

Networks, Processors, and Issuers Payments Surveys (NPIPS)



Selected Glossary of Terms

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General-Purpose Credit Card Network	
Question	Definition
	United States: The states, territories, and possessions of the U.S., the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
1a	Denials/declines: Transaction attempts that receive a denial response by the host authorization system and do not result in an authorized transaction.
2a	Pre-authorization only: Transactions that are approved but not settled (e.g., the initial amount which a rental agency, hotel, or fuel dispenser operator receives authorization, but final payment and amount transfer is never made).
3	Net, authorized & settled transactions: Transactions initiated by the acquirer that are completed with the final payment amount transferred from the acquirer to the issuer. Such transactions include those that are subsequently reversed through a chargeback, or other adjustment or return.
3a	Cash advances: Transactions involving the provision of cash to the cardholder via an ATM or over the counter with the use of a credit or charge card, typically authenticated by entering a personal identification number (PIN). (Unlike debit or prepaid card cash-back transactions, cash advances are not combined with a purchase.)
3b.1	Chargebacks: Transactions initiated by the issuer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer disputes, fraud, processing errors, authorization issues, or non-fulfillment of copy requests). A chargeback provides the issuer with a way to return a disputed transaction, typically on behalf of the cardholder.
3b.2	Other adjustments and returns: Transactions initiated by the acquirer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer return of goods, complaints, merchant-identified fraud, duplicate transaction entry).
4	Net, purchase transactions: Transactions that have been authorized and settled. Exclude denials, transactions that are pre-authorization only, cash advances, chargebacks, and other adjustments and returns.
6a.1	Chip: Transactions for which account information taken from a computer microchip embedded in a card or mobile device that securely stores data to be read via contact or contactless/NFC communications with a merchant payment device or terminal. Include EMV and all other types of chip transactions with a card or mobile device.
6a.1.1	Signature-authenticated: Transactions for which the merchant collects the card user's signature.
6a.1.2	PIN-authenticated: Transactions for which the merchant collects the card user's personal identification number (PIN) through a terminal or other secure transaction system.

General-Purpose Credit Card Network	
Question	Definition
6a.1.3	Other/no signature required: Transactions not included in Signature-authenticated or PIN-authenticated transactions reported above (e.g., transactions that use any type of authentication method instead of a signature or PIN, including no-signature transactions approved for values below various dollar level thresholds).
6a.2	No chip: Transactions for which account information is not taken from a computer microchip. Typically the information is taken from a magnetic stripe on a card.
7a	Transactions initiated with a mobile device: Transactions executed on a mobile device, whether remote such as “in-app purchase”, or at the point of sale.
7a.1	Tokenized: Transactions where a secure digital token is used to transmit the card information via the card network.
10a	Lost or stolen card: Fraudulent transactions via a card reported as lost or stolen.
10b	Card issued but not received: Fraudulent transactions reported to be via an intercepted new or replacement card in transit that was activated by someone other than the cardholder.
10c	Fraudulent application: Fraudulent transactions reported to be via a new card that was issued to someone other than the cardholder using falsified information or a stolen identity.
10d	Counterfeit card: Fraudulent point-of-sale transactions via an altered or cloned card.
10e	Fraudulent use of account number: Fraudulent transactions using account number and other card and cardholder details, typically remotely.
10f	Other (including account takeover): All other fraudulent transactions not included the above categories. In particular, "other" covers account takeover, a form of identity theft whereby an unauthorized party gains access to and use of an existing card account.
19	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the "dollar size bands" requested.
21	Total cards: All issued, activated, and unexpired general-purpose credit cards (linked to U.S.-domiciled accounts).
25	Cards provisioned to a mobile wallet: General-purpose credit or charge cards with your organization's network brand for which information is entered or uploaded to one or more mobile wallets for the purpose of initiating transactions. A mobile wallet is a payment app residing on a mobile device which uses contactless/NFC technology to transmit card information to a merchant terminal.

