

## 2016 Federal Reserve Payments Study Detailed Data Tables

Each sheet contains two tables: 1) 2015 data and 2) 2012 and 2015 comparison data. The balances, values and averages are in U.S. dollars.

Totals for general-purpose credit, non-prepaid debit, and general-purpose prepaid were estimated from both DFIPS and NPIPS and were approximately the same. For convenience, DFIPS total estimates were adjusted to be equal to NPIPS total estimates and all the subcategories were adjusted proportionately.

### **Definitions**

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<i>Business</i>	For-profit and not-for-profit enterprises and federal, state, and local government agencies
<i>CAGR</i>	Compound annual growth rate
<i>CSS</i>	Check Sample Survey
<i>DFIPS</i>	Depository and Financial Institutions Payments Survey
<i>EBT</i>	Electronic benefits transfers
<i>NAST</i>	Net, authorized and settled transactions
<i>NPIPS</i>	Networks, Processors, and Issuers Payments Surveys
<i>GP</i>	General-Purpose
<i>Item Share of Total</i>	The sub-item's proportion of the corresponding top-tier total item (e.g., total transactions, NAST, or cards in force)
<i>PL</i>	Private-Label
<i>P2P</i>	Person-to-person
<i>Unit</i>	The actual units the amount is reported with the following key: TH = thousands, MM = millions, BN = billions, TR = trillions

### **Contents**

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<i>Accounts and Cards</i>	Transaction deposit accounts, debit cards, GP credit card accounts and cards, GP prepaid card program accounts and cards (DFIPS)
<i>Checks</i>	Checks paid, checks deposited, and checks written by counterparty and purpose (DFIPS & CSS)
<i>ACH</i>	ACH credit transfers originated and ACH debit transfers received (DFIPS & NPIPS)
<i>Non-Prepaid Debit</i>	Non-prepaid debit card transactions (DFIPS & NPIPS)
<i>GP Prepaid</i>	General-purpose prepaid card transactions from networks and processors (DFIPS & NPIPS)
<i>PL Prepaid Issuers &amp; Processors</i>	Private-label prepaid card transactions from issuers and processors, including EBT card transactions (NPIPS)
<i>GP Credit</i>	General-purpose credit card network and non-network transactions (DFIPS & NPIPS)
<i>PL Credit Merchant Issuers</i>	Private-label credit card transactions from merchant issuers (NPIPS)
<i>PL Credit Processors</i>	Private-label credit card transactions from processors (NPIPS)
<i>P2P and Money Transfer</i>	Person-to-person and money transfer transactions from processors (NPIPS)
<i>Online Bill Pay</i>	Online bill payment transactions from processors (NPIPS)
<i>Walk-In Bill Pay</i>	Walk-in bill payment transactions from processors (NPIPS)
<i>PL ACH Debit</i>	Private-label ACH debit card transactions from processors (NPIPS)
<i>Online Payment Authentication</i>	Payments initiated using online payment authentication methods from processors (NPIPS)
<i>Mobile Wallet</i>	Transactions using mobile wallets from processors (NPIPS)

<b>Accounts and Cards, 2015 (DFIPS), Average of Monthly Totals</b>	Number Units	Value Units	2015 Number	2015 Value	2015 Average Value	Number Item Amount of Total	Value Item Amount of Total
<b>All transaction deposit accounts</b>	MM	BN	316.0	3,814.20	12,071	100.0	100.0
Consumer transaction deposit accounts	MM	BN	279.3	1,498.57	5,365	88.4	39.3
Business transaction deposit accounts	MM	BN	36.7	2,315.62	63,145	11.6	60.7
<b>Retail sweep program accounts</b>	MM	BN	98.8	1,407.74	14,244	100.0	100.0
Consumer retail sweep program accounts	MM	BN	88.4	864.85	9,786	89.4	61.4
Business retail sweep program accounts	MM	BN	10.5	542.89	51,909	10.6	38.6
<b>Wholesale sweep program accounts</b>	MM	BN	0.1	350.05	2,782,729	100.0	100.0
<b>Prepaid card program accounts</b>	MM	BN	258.3	32.30	125	100.0	100.0
Reloadable prepaid card program accounts	MM	BN	96.7	30.22	312	37.4	93.6
Non-reloadable prepaid card program accounts	MM	BN	161.6	2.08	13	62.6	6.4
<b>All credit card accounts</b>	MM	BN	319.3	709.75	2,223	100.0	100.0
Consumer credit card accounts	MM	BN	286.4	630.54	2,202	89.7	88.8
Consumer credit card accounts with current balances only	MM	BN	113.5	150.65	1,327	35.6	21.2
Consumer credit card accounts with revolving balances	MM	BN	172.9	479.89	2,776	54.1	67.6
Business credit card accounts	MM	BN	32.9	79.22	2,405	10.3	11.2
<b>All non-prepaid debit cards in force</b>	MM		384.1			100.0	
Consumer non-prepaid debit cards in force	MM		358.0			93.2	
Business non-prepaid debit cards in force	MM		26.1			6.8	
<b>All non-prepaid debit cards with purchase activity</b>	MM		221.6			57.7	
Consumer non-prepaid debit cards with purchase activity	MM		209.6			54.6	
Business non-prepaid debit cards with purchase activity	MM		11.9			3.1	
<b>All non-prepaid debit cards that are chip enabled</b>	MM		57.6			15.0	
Consumer non-prepaid debit cards that are chip enabled	MM		52.5			13.7	
Business non-prepaid debit cards that are chip enabled	MM		5.1			1.3	
<b>All GP prepaid cards in force</b>	MM		290.1			100.0	
Reloadable prepaid cards in force	MM		130.1			44.8	
Non-reloadable prepaid cards in force	MM		160.0			55.2	
<b>All GP prepaid cards with purchase activity</b>	MM		59.2			20.4	
Reloadable prepaid cards with purchase activity	MM		48.4			16.7	
Non-reloadable prepaid cards with purchase activity	MM		10.9			3.8	
<b>All GP prepaid cards that are chip enabled</b>	MM		0.3			0.1	
Reloadable prepaid cards that are chip enabled	MM		0.3			0.1	
Non-reloadable prepaid cards that are chip enabled	MM		0.0			0.0	

**Note:**

Figures may not sum because of rounding.

Average of monthly totals means the average of end-of-month totals for 2015.

<b>Accounts and Cards, 2015 (DFIPS), Average of Monthly Totals</b>	Number Units	Value Units	2015 Number	2015 Value	2015 Average Value	Number Item Amount of Total	Value Item Amount of Total
<b>All GP credit cards in force</b>	MM		511.5			100.0	
Consumer GP credit cards in force	MM		452.4			88.5	
Business GP credit cards in force	MM		59.0			11.5	
<b>All GP credit cards with purchase activity</b>	MM		284.1			55.5	
Consumer GP credit cards with purchase activity	MM		260.9			51.0	
Business GP credit cards with purchase activity	MM		23.2			4.5	
<b>All GP credit cards that are chip enabled</b>	MM		190.3			37.2	
Consumer GP credit cards that are chip enabled	MM		171.6			33.6	
Business GP credit cards that are chip enabled	MM		18.7			3.7	

**Note:**

Figures may not sum because of rounding.

Average of monthly totals means the average of end-of-month totals for 2015.

<b>Accounts and Cards, 2012 &amp; 2015 (DFIPS), Average of Monthly Totals</b>	Number Units	Value Units	2012 Number	2012 Value	2012 Average Value	2015 Number	2015 Value	2015 Average Value	2012 to 2015 Number Change	2012 to 2015 Value Change	2012 to 2015 Number (CAGR) as a Percent	2012 to 2015 Value (CAGR) as a Percent
<b>All transaction deposit accounts</b>	MM	BN	320.0	4,313.58	13,480	316.0	3,814.20	12,071	-4.0	-499.39	-0.4	-4.0
Consumer transaction deposit accounts	MM	BN	287.4	2,299.04	8,001	279.3	1,498.57	5,365	-8.1	-800.47	-0.9	-13.3
Business transaction deposit accounts	MM	BN	32.6	2,014.54	61,706	36.7	2,315.62	63,145	4.0	301.08	4.0	4.8
<b>Retail sweep program accounts</b>	MM	BN				98.8	1,407.74	14,244				
Consumer retail sweep program accounts	MM	BN				88.4	864.85	9,786				
Business retail sweep program accounts	MM	BN				10.5	542.89	51,909				
<b>Wholesale sweep program accounts</b>	MM	BN				0.1	350.05	2,782,729				
<b>Prepaid card program accounts</b>	MM	BN	236.3	8.34	35	258.3	32.30	125	22.0	23.97	3.0	57.1
Reloadable prepaid card program accounts	MM	BN				96.7	30.22	312				
Non-reloadable prepaid card program accounts	MM	BN				161.6	2.08	13				
<b>All credit card accounts</b>	MM	BN	309.1	587.37	1,900	319.3	709.75	2,223	10.2	122.39	1.1	6.5
Consumer credit card accounts	MM	BN	279.7	531.44	1,900	286.4	630.54	2,202	6.7	99.10	0.8	5.9
Consumer credit card accounts with current balances only	MM	BN				113.5	150.65	1,327				
Consumer credit card accounts with revolving balances	MM	BN				172.9	479.89	2,776				
Business credit card accounts	MM	BN	29.5	55.93	1,899	32.9	79.22	2,405	3.5	23.29	3.8	12.3
<b>All non-prepaid debit cards in force</b>	MM		282.8			384.1			101.3		10.7	
Consumer non-prepaid debit cards in force	MM		265.4			358.0			92.6		10.5	
Business non-prepaid debit cards in force	MM		17.4			26.1			8.7		14.5	
<b>All non-prepaid debit cards with purchase activity</b>	MM		182.5			221.6			39.1		6.7	
Consumer non-prepaid debit cards with purchase activity	MM		173.9			209.6			35.7		6.4	
Business non-prepaid debit cards with purchase activity	MM		8.6			11.9			3.4		11.6	
<b>All non-prepaid debit cards that are chip enabled</b>	MM		23.5			57.6			34.1		34.8	
Consumer non-prepaid debit cards that are chip enabled	MM		22.1			52.5			30.5		33.5	
Business non-prepaid debit cards that are chip enabled	MM		1.4			5.1			3.6		52.0	
<b>All GP prepaid cards in force</b>	MM		159.1			290.1			131.0		22.2	
Reloadable prepaid cards in force	MM					130.1						
Non-reloadable prepaid cards in force	MM					160.0						
<b>All GP prepaid cards with purchase activity</b>	MM		29.4			59.2			29.8		26.3	
Reloadable prepaid cards with purchase activity	MM					48.4						
Non-reloadable prepaid cards with purchase activity	MM					10.9						
<b>All GP prepaid cards that are chip enabled</b>	MM		0.0			0.3			0.3		922.3	
Reloadable prepaid cards that are chip enabled	MM					0.3						
Non-reloadable prepaid cards that are chip enabled	MM					0.0						

**Note:**

Figures may not sum because of rounding.

CAGR is compound annual growth rate.

Average of monthly totals means the average of end-of-month totals for 2015.

<b>Accounts and Cards, 2012 &amp; 2015 (DFIPS), Average of Monthly Totals</b>	Number Units	Value Units	2012 Number	2012 Value	2012 Average Value	2015 Number	2015 Value	2015 Average Value	2012 to 2015 Number Change	2012 to 2015 Value Change	2012 to 2015 Number (CAGR) as a Percent	2012 to 2015 Value (CAGR) as a Percent
<b>All GP credit cards in force</b>	MM		333.6			511.5			177.9		15.3	
Consumer GP credit cards in force	MM		305.3			452.4			147.1		14.0	
Business GP credit cards in force	MM		28.3			59.0			30.8		27.8	
<b>All GP credit cards with purchase activity</b>	MM		187.8			284.1			96.3		14.8	
Consumer GP credit cards with purchase activity	MM		172.1			260.9			88.8		14.9	
Business GP credit cards with purchase activity	MM		15.7			23.2			7.5		13.9	
<b>All GP credit cards that are chip enabled</b>	MM		23.6			190.3			166.8		100.7	
Consumer GP credit cards that are chip enabled	MM		23.4			171.6			148.2		94.3	
Business GP credit cards that are chip enabled	MM		0.1			18.7			18.6		404.4	

**Note:**

Figures may not sum because of rounding.

CAGR is compound annual growth rate.

Average of monthly totals means the average of end-of-month totals for 2015.

<b>Checks, 2015 (DFIPS and CSS)</b>	Number Units	Value Units	2015 Number	2015 Value	2015 Average Value	Number Item Amount of Total	Value Item Amount of Total
<b>Checks paid total transactions by transaction type (DFIPS)</b>	BN	TR	17.3	26.83	1,554	100.0	100.0
U.S. treasury checks paid (DFIPS)	BN	TR	0.1	0.14	2,400	0.3	0.5
Postal money order checks paid (DFIPS)	BN	TR	0.1	0.02	225	0.5	0.1
Commercial checks paid (DFIPS)	BN	TR	17.1	26.67	1,558	99.1	99.4
Commercial interbank checks paid (DFIPS)	BN	TR	12.6	17.9	1,420	72.8	66.6
Commercial interbank inclearings (DFIPS)	BN	TR	11.9	17.09	1,438	68.8	63.7
Commercial interbank on-us correspondent checks paid (DFIPS)	BN	TR	0.7	0.77	1,112	4.0	2.9
Commercial on-us checks paid (DFIPS)	BN	TR	4.5	8.81	1,941	26.3	32.8
<b>Commercial checks paid by counterparty (DFIPS)</b>	BN	TR	17.1	26.67	1,558	99.1	99.4
Commercial consumer checks paid (DFIPS)	BN	TR	9.2	6.60	713	54.0	24.7
Commercial business checks paid (DFIPS)	BN	TR	7.9	20.07	2,551	46.0	75.3
<b>Checks written (DFIPS)</b>	BN	TR	19.4	27.34	1,410	100.0	100.0
Checks written converted to ACH payments (DFIPS)	BN	TR	2.1	0.50	238	10.9	1.8
<b>Checks written by counterparty (CSS)</b>	BN	TR	19.4	27.34	1,410	100.0	100.0
Checks written by consumers (CSS)	BN	TR	10.7	5.29	497	55.0	19.4
Checks written by consumers to consumers (CSS)	BN	TR	1.8	1.02	557	9.4	3.7
Checks written by consumers to businesses (CSS)	BN	TR	8.8	4.27	484	45.5	15.6
Checks written by businesses (CSS)	BN	TR	8.7	22.04	2,526	45.0	80.6
Checks written by businesses to consumers (CSS)	BN	TR	3.4	3.64	1,058	17.8	13.3
Checks written by businesses to businesses (CSS)	BN	TR	5.3	18.40	3,481	27.3	67.3
<b>Checks written by purpose (CSS)</b>	BN	TR	19.4	27.34	1,410	100.0	100.0
Income checks written (CSS)	BN	TR	3.4	3.64	1,058	17.8	13.3
Casual checks written (CSS)	BN	TR	1.8	1.02	557	9.4	3.7
Bill Pay checks written (CSS)	BN	TR	12.6	22.07	1,747	65.2	80.8
Bill pay checks written from consumers to businesses (CSS)	BN	TR	7.6	3.93	518	39.1	14.4
Bill pay checks written from businesses to businesses (CSS)	BN	TR	5.1	18.15	3,586	26.1	66.4
Point of Sale checks written (CSS)	BN	TR	1.1	0.16	146	5.6	0.6
Point of Sale checks written from consumers to businesses (CSS)	BN	TR	0.9	0.11	114	4.8	0.4
Point of Sale checks written from businesses to businesses (CSS)	BN	TR	0.1	0.05	351	0.8	0.2
Bill pay/point of sale checks written (CSS)	BN	TR	0.4	0.44	1,131	2.0	1.6
Bill pay/point of sale checks written from consumers to businesses (CSS)	BN	TR	0.3	0.24	769	1.6	0.9
Bill pay/point of sale checks written from businesses to businesses (CSS)	BN	TR	0.1	0.20	2,545	0.4	0.7
<b>Checks written by transaction value range (CSS)</b>	BN		19.4			100.0	
Checks written transactions with \$50.00 or less in total value (CSS)	BN		4.9			25.5	
Checks written transactions with \$50.01 to \$100.00 in total value (CSS)	BN		2.9			15.2	
Checks written transactions with \$100.01 to \$500.00 in total value (CSS)	BN		6.5			33.6	
Checks written transactions with \$500.01 to \$1000.00 in total value (CSS)	BN		2.1			10.7	
Checks written transactions with \$1,000.01 to \$2,500.00 in total value (CSS)	BN		1.5			7.8	
Checks written transactions with \$2,500.01 to \$5,000.00 in total value (CSS)	BN		0.6			3.2	
Checks written transactions with greater than \$5,000.00 in total value (CSS)	BN		0.8			4.0	

**Note:**

Figures may not sum because of rounding.

