i>			

Transaction value distribution		Number	Value (\$)
15. [your selection of payment transaction type above] (repeat item 8) = 15a + 15b + 15c + 15d + 15e + 15f + 15g + 15h + 15i			
15a. Transactions with less than \$5.00 in total value			
15b. Transactions with \$5.00 to \$9.99 in total value			
15c. Transactions with \$10.00 to \$14.99 in total value			
15d. Transactions with \$15.00 to \$24.99 in total value			
15e. Transactions with \$25.00 to \$49.99 in total value			
15f. Transactions with \$50.00 to \$99.99 in total value			
15g. Transactions with \$100.00 to \$499.99 in total value			
15h. Transactions with \$500.00 to \$999.99 in total value			
15i. Transactions with \$1,000.00 or greater in total value			

Private-Label Credit Card Merchant Issuer Payment Survey

Number of cards outstanding

Active cards

Total cards

16. Number of active and total private-label credit or charge cards outstanding as of December 31, 2016 = 16a + 16b

16a. Consumer cards

16b. Business/government cards

Active cards	Total cards

Comments:

Private-Label Credit Card Processor Payment Survey

6. Among the different subtotals of payment transactions listed above, which would you prefer to use to report more detailed allocations of payment transactions below? If possible, please use 4. *Net, authorized & settled transactions* (the default selection).

Preferred basis for reporting payment transactions

- 3. Total authorized transactions
- 4. Net, authorized & settled transactions
- 5. Net, purchase transactions

Payment transaction type

7. [your selection of payment transaction type above] = 7a + 7b

7a. Person-present/merchant point-of-sale transactions

Transactions for which the card user is present, including card-present transactions and mobile transactions at the point of sale. Also include card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include remote transactions classified as card-present solely because of the level of authentication.

7a.1. Chip

7a.2. No chip (magnetic stripe/key entered/other)

7b. Remote transaction (person not at merchant location)

Transactions for which the card user is not physically present at a merchant location. Typically, these include card-not-present transactions. Also include any remote transactions classified as card-present solely because of the level of authentication.

8. [your selection of payment transaction type above] (repeat item 7) = 8a + 8b

8a. Transactions initiated with a mobile device

8b. Transactions not initiated with a mobile device

Number Value (\$)

Fraudulent transactions

9. Some organizations may track fraudulent transactions differently than payment transactions. On which basis would you prefer to report fraudulent transactions below? If possible, please use 4. *Net, authorized & settled transactions* (the default selection).

Preferred basis for reporting fraudulent transactions

- 3. Total authorized transactions
- 4. Net, authorized & settled transactions
- 5. Net, purchase transactions

10. Total fraudulent transactions (based on [your selection of fraudulent transaction type above]) = 10a + 10b + 10c + 10d + 10e + 10f

10a. Lost or stolen card

10b. Card issued but not received

10c. Fraudulent application (account issued to someone using a fake identity)

10d. Counterfeit card (card-present/stolen card data)

10e. Fraudulent use of account number (card-not-present/stolen card data)

10f. Other (including account takeover)

Number Value (\$)

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Private-Label Credit Card Processor Payment Survey

Number Value (\$)

11. Total fraudulent transactions (repeat item 10) = 11a + 11b

11a. Fraudulent person-present/merchant point-of-sale transactions = 11a.1 + 11a.2

11a.1. Chip

11a.2. No chip (magnetic stripe/key entered/other)

11b. Fraudulent remote transactions (person not at merchant location)

12. Total fraudulent transactions (repeat item 10) = 12a + 12b

12a. Fraudulent transactions initiated with a mobile device

12b. Fraudulent transactions not initiated with a mobile device

Transactions by consumer or business/government

Number Value (\$)

13. [your selection of payment transaction type above] (repeat item 7) = 13a + 13b

13a. Consumer transactions

Transactions on consumer cards.

13b. Business/government transactions

Transactions on business/government cards. Include corporate charge, small business, commercial travel/entertainment, procurement, fleet and other business cards.