Private-Label Credit Card Merchant Issuer	
Question	Definition
	United States: The states, territories, and possessions of the U.S., the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
3a	Denials/declines: Transaction attempts that receive a denial response by the host authorization system and do not result in an authorized transaction.
4a	Pre-authorization only: Transactions that are approved but not settled (e.g., the initial amount which a rental agency, hotel, or fuel dispenser operator receives authorization, but final payment and amount transfer is never made).
5	Net, authorized & settled transactions: Transactions that are completed with the final payment amount. Such transactions include those that are subsequently reversed through a chargeback, or other adjustment or return.
5a	Cash advances: Transactions involving the provision of cash to the cardholder via an ATM or over the counter with the use of a credit or charge card, typically authenticated by entering a personal identification number (PIN). (Unlike debit or prepaid card cash-back transactions, cash advances are not combined with a purchase.)
6	Net, purchase transactions: Transactions that have been authorized and settled. Exclude denials, transactions that are pre-authorization only, cash advances, chargebacks, and other adjustments and returns.
8a.1	Chip: Transactions for which account information taken from a computer microchip embedded in a card or mobile device that securely stores data to be read via contact or contactless/NFC communications with a merchant payment device or terminal. Include EMV and all other types of chip transactions with a card or mobile device.
8a.2	No chip: Transactions for which account information is not taken from a computer microchip. Typically the information is taken from a magnetic stripe on a card.
9a	Transactions initiated with a mobile device: Transactions executed on a mobile device, whether remote such as “in-app purchase”, or at the point of sale.
12a	Lost or stolen card: Fraudulent transactions via a card reported as lost or stolen.
12b	Card issued but not received: Fraudulent transactions reported to be via an intercepted new or replacement card in transit that was activated by someone other than the cardholder.
12c	Fraudulent application: Fraudulent transactions reported to be via a new card that was issued to someone other than the cardholder using falsified information or a stolen identity.

Private-Label Credit Card Merchant Issuer	
Question	Definition
12d	Counterfeit card: Fraudulent point-of-sale transactions via an altered or cloned card.
12e	Fraudulent use of account number: Fraudulent transactions using account number and other card and cardholder details, typically remotely.
12f	Other (including account takeover): All other fraudulent transactions not included the above categories. In particular, "other" covers account takeover, a form of identity theft whereby an unauthorized party gains access to and use of an existing card account.
17	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the "dollar size bands" requested.
19	Total cards: All issued, activated, and unexpired private-label credit cards (linked to U.S.-domiciled accounts).
23	Cards provisioned to a mobile wallet: Private-label credit or charge cards with your organization's brand for which information is entered or uploaded to one or more mobile wallets for the purpose of initiating transactions. A mobile wallet is a payment app residing on a mobile device which uses contactless/NFC technology to transmit card information to a merchant terminal.

Private-Label Credit Card Processor	
Question	Definition
	United States: The states, territories, and possessions of the U.S., the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
2a	Denials/declines: Transaction attempts that receive a denial response by the host authorization system and do not result in an authorized transaction.
3a	Pre-authorization only: Transactions that are approved but not settled (e.g., the initial amount which a rental agency, hotel, or fuel dispenser operator receives authorization, but final payment and amount transfer is never made).
4	Net, authorized & settled transactions: Transactions that are completed with the final payment amount. Such transactions include those that are subsequently reversed through a chargeback, or other adjustment or return.
4a	Cash advances: Transactions involving the provision of cash to the cardholder via an ATM or over the counter with the use of a credit or charge card, typically authenticated by entering a personal identification number (PIN). (Unlike debit or prepaid card cash-back transactions, cash advances are not combined with a purchase.)

Private-Label Credit Card Processor	
Question	Definition
5	Net, purchase transactions: Transactions that have been authorized and settled. Exclude denials, transactions that are pre-authorization only, cash advances, chargebacks, and other adjustments and returns.
7a.1	Chip: Transactions for which account information taken from a computer microchip embedded in a card or mobile device that securely stores data to be read via contact or contactless/NFC communications with a merchant payment device or terminal. Include EMV and all other types of chip transactions with a card or mobile device.
7a.2	No chip: Transactions for which account information is not taken from a computer microchip. Typically the information is taken from a magnetic stripe on a card.
8a	Transactions initiated with a mobile device: Transactions executed on a mobile device, whether remote such as "in-app purchase", or at the point of sale.
11a	Lost or stolen card: Fraudulent transactions via a card reported as lost or stolen.
11b	Card issued but not received: Fraudulent transactions reported to be via an intercepted new or replacement card in transit that was activated by someone other than the cardholder.
11c	Fraudulent application: Fraudulent transactions reported to be via a new card that was issued to someone other than the cardholder using falsified information or a stolen identity.
11d	Counterfeit card: Fraudulent point-of-sale transactions via an altered or cloned card.
11e	Fraudulent use of account number: Fraudulent transactions using account number and other card and cardholder details, typically remotely.
11f	Other (including account takeover): All other fraudulent transactions not included the above categories. In particular, "other" covers account takeover, a form of identity theft whereby an unauthorized party gains access to and use of an existing card account.
16	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the "dollar size bands" requested.
18	Total cards: All issued, activated, and unexpired private-label credit cards (linked to U.S.-domiciled accounts).
22	Cards provisioned to a mobile wallet: Private-label credit or charge card brands for which your organization processed transactions and for which information is entered or uploaded to one or more mobile wallets for the purpose of initiating transactions. A mobile wallet is a payment app residing on a mobile device which uses contactless/NFC technology to transmit card information to a merchant terminal.