Checks written is the sum of "checks paid" and "checks converted to ACH payments," which uses the check as a source document to initiate the ACH payment.

Checks written by businesses to consumers (B2C) were defined as income payments, including payroll, dividends, and refunds.

Checks written by consumers to consumers (C2C) were defined as casual payments. These are also called person-to-person (P2P) payments.

Checks written to businesses were categorized as either bill pay, point-of-sale (POS) or, in cases where the purpose of a check written to a business could not be determined, bill pay/point-of-sa

C2B refers to consumer-to-business. B2B refers to business-to-business.

<b>Checks, 2015 (DFIPS and CSS)</b>	Number Units	Value Units	2015 Number	2015 Value	2015 Average Value	Number Item Amount of Total	Value Item Amount of Total
<b>Checks deposited by counterparty (DFIPS)</b>	BN	TR	22.9	44.42	1,941	100.0	100.0
Consumer checks deposited (DFIPS)	BN	TR	7.1	14.39	2,018	31.2	32.4
Business checks deposited (DFIPS)	BN	TR	15.7	30.02	1,907	68.8	67.6
<b>Checks deposited by deposit method (DFIPS)</b>	BN	TR	22.9	44.42	1,941	100.0	100.0
Image checks deposited (DFIPS)	BN	TR	8.8	14.06	1,605	38.3	31.6
Consumer and business client image checks deposited (DFIPS)	BN	TR	3.6	7.50	2,095	15.6	16.9
Consumer client image checks deposited (DFIPS)	BN	TR	0.7	1.39	1,896	3.2	3.1
Consumer client image checks deposited via mobile (DFIPS)	BN	TR	0.5	0.88	1,798	2.1	2.0
Consumer client image checks deposited via non-mobile (DFIPS)	BN	TR	0.2	0.51	2,090	1.1	1.2
Business client image checks deposited (DFIPS)	BN	TR	2.8	6.11	2,147	12.4	13.7
Correspondent image checks deposited (DFIPS)	BN	TR	5.2	6.56	1,267	22.6	14.8
Paper checks deposited (DFIPS)	BN	TR	14.1	30.36	2,150	61.7	68.4
Consumer and business client paper checks deposited (DFIPS)	BN	TR	14.0	30.17	2,163	61.0	67.9
Consumer and business client over-the-counter paper checks deposited (DFIPS)	BN	TR	10.9	26.47	2,438	47.5	59.6
Consumer and business client wholesale vault paper checks deposited (DFIPS)	BN	TR	2.0	2.81	1,428	8.6	6.3
Consumer and business client ATM paper checks deposited (DFIPS)	BN	TR	1.1	0.89	790	4.9	2.0
Consumer and business client on-us ATM paper checks deposited (DFIPS)	BN	TR	1.1	0.88	788	4.9	2.0
Consumer and business client on-us ATM paper checks imaged by an ATM checks deposited (DFIPS)	BN	TR	1.0	0.78	798	4.2	1.7
Consumer and business client on-us ATM paper checks non-imaged by an ATM checks deposited (DFIPS)	BN	TR	0.1	0.10	718	0.6	0.2
Consumer and business client "foreign" ATM paper checks deposited (DFIPS)	BN	TR	0.0	0.01	930	0.0	0.0
Correspondent paper checks deposited (DFIPS)	BN	TR	0.2	0.19	1,101	0.7	0.4
<b>Checks deposited by check creation method (DFIPS)</b>	BN	TR	22.9	44.42	1,941	100.0	100.0
Remotely created checks deposited (DFIPS)	BN	TR	0.1	0.10	1,350	0.3	0.2
Remotely created checks deposited, depository institution is payee (DFIPS)	BN	TR	0.1	0.08	1,344	0.3	0.2
Remotely created checks deposited, accountholder is payee (DFIPS)	BN	TR	0.0	0.03	1,365	0.1	0.1
Non-remotely created checks deposited (DFIPS)	BN	TR	22.8	44.31	1,943	99.7	99.8

**Note:**

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Checks written is the sum of "checks paid" and "checks converted to ACH payments," which uses the check as a source document to initiate the ACH payment.

Checks written by businesses to consumers (B2C) were defined as income payments, including payroll, dividends, and refunds.

Checks written by consumers to consumers (C2C) were defined as casual payments. These are also called person-to-person (P2P) payments.

Checks written to businesses were categorized as either bill pay, point-of-sale (POS) or, in cases where the purpose of a check written to a business could not be determined, bill pay/point-of-sale. C2B refers to consumer-to-business. B2B refers to business-to-business.

Checks, 2012 & 2015 (DFIPS and CSS)	Number Units	Value Units	2012 Number	2012 Value	2012 Average Value	2015 Number	2015 Value	2015 Average Value	2012 to 2015 Number Change	2012 to 2015 Value Change	2012 to 2015 Number (CAGR) as a Percent	2012 to 2015 Value (CAGR) as a Percent
<b>Checks paid total transactions by transaction type (DFIPS)</b>	BN	TR	19.7	27.21	1,378	17.3	26.83	1,554	-2.5	-0.38	-4.4	-0.5
U.S. treasury checks paid (DFIPS)	BN	TR	0.1	0.20	1,645	0.1	0.14	2,400	-0.1	-0.06	-20.8	-10.2
Postal money order checks paid (DFIPS)	BN	TR	0.1	0.02	204	0.1	0.02	225	0.0	0.00	-5.2	-2.0
Commercial checks paid (DFIPS)	BN	TR	19.5	26.99	1,383	17.1	26.67	1,558	-2.4	-0.32	-4.3	-0.4
Commercial interbank checks paid (DFIPS)	BN	TR	13.9	17.2	1,239	12.6	17.86	1,420	-1.3	0.64	-3.3	1.2
Commercial interbank inclearings (DFIPS)	BN	TR	13.4	16.56	1,238	11.9	17.09	1,438	-1.5	0.53	-3.9	1.1
Commercial interbank on-us correspondent checks paid (DFIPS)	BN	TR	0.5	0.66	1,256	0.7	0.77	1,112	0.2	0.11	9.7	5.3
Commercial on-us checks paid (DFIPS)	BN	TR	5.6	9.77	1,740	4.5	8.81	1,941	-1.1	-0.96	-6.9	-3.4
<b>Commercial checks paid by counterparty (DFIPS)</b>	BN	TR	19.5	26.99	1,383	17.11	26.67	1,558	-2.4	-0.32	-4.3	-0.40
Commercial consumer checks paid (DFIPS)	BN	TR				9.2	6.60	713				
Commercial business checks paid (DFIPS)	BN	TR				7.9	20.07	2,551				
<b>Checks written (DFIPS)</b>	BN	TR	22.5	27.83	1,239	19.4	27.34	1,410	-3.1	-0.49	-4.8	-0.6
Checks written converted to ACH payments (DFIPS)	BN	TR	2.7	0.62	227	2.1	0.50	238	-0.6	-0.11	-8.0	-6.4
<b>Checks written by counterparty (CSS)</b>	BN	TR	22.5	27.83	1,239	19.4	27.34	1,410	-3.1	-0.49	-4.8	-0.6
Checks written by consumers (CSS)	BN	TR	12.4	6.12	492	10.7	5.29	497	-1.8	-0.82	-5.0	-4.7
Checks written by consumers to consumers (CSS)	BN	TR	2.4	1.61	678	1.8	1.02	557	-0.5	-0.60	-8.4	-14.2
Checks written by consumers to businesses (CSS)	BN	TR	10.1	4.50	448	8.8	4.27	484	-1.2	-0.23	-4.3	-1.7
Checks written by businesses (CSS)	BN	TR	10.0	21.71	2,166	8.7	22.04	2,526	-1.3	0.33	-4.5	0.5
Checks written by businesses to consumers (CSS)	BN	TR	3.6	3.79	1,057	3.4	3.64	1,058	-0.1	-0.15	-1.4	-1.3
Checks written by businesses to businesses (CSS)	BN	TR	6.4	17.92	2,783	5.3	18.40	3,481	-1.2	0.48	-6.4	0.9
<b>Checks written by purpose (CSS)</b>	BN	TR	22.5	27.83	1,239	19.4	27.34	1,410	-3.1	-0.49	-4.8	-0.6
Income checks written (CSS)	BN	TR	3.6	3.79	1,057	3.4	3.64	1,058	-0.1	-0.1	-1.4	-1.3
Casual checks written (CSS)	BN	TR	2.4	1.61	678	1.8	1.02	557	-0.5	-0.6	-8.4	-14.2
Bill Pay checks written (CSS)	BN	TR	14.2	20.89	1,474	12.6	22.07	1,747	-1.5	1.2	-3.7	1.9
Bill pay checks written from consumers to businesses (CSS)	BN	TR	8.2	4.06	492	7.6	3.93	518	-0.7	-0.1	-2.8	-1.1
Bill pay checks written from businesses to businesses (CSS)	BN	TR	5.9	16.83	2,840	5.1	18.15	3,586	-0.9	1.3	-5.1	2.5
Point of Sale checks written (CSS)	BN	TR	1.2	0.16	139	1.1	0.16	146	-0.1	0.0	-2.7	-1.1
Point of Sale checks written from consumers to businesses (CSS)	BN	TR	1.0	0.10	101	0.9	0.11	114	0.0	0.0	-1.0	3.1
Point of Sale checks written from businesses to businesses (CSS)	BN	TR	0.2	0.07	316	0.1	0.05	351	-0.1	0.0	-11.2	-8.1
Bill pay/point of sale checks written (CSS)	BN	TR	1.2	1.37	1,186	0.4	0.44	1,131	-0.8	-0.9	-30.2	-31.3
Bill pay/point of sale checks written from consumers to businesses (CSS)	BN	TR	0.9	0.35	407	0.3	0.24	769	-0.5	-0.1	-28.4	-11.5
Bill pay/point of sale checks written from businesses to businesses (CSS)	BN	TR	0.3	1.03	3,363	0.1	0.20	2,545	-0.2	-0.8	-36.0	-41.7
<b>Checks written by transaction value range (CSS)</b>	BN		22.5			19.4			-3.1		-4.8	
Checks written transactions with \$50.00 or less in total value (CSS)	BN		6.0			4.9			-1.0		-6.2	
Checks written transactions with \$50.01 to \$100.00 in total value (CSS)	BN		3.6			2.9			-0.7		-6.8	
Checks written transactions with \$100.01 to \$500.00 in total value (CSS)	BN		7.3			6.5			-0.8		-3.9	
Checks written transactions with \$500.01 to \$1000.00 in total value (CSS)	BN		2.4			2.1			-0.3		-5.0	
Checks written transactions with \$1,000.01 to \$2,500.00 in total value (CSS)	BN		1.7			1.5			-0.2		-3.8	
Checks written transactions with \$2,500.01 to \$5,000.00 in total value (CSS)	BN		0.6			0.6			0.0		-1.0	
Checks written transactions with greater than \$5,000.00 in total value (CSS)	BN		0.7			0.8			0.0		2.2	

**Note:**

Figures may not sum because of rounding.

CAGR is compound annual growth rate.

Checks written is the sum of "checks paid" and "checks converted to ACH payments," which uses the check as a source document to initiate the ACH payment.

Checks written by businesses to consumers (B2C) were defined as income payments, including payroll, dividends, and refunds.

Checks written by consumers to consumers (C2C) were defined as casual payments. These are also called person-to-person (P2P) payments.

Checks written to businesses were categorized as either bill pay, point-of-sale (POS) or, in cases where the purpose of a check written to a business could not be determined, bill pay/point-of-sale (POS).

C2B refers to consumer-to-business. B2B refers to business-to-business.