Transaction value distribution

Number Value (\$)

14. [your selection of payment transaction type above] (repeat item 7) = 14a + 14b + 14c + 14d + 14e + 14f + 14g + 14h + 14i

14a. Transactions with less than \$5.00 in total value

14b. Transactions with \$5.00 to \$9.99 in total value

14c. Transactions with \$10.00 to \$14.99 in total value

14d. Transactions with \$15.00 to \$24.99 in total value

14e. Transactions with \$25.00 to \$49.99 in total value

14f. Transactions with \$50.00 to \$99.99 in total value

14g. Transactions with \$100.00 to \$499.99 in total value

14h. Transactions with \$500.00 to \$999.99 in total value

14i. Transactions with \$1,000.00 or greater in total value

Private-Label Credit Card Processor Payment Survey

Number of cards outstanding

Active cards

Total cards

15. Number of active and total private-label credit or charge cards outstanding as of December 31, 2016 = 15a + 15b

15a. Consumer cards

15b. Business/government cards

Comments:

General-Purpose Debit Card Network Payment Survey

Include: All types of network transactions initiated by the acquirer and made with U.S. general-purpose debit cards issued on U.S.-domiciled accounts carrying your organization's network brand. Include both domestic and cross-border transactions made with those cards, except for questions 20 and 22 which cover non-U.S. cards transactions made to U.S. merchants/payees.

Do not include: Credit card, prepaid card, or non-network transactions. Do not include transactions originated from foreign accounts (except for questions 20 and 22).

Calendar year 2016 debit card transactions	Number	Value (\$)
1. Total transactions <i>Do not include electronic benefits transfer (EBT) card or ATM transactions.</i>		
1a. Less: Denials (authorization declined)		
2. Total authorized transactions <i>= 1 - 1a</i>		
2a. Less: Pre-authorization only (authorized but not settled)		
3. Net, authorized & settled transactions <i>= 2 - 2a</i>		
3a. Less: Cash-back at the point of sale		
3b. Less: Adjustments and returns <i>= 3b.1 + 3b.2</i>		
3b.1. Chargebacks (issuer initiated)		
3b.2. Other adjustments and returns (acquirer initiated)		
4. Net, purchase transactions <i>= 3 - 3b for Number, = 3 - 3a - 3b for Value</i> <i>A point of sale (POS) purchase transaction with cash back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the dollar value amount of the cash-back transactions.</i>		

General-Purpose Debit Card Network Payment Survey

Preferred basis for reporting payment transactions

- 2. Total authorized transactions
- 3. Net, authorized & settled transactions
- 4. Net, purchase transactions

5. Among the different subtotals of payment transactions listed above, which would you prefer to use to report more detailed allocations of payment transactions below? If possible, please use 3. *Net, authorized & settled transactions* (the default selection).

Payment transaction type

6. [your selection of payment transaction type above] = 6a + 6b

6a. Person-present/merchant point-of-sale transactions = 6a.1 + 6a.2

Transactions for which the card user is present, including card-present transactions and mobile transactions at the point of sale. Also include card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include remote transactions classified as card-present solely because of the level of authentication.

6a.1. Chip

6a.2. No chip (magnetic stripe/key entered/other)

6b. Remote transactions (person not at merchant location) = 6b.1 + 6b.2 + 6b.3 + 6b.4

Transactions for which the card user is not physically present at a merchant location. Typically, these include card-not-present transactions. Also include any remote transactions classified as card-present solely because of the level of authentication.

6b.1. Mail-order/telephone-order transactions

6b.2. Internet purchase transactions (E-commerce)

6b.3. Recurring/installment transactions

Payments of bills or invoices, often on a prearranged basis, based on an ongoing customer relationship. Also include payments made on an installment basis.

6b.4. Other/unknown

7. [your selection of payment transaction type above] (repeat item 6) = 7a + 7b

7a. Transactions initiated with a mobile device

7b. Transactions not initiated with a mobile device

8. Person-present/merchant point-of-sale transactions (repeat item 6a) = 8a + 8b + 8c + 8d + 8e

8a. Two-factor
e.g., EMV card

8b. PIN only

8c. Signature only

8d. Authentication not required
e.g., low dollar value PIN-less, no signature

8e. Other/unknown
Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.

Number Value (\$)

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General-Purpose Debit Card Network Payment Survey

Number **Value (\$)**

13. Total fraudulent transactions (repeat item 12) = 13a + 13b

13a. Fraudulent person-present/merchant point-of-sale transactions = 13a.1 + 13a.2

13a.1. Chip

13a.2. No chip (magnetic stripe/key entered/other)

13b. Fraudulent remote transactions (person not at merchant location) = 13b.1 + 13b.2 + 13b.3 + 13b.4

13b.1. Mail-order/telephone-order transactions

13b.2. Internet purchase transactions (E-commerce)

13b.3. Recurring/installment transactions

13b.4. Other/unknown

14. Total fraudulent transactions (repeat item 12) = 14a + 14b

14a. Fraudulent transactions initiated with a mobile device

14b. Fraudulent transactions not initiated with a mobile device

15. Fraudulent person-present/merchant point-of-sale transactions (repeat item 13a) = 15a + 15b + 15c + 15d + 15e

15a. Two-factor
e.g., EMV card

15b. PIN only

15c. Signature only

15d. Authentication not required
e.g., low dollar value PIN-less, no signature

15e. Other/unknown
Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.