General-Purpose Debit Card Network	
Question	Definition
	United States: The states, territories, and possessions of the U.S., the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
1a	Denials/declines: Transaction attempts that receive a denial response by the host authorization system and do not result in an authorized transaction.
2a	Pre-authorization only: Transactions that are approved but not settled (e.g., the initial amount which a rental agency, hotel, or fuel dispenser operator receives authorization, but final payment and amount transfer is never made).
3	Net, authorized & settled transactions: Transactions initiated by the acquirer that are completed with the final payment amount transferred from the acquirer to the issuer. Such transactions include those that are subsequently reversed through a chargeback, or other adjustment or return.
3a	Cash-back at the point of sale: Purchase transactions that include an amount of cash given back to the card user.
3b.1	Chargebacks: Transactions initiated by the issuer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer disputes, fraud, processing errors, authorization issues, or non-fulfillment of copy requests). A chargeback provides the issuer with a way to return a disputed transaction, typically on behalf of the cardholder.
3b.2	Other adjustments and returns: Transactions initiated by the acquirer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer return of goods, complaints, merchant-identified fraud, duplicate transaction entry).
4	Net, purchase transactions: Transactions that have been authorized and settled. Exclude denials, transactions that are pre-authorization only, chargebacks, and other adjustments and returns. Exclude cash-back amounts from value, but do not exclude transactions that involved cash-back from number.
6a.1	Chip: Transactions for which account information taken from a computer microchip embedded in a card or mobile device that securely stores data to be read via contact or contactless/NFC communications with a merchant payment device or terminal. Include EMV and all other types of chip transactions with a card or mobile device.
6a.1.1	Signature-authenticated: Transactions for which the merchant collects the card user's signature.
6a.1.2	PIN-authenticated: Transactions for which the merchant collects the card user's personal identification number (PIN) through a terminal or other secure transaction system.

General-Purpose Debit Card Network	
Question	Definition
6a.1.3	Other/no signature required: Transactions not included in Signature-authenticated or PIN-authenticated transactions reported above (e.g., transactions that use any type of authentication method instead of a signature or PIN, including no-signature transactions approved for values below various dollar level thresholds).
6a.2	No chip: Transactions for which account information is not taken from a computer microchip. Typically the information is taken from a magnetic stripe on a card.
7a	Transactions initiated with a mobile device: Transactions executed on a mobile device, whether remote such as “in-app purchase”, or at the point of sale.
7a.1	Tokenized: Transactions where a secure digital token is used to transmit the card information via the card network.
10a	Lost or stolen card: Fraudulent transactions via a card reported as lost or stolen.
10b	Card issued but not received: Fraudulent transactions reported to be via an intercepted new or replacement card in transit that was activated by someone other than the cardholder.
10c	Fraudulent application: Fraudulent transactions reported to be via a new card that was issued to someone other than the cardholder using falsified information or a stolen identity.
10d	Counterfeit card: Fraudulent point-of-sale transactions via an altered or cloned card.
10e	Fraudulent use of account number: Fraudulent transactions using account number and other card and cardholder details, typically remotely.
10f	Other (including account takeover): All other fraudulent transactions not included the above categories. In particular, "other" covers account takeover, a form of identity theft whereby an unauthorized party gains access to and use of an existing card account.
19	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the "dollar size bands" requested.
21	Total cards: All issued, activated, and unexpired general-purpose debit cards (linked to U.S.-domiciled accounts).
25	Cards provisioned to a mobile wallet: General-purpose debit cards with your organization's network brand for which information is entered or uploaded to one or more mobile wallets for the purpose of initiating transactions. A mobile wallet is a payment app residing on a mobile device which uses contactless/NFC technology to transmit card information to a merchant terminal.