Checks, 2012 & 2015 (DFIPS and CSS)	Number Units	Value Units	2012 Number	2012 Value	2012 Average Value	2015 Number	2015 Value	2015 Average Value	2012 to 2015 Number Change	2012 to 2015 Value Change	2012 to 2015 Number (CAGR) as a Percent	2012 to 2015 Value (CAGR) as a Percent
<b>Checks deposited by counterparty (DFIPS)</b>	BN	TR	24.7	32.42	1,312	22.9	44.42	1,941	-1.8	12.00	-2.5	11.1
Consumer checks deposited (DFIPS)	BN	TR				7.1	14.39	2,018				
Business checks deposited (DFIPS)	BN	TR				15.7	30.02	1,907				
<b>Checks deposited by deposit method (DFIPS)</b>	BN	TR	24.7	32.42	1,312	22.9	44.42	1,941	-1.8	12.00	-2.5	11.1
Image checks deposited (DFIPS)	BN	TR	8.8	10.69	1,221	8.8	14.06	1,605	0.0	3.37	0.0	9.6
Consumer and business client image checks deposited (DFIPS)	BN	TR	3.4	5.44	1,595	3.6	7.50	2,095	0.2	2.06	1.6	11.3
Consumer client image checks deposited (DFIPS)	BN	TR	0.2	0.33	1,489	0.7	1.39	1,896	0.5	1.06	49.0	61.6
Consumer client image checks deposited via mobile (DFIPS)	BN	TR	0.1	0.13	1,000	0.5	0.88	1,798	0.4	0.75	56.1	89.7
Consumer client image checks deposited via non-mobile (DFIPS)	BN	TR	0.1	0.20	2,161	0.2	0.51	2,090	0.2	0.31	38.1	36.6
Business client image checks deposited (DFIPS)	BN	TR	3.2	5.11	1,602	2.8	6.11	2,147	-0.3	1.00	-3.7	6.1
Correspondent image checks deposited (DFIPS)	BN	TR	5.3	5.25	982	5.2	6.56	1,267	-0.2	1.31	-1.0	7.7
Paper checks deposited (DFIPS)	BN	TR	15.9	21.73	1,363	14.1	30.36	2,150	-1.8	8.63	-4.0	11.8
Consumer and business client paper checks deposited (DFIPS)	BN	TR	15.9	21.64	1,360	14.0	30.17	2,163	-2.0	8.53	-4.3	11.7
Consumer and business client over-the-counter paper checks deposited (DFIPS)	BN	TR				10.9	26.47	2,438				
Consumer and business client wholesale vault paper checks deposited (DFIPS)	BN	TR				2.0	2.81	1,428				
Consumer and business client ATM paper checks deposited (DFIPS)	BN	TR				1.1	0.89	790				
Consumer and business client on-us ATM paper checks deposited (DFIPS)	BN	TR				1.1	0.88	788				
Consumer and business client on-us ATM paper checks imaged by an ATM checks deposited (DFIPS)	BN	TR				1.0	0.78	798				
Consumer and business client on-us ATM paper checks non-imaged by an ATM checks deposited (DFIPS)	BN	TR				0.1	0.10	718				
Consumer and business client "foreign" ATM paper checks deposited (DFIPS)	BN	TR				0.0	0.01	930				
Correspondent paper checks deposited (DFIPS)	BN	TR	0.0	0.09	2,283	0.2	0.19	1,101	0.1	0.10	65.9	30.1
<b>Checks deposited by check creation method (DFIPS)</b>	BN	TR	24.7	32.42	1,312	22.9	44.42	1,941	-1.8	12.00	-2.5	11.1
Remotely created checks deposited (DFIPS)	BN	TR				0.1	0.10	1,350				
Remotely created checks deposited, depository institution is payee (DFIPS)	BN	TR				0.1	0.08	1,344				
Remotely created checks deposited, accountholder is payee (DFIPS)	BN	TR				0.0	0.03	1,365				
Non-remotely created checks deposited (DFIPS)	BN	TR				22.8	44.31	1,943				

**Note:**

Figures may not sum because of rounding.

CAGR is compound annual growth rate.

Checks written is the sum of "checks paid" and "checks converted to ACH payments," which uses the check as a source document to initiate the ACH payment.

Checks written by businesses to consumers (B2C) were defined as income payments, including payroll, dividends, and refunds.

Checks written by consumers to consumers (C2C) were defined as casual payments. These are also called person-to-person (P2P) payments.

Checks written to businesses were categorized as either bill pay, point-of-sale (POS) or, in cases where the purpose of a check written to a business could not be determined, bill pay/point-of-sale (POS).

C2B refers to consumer-to-business. B2B refers to business-to-business.

<b>ACH, 2015 (DFIPS and NPIPS)</b>	Number Units	Value Units	2015 Number	2015 Value	2015 Average Value	Number Item Amount of Total	Value Item Amount of Total
<b>ACH credit originated total transactions by clearing method (DFIPS)</b>	BN	TR	9.9	90.54	9,145	100.0	100.0
ACH credit payments network transactions (DFIPS)	BN	TR	8.0	26.78	3,333	81.2	29.6
ACH credit payments on-us transactions (DFIPS)	BN	TR	1.9	63.76	34,173	18.8	70.4
<b>ACH credit originated total transactions by counterparty (DFIPS)</b>	BN	TR	9.9	90.54	9,145	100.0	100.0
ACH credit originated consumer transactions (DFIPS)	BN	TR	0.2	1.53	7,049	2.2	1.7
ACH credit originated business transactions (DFIPS)	BN	TR	9.7	89.01	9,192	97.8	98.3
<b>ACH credit originated total transactions by counterparty (NPIPS)</b>	BN	TR	9.9	90.54	9,145	100.0	100.0
ACH credit originated consumer transactions (NPIPS)	BN	TR	0.3	0.53	1,946	2.7	0.6
ACH credit originated business transactions (NPIPS)	BN	TR	9.6	90.01	9,349	97.3	99.4
<b>ACH debit received total transactions by clearing method (DFIPS)</b>	BN	TR	13.6	54.76	4,018	100.0	100.0
ACH credit payments network transactions (DFIPS)	BN	TR	11.3	14.86	1,321	82.6	27.1
ACH credit payments on-us transactions (DFIPS)	BN	TR	2.4	39.90	16,784	17.4	72.9
<b>ACH debit received total transactions by counterparty (DFIPS)</b>	BN	TR	13.6	54.76	4,018	100.0	100.0
ACH debit received consumer transactions (DFIPS)	BN	TR	12.2	9.61	790	89.3	17.6
ACH debit received business transactions (DFIPS)	BN	TR	1.5	45.15	31,020	10.7	82.4
<b>ACH debit received total transactions by counterparty (NPIPS)</b>	BN	TR	13.6	54.76	4,018	100.0	100.0
ACH debit received consumer transactions (NPIPS)	BN	TR	12.5	18.28	1,468	91.4	33.4
ACH debit received business transactions (NPIPS)	BN	TR	1.2	36.48	31,118	8.6	66.6

**Note:**

Figures may not sum because of rounding.

<b>ACH, 2012 &amp; 2015 (DFIPS and NPIPS)</b>	Number Units	Value Units	2012 Number	2012 Value	2012 Average Value	2015 Number	2015 Value	2015 Average Value	2012 to 2015 Number Change	2012 to 2015 Value Change	2012 to 2015 Number (CAGR) as a Percent	2012 to 2015 Value (CAGR) as a Percent
<b>ACH credit originated total transactions by clearing method (DFIPS)</b>	BN	TR	8.6	76.56	8,944	9.9	90.54	9,145	1.3	13.98	5.0	5.7
ACH credit payments network transactions (DFIPS)	BN	TR	6.9	22.64	3,259	8.0	26.78	3,333	1.1	4.13	5.0	5.7
ACH credit payments on-us transactions (DFIPS)	BN	TR	1.6	53.92	33,421	1.9	63.76	34,173	0.3	9.84	5.0	5.7
<b>ACH credit originated total transactions by counterparty (DFIPS)</b>	BN	TR	8.6	76.56	8,944	9.9	90.54	9,145	1.3	13.98	5.0	5.7
ACH credit originated consumer transactions (DFIPS)	BN	TR				0.2	1.53	7,049				
ACH credit originated business transactions (DFIPS)	BN	TR				9.7	89.01	9,192				
<b>ACH credit originated total transactions by counterparty (NPIPS)</b>	BN	TR	8.6	76.56	8,944	9.9	90.54	9,145	1.3	13.98	5.0	5.7
ACH credit originated consumer transactions (NPIPS)	BN	TR	0.2	0.37	1,799	0.3	0.53	1,946	0.1	0.15	9.3	12.2
ACH credit originated business transactions (NPIPS)	BN	TR	8.4	76.19	9,122	9.6	90.01	9,349	1.3	13.82	4.9	5.7
<b>ACH debit received total transactions by clearing method (DFIPS)</b>	BN	TR	11.8	52.45	4,427	13.6	54.76	4,018	1.8	2.31	4.8	1.4
ACH credit payments network transactions (DFIPS)	BN	TR	9.8	14.24	1,456	11.3	14.86	1,321	1.5	0.63	4.8	1.4
ACH credit payments on-us transactions (DFIPS)	BN	TR	2.1	38.22	18,493	2.4	39.90	16,784	0.3	1.68	4.8	1.4
<b>ACH debit received total transactions by counterparty (DFIPS)</b>	BN	TR	11.8	52.45	4,427	13.6	54.76	4,018	1.8	2.31	4.8	1.4
ACH debit received consumer transactions (DFIPS)	BN	TR				12.2	9.61	790				
ACH debit received business transactions (DFIPS)	BN	TR				1.5	45.15	31,020				
<b>ACH debit received total transactions by counterparty (NPIPS)</b>	BN	TR	11.8	52.45	4,427	13.6	54.76	4,018	1.8	2.31	4.8	1.4
ACH debit received consumer transactions (NPIPS)	BN	TR	10.9	17.55	1,604	12.5	18.28	1,468	1.5	0.72	4.4	1.4
ACH debit received business transactions (NPIPS)	BN	TR	0.9	34.90	38,575	1.2	36.48	31,118	0.3	1.59	9.0	1.5

**Note:**

Figures may not sum because of rounding.  
CAGR is compound annual growth rate.

<b>Non-Prepaid Debit Card, 2015 (DFIPS and NPIPS)</b>	Number Units	Value Units	2015 Number	2015 Value	2015 Average Value	Number Item Amount of Total	Value Item Amount of Total
<b>GP non-prepaid debit card network net, authorized &amp; settled transactions (NAST) (DFIPS &amp; NPIPS)</b>	BN	TR	59.6	2.29	38	100.0	100.0
<b>GP non-prepaid debit card network NAST by transaction type (DFIPS)</b>	BN	TR	59.6	2.29	38	100.0	100.0
GP non-prepaid debit card network card-present transactions (DFIPS)	BN	TR	52.4	1.83	35	88.0	79.7
GP non-prepaid debit card network signature-authenticated card-present transactions (DFIPS)	BN	TR	31.2	0.98	31	52.4	42.8
GP non-prepaid debit card network PIN-authenticated card-present transactions (DFIPS)	BN	TR	20.7	0.82	40	34.7	35.9
GP non-prepaid debit card network non-signature-authenticated and non-PIN-authenticated card-present transactions (DFIPS)	BN	TR	0.5	0.02	42	0.8	0.9
GP non-prepaid debit card network card-not-present transactions (DFIPS)	BN	TR	7.2	0.47	65	12.0	20.3
<b>GP non-prepaid debit card network NAST by transaction type (NPIPS)</b>	BN	TR	59.6	2.29	38	100.0	100.0
GP non-prepaid debit card network in-person transactions (NPIPS)	BN	TR	50.9	1.66	33	85.4	72.3
GP non-prepaid debit card network in-person chip transactions (NPIPS)	BN	TR	0.4	0.02	49	0.7	1.0
GP non-prepaid debit card network in-person no chip transactions (NPIPS)	BN	TR	50.5	1.64	32	84.6	71.3
GP non-prepaid debit card network remote transactions (NPIPS)	BN	TR	8.7	0.63	73	14.6	27.7
GP non-prepaid debit card network remote mail-order/telephone-order transactions (NPIPS)	BN	TR	1.3	0.15	113	2.2	6.4
(NPIPS)	BN	TR	5.2	0.35	67	8.8	15.3
GP non-prepaid debit card network remote recurring transactions (NPIPS)	BN	TR	1.4	0.08	59	2.3	3.6
GP non-prepaid debit card network remote installment transactions (NPIPS)	BN	TR	0.0	0.00	38	0.0	0.0
GP non-prepaid debit card network remote non-mail-order/telephone-order, non-internet, non-recurring, and non-installment transactions (NPIPS)	BN	TR	0.8	0.05	70	1.3	2.4
<b>GP non-prepaid debit card network NAST by counterparty (DFIPS)</b>	BN	TR	59.6	2.29	38	100.0	100.0
GP non-prepaid debit card network consumer transactions (DFIPS)	BN	TR	57.5	2.10	36	96.4	91.5
GP non-prepaid debit card network business transactions (DFIPS)	BN	TR	2.1	0.19	91	3.6	8.5
<b>GP non-prepaid debit card network NAST by counterparty (NPIPS)</b>	BN	TR	59.6	2.29	38	100.0	100.0
GP non-prepaid debit card network consumer transactions (NPIPS)	BN	TR	57.4	2.09	36	96.4	91.1
GP non-prepaid debit card network business transactions (NPIPS)	BN	TR	2.2	0.20	94	3.6	8.9

**Note:**

Figures may not sum because of rounding.

<b>Non-Prepaid Debit Card, 2015 (DFIPS and NPIPS)</b>	Number Units	Value Units	2015 Number	2015 Value	2015 Average Value	Number Item Amount of Total	Value Item Amount of Total
<b>GP non-prepaid debit card network NAST by transaction value range (NPIPS)</b>	BN	TR	59.6	2.29	38	100.0	100.0
GP non-prepaid debit card network transactions with less than \$5.00 in total value (NPIPS)	BN	TR	8.3	0.02	3	14.0	0.9
GP non-prepaid debit card network transactions with \$5.00 to 9.99 in total value (NPIPS)	BN	TR	11.1	0.08	7	18.6	3.6
GP non-prepaid debit card network transactions with \$10.00 to 14.99 in total value (NPIPS)	BN	TR	7.6	0.09	12	12.7	4.0
GP non-prepaid debit card network transactions with \$15.00 to 24.99 in total value (NPIPS)	BN	TR	9.8	0.19	19	16.5	8.3
GP non-prepaid debit card network transactions with \$25.00 to 49.99 in total value (NPIPS)	BN	TR	11.7	0.41	35	19.6	17.7
GP non-prepaid debit card network transactions with \$50.00 or greater in total value (NPIPS)	BN	TR	11.1	1.50	135	18.7	65.5
GP non-prepaid debit card network transactions with \$50.00 to 99.99 in total value (NPIPS)	BN	TR	6.4	0.44	68	10.8	19.1
GP non-prepaid debit card network transactions with \$100.00 to 499.99 in total value (NPIPS)	BN	TR	4.4	0.78	177	7.4	34.1
GP non-prepaid debit card network transactions with \$500.00 to 999.99 in total value (NPIPS)	BN	TR	0.2	0.13	655	0.3	5.8
GP non-prepaid debit card network transactions with \$1,000.00 or greater in total value (NPIPS)	BN	TR	0.1	0.15	1,841	0.1	6.4
<b>GP non-prepaid debit card network NAST by payee location (NPIPS)</b>	BN	TR	59.6	2.29	38	100.0	100.0
GP non-prepaid debit card network domestic transactions with U.S. cards (NPIPS)	BN	TR	59.3	2.27	38	99.5	99.2
GP non-prepaid debit card network cross-border transactions with U.S. cards (NPIPS)	BN	TR	0.3	0.02	63	0.5	0.8
<b>GP non-prepaid debit card network cross-border transactions with non-U.S. cards (NPIPS)</b>	BN	TR	0.3	0.02	70	100.0	100.0

**Note:**

Figures may not sum because of rounding.