16. Fraudulent remote transactions (person not at merchant location) (repeat item 13b) = 16a + 16b + 16c

16a. Two-factor authentication
e.g., 3-D Secure, PIN entry

16b. Other cardholder-provided authentication or identification method
e.g., CVV, expiry date, customer billing address, email, one-time code

16c. Other/unknown
Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.

	Number	Value (\$)
13. Total fraudulent transactions (repeat item 12) = 13a + 13b		
13a. Fraudulent person-present/merchant point-of-sale transactions = 13a.1 + 13a.2		
13a.1. Chip		
13a.2. No chip (magnetic stripe/key entered/other)		
13b. Fraudulent remote transactions (person not at merchant location) = 13b.1 + 13b.2 + 13b.3 + 13b.4		
13b.1. Mail-order/telephone-order transactions		
13b.2. Internet purchase transactions (E-commerce)		
13b.3. Recurring/installment transactions		
13b.4. Other/unknown		
14. Total fraudulent transactions (repeat item 12) = 14a + 14b		
14a. Fraudulent transactions initiated with a mobile device		
14b. Fraudulent transactions not initiated with a mobile device		
15. Fraudulent person-present/merchant point-of-sale transactions (repeat item 13a) = 15a + 15b + 15c + 15d + 15e		
15a. Two-factor <i>e.g., EMV card</i>		
15b. PIN only		
15c. Signature only		
15d. Authentication not required <i>e.g., low dollar value PIN-less, no signature</i>		
15e. Other/unknown <i>Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.</i>		
16. Fraudulent remote transactions (person not at merchant location) (repeat item 13b) = 16a + 16b + 16c		
16a. Two-factor authentication <i>e.g., 3-D Secure, PIN entry</i>		
16b. Other cardholder-provided authentication or identification method <i>e.g., CVV, expiry date, customer billing address, email, one-time code</i>		
16c. Other/unknown <i>Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.</i>		

General-Purpose Debit Card Network Payment Survey

Number **Value (\$)**

17. Fraudulent transactions initiated with a mobile device (repeat item 14a) = 17a + 17b + 17c + 17d

17a. Person-present using an NFC contactless chip in a mobile device

e.g., Secure Element, Host Card Emulation

17b. Person-present scanning a coded image displayed on a mobile device

e.g., bar code, QR code

17c. Person-present using another proximity system

e.g., MST

17d. Remote online using a mobile device

e.g., in-app, fingerprint swipe

Number	Value (\$)

Transactions by consumer or business/government

Number **Value (\$)**

18. [your selection of payment transaction type above] (repeat item 6) = 18a + 18b

18a. Consumer transactions

Transactions on consumer cards.

18b. Business/government transactions

Transactions on business/government cards. Include corporate, small business, commercial travel/entertainment, procurement, fleet cards. Also include cards issued to employees and sponsored by the employer.

Number	Value (\$)

Transactions by payee location

Number **Value (\$)**

19. [your selection of payment transaction type above] (repeat item 6) = 19a + 19b

19a. Domestic transactions with U.S. cards (merchants/payees within the U.S.)

19b. Cross-border transactions with U.S. cards (merchants/payees outside the U.S.)

20. Cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)

Number	Value (\$)

Fraudulent transactions by payee location

Number **Value (\$)**

21. Total fraudulent transactions (repeat item 12) = 21a + 21b

21a. Fraudulent domestic transactions with U.S. cards (merchants/payees within the U.S.)

21b. Fraudulent cross-border transactions with U.S. cards (merchants/payees outside the U.S.)

22. Fraudulent cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)

Number	Value (\$)

General-Purpose Debit Card Network Payment Survey

Transaction value distribution	Number	Value (\$)
23. [your selection of payment transaction type above] (repeat item 6) = 23a + 23b + 23c + 23d + 23e + 23f + 23g + 23h + 23i		
23a. Transactions with less than \$5.00 in total value		
23b. Transactions with \$5.00 to \$9.99 in total value		
23c. Transactions with \$10.00 to \$14.99 in total value		
23d. Transactions with \$15.00 to \$24.99 in total value		
23e. Transactions with \$25.00 to \$49.99 in total value		
23f. Transactions with \$50.00 to \$99.99 in total value		
23g. Transactions with \$100.00 to \$499.99 in total value		
23h. Transactions with \$500.00 to \$999.99 in total value		
23i. Transactions with \$1,000.00 or greater in total value		

Number of cards outstanding	Active cards	Total cards
24. Number of active and total debit cards outstanding as of December 31, 2016 = 24a + 24b		
24a. Consumer cards		
24b. Business/government cards		

Comments:

General-Purpose Prepaid Card Network Payment Survey

Include: All types of network transactions initiated by the acquirer and made with U.S. general-purpose prepaid cards issued on U.S.-domiciled accounts carrying your organization's network brand. Include both domestic and cross-border transactions made with those cards, except for questions 21 and 23 which cover non-U.S. cards transactions made to U.S. merchants/payees.