General-Purpose Prepaid Card Network	
Question	Definition
	United States: The states, territories, and possessions of the U.S., the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
1a	Denials/declines: Transaction attempts that receive a denial response by the host authorization system and do not result in an authorized transaction.
2a	Pre-authorization only: Transactions that are approved but not settled (e.g., the initial amount which a rental agency, hotel, or fuel dispenser operator receives authorization, but final payment and amount transfer is never made).
3	Net, authorized & settled transactions: Transactions initiated by the acquirer that are completed with the final payment amount transferred from the acquirer to the issuer. Such transactions include those that are subsequently reversed through a chargeback, or other adjustment or return.
3a	Cash-back at the point of sale: Purchase transactions that include an amount of cash given back to the card user.
3b.1	Chargebacks: Transactions initiated by the issuer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer disputes, fraud, processing errors, authorization issues, or non-fulfillment of copy requests). A chargeback provides the issuer with a way to return a disputed transaction, typically on behalf of the cardholder.
3b.2	Other adjustments and returns: Transactions initiated by the acquirer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer return of goods, complaints, merchant-identified fraud, duplicate transaction entry).
4	Net, purchase transactions: Transactions that have been authorized and settled. Exclude denials, transactions that are pre-authorization only, chargebacks, and other adjustments and returns. Exclude cash-back amounts from value, but do not exclude transactions that involved cash-back from number.
6a.1	Chip: Transactions for which account information taken from a computer microchip embedded in a card or mobile device that securely stores data to be read via contact or contactless/NFC communications with a merchant payment device or terminal. Include EMV and all other types of chip transactions with a card or mobile device.
6a.1.1	Signature-authenticated: Transactions for which the merchant collects the card user's signature.
6a.1.2	PIN-authenticated: Transactions for which the merchant collects the card user's personal identification number (PIN) through a terminal or other secure transaction system.

General-Purpose Prepaid Card Network	
Question	Definition
6a.1.3	Other/no signature required: Transactions not included in Signature-authenticated or PIN-authenticated transactions reported above (e.g., transactions that use any type of authentication method instead of a signature or PIN, including no-signature transactions approved for values below various dollar level thresholds).
6a.2	No chip: Transactions for which account information is not taken from a computer microchip. Typically the information is taken from a magnetic stripe on a card.
7a	Transactions initiated with a mobile device: Transactions executed on a mobile device, whether remote such as “in-app purchase”, or at the point of sale.
7a.1	Tokenized: Transactions where a secure digital token is used to transmit the card information via the card network.
10a	Lost or stolen card: Fraudulent transactions via a card reported as lost or stolen.
10b	Card issued but not received: Fraudulent transactions reported to be via an intercepted new or replacement card in transit that was activated by someone other than the cardholder.
10c	Fraudulent application: Fraudulent transactions reported to be via a new card that was issued to someone other than the cardholder using falsified information or a stolen identity.
10d	Counterfeit card: Fraudulent point-of-sale transactions via an altered or cloned card.
10e	Fraudulent use of account number: Fraudulent transactions using account number and other card and cardholder details, typically remotely.
10f	Other (including account takeover): All other fraudulent transactions not included the above categories. In particular, "other" covers account takeover, a form of identity theft whereby an unauthorized party gains access to and use of an existing card account.
20	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the "dollar size bands" requested.
22	Total cards: All issued, activated, and unexpired general-purpose prepaid cards (linked to U.S.-domiciled accounts).
26	Cards provisioned to a mobile wallet: General-purpose prepaid cards with your organization's network brand for which information is entered or uploaded to one or more mobile wallets for the purpose of initiating transactions. A mobile wallet is a payment app residing on a mobile device which uses contactless/NFC technology to transmit card information to a merchant terminal.