<b>Non-Prepaid Debit Card, 2012 &amp; 2015 (DFIPS and NPIPS)</b>	Number Units	Value Units	2012 Number	2012 Value	2012 Average Value	2015 Number	2015 Value	2015 Average Value	2012 to 2015 Number Change	2012 to 2015 Value Change	2012 to 2015 Number (CAGR) as a Percent	2012 to 2015 Value (CAGR) as a Percent
<b>GP non-prepaid debit card network net, authorized &amp; settled transactions (NAST) (DFIPS &amp; NPIPS)</b>	BN	TR	47.3	1.87	40	59.6	2.29	38	12.3	0.42	8.0	7.0
<b>GP non-prepaid debit card network NAST by transaction type (DFIPS)</b>	BN	TR	47.3	1.87	40	59.6	2.29	38	12.3	0.42	8.0	7.0
GP non-prepaid debit card network card-present transactions (DFIPS)	BN	TR				52.4	1.83	35				
GP non-prepaid debit card network signature-authenticated card-present transactions (DFIPS)	BN	TR				31.2	0.98	31				
GP non-prepaid debit card network PIN-authenticated card-present transactions (DFIPS)	BN	TR				20.7	0.82	40				
GP non-prepaid debit card network non-signature-authenticated and non-PIN-authenticated card-present transactions (DFIPS)	BN	TR				0.5	0.02	42				
GP non-prepaid debit card network card-not-present transactions (DFIPS)	BN	TR				7.2	0.47	65				
<b>GP non-prepaid debit card network NAST by transaction type (NPIPS)</b>	BN	TR	47.3	1.87	40	59.6	2.29	38	12.3	0.42	8.0	7.0
GP non-prepaid debit card network in-person transactions (NPIPS)	BN	TR	41.7	1.47	35	50.9	1.66	33	9.2	0.19	6.9	4.2
GP non-prepaid debit card network in-person chip transactions (NPIPS)	BN	TR	0.0	0.00	14	0.4	0.02	49	0.4	0.02	153.8	282.9
GP non-prepaid debit card network in-person no chip transactions (NPIPS)	BN	TR	41.7	1.47	35	50.5	1.64	32	8.8	0.17	6.6	3.7
GP non-prepaid debit card network remote transactions (NPIPS)	BN	TR	5.6	0.41	73	8.7	0.63	73	3.1	0.23	16.1	16.1
GP non-prepaid debit card network remote mail-order/telephone-order transactions (NPIPS)	BN	TR				1.3	0.15	113				
(NPIPS)	BN	TR				5.2	0.35	67				
GP non-prepaid debit card network remote recurring transactions (NPIPS)	BN	TR				1.4	0.08	59				
GP non-prepaid debit card network remote installment transactions (NPIPS)	BN	TR				0.0	0.00	38				
GP non-prepaid debit card network remote non-mail-order/telephone-order, non-internet, non-recurring, and non-installment transactions (NPIPS)	BN	TR				0.8	0.05	70				
<b>GP non-prepaid debit card network NAST by counterparty (DFIPS)</b>	BN	TR	47.3	1.87	40	59.6	2.29	38	12.3	0.42	8.0	7.0
GP non-prepaid debit card network consumer transactions (DFIPS)	BN	TR	45.7	1.73	38	57.5	2.10	36	11.8	0.37	8.0	6.6
GP non-prepaid debit card network business transactions (DFIPS)	BN	TR	1.6	0.14	88	2.1	0.19	91	0.5	0.05	10.1	11.4
<b>GP non-prepaid debit card network NAST by counterparty (NPIPS)</b>	BN	TR	47.3	1.87	40	59.6	2.29	38	12.3	0.42	8.0	7.0
GP non-prepaid debit card network consumer transactions (NPIPS)	BN	TR	45.8	1.73	38	57.4	2.09	36	11.7	0.36	7.9	6.5
GP non-prepaid debit card network business transactions (NPIPS)	BN	TR	1.5	0.14	93	2.2	0.20	94	0.7	0.06	12.8	13.1

**Note:**

Figures may not sum because of rounding.

CAGR is compound annual growth rate.

2012 figures are restated as net, authorized and settled transactions (NAST). Figures reported in 2013 were adjusted to net, purchase transactions (NPT).

<b>Non-Prepaid Debit Card, 2012 &amp; 2015 (DFIPS and NPIPS)</b>	Number Units	Value Units	2012 Number	2012 Value	2012 Average Value	2015 Number	2015 Value	2015 Average Value	2012 to 2015 Number Change	2012 to 2015 Value Change	2012 to 2015 Number (CAGR) as a Percent	2012 to 2015 Value (CAGR) as a Percent
<b>GP non-prepaid debit card network NAST by transaction value range (NPIPS)</b>	BN	TR	47.3	1.87	40	59.6	2.29	38	12.3	0.42	8.0	7.0
GP non-prepaid debit card network transactions with less than \$5.00 in total value (NPIPS)	BN	TR	6.1	0.02	3	8.3	0.02	3	2.3	0.00	11.2	4.4
GP non-prepaid debit card network transactions with \$5.00 to 9.99 in total value (NPIPS)	BN	TR	8.5	0.06	7	11.1	0.08	7	2.6	0.02	9.5	9.2
GP non-prepaid debit card network transactions with \$10.00 to 14.99 in total value (NPIPS)	BN	TR	5.7	0.07	12	7.6	0.09	12	1.8	0.02	9.8	9.3
GP non-prepaid debit card network transactions with \$15.00 to 24.99 in total value (NPIPS)	BN	TR	7.7	0.15	20	9.8	0.19	19	2.1	0.04	8.5	8.1
GP non-prepaid debit card network transactions with \$25.00 to 49.99 in total value (NPIPS)	BN	TR	9.9	0.35	36	11.7	0.41	35	1.8	0.05	5.7	4.7
GP non-prepaid debit card network transactions with \$50.00 or greater in total value (NPIPS)	BN	TR	9.5	1.22	129	11.1	1.50	135	1.7	0.29	5.6	7.3
GP non-prepaid debit card network transactions with \$50.00 to 99.99 in total value (NPIPS)	BN	TR				6.4	0.44	68				
GP non-prepaid debit card network transactions with \$100.00 to 499.99 in total value (NPIPS)	BN	TR				4.4	0.78	177				
GP non-prepaid debit card network transactions with \$500.00 to 999.99 in total value (NPIPS)	BN	TR				0.2	0.13	655				
GP non-prepaid debit card network transactions with \$1,000.00 or greater in total value (NPIPS)	BN	TR				0.1	0.15	1,841				
<b>GP non-prepaid debit card network NAST by payee location (NPIPS)</b>	BN	TR	47.3	1.87	40	59.6	2.29	38	12.3	0.42	8.0	7.0
GP non-prepaid debit card network domestic transactions with U.S. cards (NPIPS)	BN	TR	47.1	1.86	39	59.3	2.27	38	12.3	0.42	8.0	7.0
GP non-prepaid debit card network cross-border transactions with U.S. cards (NPIPS)	BN	TR	0.2	0.01	72	0.3	0.02	63	0.1	0.00	10.5	5.7
<b>GP non-prepaid debit card network cross-border transactions with non-U.S. cards (NPIPS)</b>	BN	TR				0.3	0.02	70				

**Note:**

Figures may not sum because of rounding.

CAGR is compound annual growth rate.

2012 figures are restated as net, authorized and settled transactions (NAST). Figures reported in 2013 were adjusted to net, purchase transactions (NPT).

<b>General-Purpose Prepaid Debit Card, 2015 (DFIPS and NPIPS)</b>	Number Units	Value Units	2015 Number	2015 Value	2015 Average Value	Number Item Amount of Total	Value Item Amount of Total	
<b>GP prepaid debit card network net, authorized &amp; settled transactions (NAST) (DFIPS &amp; NPIPS)</b>	BN	TR	3.7	0.12		34	100.0	100.0
<b>GP prepaid debit card network NAST by transaction type (DFIPS)</b>	BN	TR	3.7	0.12		34	100.0	100.0
GP prepaid debit card network card-present transactions (DFIPS)	BN	TR	3.0	0.11		37	80.4	86.8
GP prepaid debit card network signature-authenticated card-present transactions (DFIPS)	BN	TR	1.6	0.08		48	43.9	61.9
GP prepaid debit card network PIN-authenticated card-present transactions (DFIPS)	BN	TR	1.3	0.03		23	35.3	23.9
GP prepaid debit card network non-signature-authenticated and non-PIN-authenticated card-present transactions (DFIPS)	BN	TR	0.0	0.00		30	1.2	1.1
GP prepaid debit card network card-not-present transactions (DFIPS)	BN	TR	0.7	0.02		23	19.6	13.2
<b>GP prepaid debit card network NAST by transaction type (NPIPS GP prepaid networks)</b>	BN	TR	3.7	0.12		34	100.0	100.0
GP prepaid debit card network in-person transactions (NPIPS GP prepaid networks)	BN	TR	3.0	0.08		28	81.5	67.8
GP prepaid debit card network in-person chip transactions (NPIPS GP prepaid networks)	BN	TR	0.0	0.00		35	0.1	0.1
GP prepaid debit card network in-person chip PIN-authenticated transactions (NPIPS GP prepaid networks)	BN	TR	0.0	0.00		34	0.1	0.1
GP prepaid debit card network in-person chip non-PIN-authenticated transactions (NPIPS GP prepaid networks)	BN	TR	0.0	0.00		37	0.0	0.0
GP prepaid debit card network in-person no chip transactions (NPIPS GP prepaid networks)	BN	TR	3.0	0.08		28	81.4	67.7
GP prepaid debit card network in-person no chip PIN-authenticated transactions (NPIPS GP prepaid networks)	BN	TR	1.1	0.03		30	29.8	26.6
GP prepaid debit card network in-person no chip non-PIN-authenticated transactions (NPIPS GP prepaid networks)	BN	TR	1.9	0.05		27	51.6	41.1
GP prepaid debit card network remote transactions (NPIPS GP prepaid networks)	BN	TR	0.7	0.04		59	18.5	32.2
GP prepaid debit card network remote mail-order/telephone-order transactions (NPIPS GP prepaid networks)	BN	TR	0.1	0.01		87	3.2	8.3
GP prepaid debit card network remote internet purchase transactions (NPIPS GP prepaid networks)	BN	TR	0.5	0.02		50	12.6	18.4
GP prepaid debit card network remote recurring transactions (NPIPS GP prepaid networks)	BN	TR	0.1	0.00		53	1.7	2.7
GP prepaid debit card network remote installment transactions (NPIPS GP prepaid networks)	BN	TR	0.0	0.00		52	0.0	0.0
GP prepaid debit card network remote non-mail-order/telephone-order, non-internet, non-recurring, and non-installment transactions (NPIPS GP prepaid networks)	BN	TR	0.0	0.00		94	1.0	2.7
<b>GP prepaid debit card network NAST by card type (DFIPS)</b>	BN	TR	3.7	0.12		34	100.0	100.0
GP prepaid debit card network reloadable card transactions (DFIPS)	BN	TR	3.3	0.12		35	90.3	93.1
GP prepaid debit card network non-reloadable card transactions (DFIPS)	BN	TR	0.4	0.01		24	9.7	7.0

**Note:**

Figures may not sum because of rounding.

<b>General-Purpose Prepaid Debit Card, 2015 (DFIPS and NPIPS)</b>	Number Units	Value Units	2015 Number	2015 Value	2015 Average Value	Number Item Amount of Total	Value Item Amount of Total
<b>GP prepaid debit card network NAST by counterparty (NPIPS GP prepaid networks)</b>	BN	TR	3.7	0.12	34	100.0	100.0
GP prepaid debit card network consumer transactions (NPIPS GP prepaid networks)	BN	TR	3.6	0.12	33	98.9	97.3
GP prepaid debit card network consumer government-administered transactions (NPIPS GP prepaid networks)	BN	TR	0.4	0.01	26	12.2	9.4
GP prepaid debit card network consumer non-government-administered transactions (NPIPS GP prepaid networks)	BN	TR	3.2	0.11	34	86.7	87.9
GP prepaid debit card network business transactions (NPIPS GP prepaid networks)	BN	TR	0.0	0.00	82	1.1	2.7
<b>GP prepaid debit card network NAST by counterparty (NPIPS GP prepaid processors)</b>	BN	TR	3.7	0.12	34	100.0	100.0
GP prepaid debit card network consumer transactions (NPIPS GP prepaid processors)	BN	TR	3.7	0.12	34	99.3	99.5
GP prepaid debit card network consumer government-administered general-use prepaid card transactions (NPIPS GP prepaid processors)	BN	TR	0.3	0.01	27	8.8	7.0
GP prepaid debit card network consumer non-government-administered card transactions (NPIPS GP prepaid processors)	BN	TR	3.3	0.12	35	90.5	92.5
GP prepaid debit card network consumer non-government-administered gift card transactions (NPIPS GP prepaid processors)	BN	TR	0.3	0.01	24	8.2	5.8
GP prepaid debit card network consumer non-government-administered FSA/HSA medical transactions (NPIPS GP prepaid processors)	BN	TR	0.3	0.02	76	8.4	19.0
GP prepaid debit card network consumer non-government-administered customer refund and incentive transactions (NPIPS GP prepaid processors)	BN	TR	0.1	0.00	34	3.4	3.5
GP prepaid debit card network consumer non-government-administered payroll transactions (NPIPS GP prepaid processors)	BN	TR	0.4	0.01	15	9.6	4.2
GP prepaid debit card network consumer non-government-administered non-gift, non-FSA/HSA medical, non-customer refund and incentive, and non-payroll card transactions (NPIPS GP prepaid processors)	BN	TR	2.2	0.07	33	60.8	60.0
GP prepaid debit card network business transactions (NPIPS GP prepaid processors)	BN	TR	0.0	0.00	23	0.7	0.5
<b>GP prepaid debit card network NAST by payee location (NPIPS GP prepaid networks)</b>	BN	TR	3.7	0.12	34	100.0	100.0
GP prepaid debit card network domestic transactions with U.S. cards (NPIPS GP prepaid networks)	BN	TR	3.6	0.12	34	99.1	99.3
GP prepaid debit card network cross-border transactions with U.S. cards (NPIPS GP prepaid networks)	BN	TR	0.0	0.00	27	0.9	0.7

**Note:**

Figures may not sum because of rounding.

<b>General-Purpose Prepaid Debit Card, 2015 (DFIPS and NPIPS)</b>	Number Units	Value Units	2015 Number	2015 Value	2015 Average Value	Number Item Amount of Total	Value Item Amount of Total
<b>GP prepaid debit card network NAST by payee location (NPIPS GP prepaid processors)</b>	BN	TR	3.7	0.12	34	100.0	100.0
GP prepaid debit card network domestic transactions with U.S. cards (NPIPS GP prepaid processors)	BN	TR	2.8	0.09	34	75.8	76.1
GP prepaid debit card network cross-border transactions with U.S. cards (NPIPS GP prepaid processors)	BN	TR	0.9	0.03	33	24.2	23.9
<b>GP prepaid debit card network cross-border transactions with non-U.S. cards (NPIPS GP prepaid networks)</b>	BN	TR	0.1	0.00	66	100.0	100.0

**Note:**

Figures may not sum because of rounding.