Do not include: Credit card, debit card, or non-network transactions. Also exclude private-label prepaid card transactions, non-prepaid debit card transactions, electronic benefits transfer (EBT) card transactions, and ATM cash withdrawal transactions. Do not include transactions originated from foreign accounts (except for questions 21 and 23).

Calendar year 2016 general-purpose prepaid card transactions	Number	Value (\$)
1. Total transactions <i>Do not include electronic benefits transfer (EBT) card or ATM transactions.</i>		
1a. Less: Denials (authorization declined)		
2. Total authorized transactions = 1 - 1a		
2a. Less: Pre-authorization only (authorized but not settled)		
3. Net, authorized & settled transactions = 2 - 2a		
3a. Less: Cash-back at the point of sale		
3b. Less: Adjustments and returns = 3b.1 + 3b.2		
3b.1. Chargebacks (issuer initiated)		
3b.2. Other adjustments and returns (acquirer initiated)		
4. Net, purchase transactions = 3 - 3b for Number, = 3 - 3a - 3b for Value <i>A point of sale (POS) purchase transaction with cash back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the dollar value amount of the cash-back transactions.</i>		

General-Purpose Prepaid Card Network Payment Survey

Preferred basis for reporting payment transactions

- 2. Total authorized transactions
- 3. Net, authorized & settled transactions
- 4. Net, purchase transactions

5. Among the different subtotals of payment transactions listed above, which would you prefer to use to report more detailed allocations of payment transactions below? If possible, please use 3. *Net, authorized & settled transactions* (the default selection).

Payment transaction type

Number **Value (\$)**

6. [your selection of payment transaction type above] = 6a + 6b

6a. Person-present/merchant point-of-sale transactions
= 6a.1 + 6a.2

Transactions for which the card user is present, including card-present transactions and mobile transactions at the point of sale. Also include card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include remote transactions classified as card-present solely because of the level of authentication.

6a.1. Chip

6a.2. No chip (magnetic stripe/key entered/other)

6b. Remote transactions (person not at merchant location)
= 6b.1 + 6b.2 + 6b.3 + 6b.4

Transactions for which the card user is not physically present at a merchant location. Typically, these include card-not-present transactions. Also include any remote transactions classified as card-present solely because of the level of authentication.

6b.1. Mail-order/telephone-order transactions

6b.2. Internet purchase transactions (E-commerce)

6b.3. Recurring/installment transactions

Payments of bills or invoices, often on a prearranged basis, based on an ongoing customer relationship. Also include payments made on an installment basis.

6b.4. Other/unknown

7. [your selection of payment transaction type above] (repeat item 6)
= 7a + 7b

7a. Transactions initiated with a mobile device

7b. Transactions not initiated with a mobile device

8. Person-present/merchant point-of-sale transactions
(repeat item 6a) = 8a + 8b + 8c + 8d + 8e

8a. Two-factor
e.g., EMV card

8b. PIN only

8c. Signature only

8d. Authentication not required
e.g., low dollar value PIN-less, no signature

8e. Other/unknown
Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.

General-Purpose Prepaid Card Network Payment Survey

Number **Value (\$)**

9. Remote transaction (person not at merchant location (repeat item 6b) = 9a + 9b + 9c

9a. Two-factor authentication
e.g., 3-D Secure, PIN entry

9b. Other cardholder-provided authentication/identification information
e.g., CVV, expiry date, customer billing address, email, one-time code

9c. Other/unknown
Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.

10. Transactions initiated with a mobile device (repeat item 7a) = 10a + 10b + 10c + 10d

10a. Person-present using an NFC contactless chip in a mobile device
e.g., Secure Element, Host Card Emulation

10b. Person-present scanning a coded image displayed on a mobile device
e.g., bar code, QR code

10c. Person-present using another proximity system
e.g., MST

10d. Remote online using a mobile device
e.g., in-app, fingerprint swipe

Fraudulent transactions

11. Some organizations may track fraudulent transactions differently than payment transactions. On which basis would you prefer to report fraudulent transactions below? If possible, please use 3. *Net, authorized & settled transactions* (the default selection).