Automated Teller Machine Card Network	
Question	Definition
1a	Denials/declines: Transaction attempts that receive a denial response by the host authorization system and do not result in an authorized transaction.
1c.2.1	Government-administered general-use prepaid cards: Transactions with a general-use prepaid card issued as part of a federal, state, or local government-administered payment program (e.g., Quest Network, state and federal programs with cash benefits including TANF, Social Security, and unemployment).
2a	Lost or stolen card: Fraudulent transactions via a card reported as lost or stolen.
2b	Card issued but not received: Fraudulent transactions reported to be via an intercepted new or replacement card in transit that was activated by someone other than the cardholder.
2c	Fraudulent application: Fraudulent transactions reported to be via a new card that was issued to someone other than the cardholder using falsified information or a stolen identity.
2d	Counterfeit card: Fraudulent point-of-sale transactions via an altered or cloned card.
2e	Other (including account takeover): All other fraudulent transactions not included the above categories. In particular, "other" covers account takeover, a form of identity theft whereby an unauthorized party gains access to and use of an existing card account.
3a	Chip-accepted terminals: A terminal that accepts card with a computer microchip (including EMV and other types of chip cards) that securely stores the card data that currently resides on the magnetic stripe.

General-Purpose Prepaid Card Processor	
Question	Definition
	United States: The states, territories, and possessions of the U.S., the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
1a	Denials/declines: Transaction attempts that receive a denial response by the host authorization system and do not result in an authorized transaction.
2a	Pre-authorization only: Transactions that are approved but not settled (e.g., the initial amount which a rental agency, hotel, or fuel dispenser operator receives authorization, but final payment and amount transfer is never made).
3	Net, authorized & settled transactions: Transactions initiated by the acquirer that are completed with the final payment amount transferred from the acquirer to the issuer. Such transactions include those that are subsequently reversed through a chargeback, or other adjustment or return.
3a	Cash-back at the point of sale: Purchase transactions that include an amount of cash given back to the card user.
3b.1	Chargebacks: Transactions initiated by the issuer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer disputes, fraud, processing errors, authorization issues, or non-fulfillment of copy requests). A chargeback provides the issuer with a way to return a disputed transaction, typically on behalf of the cardholder.
3b.2	Other adjustments and returns: Transactions initiated by the acquirer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer return of goods, complaints, merchant-identified fraud, duplicate transaction entry).
4	Net, purchase transactions: Transactions that have been authorized and settled. Exclude denials, transactions that are pre-authorization only, chargebacks, and other adjustments and returns. Exclude cash-back amounts from value, but do not exclude transactions that involved cash-back from number.
6a.1	Chip: Transactions for which account information taken from a computer microchip embedded in a card or mobile device that securely stores data to be read via contact or contactless/NFC communications with a merchant payment device or terminal. Include EMV and all other types of chip transactions with a card or mobile device.
6a.2	No chip: Transactions for which account information is not taken from a computer microchip. Typically the information is taken from a magnetic stripe on a card.

General-Purpose Prepaid Card Processor	
Question	Definition
9a	Lost or stolen card: Fraudulent transactions via a card reported as lost or stolen.
9b	Card issued but not received: Fraudulent transactions reported to be via an intercepted new or replacement card in transit that was activated by someone other than the cardholder.
9c	Fraudulent application: Fraudulent transactions reported to be via a new card that was issued to someone other than the cardholder using falsified information or a stolen identity.
9d	Counterfeit card: Fraudulent point-of-sale transactions via an altered or cloned card.
9e	Fraudulent use of account number: Fraudulent transactions using account number and other card and cardholder details, typically remotely.
9f	Other (including account takeover): All other fraudulent transactions not included the above categories. In particular, "other" covers account takeover, a form of identity theft whereby an unauthorized party gains access to and use of an existing card account.
16	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the "dollar size bands" requested.
20	Total cards: All issued, activated, and unexpired general-purpose prepaid cards (linked to U.S.-domiciled accounts).
24	Cards provisioned to a mobile wallet: General-purpose prepaid cards for which your organization processed transactions and for which information is entered or uploaded to one or more mobile wallets for the purpose of initiating transactions. A mobile wallet is a payment app residing on a mobile device which uses contactless/NFC technology to transmit card information to a merchant terminal.