<b>General-Purpose Prepaid Debit Card, 2012 &amp; 2015 (DFIPS and NPIPS)</b>	Number Units	Value Units	2012 Number	2012 Value	2012 Average Value	2015 Number	2015 Value	2015 Average Value	2012 to 2015 Number Change	2012 to 2015 Value Change	2012 to 2015 Number (CAGR) as a Percent	2012 to 2015 Value (CAGR) as a Percent
<b>GP prepaid debit card network net, authorized &amp; settled transactions (NAST) (DFIPS &amp; NPIPS)</b>	BN	TR	3.1	0.11	35	3.7	0.12	34	0.6	0.02	5.6	4.4
<b>GP prepaid debit card network NAST by transaction type (DFIPS)</b>	BN	TR	3.1	0.11	35	3.7	0.12	34	0.6	0.02	5.6	4.4
GP prepaid debit card network card-present transactions (DFIPS)	BN	TR				3.0	0.11	37				
GP prepaid debit card network signature-authenticated card-present transactions (DFIPS)	BN	TR				1.6	0.08	48				
GP prepaid debit card network PIN-authenticated card-present transactions (DFIPS)	BN	TR				1.3	0.03	23				
GP prepaid debit card network non-signature-authenticated and non-PIN-authenticated card-present transactions (DFIPS)	BN	TR				0.0	0.00	30				
GP prepaid debit card network card-not-present transactions (DFIPS)	BN	TR				0.7	0.02	23				
<b>GP prepaid debit card network NAST by transaction type (NPIPS GP prepaid networks)</b>	BN	TR	3.1	0.11	35	3.7	0.12	34	0.6	0.02	5.6	4.4
GP prepaid debit card network in-person transactions (NPIPS GP prepaid networks)	BN	TR	2.7	0.09	31	3.0	0.08	28	0.2	0.00	2.9	-0.7
GP prepaid debit card network in-person chip transactions (NPIPS GP prepaid networks)	BN	TR	0.0	0.00	9	0.0	0.00	35	0.0	0.00	316.7	550.4
GP prepaid debit card network in-person chip PIN-authenticated transactions (NPIPS GP prepaid networks)	BN	TR	0.0	0.00	35	0.0	0.00	34	0.0	0.00	1174.6	1163.9
GP prepaid debit card network in-person chip non-PIN-authenticated transactions (NPIPS GP prepaid networks)	BN	TR	0.0	0.00	9	0.0	0.00	37	0.0	0.00	220.1	415.8
GP prepaid debit card network in-person no chip transactions (NPIPS GP prepaid networks)	BN	TR	2.7	0.09	31	3.0	0.08	28	0.2	0.00	2.9	-0.7
GP prepaid debit card network in-person no chip PIN-authenticated transactions (NPIPS GP prepaid networks)	BN	TR	1.2	0.05	38	1.1	0.03	30	-0.1	-0.01	-2.9	-10.1
GP prepaid debit card network in-person no chip non-PIN-authenticated transactions (NPIPS GP prepaid networks)	BN	TR	1.5	0.04	26	1.9	0.05	27	0.3	0.01	7.0	8.1
GP prepaid debit card network remote transactions (NPIPS GP prepaid networks)	BN	TR	0.4	0.02	61	0.7	0.04	59	0.3	0.02	21.5	19.8
GP prepaid debit card network remote mail-order/telephone-order transactions (NPIPS GP prepaid networks)	BN	TR				0.1	0.01	87				
GP prepaid debit card network remote internet purchase transactions (NPIPS GP prepaid networks)	BN	TR				0.5	0.02	50				
GP prepaid debit card network remote recurring transactions (NPIPS GP prepaid networks)	BN	TR				0.1	0.00	53				
GP prepaid debit card network remote installment transactions (NPIPS GP prepaid networks)	BN	TR				0.0	0.00	52				
GP prepaid debit card network remote non-mail-order/telephone-order, non-internet, non-recurring, and non-installment transactions (NPIPS GP prepaid networks)	BN	TR				0.0	0.00	94				
<b>GP prepaid debit card network NAST by card type (DFIPS)</b>	BN	TR	3.1	0.11	35	3.7	0.12	34	0.6	0.02	5.6	4.4
GP prepaid debit card network reloadable card transactions (DFIPS)	BN	TR				3.3	0.12	35				
GP prepaid debit card network non-reloadable card transactions (DFIPS)	BN	TR				0.4	0.01	24				

**Note:**

Figures may not sum because of rounding.

CAGR is compound annual growth rate.

2012 figures are restated as net, authorized and settled transactions (NAST). Figures reported in 2013 were adjusted to net, purchase transactions (NPT).

<b>General-Purpose Prepaid Debit Card, 2012 &amp; 2015 (DFIPS and NPIPS)</b>	Number Units	Value Units	2012 Number	2012 Value	2012 Average Value	2015 Number	2015 Value	2015 Average Value	2012 to 2015 Number Change	2012 to 2015 Value Change	2012 to 2015 Number (CAGR) As a percent	2012 to 2015 Value (CAGR) As a percent
<b>GP prepaid debit card network NAST by counterparty (NPIPS GP prepaid networks)</b>	BN	TR	3.1	0.11	35	3.7	0.12	34	0.6	0.02	5.6	4.4
GP prepaid debit card network consumer transactions (NPIPS GP prepaid networks)	BN	TR				3.6	0.12	33				
GP prepaid debit card network consumer government-administered transactions (NPIPS GP prepaid networks)	BN	TR				0.4	0.01	26				
GP prepaid debit card network consumer non-government-administered transactions (NPIPS GP prepaid networks)	BN	TR				3.2	0.11	34				
GP prepaid debit card network business transactions (NPIPS GP prepaid networks)	BN	TR				0.0	0.00	82				
<b>GP prepaid debit card network NAST by counterparty (NPIPS GP prepaid processors)</b>	BN	TR	3.1	0.11	35	3.7	0.12	34	0.6	0.02	5.6	4.4
GP prepaid debit card network consumer transactions (NPIPS GP prepaid processors)	BN	TR	3.1	0.11	35	3.7	0.12	34	0.5	0.01	5.3	4.2
GP prepaid debit card network consumer government-administered general-use prepaid card transactions (NPIPS GP prepaid processors)	BN	TR	0.5	0.02	40	0.3	0.01	27	-0.2	-0.01	-14.6	-25.5
GP prepaid debit card network consumer non-government-administered card transactions (NPIPS GP prepaid processors)	BN	TR	2.6	0.09	34	3.3	0.12	35	0.7	0.03	8.5	9.2
GP prepaid debit card network consumer non-government-administered gift card transactions (NPIPS GP prepaid processors)	BN	TR	0.3	0.01	21	0.3	0.01	24	0.0	0.00	-3.4	1.4
GP prepaid debit card network consumer non-government-administered FSA/HSA medical transactions (NPIPS GP prepaid processors)	BN	TR	0.2	0.01	52	0.3	0.02	76	0.1	0.01	11.6	27.0
GP prepaid debit card network consumer non-government-administered customer refund and incentive transactions (NPIPS GP prepaid processors)	BN	TR	0.2	0.00	26	0.1	0.00	34	0.0	0.00	-6.8	2.4
GP prepaid debit card network consumer non-government-administered payroll transactions (NPIPS GP prepaid processors)	BN	TR	0.5	0.01	24	0.4	0.01	15	-0.1	-0.01	-9.3	-23.1
GP prepaid debit card network consumer non-government-administered non-gift, non-FSA/HSA medical, non-customer refund and incentive, and non-payroll card transactions (NPIPS GP prepaid processors)	BN	TR	1.4	0.05	38	2.2	0.07	33	0.8	0.02	16.4	11.2
GP prepaid debit card network business transactions (NPIPS GP prepaid processors)	BN	TR	0.0	0.00	0	0.0	0.00	23	0.0	0.00		
<b>GP prepaid debit card network NAST by payee location (NPIPS GP prepaid networks)</b>	BN	TR	3.1	0.11	35	3.7	0.12	34	0.6	0.02	5.6	4.4
GP prepaid debit card network domestic transactions with U.S. cards (NPIPS GP prepaid networks)	BN	TR	3.1	0.11	35	3.6	0.12	34	0.5	0.01	5.5	4.4
GP prepaid debit card network cross-border transactions with U.S. cards (NPIPS GP prepaid networks)	BN	TR	0.0	0.00	38	0.0	0.00	27	0.0	0.00	20.3	7.2

**Note:**

Figures may not sum because of rounding.

CAGR is compound annual growth rate.

2012 figures are restated as net, authorized and settled transactions (NAST). Figures reported in 2013 were adjusted to net, purchase transactions (NPT).

<b>General-Purpose Prepaid Debit Card, 2012 &amp; 2015 (DFIPS and NPIPS)</b>	Number Units	Value Units	2012 Number	2012 Value	2012 Average Value	2015 Number	2015 Value	2015 Average Value	2012 to 2015 Number Change	2012 to 2015 Value Change	2012 to 2015 Number (CAGR) as a Percent	2012 to 2015 Value (CAGR) as a Percent
<b>GP prepaid debit card network NAST by payee location (NPIPS GP prepaid processors)</b>	BN	TR	3.1	0.11	35	3.7	0.12	34	0.6	0.02	5.6	4.4
GP prepaid debit card network domestic transactions with U.S. cards (NPIPS GP prepaid processors)	BN	TR	3.0	0.10	33	2.8	0.09	34	-0.2	0.00	-2.7	-1.2
GP prepaid debit card network cross-border transactions with U.S. cards (NPIPS GP prepaid processors)	BN	TR	0.1	0.01	106	0.9	0.03	33	0.8	0.02	103.6	38.5
<b>GP prepaid debit card network cross-border transactions with non-U.S. cards (NPIPS GP prepaid networks)</b>	BN	TR				0.1	0.00	66				

**Note:**

Figures may not sum because of rounding.

CAGR is compound annual growth rate.

2012 figures are restated as net, authorized and settled transactions (NAST). Figures reported in 2013 were adjusted to net, purchase transactions (NPT).

<b>Private-Label Prepaid Card Issuers &amp; Processors, 2015 (NPIPS)</b>	Number Units	Value Units	2015 Number	2015 Value	2015 Average Value	Number Item Amount of Total	Value Item Amount of Total
<b>PL prepaid processors net, authorized &amp; settled transactions (NAST)</b>	BN	TR	3.6	0.07	20	100.0	100.0
<b>PL prepaid processors NAST by transaction type</b>	BN	TR	3.6	0.07	20	100.0	100.0
PL prepaid processors in-person transactions	BN	TR	3.6	0.07	19	99.6	94.3
PL prepaid processors in-person chip transactions	BN	TR	0.0	0.00	58	1.0	2.9
PL prepaid processors in-person no chip transactions	BN	TR	3.6	0.06	18	98.6	91.4
PL prepaid processors remote transactions	BN	TR	0.0	0.00	269	0.4	5.7
<b>PL prepaid processors NAST by type of card</b>	BN	TR	3.6	0.07	20	100.0	100.0
PL prepaid processors reloadable card transactions	BN	TR	2.8	0.04	12	78.5	49.9
PL prepaid processors non-reloadable card transactions	BN	TR	0.8	0.04	46	21.5	50.1
PL prepaid processors non-reloadable gift card transactions	BN	TR	0.7	0.03	44	20.3	46.0
PL prepaid processors non-reloadable customer refund and incentive card transactions	BN	TR	0.0	0.00	59	1.1	3.3
PL prepaid processors non-reloadable non-gift and non-customer refund and incentive card transactions	BN	TR	0.0	0.00	1,071	0.0	0.8
<b>Electronic benefits transfers (EBT)</b>	BN	TR	2.6	0.08	29	100.0	100.0

**Note:**

Figures may not sum because of rounding.

<b>Private-Label Prepaid Card Issuers &amp; Processors, 2012 &amp; 2015 (NPIPS)</b>	Number Units	Value Units	2012 Number	2012 Value	2012 Average Value	2015 Number	2015 Value	2015 Average Value	2012 to 2015 Number Change	2012 to 2015 Value Change	2012 to 2015 Number (CAGR) as a Percent	2012 to 2015 Value (CAGR) as a Percent
<b>PL prepaid processors net, authorized &amp; settled transactions (NAST)</b>	BN	TR	3.7	0.05	13	3.6	0.07	20	0.0	0.02	-0.3	15.0
<b>PL prepaid processors NAST by transaction type</b>	BN	TR	3.7	0.05	13	3.6	0.07	20	0.0	0.02	-0.3	15.0
PL prepaid processors in-person transactions	BN	TR	3.6	0.05	13	3.6	0.07	19	0.0	0.02	-0.2	13.3
PL prepaid processors in-person chip transactions	BN	TR	0.0	0.00	38	0.0	0.00	58	0.0	0.00	147.6	183.4
PL prepaid processors in-person no chip transactions	BN	TR	3.6	0.05	13	3.6	0.06	18	-0.1	0.02	-0.5	12.2
PL prepaid processors remote transactions	BN	TR	0.0	0.00	24	0.0	0.00	269	0.0	0.00	-15.6	90.0
<b>PL prepaid processors NAST by type of card</b>	BN	TR	3.7	0.05	13	3.6	0.07	20	0.0	0.02	-0.3	15.0
PL prepaid processors reloadable card transactions	BN	TR				2.8	0.04	12				
PL prepaid processors non-reloadable card transactions	BN	TR				0.8	0.04	46				
PL prepaid processors non-reloadable gift card transactions	BN	TR				0.7	0.03	44				
PL prepaid processors non-reloadable customer refund and incentive card transactions	BN	TR				0.0	0.00	59				
PL prepaid processors non-reloadable non-gift and non-customer refund and incentive card transactions	BN	TR				0.0	0.00	1,071				
<b>Electronic benefits transfers (EBT)</b>	BN	TR	2.5	0.07	30	2.6	0.08	29	0.1	0.00	1.7	0.2

**Note:**

Figures may not sum because of rounding.

CAGR is compound annual growth rate.

2012 figures are restated as net, authorized and settled transactions (NAST). Figures reported in 2013 were adjusted to net, purchase transactions (NPT).