Preferred basis for reporting fraudulent transactions

- 2. Total authorized transactions**
- 3. Net, authorized & settled transactions**
- 4. Net, purchase transactions**

Number **Value (\$)**

12. Total fraudulent transactions (based on [your selection of fraudulent transaction type above]) = 12a + 12b + 12c + 12d + 12e + 12f

12a. Lost or stolen card

12b. Card issued but not received

12c. Fraudulent application (account issued to someone using a fake identity)

12d. Counterfeit card (card-present/stolen card data)

12e. Fraudulent use of account number (card-not-present/stolen card data)

12f. Other (including account takeover)

General-Purpose Prepaid Card Network Payment Survey

	Number	Value (\$)
17. Fraudulent transactions initiated with a mobile device (repeat item 14a) = 17a + 17b + 17c + 17d		
17a. Person-present using an NFC contactless chip in a mobile device <i>e.g., Secure Element, Host Card Emulation</i>		
17b. Person-present scanning a coded image displayed on a mobile device <i>e.g., bar code, QR code</i>		
17c. Person-present using another proximity system <i>e.g., MST</i>		
17d. Remote online using a mobile device <i>e.g., in-app, fingerprint swipe</i>		
Transactions by consumer or business/government		
18. [your selection of payment transaction type above] (repeat item 6) = 18a + 18b		
18a. Consumer transactions <i>Transactions on consumer cards.</i>		
18b. Business/government transactions <i>Transactions on business/government cards. Include corporate charge, small business, commercial travel/entertainment, procurement, and fleet cards. Also include cards issued to employees and sponsored by the employer.</i>		
Transaction by card program type		
19. [your selection of payment transaction type above] (repeat item 6) = 19a + 19b		
19a. Reloadable card transactions		
19b. Non-reloadable card transactions		
Transactions by payee location		
20. [your selection of payment transaction type above] (repeat item 6) = 20a + 20b		
20a. Domestic transactions with U.S. cards (merchants/payees within the U.S.)		
20b. Cross-border transactions with U.S. cards (merchants/payees outside the U.S.)		
21. Cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)		
Fraudulent transactions by payee location		
22. Total fraudulent transactions (repeat item 12) = 22a + 22b		
22a. Fraudulent domestic transactions with U.S. cards (merchants/payees within the U.S.)		
22b. Fraudulent cross-border transactions with U.S. cards (merchants/payees outside the U.S.)		
23. Fraudulent cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)		

General-Purpose Prepaid Card Network Payment Survey

Transaction value distribution	Number	Value (\$)
24. [your selection of payment transaction type above] (repeat item 6) = 24a + 24b + 24c + 24d + 24e + 24f + 24g + 24h + 24i		
24a. Transactions with less than \$5.00 in total value		
24b. Transactions with \$5.00 to \$9.99 in total value		
24c. Transactions with \$10.00 to \$14.99 in total value		
24d. Transactions with \$15.00 to \$24.99 in total value		
24e. Transactions with \$25.00 to \$49.99 in total value		
24f. Transactions with \$50.00 to \$99.99 in total value		
24g. Transactions with \$100.00 to \$499.99 in total value		
24h. Transactions with \$500.00 to \$999.99 in total value		
24i. Transactions with \$1,000.00 or greater in total value		

Number of cards outstanding	Active cards	Total cards
25. Number of active and total general-purpose prepaid cards outstanding as of December 31, 2016 = 25a + 25b		
25a. Consumer cards = 25a.1 + 25a.2		
25a.1. Government-administered general-use prepaid cards		
25a.2. Other consumer prepaid cards		
25b. Business/government cards		

Comments:

Automated Teller Machine Card Network Transaction Survey

Include: All types of network transactions initiated by the acquirer, made with U.S. debit cards (including ATM cards), prepaid cards and credit cards which are issued on U.S.-domiciled accounts, and processed through your organization's ATM network switch. Include both domestic and cross-border transactions made with those cards.

Calendar year 2016 ATM transactions	Number	Value (\$)
1. Total ATM transactions = 1a + 1b + 1c + 1d + 1e + 1f		
1a. Denials/declines		
1b. Balance inquiries		
1c. Cash withdrawals = 1c.1 + 1c.2 + 1c.3		
1c.1. From debit cards		
1c.2. From prepaid cards = 1c.2.1 + 1c.2.2		
1c.2.1. Government-administered general-use prepaid cards		
1c.2.2. Other prepaid cards		
1c.3. From credit cards		
1d. Deposits		
1e. Account-to-account transfers		
1f. Other		

Fraudulent transaction type	Number	Value (\$)
2. Total fraudulent transactions = 2a + 2b + 2c + 2d + 2e		
2a. Lost or stolen card		
2b. Card issued but not received		
2c. Fraudulent application (account issued to someone using a fake identity)		
2d. Counterfeit card (card-present/stolen card data)		
2e. Other (including account takeover)		