Electronic Benefits Transfer Card Processor	
Question	Definition
	United States: The states, territories, and possessions of the U.S., the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing
1a	Denials/declines: Transaction attempts that receive a denial response by the host authorization system and do not result in an authorized transaction.
2a	Pre-authorization only: Transactions that are approved but not settled.
3	Net, authorized & settled transactions: Transactions that are completed with the final payment amount transferred. Such transactions include those that are subsequently reversed through a chargeback, or other adjustment or return.
3a	Cash-back at the point of sale: Purchase transactions that include an amount of cash given back to the card user.
3b.1	Chargebacks: Transactions initiated by the issuer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer disputes, fraud, processing errors, authorization issues, or non-fulfillment of copy requests). A chargeback provides the issuer with a way to return a disputed transaction, typically on behalf of the cardholder.
3b.2	Other adjustments and returns: Transactions initiated by the acquirer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer return of goods, complaints, merchant-identified fraud, duplicate transaction entry).
4	Net, purchase transactions: Transactions that have been authorized and settled. Exclude denials, transactions that are pre-authorization only, chargebacks, and other adjustments and returns. Exclude cash-back amounts from value, but do not exclude transactions that involved cash-back from number.
8a	Lost or stolen card: Fraudulent transactions via a card reported as lost or stolen.
8b	Card issued but not received: Fraudulent transactions reported to be via an intercepted new or replacement card in transit that was activated by someone other than the cardholder.
8c	Fraudulent application: Fraudulent transactions reported to be via a new card that was issued to someone other than the cardholder using falsified information or a stolen identity.
8d	Counterfeit card: Fraudulent point-of-sale transactions via an altered or cloned card.

Electronic Benefits Transfer Card Processor	
Question	Definition
8e	Fraudulent use of account number: Fraudulent transactions using account number and other card and cardholder details, typically remotely.
8f	Other (including account takeover): All other fraudulent transactions not included the above categories. In particular, "other" covers account takeover, a form of identity theft whereby an unauthorized party gains access to and use of an existing card account.
11	Total cards: All issued, activated, and unexpired Electronic Benefits Transfer cards (linked to U.S.-domiciled accounts).

Automated Teller Machine Card Processor	
Question	Definition
	United States: The states, territories, and possessions of the U.S., the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
1a	Denials/declines: Transaction attempts that receive a denial response by the host authorization system and do not result in an authorized transaction.
2a	Lost or stolen card: Fraudulent transactions via a card reported as lost or stolen.
2b	Card issued but not received: Fraudulent transactions reported to be via an intercepted new or replacement card in transit that was activated by someone other than the cardholder.
2c	Fraudulent application: Fraudulent transactions reported to be via a new card that was issued to someone other than the cardholder using falsified information or a stolen identity.
2d	Counterfeit card: Fraudulent point-of-sale transactions via an altered or cloned card.
2e	Other (including account takeover): All other fraudulent transactions not included the above categories. In particular, "other" covers account takeover, a form of identity theft whereby an unauthorized party gains access to and use of an existing card account.
3a	Chip-accepted terminals: A terminal that can read via contact or contactless/NFC communications account information taken from a computer microchip embedded in a card or mobile device that securely stores data.

Private-Label Prepaid Card Issuer and Processor	
Question	Definition
	United States: The states, territories, and possessions of the U.S., the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing
1a	Denials/declines: Transaction attempts that receive a denial response by the host authorization system and do not result in an authorized transaction.
2a	Pre-authorization only: Transactions that are approved but not settled (e.g., the initial amount which a rental agency, hotel, or fuel dispenser operator receives authorization, but final payment and amount transfer is never made).
3	Net, authorized and settled transactions: Transactions that are completed with the final payment amount. Such transactions include those that are subsequently reversed through a chargeback, or other adjustment or return.
3a	Cash-back at the point of sale: Purchase transactions that include an amount of cash given back to the card user.
4	Net, purchase transactions: Transactions that have been authorized and settled. Exclude denials, transactions that are pre-authorization only, chargebacks, and other adjustments and returns. Exclude cash-back amounts from value, but do not exclude transactions that involved cash-back from number.
6a.1	Chip: Transactions for which account information taken from a computer microchip embedded in a card or mobile device that securely stores data to be read via contact or contactless/NFC communications with a merchant payment device or terminal. Include EMV and all other types of chip transactions with a card or mobile device.
6a.2	No chip: Transactions for which account information is not taken from a computer microchip. Typically the information is taken from a magnetic stripe on a card.
7a	Transactions initiated with a mobile device: Transactions executed on a mobile device, whether remote such as “in-app purchase”, or at the point of sale.
7a.1	Tokenized: Transactions where a secure digital token is used to transmit the card information via the card network.
10a	Lost or stolen card: Fraudulent transactions via a card reported as lost or stolen.
10b	Card issued but not received: Fraudulent transactions reported to be via an intercepted new or replacement card in transit that was activated by someone other than the cardholder.