<b>General-Purpose Credit Card, 2015 (DFIPS and NPIPS)</b>	Number Units	Value Units	2015 Number	2015 Value	2015 Average Value	Number Item Amount of Total	Value Item Amount of Total
<b>GP credit card network net, authorized &amp; settled transactions (NAST)</b>	BN	TR	31.0	2.80	90	100.0	100.0
<b>GP credit card network NAST by transaction type (DFIPS)</b>	BN	TR	31.0	2.80	90	100.0	100.0
GP credit card network card-present transactions (DFIPS)	BN	TR	22.2	1.49	67	71.7	53.0
GP credit card network signature-authenticated card-present transactions (DFIPS)	BN	TR	18.6	1.23	66	60.1	43.8
GP credit card network PIN-authenticated card-present transactions (DFIPS)	BN	TR	0.1	0.01	132	0.3	0.4
GP credit card network non-signature-authenticated and non-PIN-authenticated card-present transactions (DFIPS)	BN	TR	3.5	0.25	71	11.3	8.9
GP credit card network card-not-present transactions (DFIPS)	BN	TR	8.8	1.32	150	28.3	47.0
<b>GP credit card network NAST by transaction type (NPIPS)</b>	BN	TR	31.0	2.80	90	100.0	100.0
GP credit card network in-person transactions (NPIPS)	BN	TR	22.2	1.42	64	71.7	50.7
GP credit card network in-person chip transactions (NPIPS)	BN	TR	1.1	0.09	83	3.4	3.1
GP credit card network in-person chip PIN-authenticated transactions (NPIPS)	BN	TR	0.0	0.00	96	0.0	0.0
GP credit card network in-person chip non-PIN-authenticated transactions (NPIPS)	BN	TR	1.0	0.09	82	3.4	3.1
GP credit card network in-person no chip transactions (NPIPS)	BN	TR	21.2	1.33	63	68.3	47.5
GP credit card network in-person no chip PIN-authenticated transactions (NPIPS)	BN	TR	0.0	0.00	131	0.1	0.1
GP credit card network in-person no chip non-PIN-authenticated transactions (NPIPS)	BN	TR	21.2	1.33	63	68.2	47.4
GP credit card network remote transactions (NPIPS)	BN	TR	8.8	1.38	158	28.3	49.3
GP credit card network remote mail-order/telephone-order transactions (NPIPS)	BN	TR	1.1	0.39	362	3.5	13.9
GP credit card network remote internet purchase transactions (NPIPS)	BN	TR	5.5	0.74	135	17.7	26.5
GP credit card network remote recurring transactions (NPIPS)	BN	TR	1.7	0.14	78	5.6	4.9
GP credit card network remote installment transactions (NPIPS)	BN	TR	0.0	0.00	44	0.0	0.0
GP credit card network remote non-mail-order/telephone-order, non-internet, non-recurring, and non-installment transactions (NPIPS)	BN	TR	0.5	0.11	248	1.5	4.0
<b>GP credit card network NAST by payment transaction type (NPIPS)</b>	BN	TR	31.0	2.80	90	100.0	100.0
GP credit card network cash advances, adjustments and returns transactions	BN	TR	1.1	0.12	113	3.4	4.3
GP credit card network net purchase transactions (NPT)	BN	TR	30.0	2.68	90	96.6	95.7
<b>GP credit card network NAST by counterparty (NPIPS)</b>	BN	TR	31.0	2.80	90	100.0	100.0
GP credit card network consumer transactions (NPIPS)	BN	TR	26.9	1.95	72	86.7	69.4
GP credit card network business transactions (NPIPS)	BN	TR	4.1	0.86	207	13.3	30.6

**Note:**  
Figures may not sum because of rounding.

<b>General-Purpose Credit Card, 2015 (DFIPS and NPIPS)</b>	Number Units	Value Units	2015 Number	2015 Value	2015 Average Value	Number Item Amount of Total	Value Item Amount of Total
<b>GP credit card network NAST by transaction value range (NPIPS)</b>	BN	TR	31.0	2.80		90	100.0
GP credit card network transactions with less than \$5.00 in total value (NPIPS)	BN	TR	3.3	0.01		2	0.3
GP credit card network transactions with \$5.00 to 9.99 in total value (NPIPS)	BN	TR	3.9	0.03		7	1.0
GP credit card network transactions with \$10.00 to 14.99 in total value (NPIPS)	BN	TR	3.0	0.04		12	1.3
GP credit card network transactions with \$15.00 to 24.99 in total value (NPIPS)	BN	TR	4.5	0.09		20	3.1
GP credit card network transactions with \$25.00 to 49.99 in total value (NPIPS)	BN	TR	6.5	0.23		35	8.2
GP credit card network transactions with \$50.00 or greater in total value (NPIPS)	BN	TR	9.9	2.41		243	86.1
GP credit card network transactions with \$50.00 to 99.99 in total value (NPIPS)	BN	TR	4.6	0.32		69	11.4
GP credit card network transactions with \$100.00 to 499.99 in total value (NPIPS)	BN	TR	4.6	0.86		189	30.7
GP credit card network transactions with \$500.00 to 999.99 in total value (NPIPS)	BN	TR	0.5	0.31		668	10.9
GP credit card network transactions with \$1,000.00 or greater in total value (NPIPS)	BN	TR	0.3	0.93	2,935	1.0	33.2
<b>GP credit card network NAST by payee location (NPIPS)</b>	BN	TR	31.0	2.80		90	100.0
GP credit card network domestic transactions with U.S. cards (NPIPS)	BN	TR	30.5	2.73		89	97.5
GP credit card network cross-border transactions with U.S. cards (NPIPS)	BN	TR	0.5	0.07		148	2.5
<b>GP credit card network cross-border transactions with non-U.S. cards (NPIPS)</b>	BN	TR	2.2	0.27		126	9.8
<b>GP credit card non-network transactions (DFIPS)</b>	MM	BN	83.3	76.67		920	100.0
GP credit card non-network balance transfer transactions (DFIPS)	MM	BN	38.9	50.30	1,292	46.8	65.6
GP credit card non-network convenience check transactions (DFIPS)	MM	BN	22.5	19.57	871	27.0	25.5
GP credit card non-network non-balance transfer and non-convenience check transactions (DFIPS)	MM	BN	21.9	6.80	311	26.3	8.9

**Note:**

Figures may not sum because of rounding.

<b>General-Purpose Credit Card, 2012 &amp; 2015 (DFIPS and NPIPS)</b>	Number Units	Value Units	2012 Number	2012 Value	2012 Average Value	2015 Number	2015 Value	2015 Average Value	2012 to 2015 Number Change	2012 to 2015 Value Change	2012 to 2015 Number (CAGR) as a Percent	2012 to 2015 Value (CAGR) as a Percent
<b>GP credit card network net, authorized &amp; settled transactions (NAST)</b>	BN	TR	24.4	2.27	93	31.0	2.80	90	6.6	0.53	8.4	7.3
<b>GP credit card network NAST by payment transaction type (DFIPS)</b>	BN	TR	24.4	2.27	93	31.0	2.80	90	6.6	0.53	8.4	7.3
GP credit card network card-present transactions (DFIPS)	BN	TR				22.2	1.49	67				
GP credit card network signature-authenticated card-present transactions (DFIPS)	BN	TR				18.6	1.23	66				
GP credit card network PIN-authenticated card-present transactions (DFIPS)	BN	TR				0.1	0.01	132				
GP credit card network non-signature-authenticated and non-PIN-authenticated card-present transactions (DFIPS)	BN	TR				3.5	0.25	71				
GP credit card network card-not-present transactions (DFIPS)	BN	TR				8.8	1.32	150				
<b>GP credit card network NAST by payment transaction type (NPIPS)</b>	BN	TR	24.4	2.27	93	31.0	2.80	90	6.6	0.53	8.4	7.3
GP credit card network in-person transactions (NPIPS)	BN	TR	18.5	1.26	68	22.2	1.42	64	3.8	0.16	6.4	4.0
GP credit card network in-person chip transactions (NPIPS)	BN	TR	0.0	0.00	47	1.1	0.09	83	1.0	0.09	326.1	412.6
GP credit card network in-person chip PIN-authenticated transactions (NPIPS)	BN	TR				0.0	0.00	96				
GP credit card network in-person chip non-PIN-authenticated transactions (NPIPS)	BN	TR				1.0	0.09	82				
GP credit card network in-person no chip transactions (NPIPS)	BN	TR	18.5	1.26	68	21.2	1.33	63	2.7	0.07	4.7	1.8
GP credit card network in-person no chip PIN-authenticated transactions (NPIPS)	BN	TR				0.0	0.00	131				
GP credit card network in-person no chip non-PIN-authenticated transactions (NPIPS)	BN	TR				21.2	1.33	63				
GP credit card network remote transactions (NPIPS)	BN	TR	5.9	1.01	170	8.8	1.38	158	2.9	0.38	14.1	11.2
GP credit card network remote mail-order/telephone-order transactions (NPIPS)	BN	TR				1.1	0.39	362				
GP credit card network remote internet purchase transactions (NPIPS)	BN	TR				5.5	0.74	135				
GP credit card network remote recurring transactions (NPIPS)	BN	TR				1.7	0.14	78				
GP credit card network remote installment transactions (NPIPS)	BN	TR				0.0	0.00	44				
GP credit card network remote non-mail-order/telephone-order, non-internet, non-recurring, and non-installment transactions (NPIPS)	BN	TR				0.5	0.11	248				
<b>GP credit card network NAST by payment transaction type (NPIPS)</b>	BN	TR	24.4	2.27	93	31.0	2.80	90	6.6	0.53	8.4	7.3
GP credit card network cash advances, adjustments and returns transactions	BN	TR	0.6	0.06	107	1.1	0.12	113	0.5	0.06	21.0	23.2
GP credit card network net purchase transactions (NPT)	BN	TR	23.8	2.21	93	30.0	2.68	90	6.2	0.48	8.0	6.8
<b>GP credit card network NAST by counterparty (NPIPS)</b>	BN	TR	24.4	2.27	93	31.0	2.80	90	6.6	0.53	8.4	7.3
GP credit card network consumer transactions (NPIPS)	BN	TR	20.9	1.59	76	26.9	1.95	72	6.0	0.36	8.7	7.0
GP credit card network business transactions (NPIPS)	BN	TR	3.5	0.68	197	4.1	0.86	207	0.7	0.18	6.2	8.1

**Note:**

Figures may not sum because of rounding.

CAGR is compound annual growth rate.

2012 figures are restated as net, authorized and settled transactions (NAST). Figures reported in 2013 were adjusted to net, purchase transactions (NPT).

<b>General-Purpose Credit Card, 2012 &amp; 2015 (DFIPS and NPIPS)</b>	Number Units	Value Units	2012 Number	2012 Value	2012 Average Value	2015 Number	2015 Value	2015 Average Value	2012 to 2015 Number Change	2012 to 2015 Value Change	2012 to 2015 Number (CAGR) as a Percent	2012 to 2015 Value (CAGR) as a Percent
<b>GP credit card network NAST by transaction value range (NPIPS)</b>	BN	TR	24.4	2.27	93	31.0	2.80	90	6.6	0.53	8.4	7.3
GP credit card network transactions with less than \$5.00 in total value (NPIPS)	BN	TR	2.1	0.01	3	3.3	0.01	2	1.1	0.00	15.4	12.1
GP credit card network transactions with \$5.00 to 9.99 in total value (NPIPS)	BN	TR	2.7	0.02	8	3.9	0.03	7	1.1	0.01	12.2	11.2
GP credit card network transactions with \$10.00 to 14.99 in total value (NPIPS)	BN	TR	2.2	0.03	13	3.0	0.04	12	0.8	0.01	10.6	9.4
GP credit card network transactions with \$15.00 to 24.99 in total value (NPIPS)	BN	TR	3.4	0.07	20	4.5	0.09	20	1.1	0.02	9.6	8.6
GP credit card network transactions with \$25.00 to 49.99 in total value (NPIPS)	BN	TR	5.4	0.20	37	6.5	0.23	35	1.1	0.03	6.4	4.9
GP credit card network transactions with \$50.00 or greater in total value (NPIPS)	BN	TR	8.5	1.95	229	9.9	2.41	243	1.4	0.47	5.3	7.4
GP credit card network transactions with \$50.00 to 99.99 in total value (NPIPS)	BN	TR				4.6	0.32	69				
GP credit card network transactions with \$100.00 to 499.99 in total value (NPIPS)	BN	TR				4.6	0.86	189				
GP credit card network transactions with \$500.00 to 999.99 in total value (NPIPS)	BN	TR				0.5	0.31	668				
GP credit card network transactions with \$1,000.00 or greater in total value (NPIPS)	BN	TR				0.3	0.93	2,935				
<b>GP credit card network NAST by payee location (NPIPS)</b>	BN	TR	24.4	2.27	93	31.0	2.80	90	6.6	0.53	8.4	7.3
GP credit card network domestic transactions with U.S. cards (NPIPS)	BN	TR	24.1	2.21	92	30.5	2.73	89	6.5	0.52	8.2	7.3
GP credit card network cross-border transactions with U.S. cards (NPIPS)	BN	TR	0.3	0.06	188	0.5	0.07	148	0.2	0.01	16.8	7.9
<b>GP credit card network cross-border transactions with non-U.S. cards (NPIPS)</b>	BN	TR				2.2	0.27	126				
<b>GP credit card non-network transactions (DFIPS)</b>	MM	BN				83.3	76.67	920				
GP credit card non-network balance transfer transactions (DFIPS)	MM	BN				38.9	50.30	1,292				
GP credit card non-network convenience check transactions (DFIPS)	MM	BN				22.5	19.57	871				
GP credit card non-network non-balance transfer and non-convenience check transactions (DFIPS)	MM	BN				21.9	6.80	311				

**Note:**

Figures may not sum because of rounding.

CAGR is compound annual growth rate.

2012 figures are restated as net, authorized and settled transactions (NAST). Figures reported in 2013 were adjusted to net, purchase transactions (NPT).

<b>Private-Label Credit Card Merchant Issuers, 2015 (NPIPS)</b>	Number Units	Value Units	2015 Number	2015 Value	2015 Average Value	Number Item Amount of Total	Value Item Amount of Total
<b>PL credit card issuers net, authorized &amp; settled transactions (NAST)</b>	BN	TR	0.1	0.01	85	100.0	100.0
<b>PL credit card issuers NAST by counterparty</b>	BN	TR	0.1	0.01	85	100.0	100.0
PL credit card issuers consumer transactions	BN	TR	0.0	0.00	100	71.4	83.8
PL credit card issuers business transactions	BN	TR	0.0	0.00	48	28.6	16.2
<b>PL credit card issuers NAST by transaction type</b>	BN	TR	0.1	0.01	85	100.0	100.0
PL credit card issuers in-person transactions	BN	TR	0.1	0.01	81	98.8	94.2
PL credit card issuers in-person chip transactions	BN	TR	0.0	0.00	0	0.0	0.0
PL credit card issuers in-person no chip transactions	BN	TR	0.1	0.01	81	98.8	94.2
PL credit card issuers in-person mobile transactions	BN	TR	0.0	0.00	0	0.0	0.0
PL credit card issuers in-person non-mobile transactions	BN	TR	0.1	0.01	81	98.8	94.2
PL credit card issuers remote transactions	BN	TR	0.0	0.00	409	1.2	5.8

**Note:**

Figures may not sum because of rounding.