Automated Teller Machine Card Network Transaction Survey

Number of ATM terminals

3. Number of ATM terminals as of December 31, 2015 = 3a + 3b

3a. Chip-accepted terminals

3b. Chip-not-accepted terminals

4. Number of ATM terminals as of December 31, 2016 = 4a + 4b

4a. Chip-accepted terminals

4b. Chip-not-accepted terminals

Total terminals

Comments:

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General-Purpose Prepaid Card Processor Payment Survey

Please include **all transactions made with U.S. cards**. Include government-administered general-use prepaid card transactions but exclude electronic benefits transfer (EBT) card transactions.

Include: All types of network-branded (open-loop) transactions initiated by the acquirer and made with U.S. general-purpose prepaid cards issued on U.S.-domiciled accounts for which you were the processor. Include both domestic and cross-border transactions made from those cards.

Do not include: Private-label (closed-loop) prepaid card transactions, non-prepaid debit card transactions, credit card transactions, or electronic benefits transfer (EBT) card transactions. Do not include transactions originated from foreign accounts.

Calendar year 2016 general-purpose prepaid card transactions	Number	Value (\$)
1. Total transactions <i>Do not include electronic benefits transfer (EBT) card transactions. Do not include card funding transactions, requested separately in questions 12 & 13. Do not include ATM cash withdrawal transactions, requested separately in question 7.</i>		
1a. Less: Denials (authorization declined)		
2. Total authorized transactions = 1 - 1a		
2a. Less: Pre-authorization only (authorized but not settled)		
3. Net, authorized & settled transactions = 2 - 2a		
3a. Less: Cash-back at the point of sale		
3b. Less: Adjustments and returns = 3b.1 + 3b.2		
3b.1. Chargebacks (issuer initiated)		
3b.2. Other adjustments and returns (acquirer initiated)		
4. Net, purchase transactions = 3 - 3b for Number, = 3 - 3a - 3b for Value <i>A point of sale (POS) purchase transaction with cash back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the dollar value amount of the cash-back transactions.</i>		

General-Purpose Prepaid Card Processor Payment Survey

5. Among the different subtotals of payment transactions listed above, which would you prefer to use to report more detailed allocations of payment transactions below? If possible, please use 3. *Net, authorized & settled transactions* (the default selection).

Preferred basis for reporting payment transactions

- 2. Total authorized transactions
- 3. Net, authorized & settled transactions
- 4. Net, purchase transactions

Payment transaction type

6. [your selection of payment transaction type above] = 6a + 6b

6a. **Person-present/merchant point-of-sale transactions = 6a.1 + 6a.2**

Transactions for which the card user is present, including card-present transactions and mobile transactions at the point of sale. Also include card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include remote transactions classified as card-present solely because of the level of authentication.

6a.1. **Chip**

6a.2. **No chip (magnetic stripe/key entered/other)**

6b. **Remote transactions (person not at merchant location)**

Transactions for which the card user is not physically present at a merchant location. Typically, these include card-not-present transactions. Also include any remote transactions classified as card-present solely because of the level of authentication.

7. **ATM cash withdrawal transactions = 7a + 7b**

7a. **From government-administered general-use cards**

State and federal programs with cash benefits (e.g., TANF, Social Security, unemployment) and may use the Quest rules.

7b. **Other ATM cash withdrawals**

Fraudulent transactions

8. Some organizations may track fraudulent transactions differently than payment transactions. On which basis would you prefer to report fraudulent transactions below? If possible, please use 3. *Net, authorized & settled transactions* (the default selection).

Preferred basis for reporting fraudulent transactions

- 2. Total authorized transactions
- 3. Net, authorized & settled transactions
- 4. Net, purchase transactions

9. **Total fraudulent transactions (based on [your selection of fraudulent transaction type above]) = 9a + 9b + 9c + 9d + 9e + 9f**

9a. **Lost or stolen card**

9b. **Card issued but not received**

9c. **Fraudulent application (account issued to someone using a fake identity)**

9d. **Counterfeit card (card-present/stolen card data)**

9e. **Fraudulent use of account number (card-not-present/stolen card data)**

9f. **Other (including account takeover)**

Number	Value (\$)

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Number	Value (\$)

General-Purpose Prepaid Card Processor Payment Survey

Number **Value (\$)**

10. Total fraudulent transactions (repeat item 9) = 10a + 10b

10a. Fraudulent person-present/merchant point-of-sale transactions = 10a.1 + 10a.2

10a.1. Chip

10a.2. No chip (magnetic stripe/key entered/other)