Private-Label Prepaid Card Issuer and Processor	
Question	Definition
10c	Fraudulent application: Fraudulent transactions reported to be via a new card that was issued to someone other than the cardholder using falsified information or a stolen identity.
10d	Counterfeit card: Fraudulent point-of-sale transactions via an altered or cloned card.
10e	Fraudulent use of account number: Fraudulent transactions using account number and other card and cardholder details, typically remotely.
10f	Other (including account takeover): All other fraudulent transactions not included the above categories. In particular, "other" covers account takeover, a form of identity theft whereby an unauthorized party gains access to and use of an existing card account.
15	Transaction value distribution: Your best estimate for how many of the payment transactions fall within the "dollar size bands" requested.
20	Total cards: All issued, activated, and unexpired private-label prepaid cards (linked to U.S.-domiciled accounts).

Person-to-Person and Money Transfer Processor	
Question	Definition
	United States: The states, territories, and possessions of the U.S., the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
2	Fraudulent transactions: Transactions resulting in funds transferred identified as fraudulent regardless of whether a loss was incurred. Do not include fraud attempts that were denied.
7	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the "dollar size bands" requested.

Online Bill Payment Processor	
Question	Definition
	United States: The states, territories, and possessions of the U.S., the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
2	Fraudulent transactions: Transactions resulting in funds transferred identified as fraudulent regardless of whether a loss was incurred. Do not include fraud attempts that were denied.
3	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the "dollar size bands" requested.

Walk-In Bill Payment Processor	
Question	Definition
	United States: The states, territories, and possessions of the U.S., the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
2	Fraudulent transactions: Transactions resulting in funds transferred identified as fraudulent regardless of whether a loss was incurred. Do not include fraud attempts that were denied.
3	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the "dollar size bands" requested.

Private-Label ACH Debit Card Processor	
Question	Definition
	United States: The states, territories, and possessions of the U.S., the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
1a	Denials/declines: Transaction attempts that receive a denial response by the host authorization system and do not result in an authorized transaction.
2a	Cash-back at the point of sale: Purchase transactions that include an amount of cash given back to the card user.
2b.1	ACH returns (receiver initiated): Transactions that are initiated by the receiver that reverse a purchase transaction, in whole or in part using ACH return codes for NSF, account not found, customer disputes, unauthorized, fraudulent or processing errors.

Private-Label ACH Debit Card Processor	
Question	Definition
2b.2	Other adjustments and returns (originator initiated): Transactions initiated by the originator that reverse a purchase transaction, in whole or in part (e.g., the return of goods by the cardholder), and transfer value from the receiver back to the originator.
3	Net, purchase transactions: Transactions that have been authorized and settled. Exclude denials, ACH returns, and other adjustments and returns. Exclude cash-back amounts from value, but do not exclude transactions that involved cash-back from number.
4	Fraudulent transactions: Transactions resulting in funds transferred identified as fraudulent regardless of whether a loss was incurred. Do not include fraud attempts that were denied.
5	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the "dollar size bands" requested.

Electronic Toll and Payment Collection Processor	
Question	Definition
	United States: The states, territories, and possessions of the U.S., the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
2	Fraudulent transactions: Transactions resulting in funds transferred identified as fraudulent regardless of whether a loss was incurred. Do not include fraud attempts that were denied.
3	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the "dollar size bands" requested.

Online Payment Authentication Methods Processor	
Question	Definition
	United States: The states, territories, and possessions of the U.S., the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
2	Fraudulent transactions: Transactions resulting in funds transferred identified as fraudulent regardless of whether a loss was incurred. Do not include fraud attempts that were denied.
3	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the "dollar size bands" requested.

Mobile Wallet Processor	
Question	Definition
	United States: The states, territories, and possessions of the U.S., the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
2	Fraudulent transactions: Transactions resulting in funds transferred identified as fraudulent regardless of whether a loss was incurred. Do not include fraud attempts that were denied.
3	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the "dollar size bands" requested.

Transit System Operator	
Question	Definition
	United States: The states, territories, and possessions of the U.S., the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
6	Fraudulent transactions: Transactions resulting in funds transferred identified as fraudulent regardless of whether a loss was incurred. Do not include fraud attempts that were denied.