<b>Private-Label Credit Card Merchant Issuers, 2012 &amp; 2015 (NPIPS)</b>	Number Units	Value Units	2012 Number	2012 Value	2012 Average Value	2015 Number	2015 Value	2015 Average Value	2012 to 2015 Number Change	2012 to 2015 Value Change	2012 to 2015 Number (CAGR) as a Percent	2012 to 2015 Value (CAGR) as a Percent
<b>PL credit card issuers net, authorized &amp; settled transactions (NAST)</b>	BN	TR	0.3	0.03	98	0.1	0.01	85	-0.2	-0.02	-36.6	-39.5
<b>PL credit card issuers NAST by counterparty</b>	BN	TR	0.3	0.03	98	0.1	0.01	85	-0.2	-0.02	-36.6	-39.5
PL credit card issuers consumer transactions	BN	TR	0.2	0.02	100	0.0	0.00	100	-0.2	-0.02	-41.8	-41.8
PL credit card issuers business transactions	BN	TR	0.0	0.00	76	0.0	0.00	48	0.0	0.00	-2.7	-16.6
<b>PL credit card issuers NAST by transaction type</b>	BN	TR	0.3	0.03	98	0.1	0.01	85	-0.2	-0.02	-36.6	-39.5
PL credit card issuers in-person transactions	BN	TR	0.3	0.02	96	0.1	0.01	81	-0.2	-0.02	-36.3	-39.9
PL credit card issuers in-person chip transactions	BN	TR	0.0	0.00	0	0.0	0.00	0	0.0	0.00		
PL credit card issuers in-person no chip transactions	BN	TR	0.3	0.02	96	0.1	0.01	81	-0.2	-0.02	-36.3	-39.9
PL credit card issuers in-person mobile transactions	BN	TR	0.0	0.00	0	0.0	0.00	0	0.0	0.00	0.0	0.0
PL credit card issuers in-person non-mobile transactions	BN	TR	0.3	0.02	96	0.1	0.01	81	-0.2	-0.02	-36.3	-39.9
PL credit card issuers remote transactions	BN	TR	0.0	0.00	150	0.0	0.00	409	0.0	0.00	-50.0	-30.1

**Note:**

Figures may not sum because of rounding.

CAGR is compound annual growth rate.

2012 figures are restated as net, authorized and settled transactions (NAST). Figures reported in 2013 were adjusted to net, purchase transactions (NPT).

<b>Private-Label Credit Card Processors, 2015 (NPIPS)</b>	Number Units	Value Units	2015 Number	2015 Value	2015 Average Value	Number Item Amount of Total	Value Item Amount of Total
<b>PL credit card processors net, authorized &amp; settled transactions (NAST)</b>	BN	TR	2.7	0.35	129	100.0	100.0
<b>PL credit card processors NAST by counterparty</b>	BN	TR	2.7	0.35	129	100.0	100.0
PL credit card processors consumer transactions	BN	TR	1.9	0.28	145	72.1	81.0
PL credit card processors business transactions	BN	TR	0.7	0.07	88	27.9	19.0
<b>PL credit card processors NAST by transaction type</b>	BN	TR	2.7	0.35	129	100.0	100.0
PL credit card processors in-person transactions	BN	TR	2.2	0.31	141	81.9	89.6
PL credit card processors in-person chip transactions	BN	TR	0.0	0.00	97	0.2	0.1
PL credit card processors in-person no chip transactions	BN	TR	2.2	0.31	141	81.8	89.5
PL credit card processors remote transactions	BN	TR	0.5	0.04	74	18.1	10.4
<b>PL credit card processors NAST by transaction value range</b>	BN	TR	2.7	0.35	129	100.0	100.0
PL credit card processors transactions with less than \$5.00 in total value	BN	TR	0.2	0.00	2	8.1	0.1
PL credit card processors transactions with \$5.00 to 9.99 in total value	BN	TR	0.1	0.00	9	5.4	0.4
PL credit card processors transactions with \$10.00 to 14.99 in total value	BN	TR	0.2	0.00	15	6.3	0.7
PL credit card processors transactions with \$15.00 to 24.99 in total value	BN	TR	0.4	0.01	24	15.5	2.9
PL credit card processors transactions with \$25.00 to 49.99 in total value	BN	TR	0.6	0.03	42	23.9	7.9
PL credit card processors transactions with \$50.00 or greater in total value	BN	TR	1.1	0.31	279	40.8	88.1
PL credit card processors transactions with \$50.00 to 99.99 in total value	BN	TR	0.5	0.04	82	19.7	12.4
PL credit card processors transactions with \$100.00 to 499.99 in total value	BN	TR	0.5	0.11	221	18.0	30.8
PL credit card processors transactions with \$500.00 to 999.99 in total value	BN	TR	0.0	0.03	742	1.6	9.0
PL credit card processors transactions with \$1,000.00 or greater in total value	BN	TR	0.0	0.12	2,902	1.6	35.8

**Note:**

Figures may not sum because of rounding.

<b>Private-Label Credit Card Processors, 2012 &amp; 2015 (NPIPS)</b>	Number Units	Value Units	2012 Number	2012 Value	2012 Average Value	2015 Number	2015 Value	2015 Average Value	2012 to 2015 Number Change	2012 to 2015 Value Change	2012 to 2015 Number (CAGR) as a Percent	2012 to 2015 Value (CAGR) as a Percent
<b>PL credit card processors net, authorized &amp; settled transactions (NAST)</b>	BN	TR	2.2	0.25	114	2.7	0.35	129	0.5	0.10	6.9	11.4
<b>PL credit card processors NAST by counterparty</b>	BN	TR	2.2	0.25	114	2.7	0.35	129	0.5	0.10	6.9	11.4
PL credit card processors consumer transactions	BN	TR	1.4	0.14	107	1.9	0.28	145	0.6	0.14	12.6	24.8
PL credit card processors business transactions	BN	TR	0.8	0.11	127	0.7	0.07	88	-0.1	-0.04	-3.7	-14.7
<b>PL credit card processors NAST by transaction type</b>	BN	TR	2.2	0.25	114	2.7	0.35	129	0.5	0.10	6.9	11.4
PL credit card processors in-person transactions	BN	TR	2.2	0.24	112	2.2	0.31	141	0.0	0.07	0.5	8.7
PL credit card processors in-person chip transactions	BN	TR	0.0	0.00	0	0.0	0.00	97	0.0	0.00		
PL credit card processors in-person no chip transactions	BN	TR	2.2	0.24	112	2.2	0.31	141	0.0	0.07	0.4	8.6
PL credit card processors remote transactions	BN	TR				0.5	0.04	74				
<b>PL credit card processors NAST by transaction value range</b>	BN	TR	2.2	0.25	114	2.7	0.35	129	0.5	0.10	6.9	11.4
PL credit card processors transactions with less than \$5.00 in total value	BN	TR				0.2	0.00	2				
PL credit card processors transactions with \$5.00 to 9.99 in total value	BN	TR				0.1	0.00	9				
PL credit card processors transactions with \$10.00 to 14.99 in total value	BN	TR				0.2	0.00	15				
PL credit card processors transactions with \$15.00 to 24.99 in total value	BN	TR				0.4	0.01	24				
PL credit card processors transactions with \$25.00 to 49.99 in total value	BN	TR				0.6	0.03	42				
PL credit card processors transactions with \$50.00 or greater in total value	BN	TR				1.1	0.31	279				
PL credit card processors transactions with \$50.00 to 99.99 in total value	BN	TR				0.5	0.04	82				
PL credit card processors transactions with \$100.00 to 499.99 in total value	BN	TR				0.5	0.11	221				
PL credit card processors transactions with \$500.00 to 999.99 in total value	BN	TR				0.0	0.03	742				
PL credit card processors transactions with \$1,000.00 or greater in total value	BN	TR				0.0	0.12	2,902				

**Note:**

Figures may not sum because of rounding.

CAGR is compound annual growth rate.

2012 figures are restated as net, authorized and settled transactions (NAST). Figures reported in 2013 were adjusted to net, purchase transactions (NPT).

<b>Person-to-Person (P2P) and Money Transfer Processors, 2015 (NPIPS)</b>	Number Units	Value Units	2015 Number	2015 Value	2015 Average Value	Number Item Amount of Total	Value Item Amount of Total
<b>Person-to-person &amp; money transfer processors total transactions</b>	MM	BN	396.9	138.35	349	100.0	100.0
<b>Person-to-person and money transfer processors total transactions by payee location</b>	MM	BN	396.9	138.35	349	100.0	100.0
Person-to-person and money transfer processors domestic transactions from U.S. domiciled accounts	MM	BN	317.0	110.28	348	79.9	79.7
Person-to-person and money transfer processors cross-border transactions from U.S. domiciled accounts	MM	BN	79.9	28.08	351	20.1	20.3
<b>Person-to-person and money transfer processors total transactions by clearing system</b>	MM	BN	396.9	138.35	349	100.0	100.0
Person-to-person and money transfer processors credit card/signature debit networks transactions	MM	BN	20.3	2.69	133	5.1	1.9
Person-to-person and money transfer processor EFT/PIN debit networks transactions	MM	BN	30.1	3.21	107	7.6	2.3
Person-to-person and money transfer processor ACH transactions	MM	BN	88.0	23.25	264	22.2	16.8
Person-to-person and money transfer processor book transfer transactions	MM	BN	167.0	48.11	288	42.1	34.8
Person-to-person and money transfer processor non-credit card/signature debit network, non-EFT/PIN debit network, non-ACH, and non-book transfer transactions	MM	BN	91.6	61.10	667	23.1	44.2
<b>Person-to-person and money transfer processors total transactions by origination channel</b>	MM	BN	396.9	138.35	349	100.0	100.0
Person-to-person and money transfer processors website transactions	MM	BN	155.7	78.08	502	39.2	56.4
Person-to-person and money transfer processors mobile phone transactions	MM	BN	113.8	17.98	158	28.7	13.0
Person-to-person and money transfer processor in-person transactions	MM	BN	102.2	39.91	391	25.7	28.8
Person-to-person and money transfer processor non-website, non-mobile phone, and non-in-person transactions	MM	BN	25.3	2.38	94	6.4	1.7

**Note:**

Figures may not sum because of rounding.

<b>Person-to-Person (P2P) and Money Transfer Processors, 2012 &amp; 2015 (NPIPS)</b>	Number Units	Value Units	2012 Number	2012 Value	2012 Average Value	2015 Number	2015 Value	2015 Average Value	2012 to 2015 Number Change	2012 to 2015 Value Change	2012 to 2015 Number (CAGR) as a Percent	2012 to 2015 Value (CAGR) as a Percent
<b>Person-to-person &amp; money transfer processors total transactions</b>	MM	BN	205.3	91.52	446	396.9	138.35	349	191.6	46.83	24.6	14.8
<b>Person-to-person and money transfer processors total transactions by payee location</b>	MM	BN	205.3	91.52	446	396.9	138.35	349	191.6	46.83	24.6	14.8
Person-to-person and money transfer processors domestic transactions from U.S. domiciled accounts	MM	BN	96.2	57.28	596	317.0	110.28	348	220.9	52.99	48.8	24.4
Person-to-person and money transfer processors cross-border transactions from U.S. domiciled accounts	MM	BN	109.1	34.24	314	79.9	28.08	351	-29.3	-6.16	-9.9	-6.4
<b>Person-to-person and money transfer processors total transactions by clearing system</b>	MM	BN	205.3	91.52	446	396.9	138.35	349	191.6	46.83	24.6	14.8
Person-to-person and money transfer processors credit card/signature debit networks transactions	MM	BN	16.2	2.09	129	20.3	2.69	133	4.1	0.60	7.8	8.8
Person-to-person and money transfer processor EFT/PIN debit networks transactions	MM	BN	1.4	0.30	215	30.1	3.21	107	28.7	2.91	177.2	119.5
Person-to-person and money transfer processor ACH transactions	MM	BN	23.5	7.94	338	88.0	23.25	264	64.5	15.31	55.3	43.1
Person-to-person and money transfer processor book transfer transactions	MM	BN	32.4	5.43	168	167.0	48.11	288	134.6	42.67	72.7	106.9
Person-to-person and money transfer processor non-credit card/signature debit network, non-EFT/PIN debit network, non-ACH, and non-book transfer transactions	MM	BN	131.8	75.76	575	91.6	61.10	667	-40.2	-14.66	-11.4	-6.9
<b>Person-to-person and money transfer processors total transactions by origination channel</b>	MM	BN	205.3	91.52	446	396.9	138.35	349	191.6	46.83	24.6	14.8
Person-to-person and money transfer processors website transactions	MM	BN	49.5	34.07	688	155.7	78.08	502	106.1	44.01	46.5	31.8
Person-to-person and money transfer processors mobile phone transactions	MM	BN	16.6	2.15	129	113.8	17.98	158	97.2	15.83	89.9	103.0
Person-to-person and money transfer processor in-person transactions	MM	BN	135.1	54.58	404	102.2	39.91	391	-32.9	-14.67	-8.9	-9.9
Person-to-person and money transfer processor non-website, non-mobile phone, and non-in-person transactions	MM	BN	4.1	0.72	176	25.3	2.38	94	21.2	1.66	83.0	48.8

**Note:**  
Figures may not sum because of rounding.  
CAGR is compound annual growth rate.

<b>Online Bill Payment Processors, 2015 (NPIPS)</b>	Number Units	Value Units	2015 Number	2015 Value	2015 Average Value	Number Item Amount of Total	Value Item Amount of Total
<b>Online bill payment processors total transactions</b>	MM	BN	3,233.1	1,571.66	486	100.0	100.0
Online bill payment processors bank/intermediary payment transactions	MM	BN	2,718.6	1,308.92	481	84.1	83.3
Online bill payment processors bank/intermediary payment transactions initiated with mobile device	MM	BN	217.5	66.95	308	6.7	4.3
Online bill payment processors bank/intermediary payment transactions not initiated with mobile device	MM	BN	2,501.1	1,241.98	497	77.4	79.0
Online bill payment processors biller-direct transactions	MM	BN	514.6	262.73	511	15.9	16.7
<b>Online bill payment processors total transactions by disbursement method</b>	MM	BN	3,233.1	1,571.66	486	100.0	100.0
Online bill payment processors ACH disbursement	MM	BN	1,897.3	944.14	498	58.7	60.1
Online bill payment processors check disbursement	MM	BN	453.4	266.46	588	14.0	17.0
Online bill payment processors wire disbursement	MM	BN	578.9	227.89	394	17.9	14.5
Online bill payment processors non-ACH, non-check, and non-wire disbursement	MM	BN	303.5	133.16	439	9.4	8.5
<b>Online bill payment processor total transactions by funding method</b>	MM	BN	3,233.1	1,571.66	486	100.0	100.0
Online bill payment processors cash funding	MM	BN	0.1	0.01	150	0.0	0.0
Online bill payment processors check funding	MM	BN	254.8	177.05	695	7.9	11.3
Online bill payment processors GP Card funding	MM	BN	275.5	54.45	198	8.5	3.5
Online bill payment processors ACH funding	MM	BN	2,460.4	1,235.47	502	76.1	78.6
Online bill payment processors non-cash, non-check, non-GP card, and non-ACH funding	MM	BN	242.4	104.69	432	7.5	6.7

**Note:**

Figures may not sum because of rounding.