10b. Fraudulent remote transactions (person not at merchant location)

Transactions by payee locations

Number **Value (\$)**

11. [your selection of payment transaction type above] (repeat item 6) = 11a + 11b

11a. Consumer transactions = 11a.1 + 11a.2

Transactions on consumer cards

11a.1. Government-administered general-use prepaid card transactions

11a.2. Other consumer transactions = 11a.2.1 + 11a.2.2 + 11a.2.3 + 11a.2.4 + 11a.2.5

11a.2.1. Gift cards

11a.2.2. FSA/HSA medical cards

11a.2.3. Customer refund & incentive cards

11a.2.4. Payroll cards

11a.2.5. Other consumer cards

11b. Business/government transactions

Transactions on business/government cards.

Card funding - how value was loaded into card account

Number **Value (\$)**

12. Total credits/loads = 12a + 12b

12a. Credits/loads for government-administered general-use prepaid cards = 12a.1 + 12a.2 + 12.3

12a.1. Initial loads

12a.2. Reloads

12a.3. Other credits/loads

General-Purpose Prepaid Card Processor Payment Survey

	Number	Value (\$)
12b. Credits/loads for all other general-purpose prepaid cards = 12b.1 + 12b.2 + 12b.3		
12b.1. Initial loads		
12b.2. Reloads		
12b.3. Other credits/loads		
13. Credits/loads for all other general-purpose prepaid cards (repeat item 12b) = 13a + 13b + 13c + 13d + 13e		
13a. Cash		
13b. Check		
13c. General-purpose card (credit, debit or prepaid)		
13d. ACH		
13e. Other		

Number of cards outstanding	Active cards	Total cards
14. Number of active and total prepaid cards outstanding as of December 31, 2016 = 14a + 14b		
14a. Consumer cards = 14a.1 + 14a.2 + 14a.3 + 14a.4 + 14a.5 + 14a.6		
14a.1. Government-administered general-use cards		
14a.2. Gift cards		
14a.3. FSA/HSA medical cards		
14a.4. Customer refund & incentive cards		
14a.5. Payroll cards		
14a.6. Other consumer cards		
14b. Business/government Cards		

Comments:

Electronic Benefits Transfer Card Processor Payment Survey

Definition: Electronic benefits transfer (EBT) card transactions include payments that are initiated with an electronic benefit card to access funds and/or make purchases at approved merchants accordance with government-administered program rules for SNAP, TANF, WIC, and cash benefits.

Include: Purchases and cash-back at the point of sale, ATM withdrawals and other payments using electronic benefits transfer (EBT) cards of U.S.-domiciled accounts for which your organization was the processor or issuer during calendar year 2016.

Calendar year 2016 EBT card transactions	Number	Value (\$)
1. Total transactions		
1a. Less: Denials (authorization declined)		
2. Total authorized transactions = 1 - 1a		
2a. Less: Pre-authorization only (authorized but not settled)		
3. Net, authorized & settled transactions = 2 - 2a		
3a. Less: Cash-back at the point of sale		
3b. Less: ATM cash withdrawals		
3c. Less: Adjustments and returns		
4. Net, purchase transactions = 3 - 3a - 3b - 3c		

Preferred basis for reporting payment transactions

- 2. Total authorized transactions**
- 3. Net, authorized & settled transactions**
- 4. Net, purchase transactions**

Transactions by EBT card type	Number	Value (\$)
6. [your selection of payment transaction type above] = 6a + 6b + 6c + 6d		
6a. SNAP		
6b. WIC		
6c. TANF		
6d. Other <i>e.g., state and federal programs with cash benefits including Social Security and unemployment</i>		

Electronic Benefits Transfer Card Processor Payment Survey

Fraudulent transactions

7. Some organizations may track fraudulent transactions differently than payment transactions. On which basis would you prefer to report fraudulent transactions below? If possible, please use 3. *Net, authorized & settled transactions* (the default selection).

Preferred basis for reporting fraudulent transactions

- 2. Total authorized transactions
- 3. Net, authorized & settled transactions
- 4. Net, purchase transactions

8. Total fraudulent transactions (based on [your selection of fraudulent transaction type above]) = 8a + 8b + 8c + 8d + 8e + 8f

- 8a. Lost or stolen card
- 8b. Card issued but not received
- 8c. Fraudulent application (account issued to someone using a fake identity)
- 8d. Counterfeit card (card-present/stolen card data)
- 8e. Fraudulent use of account number (card-not-present/stolen card data)
- 8f. Other (including account takeover)

Number	Value (\$)

Number of cards outstanding

9. Number of active and total EBT cards outstanding as of December 31, 2016 = 9a + 9b + 9c + 9d

- 9a. SNAP
- 9b. WIC
- 9c. TANF
- 9d. Other
e.g., state and federal programs with cash benefits including Social Security and unemployment

Active cards	Total cards

Comments:

Private-Label Prepaid Card Issuer and Processor Payment Survey

Include: Point-of-sale (POS) and bill payment transactions originated from U.S.-domiciled accounts and made with private-label (closed-loop) prepaid cards. Private-label prepaid card transactions are typically limited to a single merchant brand or group of brands under a single merchant organization.