<b>Online Bill Payment Processors, 2012 &amp; 2015 (NPIPS)</b>	Number Units	Value Units	2012 Number	2012 Value	2012 Average Value	2015 Number	2015 Value	2015 Average Value	2012 to 2015 Number Change	2012 to 2015 Value Change	2012 to 2015 Number (CAGR) as a Percent	2012 to 2015 Value (CAGR) as a Percent
<b>Online bill payment processors total transactions</b>	MM	BN	3,097.4	1,180.39	381	3,233.1	1,571.66	486	135.7	391.27	1.4	10.0
Online bill payment processors bank/intermediary payment transactions	MM	BN	2,836.1	1,050.17	370	2,718.6	1,308.92	481	-117.5	258.75	-1.4	7.6
Online bill payment processors bank/intermediary payment transactions initiated with mobile device	MM	BN				217.5	66.95	308				
Online bill payment processors bank/intermediary payment transactions not initiated with mobile device	MM	BN				2,501.1	1,241.98	497				
Online bill payment processors biller-direct transactions	MM	BN	261.3	130.22	498	514.6	262.73	511	253.3	132.52	25.3	26.4
<b>Online bill payment processors total transactions by disbursement method</b>	MM	BN	3,097.4	1,180.39	381	3,233.1	1,571.66	486	135.7	391.27	1.4	10.0
Online bill payment processors ACH disbursement	MM	BN				1,897.3	944.14	498				
Online bill payment processors check disbursement	MM	BN				453.4	266.46	588				
Online bill payment processors wire disbursement	MM	BN				578.9	227.89	394				
Online bill payment processors non-ACH, non-check, and non-wire disbursement	MM	BN				303.5	133.16	439				
<b>Online bill payment processor total transactions by funding method</b>	MM	BN	3,097.4	1,180.39	381	3,233.1	1,571.66	486	135.7	391.27	1.4	10.0
Online bill payment processors cash funding	MM	BN				0.1	0.01	150				
Online bill payment processors check funding	MM	BN				254.8	177.05	695				
Online bill payment processors GP Card funding	MM	BN				275.5	54.45	198				
Online bill payment processors ACH funding	MM	BN				2,460.4	1,235.47	502				
Online bill payment processors non-cash, non-check, non-GP card, and non-ACH funding	MM	BN				242.4	104.69	432				

**Note:**

Figures may not sum because of rounding.

CAGR is compound annual growth rate.

<b>Walk-in Bill Payment Processors, 2015 (NPIPS)</b>	Number Units	Value Units	2015 Number	2015 Value	2015 Average Value	Number Item Amount of Total	Value Item Amount of Total
<b>Walk-in bill payment processors total transactions</b>	MM	BN	239.4	33.50	140	100.0	100.0
<b>Walk-in bill payment processors total transactions by disbursement method</b>	MM	BN	239.4	33.50	140	100.0	100.0
Walk-in bill payment processors ACH disbursement	MM	BN	207.6	28.51	137	86.7	85.1
Walk-in bill payment processors check disbursement	MM	BN	0.0	0.00	0	0.0	0.0
Walk-in bill payment processors wire disbursement	MM	BN	6.6	0.89	135	2.7	2.6
Walk-in bill payment processors non-ACH, non-check, and non-wire disbursement	MM	BN	25.3	4.11	162	10.6	12.3
<b>Walk-in bill payment processors total transactions by funding method</b>	MM	BN	239.4	33.50	140	100.0	100.0
Walk-in bill payment processors cash funding	MM	BN	227.3	31.00	136	94.9	92.5
Walk-in bill payment processors GP card funding	MM	BN	1.6	0.09	60	0.6	0.3
Walk-in bill payment processors non-cash and non-GP card funding	MM	BN	10.6	2.40	228	4.4	7.2

**Note:**

Figures may not sum because of rounding.

<b>Walk-in Bill Payment Processors, 2012 &amp; 2015 (NPIPS)</b>	Number Units	Value Units	2012 Number	2012 Value	2012 Average Value	2015 Number	2015 Value	2015 Average Value	2012 to 2015 Number Change	2012 to 2015 Value Change	2012 to 2015 Number (CAGR) as a Percent	2012 to 2015 Value (CAGR) as a Percent
<b>Walk-in bill payment processors total transactions</b>	MM	BN	285.6	43.81	153	239.4	33.50	140	-46.2	-10.31	-5.7	-8.6
<b>Walk-in bill payment processors total transactions by disbursement method</b>	MM	BN	285.6	43.81	153	239.4	33.50	140	-46.2	-10.31	-5.7	-8.6
Walk-in bill payment processors ACH disbursement	MM	BN	276.9	41.39	149	207.6	28.51	137	-69.3	-12.89	-9.2	-11.7
Walk-in bill payment processors check disbursement	MM	BN	0.0	0.00	122	0.0	0.00	0	0.0	0.00	-100.0	-100.0
Walk-in bill payment processors wire disbursement	MM	BN	0.0	0.00	0	6.6	0.89	135	6.6	0.89		
Walk-in bill payment processors non-ACH, non-check, and non-wire disbursement	MM	BN	8.7	2.42	277	25.3	4.11	162	16.6	1.69	42.7	19.3
<b>Walk-in bill payment processors total transactions by funding method</b>	MM	BN	285.6	43.81	153	239.4	33.50	140	-46.2	-10.31	-5.7	-8.6
Walk-in bill payment processors cash funding	MM	BN	261.8	37.81	144	227.3	31.00	136	-34.5	-6.80	-4.6	-6.4
Walk-in bill payment processors GP card funding	MM	BN	0.0	0.00	0	1.6	0.09	60	1.6	0.09		
Walk-in bill payment processors non-cash and non-GP card funding	MM	BN	23.8	6.00	252	10.6	2.40	228	-13.2	-3.60	-23.7	-26.3

**Note:**

Figures may not sum because of rounding.

CAGR is compound annual growth rate.

<b>Private-Label ACH Debit Card Processors, 2015 (NPIPS)</b>	Number Units	Value Units	2015 Number	2015 Value	2015 Average Value	Number Item Amount of Total	Value Item Amount of Total
<b>PL ACH debit card net, authorized &amp; settled transactions (NAST)</b>	MM	BN	233.5	11.77	50	100.0	100.0
<b>PL ACH debit card payment processor NAST by transaction value range</b>	MM	BN	233.5	11.77	50	100.0	100.0
PL ACH debit card transactions with less than \$5.00 in total value	MM	BN	24.4	0.07	3	10.4	0.6
PL ACH debit card transactions with \$5.00 to \$9.99 in total value	MM	BN	19.6	0.14	7	8.4	1.2
PL ACH debit card transactions with \$10.00 to 14.99 in total value	MM	BN	17.2	0.21	12	7.4	1.8
PL ACH debit card transactions with \$15.00 to 24.99 in total value	MM	BN	34.9	0.69	20	15.0	5.9
PL ACH debit card transactions with \$25.00 to 49.99 in total value	MM	BN	60.0	2.14	36	25.7	18.2
PL ACH debit card transactions with \$50.00 or greater in total value	MM	BN	77.4	8.51	110	33.1	72.3
PL ACH debit card transactions with \$50.00 to 99.99 in total value	MM	BN	45.8	3.23	70	19.6	27.4
PL ACH debit card transactions with \$100.00 or greater in total value	MM	BN	31.5	5.29	168	13.5	44.9

**Note:**

Figures may not sum because of rounding.

<b>Private-Label ACH Debit Card Processors, 2012 &amp; 2015 (NPIPS)</b>	Number Units	Value Units	2012 Number	2012 Value	2012 Average Value	2015 Number	2015 Value	2015 Average Value	2012 to 2015 Number Change	2012 to 2015 Value Change	2012 to 2015 Number (CAGR) as a Percent	2012 to 2015 Value (CAGR) as a Percent
<b>PL ACH debit card net, authorized &amp; settled transactions (NAST)</b>	MM	BN	117.7	7.74	66	233.5	11.77	50	115.8	4.03	25.6	15.0
<b>PL ACH debit card payment processor NAST by transaction value range</b>	MM	BN	117.7	7.74	66	233.5	11.77	50	115.8	4.03	25.6	15.0
PL ACH debit card transactions with less than \$5.00 in total value	MM	BN	17.4	0.06	4	24.4	0.07	3	7.0	0.01	12.0	3.3
PL ACH debit card transactions with \$5.00 to \$9.99 in total value	MM	BN	10.6	0.10	9	19.6	0.14	7	9.0	0.04	22.7	13.1
PL ACH debit card transactions with \$10.00 to 14.99 in total value	MM	BN	8.3	0.13	16	17.2	0.21	12	9.0	0.08	27.8	17.5
PL ACH debit card transactions with \$15.00 to 24.99 in total value	MM	BN	14.2	0.36	25	34.9	0.69	20	20.8	0.33	35.1	24.4
PL ACH debit card transactions with \$25.00 to 49.99 in total value	MM	BN	25.9	1.21	47	60.0	2.14	36	34.1	0.93	32.3	20.8
PL ACH debit card transactions with \$50.00 or greater in total value	MM	BN	41.5	5.87	142	77.4	8.51	110	35.9	2.64	23.1	13.2
PL ACH debit card transactions with \$50.00 to 99.99 in total value	MM	BN				45.8	3.23	70				
PL ACH debit card transactions with \$100.00 or greater in total value	MM	BN				31.5	5.29	168				

**Note:**

Figures may not sum because of rounding.

CAGR is compound annual growth rate.

2012 figures are restated as net, authorized and settled transactions (NAST). Figures reported in 2013 were adjusted to net, purchase transactions (NPT).

<b>Online Payment Authentication Methods Processors, 2015 (NPIPS)</b>	Number Units	Value Units	2015 Number	2015 Value	2015 Average Value	Number Item Amount of Total	Value Item Amount of Total
<b>Online payment authentication methods processors total transactions</b>	MM	BN	3,362.1	159.47	47	100.0	100.0
Online payment authentication methods processors transactions redirected from merchant or biller site	MM	BN	2,976.7	129.07	43	88.5	80.9
Online payment authentication methods processors credit card transactions redirected from merchant or biller site	MM	BN	2,703.9	118.67	44	80.4	74.4
Online payment authentication methods processors PIN debit transactions redirected from merchant or biller site	MM	BN	272.8	10.40	38	8.1	6.5
Online payment authentication methods processors prepaid/escrow transactions	MM	BN	56.8	1.44	25	1.7	0.9
Online payment authentication methods processors cash at token vault transactions	MM	BN	0.0	0.00	0	0.0	0.0
Online payment authentication methods processors non-redirected from merchant or biller site, non-prepaid/escrow-account, and non-cash at token vault transactions	MM	BN	328.5	28.95	88	9.8	18.2

**Note:**

Figures may not sum because of rounding.

<b>Online Payment Authentication Methods Processors, 2012 &amp; 2015 (NPIPS)</b>	Number Units	Value Units	2012 Number	2012 Value	2012 Average Value	2015 Number	2015 Value	2015 Average Value	2012 to 2015 Number Change	2012 to 2015 Value Change	2012 to 2015 Number (CAGR) as a Percent	2012 to 2015 Value (CAGR) as a Percent
<b>Online payment authentication methods processors total transactions</b>	MM	BN	1,819.5	93.03	51	3,362.1	159.47	47	1,542.6	66.44	22.7	19.7
Online payment authentication methods processors transactions redirected from merchant or biller site	MM	BN	1,539.2	70.14	46	2,976.7	129.07	43	1,437.6	58.93	24.6	22.5
Online payment authentication methods processors credit card transactions redirected from merchant or biller site	MM	BN	1,537.1	69.21	45	2,703.9	118.67	44	1,166.8	49.45	20.7	19.7
Online payment authentication methods processors PIN debit transactions redirected from merchant or biller site	MM	BN	2.1	0.93	442	272.8	10.40	38	270.7	9.48	406.3	123.7
Online payment authentication methods processors prepaid/escrow transactions	MM	BN	51.8	0.98	19	56.8	1.44	25	5.1	0.46	3.2	13.7
Online payment authentication methods processors cash at token vault transactions	MM	BN				0.0	0.00	0				
Online payment authentication methods processors non-redirected from merchant or biller site, non-prepaid/escrow-account, and non-cash at token vault transactions	MM	BN	228.6	21.90	96	328.5	28.95	88	100.0	7.05	12.9	9.7

**Note:**

Figures may not sum because of rounding.  
CAGR is compound annual growth rate.

<b>Mobile Wallet Processors, 2015 (NPIPS)</b>	Number Units	Value Units	2015 Number	2015 Value	2015 Average Value	Number Item Amount of Total	Value Item Amount of Total
<b>Mobile wallet processors total transactions</b>	MM	BN	1,273.5	47.97		38	100.0
Mobile wallet processors purchase transactions	MM	BN	1,250.1	44.99		36	98.2
Mobile wallet processors in-person purchase transactions	MM	BN	635.1	16.69		26	49.9
Mobile wallet processors remote purchase transactions	MM	BN	615.0	28.30		46	59.0
Mobile wallet processors person-to-person transactions	MM	BN	23.5	2.98		127	1.8
Mobile wallet processors non-purchase and non-person-to-person transactions	MM	BN	0.0	0.00		0	0.0

**Note:**

Figures may not sum because of rounding.

<b>Mobile Wallet Processors, 2012 &amp; 2015 (NPIPS)</b>	Number Units	Value Units	2012 Number	2012 Value	2012 Average Value	2015 Number	2015 Value	2015 Average Value	2012 to 2015 Number Change	2012 to 2015 Value Change	2012 to 2015 Number (CAGR) as a Percent	2012 to 2015 Value (CAGR) as a Percent
<b>Mobile wallet processors total transactions</b>	MM	BN	250.6	9.48	38	1,273.5	47.97	38	1,023.0	38.49	71.9	71.7
Mobile wallet processors purchase transactions	MM	BN				1,250.1	44.99	36				
Mobile wallet processors in-person purchase transactions	MM	BN				635.1	16.69	26				
Mobile wallet processors remote purchase transactions	MM	BN				615.0	28.30	46				
Mobile wallet processors person-to-person transactions	MM	BN				23.5	2.98	127				
Mobile wallet processors non-purchase and non-person-to-person transactions	MM	BN				0.0	0.00	0				

**Note:**

Figures may not sum because of rounding.

CAGR is compound annual growth rate.