Do not include: General-purpose prepaid card, debit card, or credit card transactions. Do not include transactions originated from foreign accounts.

Note: Any fees charged to the cards (e.g., monthly transaction fees, dormancy fees) are not considered to be transactions and should be excluded.

Calendar year 2016 private-label prepaid card transactions	Number	Value (\$)
1. Total transactions <i>Do not include card funding transactions, requested separately in questions 13 and 14.</i>		
1a. Less: Denials (authorization declined)		
2. Total authorized transactions = 1 - 1a		
2a. Less: Pre-authorization only (authorized but not settled)		
3. Net, authorized & settled transactions = 2 - 2a		
3a. Less: Cash-back at the point of sale		
3b. Less: Adjustments and returns = 3b.1 + 3b.2		
3b.1. Chargebacks (issuer initiated)		
3b.2. Other adjustments and returns (acquirer initiated)		
4. Net, purchase transactions = 3 - 3b for Number, = 3 - 3a - 3b for Value <i>A point of sale (POS) purchase transaction with cash back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the dollar value amount of the cash-back transactions.</i>		

Private-Label Prepaid Card Issuer and Processor Payment Survey

5. Among the different subtotals of payment transactions listed above, which would you prefer to use to report more detailed allocations of payment transactions below? If possible, please use 3. *Net, authorized & settled transactions* (the default selection).

Preferred basis for reporting payment transactions

- 2. Total authorized transactions
- 3. Net, authorized & settled transactions
- 4. Net, purchase transactions

Payment transaction type

6. [your selection of payment transaction type above] = 6a + 6b

6a. Person-present/merchant point-of-sale transactions
= 6a.1 + 6a.2

Transactions for which the card user is present, including card-present transactions and mobile transactions at the point of sale. Also include card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include remote transactions classified as card-present solely because of the level of authentication.

6a.1. Chip

6a.2. No chip

6b. Remote transactions (person not at merchant location)
= 6b.1 + 6b.2

Transactions for which the card user is not physically present at a merchant location. Typically, these include card-not-present transactions. Also include any remote transactions classified as card-present solely because of the level of authentication.

6b.1. Physical card

6b.2. Virtual/eCard (not a plastic card)

7. [your selection of payment transaction type above] (repeat item 6)
= 7a + 7b

7a. Transactions initiated with a mobile device

7b. Transactions not initiated with a mobile device

Preferred basis for reporting fraudulent transactions

- 2. Total authorized transactions
- 3. Net, authorized & settled transactions
- 4. Net, purchase transactions

Fraudulent transaction type

8. Some organizations may track fraudulent transactions differently than payment transactions. On which basis would you prefer to report fraudulent transactions below? If possible, please use 3. *Net, authorized & settled transactions* (the default selection).

9. Total fraudulent transactions (based on [your selection of fraudulent transaction type above]) = 9a + 9b + 9c + 9d + 9e + 9f

9a. Lost or stolen card

9b. Card issued but not received

9c. Fraudulent application (account issued to someone using a fake identity)

9d. Counterfeit card (card-present/stolen card data)

9e. Fraudulent use of account number (card-not-present/stolen card data)

9f. Other (including account takeover)

Number	Value (\$)

Number	Value (\$)

Private-Label Prepaid Card Issuer and Processor Payment Survey

Card funding - how value was loaded into card account	Number	Value (\$)
13. Total credits/loads = 13a + 13b + 13c		
13a. Initial loads		
13b. Reloads		
13c. Other credits/loads		
14. Total credits/loads (repeat item 13) = 14a + 14b + 14c + 14d + 14e		
14a. Cash		
14b. Check		
14c. General-purpose card (credit, debit or prepaid)		
14d. ACH		
14e. Other		

Number of cards outstanding	Active cards	Total cards
15. Number of active and total private-label prepaid cards outstanding as of December 31, 2016 = 15a + 15b		
15a. Reloadable cards		
15b. Non-reloadable cards = 15b.1 + 15b.2 + 15b.3		
15b.1. Gift cards		
15b.2. Customer refund & incentive cards		
15b.3. Other non-reloadable private-label prepaid cards		

Comments: