Networks, Processors, and Issuers Payments Surveys (NPIPS)

Survey Period: Calendar Year 2015



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General Instructions

About the surveys

The Federal Reserve 2016 Networks, Processors, and Issuers Payments Surveys collects the number and dollar value of different types of **domestic and cross-border** electronic payment transactions and related information including fraud originated from **U.S.-domiciled accounts** during **calendar year 2015**, and made by ACH, credit card, debit card, prepaid card, or alternative payment initiation methods. Data from your response will contribute to estimates of the national aggregate number and value of electronic payments made by these transaction methods. The Federal Reserve will compare the results from this 2016 study to those of previous triennial studies conducted from 2001 to 2013.

Confidentiality

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

Your participation

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

Please leave no survey item blank.

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

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

Definitions and examples

Definitions and examples can be found in the glossary. Please visit http://www.frbnpips.net/forms.html to download a PDF copy of the glossary.

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

Cale	endar	year 2	2015 ger	neral-purpose credit card transactions	Number	Value (\$)
1.	Tota	I transa	actions			
	1a.	Less:	Denials (a	authorization declined)		
2.	Tota = 1 -		rized tra	nsactions		
	2a.	Less: F	Pre-autho	orization only (authorized but not settled)		
3.	Net, = 2 - 2		ized & se	ettled transactions		
	3a.	Less:	Cash adv	ances		
	3b.	Less: A = 3b.1 -		ents and returns		
		3b.1.	Charge	backs (issuer initiated)		
		3b.2.	Other a	djustments and returns (acquirer initiated)		
4.		purcha 3a - 3b	ise trans	actions		
5.	you p	refer to u	ise to repo	otals of payment transactions listed above, which would rt more detailed allocations of payment transactions se use 3. Net, authorized & settled transactions.	payment t	าร
Pavr				un o	Nu una la cur	\
ı ayı	nent	transa	action ty	/pe	Number	Value (\$)
6.	Alloca	ate your r	response to	p [your selection of payment transaction type categories:	Number	value (\$)
	Alloca	ete your r re] to the Persor Transac transac card-no of sale	response to e following n-present ctions for w tions and r ot-present t (e.g., key-e	your selection of payment transaction type	Number	Value (\$)
	Alloca	ete your r re] to the Persor Transac transac card-no of sale	response to e following n-present ctions for w tions and r ot-present t (e.g., key-e	co [your selection of payment transaction type categories: t/merchant point-of-sale transactions which the card user is present, including card-present mobile transactions at the point of sale. Also include transactions for which the card user is present at the point entered transactions). Do not include remote transactions	Number	value (\$)
	Alloca	ate your relate yo	response to e following n-present ctions for w tions and r ot-present t (e.g., key-e ed as card-	co [your selection of payment transaction type categories: t/merchant point-of-sale transactions which the card user is present, including card-present mobile transactions at the point of sale. Also include transactions for which the card user is present at the point entered transactions). Do not include remote transactions	Number	Value (\$)
	Alloca	ate your relate yo	response to e following n-present ctions for we stions and rot-present to (e.g., key-ed as card-Chip 6a.1.1.	o [your selection of payment transaction type categories: t/merchant point-of-sale transactions which the card user is present, including card-present mobile transactions at the point of sale. Also include ransactions for which the card user is present at the point entered transactions). Do not include remote transactions present solely because of the level of authentication.	Number	Value (\$)
	Alloca	ate your relate yo	response to e following n-present ctions for water one and rot-present to (e.g., key-ed as card-Chip 6a.1.1.	o [your selection of payment transaction type categories: t/merchant point-of-sale transactions which the card user is present, including card-present mobile transactions at the point of sale. Also include transactions for which the card user is present at the point entered transactions). Do not include remote transactions typresent solely because of the level of authentication. Signature-authenticated	Number	Value (\$)
	Alloca	ate your relate yo	response to e following n-present octions for westions and rot-present to (e.g., key-eed as card-Chip 6a.1.1. 6a.1.2.	o [your selection of payment transaction type categories: t/merchant point-of-sale transactions which the card user is present, including card-present mobile transactions at the point of sale. Also include transactions for which the card user is present at the point entered transactions). Do not include remote transactions the present solely because of the level of authentication. Signature-authenticated PIN-authenticated	Number	Value (\$)
	Alloca	ete your r ye] to the Persor Transac transac card-no of sale classifie 6a.1.	response to e following n-present ctions for water one and rot-present to (e.g., key-ed as card-Chip 6a.1.1. 6a.1.2. No Chip	o [your selection of payment transaction type categories: t/merchant point-of-sale transactions which the card user is present, including card-present mobile transactions at the point of sale. Also include transactions for which the card user is present at the point entered transactions). Do not include remote transactions the present solely because of the level of authentication. Signature-authenticated PIN-authenticated Other/no signature required	Number	Value (\$)
	Alloca	ete your r ye] to the Persor Transac transac card-no of sale classifie 6a.1.	response to e following n-present octions for westions and rot-present to (e.g., key-ed as card-Chip 6a.1.1. 6a.1.2. 6a.1.3. No Chip 6a.2.1.	o [your selection of payment transaction type categories: t/merchant point-of-sale transactions which the card user is present, including card-present mobile transactions at the point of sale. Also include transactions for which the card user is present at the point entered transactions). Do not include remote transactions the present solely because of the level of authentication. Signature-authenticated PIN-authenticated Other/no signature required o (magnetic stripe/key entered/other)	Number	Value (\$)

	6b. Remote transactions (person not at merchant location) Transactions for which the card user is not physically present at a merchant location. Typically, this includes card-not-present transactions. Also include any remote transactions classified as card-present solely because of the level of authentication.			
		6b.1.	Mail-order/telephone-order transactions	
		6b.2.	Internet purchase transactions (E-commerce)	
			6b.2.1. Two-factor authentication (e.g., 3-D Secure)	
			6b.2.2. Other	
		6b.3.	Recurring transactions Payments of bills or invoices, often on a prearranged basis, based on an ongoing customer relationship.	
		6b.4.	Installment transactions Payments made on an installment basis.	
		6b.5.	Other/unknown	
7.			esponse to 6a. Person-present/merchant point-of-sale s to the following categories:	
	7a.	Transa	actions initiated with a mobile device	
		7a.1.	Tokenized	
		7a.2.	Other	
	7b.	Transa	actions not initiated with a mobile device	
		7b.1.	Tokenized	
		7b.2.	Other	
3.		-	esponse to 6b. Remote transactions (person not at cation) to the following categories:	
	8a.	Transa	actions initiated with a mobile device	
		8a.1.	Tokenized	
		8a.2.	Other	
	8b.	Transa	actions not initiated with a mobile device	
		8b.1.	Tokenized	
		8b.2.	Other	

Frau	udulent transactions	Preferred basis for reporting fraudulent transactions		
9.	Some organizations may track fraudulent transactions differently than payment transactions. On which basis would you prefer to report fraudulent transactions below? If possible, please use 3. Net, authorized & settled transactions.	[] 2. Total author [] 3. Net, author transaction [] 4. Net, purcha	S	
10.	Total fraudulent transactions (based on [your selection of fraudulent transaction type above])			
	10a. Lost or stolen card			
	10b. Card issued but not received			
	 Fraudulent application (account issued to someone using a fake identity) 			
	10d. Counterfeit card (card-present/stolen card data)			
	Fraudulent use of account number (card-not-present/stolen card data)			
	10f. Other (including account takeover)			
11.	Allocate your response to 10. Total fraudulent transactions to the following categories:			
	11a. Fraudulent person-present/merchant point-of-sale transactions			
	11a.1. Chip			
	11a.1.1.Signature-authenticated			
	11a.1.2.PIN-authenticated			
	11a.1.3.Other/no signature required			
	11a.2. No Chip (magnetic stripe/key entered/other)			
	11a.2.1. Signature-authenticated			
	11a.2.2.PIN-authenticated			
	11a.2.3.Other/no signature required			

Jer	iera	i-Purpose Credit Card Network Payment	Survey	
	11b.	Fraudulent remote transactions (person not at merchant location)		
		11b.1. Mail-order/telephone-order transactions		
		11b.2. Internet purchase transactions (E-commerce)		
		11b.2.1.Two-factor authentication (e.g., 3-D Secure)		
		11b.2.2.Other		
		11b.3. Recurring transactions		
		11b.4. Installment transactions		
		11b.5. Other/unknown		
12.		te your response to 11a. Fraudulent person-present/merchant cof-sale transactions to the following categories:		
	12a.	Fraudulent transactions initiated with a mobile device		
		12a.1. Tokenized		
		12a.2. Other		
	12b.	Fraudulent transactions not initiated with a mobile device		
		12b.1. Tokenized		
		12b.2. Other		
13.		te your response to 11b. Fraudulent remote transactions (person it merchant location) to the following categories:		
	13a.	Fraudulent transactions initiated with a mobile device		
		13a.1. Tokenized		
		13a.2. Other		
	13b.	Fraudulent transactions not initiated with a mobile device		
		13b.1. Tokenized		
		13b.2. Other		

Transactions by consumer or business/government	Number	Value (\$)
14. Allocate your response to [your selection of payment trans above] to the following categories:	action type	
14a. Consumer transactions Transactions made on consumer cards.		
14b. Business/government transactions Transactions made on business/government cards. Include	corporate	
charge, small business, commercial travel/entertainment, pr fleet cards. Also include cards issued to employees and spe		<u>I</u>
employer. Transactions by payee location	Number	Value (\$)
15. Allocate your response to [your selection of payment transabove] based on the location of the payee:	action type	
15a. Domestic transactions with U.S. cards (merchants/payees within the U.S.)		
15b. Cross-border transactions with U.S. cards (merchants/payees outside the U.S.)		
16. Cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)		
Fraudulent transactions by payee location	Number	Value (\$)
17. Allocate your response to 10. Total fraudulent transactions location of the payee:	based on the	
17a. Fraudulent domestic transactions with U.S. card (merchant/payees within the U.S.)	S	
17b. Fraudulent cross-border transactions with U.S. c (merchants/payees outside the U.S.)	ards	
18. Fraudulent cross-border transactions with non-U.S. ca (merchants/payees within the U.S.)	ırds	
Transaction value distribution	Number	Value (\$)
 Allocate your response [your selection of payment transactabove] to the following categories: 	tion type	
19a. Transactions with less than \$5.00 in total value		
19b. Transactions with \$5.00 to \$9.99 in total value		
19c. Transactions with \$10.00 to \$14.99 in total value	9	
19d. Transactions with \$15.00 to \$24.99 in total value	3	
19e. Transactions with \$25.00 to \$49.99 in total value	9	
19f. Transactions with \$50.00 to \$99.99 in total value	3	
19g. Transactions with \$100.00 to \$499.99 in total va	lue	
19h. Transactions with \$500.00 to \$999.99 in total va	lue	
19i. Transactions with \$1,000.00 or greater in total v	alue	

Number of cards outstanding		Preferred basis for reporting card activity	
		[] 1 month	[] 3 months
20.	Active cards are cards that were used to make at least one purchase or bill	[] 6 months	[] 1 year
	payment over a period of time. On which basis would you prefer to report active cards below? If you possible, please use 1 year.		e describe below:
	cardo bolow. Il you populate, picado ado 7 your.	[] Other, pieds	e describe below.
		Active cards	Total cards
21.	Number of active and total credit or charge cards outstanding as of December 31, 2014		
	21a. Consumer cards		
	21b. Business/government cards Include corporate charge cards, small business cards, commercial/travel entertainment, procurement, fleet and other business cards.		
22.	Number of active and total credit or charge cards outstanding as of December 31, 2015.		
	22a. Consumer cards		
	22b. Business/government cards Include corporate charge cards, small business cards, commercial/travel entertainment, procurement, fleet and other business cards.		
23.	Allocate your response to 21. Number of active and total credit or charge cards outstanding as of December 31, 2014 to the following categories:		
	23a. Cards with chip technology		
	23b. Cards without chip technology		
24.	Allocate your response to 22. Number of active and total credit or charge cards outstanding as of December 31, 2015 to the following categories:		
	24a. Cards with chip technology		
	24b. Cards without chip technology		
25.	Number of active and total credit or charge cards provisioned to a mobile wallet as of December 31, 2014		
26.	Number of active and total credit or charge cards provisioned to a mobile wallet as of December 31, 2015		
	hber of merchant card-acceptance terminals that accepted network brands	Total	terminal
27.	Number of merchant card-acceptance terminals as of December 31, 2014		
	27a. Chip-accepted terminals		
	27b. Chip-not-accepted terminals		
28.	Number of merchant card-acceptance terminals as of December 31, 2015		
	28a. Chip-accepted terminals		
	28b. Chip-not-accepted terminals		

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Cale	ndar	year 2015 transaction processing			
1.	Pleas	ssaction processing se indicate if your organization outsourced some or all private-label credit card transaction processing to a party.	100% in-house []	Partially outsourced []	Fully outsourced []
	1a.	If fully or partially outsourced, please indicate the name of the processor:			
	1b.	If your organization outsourced its private-label credit card transaction processing for only part of 2015, please indicate the period of time in 2015 that	From mm/dd (2015):	(20	To mm/dd 015):
Doc	oivob	your organization did not outsource:			
Keci	erval	oles ownership			
2.	Pleas of its third	eivables ownership: se indicate if your organization outsourced some or all private-label credit card receivables ownership to a party (i.e., outstandings were owned by a different nization).	100% in-house []	Partially outsourced []	Fully outsourced []
	2a.	•			
-		ered Fully outsourced to question 1 above for your omplete. Thank you for participating.	organization's private-la	bel credit card trans	action processing, this
transa		ered 100% in-house or Partially outsourced to q processing, please finish the rest of the survey and repo folio.	-	-	
Cale	ndar	year 2015 private-label credit cards tra	nsactions	Number	Value (\$)
3.	Tota	Il transactions			
	За.	Less: Denials (authorization declined)			
4.	Tota = 3 -	ll authorized transactions 3a			
	4a.	Less: Pre-authorization only (authorized but	not settled)		
5.	Net, = 4 -	authorized & settled transactions 4a			
	5a.	Less: Cash advances			
	5b.	Less: Adjustments and returns = 5b.1 + 5b.2			
		5b.1. Chargebacks			
		5b.2. Other adjustments and returns			
6.		purchase transactions <i>5a - 5b</i>			

7.	you p	ng the different subtotals of payment transactions listed above, which would brefer to use to report more detailed allocations of payment transactions v? If possible, please use 5. Net, authorized & settled transactions.	[] 5. Net, authorized & settled transactions [] 6. Net, purchase transactions	
Pay	ment	transaction type	Number	Value (\$)
8.		ate your response to [your selection of payment transaction type //e] to the following categories:		
	8a.	Person-present/merchant point-of-sale transactions Transactions for which the card user is present, including card-present transactions and mobile transactions at the point of sale. Also include		
		card-not-present transactions for which the card user is present at the point of sale (e.g., key entered).		T
		8a.1. Chip		
		8a.2. No chip (magnetic stripe/key entered/other)		
	8b.	Remote transactions (person not at merchant location) Transactions for which the card user is not physically present at a merchant location. Typically, this includes card-not-present transactions.		
9.		ate your response to 8a. Person-present/merchant point-of-sale sactions to the following categories:		
	9a.	Transactions initiated with a mobile device		
	9b.	Transactions not initiated with a mobile device		
10.		ate your response to 8b. Remote transactions (person not at chant location) to the following categories:		
	10a.	Transactions initiated with a mobile device		
	10b.	Transactions not initiated with a mobile device		

Preferred basis for reporting payment transactions

Frau	udulent transactions	Preferred basis for reporting fraudulent transactions	
11.	Some organizations may track fraudulent transactions differently than payment transactions. On which basis would you prefer to report fraudulent transactions below? If possible, please use <i>5. Net, authorized & settled transactions</i> .	[] 4. Total autho [] 5. Net, authori transactions [] 6. Net, purcha Number	5
12.	Total fraudulent transactions (based on [your selection of fraudulent transaction type above])		
	12a. Lost or stolen card		
	12b. Card issued but not received		
	12c. Fraudulent application (account issued to someone using a fake identity)		
	12d. Counterfeit card (card-present/stolen card data)		
	12e. Fraudulent use of account number (card-not-present/stolen card data)		
	12f. Other (including account takeover)		
13.	Allocate your response to 12. Total fraudulent transactions to the following categories:		
	13a. Fraudulent person-present/merchant point-of-sale transactions		
	13a.1. Chip		
	13a.2. No chip (magnetic stripe/key entered/other)		
	13b. Fraudulent remote transactions (person not at merchant location)		
14.	Allocate your response to 13a. Fraudulent person-present/merchant point-of-sale transactions to the following categories:		
	14a. Fraudulent transactions initiated with a mobile device		
	14b. Fraudulent transactions not initiated with a mobile device		

Priv	ate-	Label Credit Card Merchant Issuer Paym	nent Survey	
15.		e your response to 13b. Fraudulent remote transactions (person merchant location) to the following categories:		
	15a.	Fraudulent transactions initiated with a mobile device		
	15b.	Fraudulent transactions not initiated with a mobile device		
Trar	nsactio	ons by consumer or business/government	Number	Value (\$)
16.		e your response to [your selection of payment transaction type e] to the following categories:		
		Consumer transactions Transactions made on consumer cards.		
		Business/government transactions Transactions made on business/government cards. Include corporate		
		charge, small business, commercial travel/entertainment, procurement, fleet and other business cards.		
Trar	nsactio	on value distribution	Number	Value (\$)
17.		e your response to [your selection of payment transaction type e] to the following categories:		
	17a.	Transactions with less than \$5.00 in total value		
	17b.	Transactions with \$5.00 to \$9.99 in total value		
	17c.	Transactions with \$10.00 to \$14.99 in total value		
	17d.	Transactions with \$15.00 to \$24.99 in total value		
	17e.	Transactions with \$25.00 to \$49.99 in total value		
	17f.	Transactions with \$50.00 to \$99.99 in total value		
	17g.	Transactions with \$100.00 to \$499.99 in total value		
	17h.	Transactions with \$500.00 to \$999.00 in total value		
	17i.	Transactions with \$1,000.00 or greater in total value		

		_	
Num	nber of cards outstanding	Preferred basis for reporting card activity	
18.	Active cards are cards that were used to make at least one purchase or bill payment over a period of time. On which basis would you prefer to report active cards below? If possible, please use 1 year.	[] 1 month [] 6 months [] Other, please	[] 3 months [] 1 year describe below:
		Active cards	Total cards
19.	Number of active and total credit or charge cards outstanding as of December 31, 2014		
	19a. Consumer cards		
	19b. Business/government cards		
20.	Number of active and total credit or charge cards outstanding as of December 31, 2015		
	20a. Consumer cards		
	20b. Business/government cards		
21.	Allocate your response to 19. Number of active and total credit or charge cards outstanding as of December 31, 2014 to the following categories:		
	21a. Cards with chip technology		
	21b. Cards without chip technology		
22.	Allocate your response to 20. Number of active and total credit or charge cards outstanding as of December 31, 2015 to the following categories:		
	22a. Cards with chip technology		
	22b. Cards without chip technology		
23.	Number of active and total credit or charge cards provisioned to a mobile wallet as of December 31, 2014		
24.	Number of active and total credit or charge cards provisioned to a mobile wallet as of December 31, 2015		

Private-Label Credit Card Processor Payment Survey

Cale	endar	year 2015 transaction processing			
1.	Pleas	saction processing e describe your organization's private-label credit card transaction ssing service (choose one):	Only owned receivables	Processed transactions []	
	1a.	If Only owned receivables is chosen, please indicate the name of the processor:			
-	ur orga cipatin	nization does not process private-label credit card transactions, this s g.	urvey is complete. Th	ank you for your	
Cale	endar	year 2015 private-label credit card transactions	Number	Value (\$)	
2.	Tota	I transactions			
	2a.	Less: Denials (authorization declined)			
3.	Tota = 2 -	l authorized transactions 2a			
	За.	Less: Pre-authorization only (authorized but not settled)			
4.	Net, = 3 -	authorized & settled transactions 3a			
	4a.	Less: Cash advances			
	4b.	Less: Adjustments and returns = 4b.1 + 4b.2			
		4b.1. Chargebacks			
		4b.2. Other adjustments and returns			
5.		purchase transactions <i>1a - 4b</i>			
6.		g the different subtotals of payment transactions listed above, which would refer to use to report more detailed allocations of payment transactions	Preferred basis for reporting payment transactions [] 3. Total authorized transactions [] 4. Net, authorized & settled		
	below	? If possible, please use 4. Net, authorized & settled transactions.	transactions		
			[] 5. Net, purchase transactions		
Pay	ment	transaction type	Number	Value (\$)	
7.		te your response to [your selection of payment transaction type e] to the following categories:			
	7a.	Person-present/merchant point-of-sale transactions Transactions for which the card user is present, including card-present transactions and mobile transactions at the point of sale. Also include card-not-present transactions for which the card user is present at the point of sale (e.g., key entered).			
		7a.1. Chip			
		7a.2. No chip (magnetic stripe/key/entered/other)			
	7b.	Remote transaction (person not at merchant location) Transactions for which the card user is not physically present at a merchant location. Typically, this includes card-not-present transactions.			

Priv	ate.	Label Credit Card Processor Payment Su	ırvey		
8.		te your response to 7a. Person-present/merchant point-of-sale actions to the following categories:			
	8a.	Transactions initiated with a mobile device			
	8b.	Transactions not initiated with a mobile device			
9.		te your response to 7b. Remote transactions (person not at hant location) to the following categories:			
	9a.	Transactions initiated with a mobile device			
	9b.	Transactions not initiated with a mobile device			
Frau	dulent	transactions	Preferred basis for reporting fraudulent transactions [] 3. Total authorized transactions [] 4. Net, authorized & settled transactions [] 5. Net, purchase transactions		
10.	transa	organizations may track fraudulent transactions differently than payment ctions. On which basis would you prefer to report fraudulent transactions? If possible, please use <i>4. Net, authorized & settled transactions</i> .			
			Number	Value (\$)	
11.		fraudulent transactions (based on [your selection of ulent transaction type above])			
	11a.	Lost or stolen card			
	11b.	Card issued but not received			
	11c.	Fraudulent application (account issued to someone using a fake identity)			
	11d.	Counterfeit card (card-present/stolen card data)			
	11e.	Fraudulent use of account number (card-not-present/stolen card data)			
	11f.	Other (including account takeover)			

FIIV	ate-Laber Credit Card Processor Payment 3	oui vey	
12.	Allocate your response to 11. Total fraudulent transactions to the following categories:		
	12a. Fraudulent person-present/merchant point-of-sale transactions		
	12a.1. Chip		
	12a.2. No chip (magnetic stripe/key entered/other)		
	12b. Fraudulent remote transactions (person not at merchant location)		
13.	Allocate your response to 12a. Fraudulent person-present/merchant point-of-sale transactions to the following categories:		
	13a. Fraudulent transactions initiated with a mobile device		
	13b. Fraudulent transactions initiated without a mobile device		
14.	Allocate your response to 12b. Fraudulent remote transactions (person not at merchant location) to the following categories:		
	14a. Fraudulent transactions initiated with a mobile device		
	14b. Fraudulent transactions not initiated with a mobile device		
Trar	nsactions by consumer or business/government	Number	Value (\$)
15.	Allocate your response to [your selection of payment transaction type above] to the following categories:		
	15a. Consumer transactions Transactions made on consumer cards.		
	15b. Business/government transactions Transactions made on business/government cards. Include corporate charge, small business, commercial travel/entertainment, procurement, fleet and other business cards.		
Trar	nsaction value distribution	Number	Value (\$)
16.	Allocate your response to [your selection of payment transaction type above] to the following categories:		
	16a. Transactions with less than \$5.00 in total value		
	16b. Transactions with \$5.00 to \$9.99 in total value		
	16c. Transactions with \$10.00 to \$14.99 in total value		
	16d. Transactions with \$15.00 to \$24.99 in total value		
	16e. Transactions with \$25.00 to \$49.99 in total value		
	16f. Transactions with \$50.00 to \$99.99 in total value		
	16g. Transactions with \$100.00 to \$499.99 in total value		
	16h. Transactions with \$500.00 to \$999.00 in total value		
	16i. Transactions with \$1,000.00 or greater in total value		

Private-Label Credit Card Processor Payment Survey

Num	ber of cards outstanding		I basis for ard activity
17.	Active cards are cards that were used to make at least one purchase or bill payment over a period of time. On which basis would you prefer to report active cards below? If you have no preference, please choose 1 year.	[] 1 month [] 6 months [] Other, please	[] 3 months [] 1 year describe below:
		Active cards	Total cards
18.	Number of active and total credit or charge cards outstanding as of December 31, 2014		
	18a. Consumer cards		
	18b. Business/government cards		
19.	Number of active and total credit or charge cards outstanding as of December 31, 2015		
	19a. Consumer cards		
	19b. Business/government cards		
20.	Allocate your response to 18. Number of active and total credit or charge cards outstanding as of December 31, 2014 to the following categories:		
	20a. Cards with chip technology		
	20b. Cards without chip technology		
21.	Allocate your response to 19. Number of active and total credit or charge cards outstanding as of December 31, 2015 to the following categories:		
	21a. Cards with chip technology		
	21b. Cards without chip technology		
22.	Number of active and total credit or charge cards provisioned to a mobile wallet as of December, 2014		
23.	Number of active and total credit or charge cards provisioned to a mobile wallet as of December, 2015		

				=		
Cale	endar	year 2	2015 debit card transactions	Number	Value (\$)	
1.			actions e electronic benefits transfer (EBT) card or ATM transactions.			
	1a.	Less:	Denials (authorization declined)			
2.	Tota = 1 -		rized transactions			
	2a.	Less: F	Pre-authorization only (authorized but not settled)			
3.	Net, = 2 - 2		ized & settled transactions			
	3a.	Less:	Cash-back at the point of sale			
	3b.	Less: A = 3b.1	Adjustments and returns + 3b.2			
		3b.1.	Chargebacks (issuer initiated)			
		3b.2.	Other adjustments and returns (acquirer initiated)			
4.			nse transactions umber, = 3 - 3a - 3b for Value			
	A poi	nt of sale action.	e (POS) purchase transaction with cash back is counted as one to not subtract the number of cash-back transactions. Only subtract amount of cash-back transactions.			
	170 0	onar vara	a dinearit of each sacretarious.		s for reporting ansactions	
5.			ferent subtotals of payment transactions listed above, which would	[] 2. Total authorized transactions		
			use to report more detailed allocations of payment transactions sible, please use 3. Net, authorized & settled transactions.	[] 3. Net, authorized & settled transactions		
				[] 4. Net, purchase transactions		
Payr	ment	transa	action type	Number	Value (\$)	
6.			response to [your selection of payment transaction type e following categories:			
	6a.		n-present/merchant point-of-sale transactions ctions for which the card user is present, including card-present			
		transac card-no of sale	etions and mobile transactions at the point of sale. Also include of present transactions for which the card user is present at the point (e.g., key-entered transactions). Do not include remote transactions ed as card-present solely because of the level of authentication.			
		6a.1.	Chip			
			6a.1.1. Signature-authenticated			
			6a.1.2. PIN-authenticated			
			6a.1.3. Other/no signature required			

Gen	era	I-Pur	pose Debit Card Network Payment S	Survey	
6a.2. No chip (magnetic stripe/key entered/other)			No chip (magnetic stripe/key entered/other)		
			6a.2.1. Signature-authenticated		
			6a.2.2. PIN-authenticated		
			6a.2.3. Other/no signature required		
	6b.		te transactions (person not at merchant location) ctions for which the card user is not physically present at a		
		mercha. Also inc	nt location. Typically, this includes card-not-present transactions. clude any remote transactions classified as card-present solely e of the level of authentication.		
		6b.1.	Mail-order/telephone-order transactions		
		6b.2.	Internet purchase transactions (E-commerce)		
			6b.2.1. Two-factor authentication (e.g., 3-D Secure)		
			6b.2.2. Other		
		6b.3.	Recurring transactions Payments of bills or invoices, often on a prearranged basis, based on an ongoing customer relationship.		
		6b.4.	Installment transactions Payments made on an installment basis.		
		6b.5.	Other/unknown		
7.			esponse to 6a. Person-present/merchant point-of-sale s to the following categories:		
	7a.	Transa	actions initiated with a mobile device		
		7a.1.	Tokenized		
		7a.2.	Other		
	7b.	Transa	actions not initiated with a mobile device		
		7b.1.	Tokenized		
		7b.2.	Other		
8.		-	esponse to 6b. Remote transactions (person not at cation) to the following categories:		
	8a.	Transa	actions initiated with a mobile device		
		8a.1.	Tokenized		
		8a.2.	Other		
	8b.	Transa	actions not initiated with a mobile device		
		8b.1.	Tokenized		
		8b.2.	Other		

Frau	ıduleı	nt transactions	Preferred basis for reporting fraudulent transactions		
9.	transa	e organizations may track fraudulent transactions differently than payment actions. On which basis would you prefer to report fraudulent transactions? If possible, please use 3. Net, authorized & settled transactions.	t [] 3. Net. authorized & settled	[] 2. Total authorized transactions[] 3. Net, authorized & settled transactions[] 4. Net, purchase transactions	
10.		I fraudulent transactions (based on [your selection of dulent transaction type above])	value (#)		
	10a.	Lost or stolen card			
	10b.	Card issued but not received			
	10c.	Fraudulent application (account issued to someone using a fake identity)	а		
	10d.	Counterfeit card (card-present/stolen card data)			
	10e.	Fraudulent use of account number (card-not-present/stolen card data)	n		
	10f.	Other (including account takeover)			
11.		ate your response to 10. Total fraudulent transactions to the ing categories:			
	11a.	Fraudulent person-present/merchant point-of-sale transactions			
		11a.1. Chip			
		11a.1.1.Signature-authenticated			
		11a.1.2.PIN-authenticated			
		11a.1.3.Other/no signature required			
		11a.2. No chip (magnetic stripe/key entered/other)			
		11a.2.1. Signature-authenticated			
		11a.2.2.PIN-authenticated			
		11a.2.3.Other/no signature required			

Jei	iei a	i-Pui po	ise Debit Card Network Payment 3	oui vey	
	11b. Fraudulent remote transactions (person not at merchant location)				
		11b.1. Ma	nil-order/telephone-order transactions		
		11b.2. Int	ernet purchase transactions (E-commerce)		
		111	b.2.1.Two-factor authentication (e.g., 3-D Secure)		
		111	b.2.2.Other		
		11b.3. Re	curring transactions		
		11b.4. Ins	stallment transactions		
		11b.5. Oth	her/unknown		
12.		•	onse to 11a. Fraudulent person-present/merchant ansactions to the following categories:		
	12a.	Fraudulen	t transactions initiated with a mobile device		
		12a.1. Tol	kenized		
		12a.2. Oth	her		
	12b.	Fraudulen	t transactions not initiated with a mobile device		
		12b.1. To	kenized		
		12b.2. Oth	her		
13.		-	onse to 11b. Fraudulent remote transactions (person t location) to the following categories:		
	13a.	Fraudulen	t transactions initiated with a mobile device		
		13a.1. To	kenized		
		13a.2. Oth	her		
	13b.	Fraudulen	t transactions not initiated with a mobile device		
		13b.1. To	kenized		
		13b.2. Oth	her		

Transactions by consumer or business/government	Number	Value (\$)
14. Allocate your response to [your selection of payment transaction type above] to the following categories:		
14a. Consumer transactions Transactions made on consumer cards.		
14b. Business/government transactions		
Transactions made on business/government cards. Include corporate, small business, commercial travel/entertainment, procurement, fleet cards.		
Also include cards issued to employees and sponsored by the employer. Transactions by payee location	Number	Value (\$)
	Number	value (\$)
15. Allocate your response to [your selection of payment transaction type above] based on the location of the payee:		
15a. Domestic transactions with U.S. cards (merchants/payees within the U.S.)		
15b. Cross-border transactions with U.S. cards (merchants/payees outside the U.S.)		
16. Cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)		
Fraudulent transactions by payee location	Number	Value (\$)
17. Allocate your response to 10. Total fraudulent transactions based on the location of the payee:		
17a. Fraudulent domestic transactions with U.S. cards (merchants/payees within the U.S.)		
17b. Fraudulent cross-border transactions with U.S. cards (merchants/payees outside the U.S.)		
18. Fraudulent cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)		
Transaction value distribution	Number	Value (\$)
19. Allocate your response to [your selection of payment transaction type above] to the following categories:		
19a. Transactions with less than \$5.00 in total value		
19b. Transactions with \$5.00 to \$9.99 in total value		
19c. Transactions with \$10.00 to \$14.99 in total value		
19d. Transactions with \$15.00 to \$24.99 in total value		
19e. Transactions with \$25.00 to \$49.99 in total value		
19f. Transactions with \$50.00 to \$99.99 in total value		
19g. Transactions with \$100.00 to \$499.99 in total value		
19h. Transactions with \$500.00 to \$999.00 in total value		
19i. Transactions with \$1,000.00 or greater in total value		

Num	ber of cards outstanding	Preferred basis for reporting card activity		
		[] 1 month	[] 3 months	
20.	Active cards are cards that were used to make at least one purchase or bill	[] 6 months	[] 1 year	
20.	payment over a period of time. On which basis would you prefer to report active	[] Other, please	-	
	cards below? If possible, please use 1 year.	[] Other, please	describe below.	
		Active cards	Total cards	
21.	Number of active and total debit cards outstanding as of			
	December 31, 2014			
	21a. Consumer cards			
	21b. Business/government cards			
22.	Number of active and total debit cards outstanding as of			
	December 31, 2015			
	22a. Consumer cards			
	22b. Business/government cards			
23.	Allocate your response to 21. Number of active and total debit cards			
	outstanding as of December 31, 2014 to the following categories:			
	23a. Cards with chip technology			
	23b. Cards without chip technology			
24.	Allocate your response to 22. Number of active and total debit cards			
	outstanding as of December 31, 2015 to the following categories:			
	24a. Cards with chip technology			
	24b. Cards without chip technology			
25.	Number of active and total debit cards provisioned to a mobile wallet as of December 31, 2014			
26.	Number of active and total debit cards provisioned to a mobile			
	wallet as of December 31, 2015			
	ber of merchant card-acceptance terminals that accepted network brands	Total to	erminals	
27.	Number of merchant card-acceptance terminals as of December			
	31, 2014			
	27a. Chip-accepted terminal			
	27b. Chip-not-accepted terminals			
28.	Number of merchant card-acceptance terminals as of December			
	31, 2015			
	28a. Chip-accepted terminals			
	28b. Chip-not-accepted terminals			

Cale	ndar	year 2	015 gen	eral-purpose pre	epaid card transac	ctions	Number	Value (\$)	
1.		l transa et include		benefits transfer (EBT) card or ATM transaction	ons.			
	1a.	Less:	enials (a	uthorization decli	ned)				
2.	Tota = 1 - 1		rized tran	sactions					
	2a.	Less: P	re-author	rization only (auth	orized but not settle	ed)			
3.	Net, = 2 - 2		zed & set	ttled transactions					
	За.	Less: C	ash-back	at the point of sa	ale				
	3b.	Less: A = 3b.1 +		nts and returns					
		3b.1.	Chargeb	acks (issuer initia	ated)				
		3b.2.	Other ac	ljustments and re	turns (acquirer initi	ated)			
4. Net, purchase transactions = 3 - 3b for Number, = 3 - 3a - 3b for Value A point of sale (POS) purchase transaction with cash back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the dollar value amount of cash-back transactions. Preferred basis for report						·			
5.	Among the different subtotals of payment transactions listed above, which would you prefer to use to report more detailed allocations of payment transactions below? If possible, please use 3. Net, authorized & settled transactions.					tions	payment transactions [] 2. Total authorized transactions [] 3. Net, authorized & settled transactions [] 4. Net, purchase transactions		
Payr	nent	transa	ction ty	pe			Number	Value (\$)	
6.	abov	Allocate your response to [your selection of payment transaction type above] to the following categories:			on type				
	6a.	Transactions for transactions and card-not-present of sale (e.g., ke		n-present/merchant point-of-sale transactions ctions for which the card user is present, including card-present tions and mobile transactions at the point of sale. Also include at-present transactions for which the card user is present at the point (e.g., key-entered transactions). Do not include remote transactions as card-present solely because of the level of authentication.					
		6a.1.	Chip						
			6a.1.1.	Signature-auther	nticated				
			6a.1.2.	PIN-authenticate	ed				
	6a.1.3. Other/no signature required								

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6a.2. No chip (magnetic stripe/key entered/other)						
	6a.2.1. Signature-authenticated					
			6a.2.2.	PIN-authenticated		
			6a.2.3.	Other/no signature required		
	6b.	Transad mercha Also ind	ctions for wi nt location. clude any re	ctions (person not at merchant location) hich the card user is not physically present at a Typically, this includes card-not-present transactions. emote transactions classified as card-present solely		
				el of authentication.		
		6b.1.	Mail-ord	er/telephone-order transactions		
		6b.2.	Internet	purchase transactions (E-commerce)		
			6b.2.1.	Two-factor authentication (e.g., 3-D Secure)		
			6b.2.2.	Other		
		6b.3.	Payments	ng transactions s of bills or invoices, often on a prearranged basis, based noing customer relationship.		
		6b.4.		ent transactions s made on an installment basis.		
		6b.5.	Other/ur	nknown		
7.				6a. Person-present/merchant point-of-sale owing categories:		
	7a.	Transa	actions in	itiated with a mobile device		
		7a.1.	Tokeniz	ed		
		7a.2.	Other			
	7b.	Transa	actions no	ot initiated with a mobile device		
		7b.1.	Tokeniz	ed		
		7b.2.	Other			
8.		-	•	6b. Remote transaction (person not at the following categories:		
	8a.	Transa	actions in	itiated with a mobile device		
		8a.1.	Tokeniz	ed		
		8a.2.	Other			
	8b.	Transa	actions no	ot initiated with a mobile device		
		8b.1.	Tokeniz	ed		
		8b.2.	Other			

Frai	udulent transactions		transactions
9.	Some organizations may track fraudulent transactions differently than payment transactions. On which basis would you prefer to report fraudulent transactions below? If possible, please use 3. Net, authorized & settled transactions.	[] 2. Total author [] 3. Net, author transaction [] 4. Net, purcha	S
		Number	Value (\$)
10.	Total fraudulent transactions (based on [your selection of fraudulent transaction type above])		
	10a. Lost or stolen card		
	10b. Card issued but not received		
	 Fraudulent application (account issued to someone using a fake identity) 		
	10d. Counterfeit card (card-present/stolen card data)		
	Fraudulent use of account number (card-not-present/stolen card data)		
	10f. Other (including account takeover)		
11.	Allocate your response to 10. Total fraudulent transactions to the following categories:		
	11a. Fraudulent person-present/merchant point-of-sale transactions		
	11a.1. Chip		
	11a.1.1. Signature-authenticated		
	11a.1.2. PIN-authenticated		
	11a.1.3. Other/no signature required		
	11a.2. No chip (magnetic stripe/key entered/other)		
	11a.2.1. Signature-authenticated		
	11a.2.2. PIN-authenticated		
	11a.2.3. Other/no signature required		

Ger	nera	I-Purpose Prepaid Card Network Paymer	nt Survey	
	11b.	Fraudulent remote transactions (person not at merchant location)		
		11b.1. Mail-order/telephone-order transactions		
		11b.2. Internet purchase transactions (E-commerce)		
		11b.2.1. Two-factor authentication (e.g., 3-D Secure)		
		11b.2.2. Other		
		11b.3. Recurring transactions		
		11b.4. Installment transactions		
		11b.5. Other/unknown		
12.		te your response to 11a. Fraudulent person-present/merchant t-of-sale transactions to the following categories:		
	12a.	Fraudulent transactions initiated with a mobile device		
		12a.1. Tokenized		
		12a.2. Other		
	12b.	Fraudulent transactions not initiated with a mobile device		
		12b.1. Tokenized		
		12b.2. Other		
13.		tte your response to 11b. Fraudulent remote transactions (person at merchant location) to the following categories:		
	13a.	Fraudulent transactions initiated with a mobile device		
		13a.1. Tokenized		
		13a.2. Other		
	13b.	Fraudulent transactions not initiated with a mobile device		
		13b.1. Tokenized		
		13b.2. Other		

Trai	nsactions by consumer or business/government	Number	Value (\$)
14.	Allocate your response [your selection of payment transaction type above] to the following categories:		
	14a. Consumer transactions Transactions made on consumer cards.		
	14a.1. Government-administered general-use transactions Quest Network, state and federal programs with cash benefits including TANF, Social Security, and unemployment.		
	14a.2. Other consumer transactions Gift cards, FSA/HAS medical cards, customer refund & incentive cards, and payroll cards.		
	14b. Business/government transactions Transactions made on business/government cards.		
Trar	saction by card program type	Number	Value (\$)
15.	Allocate your response to [your selection of payment transaction type above] based on the card program type:		
	15a. Reloadable cards		
	15b. Non-reloadable cards		
Trai	nsactions by payee location	Number	Value (\$)
16.	Allocate your response to [your selection of payment transaction type above] based on the location of the payee:		
	16a. Domestic transactions with U.S. cards (merchants/payees within the U.S.)		
	16b. Cross-border transactions with U.S. cards (merchants/payees outside the U.S.)		
17.	Cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)		
Frau	udulent transactions by payee location	Number	Value (\$)
18.	Allocate your response to 10. Total fraudulent transactions based on the location of the payee:		
	18a. Fraudulent domestic transactions with U.S. cards (merchants/payees within the U.S.)		
	18b. Fraudulent cross-border transactions with U.S. cards (merchants/payees outside the U.S.)		
19.	Fraudulent cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)		

Trar	saction value distribution	Number	Value (\$)
20.	Allocate your response to [your selection of payment transaction type above] to the following categories:		
	20a. Transactions with less than \$5.00 in total value		
	20b. Transactions with \$5.00 to \$9.99 in total value		
	20c. Transactions with \$10.00 to \$14.99 in total value		
	20d. Transactions with \$15.00 to \$24.99 in total value		
	20e. Transactions with \$25.00 to \$49.99 in total value		
	20f. Transactions with \$50.00 to \$99.99 in total value		
	20g. Transactions with \$100.00 to \$499.99 in total value		
	20h. Transactions with \$500.00 to \$999.00 in total value		
	20i. Transactions with \$1,000.00 or greater in total value		
Num	ber of cards outstanding	Preferred reporting c	basis for ard activity
21.	Active cards are cards that were used to make at least one purchase or bill payment over a period of time. On which basis would you prefer to report active cards below? If possible, please use 1 year.	[] 1 month [] 6 months [] Other, please	[]3 months []1 year describe below:
		Active cards	Total cards
22.	Number of active and total prepaid cards outstanding as of December 31, 2014		
	22a. Consumer cards		
	22a.1. Government-administered general-use cards		
	22a.2. Other consumer cards		
	22b. Business/government cards		
23.	Number of active and total prepaid cards outstanding as of December 31, 2015		
	23a. Consumer cards		
	23a.1. Government-administered general-use cards		
	23a.2. Other consumer cards		
	23b. Business/government cards		

Ger	eral-Purpose Prepaid Card Network Paymen	t Surv	ey		
24.	Allocate your response to 22. Number of active and total prepaid cards outstanding as of December 31, 2014 to the following categories:				
	24a. Cards with chip technology				
	24b. Cards without chip technology				
25.	Allocate your response to 23. Number of active and total prepaid cards outstanding as of December 31, 2015 to the following categories:				
	25a. Cards with chip technology				
	25b. Cards without chip technology				
26.	Number of active and total prepaid cards provisioned to a mobile wallet as of December 31, 2014				
27.	Number of active and total prepaid cards provisioned to a mobile wallet as of December 31, 2015				
	ber of merchant card-acceptance terminals that accepted network brands		Total te	rminals	
28.	Number of merchant card-acceptance terminals as of December 31, 2014				
	28a. Chip-accepted terminals				
	28b. Chip-not-accepted terminal				
29.	Number of merchant card-acceptance terminals as of December 31, 2015				
	29a. Chip-accepted terminals				
	29h Chin-not-accented terminals				

Automated Teller Machine Card Network Transaction Survey

Cale	endar	year 2015 ATM transactions	Number	Value (\$)
1.	Tota	I transactions		
	1a.	Denials/declines		
	1b.	Balance inquiries		
	1c.	Cash withdrawals		
		1c.1. From debit cards		
		1c.2. From prepaid cards		
		1c.2.1. Government-administered general-use cards		
		1c.2.2. Other prepaid cards		
		1c.3. From credit cards		
	1d.	Deposits		
		1d.1. Cash only		
		1d.2. Checks only		
		1d.3. Mix of cash and checks		
	1e.	Account-to-account transfers		
	1f.	Other		
Frau	udule	nt transactions	Number	Value (\$)
2.	Tota	I fraudulent transactions		
	2a.	Lost or stolen card		
	2b.	Card issued but not received		
	2c.	Fraudulent application (account issued to someone using a fake identity)		
	2d.	Counterfeit card (card-present/stolen card data)		
	2e.	Other (including account takeover)		

Automated Teller Machine Card Network Transaction Survey

Nur	mber of ATM terminals	Total terminals
3.	Number of ATM terminals as of December 31, 2014	
	3a. Chip-accepted terminals	
	3b. Chip-not-accepted terminals	
4.	Number of ATM terminals as of December 31, 2015	
	4a. Chip-accepted terminals	
	4b. Chip-not-accepted terminals	

General-Purpose Prepaid Card Processor Payment Survey Calendar year 2015 general-purpose prepaid card transactions Value (\$) Number 1. Total transactions Do not include electronic benefits transfer (EBT) transactions. Do not include card funding transactions, requested separately in questions 17 & 18. Do not include ATM cash withdrawal transactions, requested separately in question 7. **Less:** Denials (authorization declined) 2. Total authorized transactions = 1 - 1aLess: Pre-authorization only (authorized but not settled) 3. Net, authorized & settled transactions = 2 - 2aLess: Cash-back at the point of sale За. Less: Adjustments and returns =3b.1 + 3b.2Chargebacks (issuer initiated) 3b.2. Other adjustments and returns (acquirer initiated) 4. Net, purchase transactions = 3 - 3b for Number, = 3 - 3a - 3b for Value A point of sale (POS) purchase transaction with cash back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the dollar value amount of cash-back transactions. Preferred basis for reporting payment transactions [] 2. Total authorized transactions 5. Among the different subtotals of payment transactions listed above, which would you prefer to use to report more detailed allocations of payment transactions [] 3. Net, authorized & settled below? If possible, please use 3. Net, authorized & settled transactions. transactions [] 4. Net, purchase transactions Payment transaction type Value (\$) Number Allocate your response to [your selection of payment transaction type above] to the following categories: Person-present/merchant point-of-sale transactions Transactions for which the card user is present, including card-present transactions and mobile transactions at the point of sale. Also include card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include remote transactions classified as card-present solely because of the level of authentication. 6a.1. Chip No chip (magnetic stripe/key entered/other) Remote transactions (person not at merchant location) Transactions for which the card user is not physically present at a merchant location. Typically, this includes card-not-present transactions. Also include any remote transactions classified as card-present solely

because of the level of authentication.

Ger	nera	I-Purpose Prepaid Card Processor Payme	ent Survey	
7.	ATM	cash withdrawal transactions		
	7a.	ATM cash withdrawals from government-administered general-use cards State and federal programs with cash benefits (e.g., TANF, Social Security, unemployment) and may use the Quest rules.		
	7b.	Other ATM cash withdrawals		
Frau	udule	nt transactions		 s for reporting ransactions
8.	transa	organizations may track fraudulent transactions differently than payment actions. On which basis would you prefer to report fraudulent transactions? If possible, please use 3. Net, authorized & settled transactions.	[] 2. Total author [] 3. Net, authori transactions [] 4. Net, purcha	5
			Number	Value (\$)
9.	Total fraudulent transactions (based on [your selection of fraudulent transaction type above])			
	9a.	Lost or stolen card		
	9b.	Card issued but not received		
	9c.	Fraudulent application (account issued to someone using a fake identity)		
	9d.	Counterfeit card (card-present/stolen card data)		
	9e.	Fraudulent use of account number (card-not-present/stolen card data)		
	9f.	Other (including account takeover)		
10.	Allocate your response to 9. Total fraudulent transactions to the following categories:			
	10a.	Fraudulent person-present/merchant point-of-sale transactions		
		10a.1. Chip		
		10a.2. No chip (magnetic stripe/key entered/other)		
	10b.	Fraudulent remote transactions (person not at merchant location)		

Tran	sactions payee locations	Number	Value (\$)
	Allocate your response to [your selection of payment transaction type above] based on the location of the payee: 11a. Domestic transactions with U.S. cards (merchants/payees within the U.S.) 11b. Cross-border transactions with U.S. cards (merchants/payees outside the U.S.) Cross-border transactions with non-U.S. cards		
	(merchants/payees within the U.S.)		
Frau	dulent transactions payee locations	Number	Value (\$)
	Allocate your response to 9. Total fraudulent transactions based on the location of the payee: 13a. Fraudulent domestic transactions with U.S. cards (merchants/payees within the U.S.) 13b. Fraudulent cross-border transactions with U.S. cards (merchants/payees outside the U.S.) Fraudulent cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)		
Tran	sactions by prepaid card type	Number	Value (\$)
	Allocate your response to [your selection of payment transaction type above] to the following categories: 15a. Consumer transactions Transactions made on consumer cards. 15a.1. Government-administered general-use prepaid card transactions 15a.2. Other consumer transactions 15a.2.1. Gift card transactions 15a.2.2. FSA/HSA medical transactions 15a.2.3. Customer refund and incentive transactions 15a.2.4. Payroll transactions 15a.2.5. Other consumer transactions		
	15b. Business/government transactions Transactions made on business/government cards.		

Trar	nsaction value distribution	Number	Value (\$)
16.	Allocate your response to [your selection of payment transaction type above] to the following categories:		
	16a. Transactions with less than \$5.00 in total value		
	16b. Transactions with \$5.00 to \$9.99 in total value		
	16c. Transactions with \$10.00 to \$14.99 in total value		
	16d. Transactions with \$15.00 to \$24.99 in total value		
	16e. Transactions with \$25.00 to \$49.99 in total value		
	16f. Transactions with \$50.00 to \$99.99 in total value		
	16g. Transactions with \$100.00 to \$499.99 in total value		
	16h. Transactions with \$500.00 to \$999.99 in total value		
	16i. Transactions with \$1,000.00 or greater in total value		
Card	d funding - how value was loaded into card account	Number	Value (\$)
17.	Total credits/loads		
	17a. Credits/loads for government-administered general-use prepaid cards		
	17a.1. Initial loads		
	17a.2. Reloads		
	17a.3. Other credits/loads		
	17b. Credits/loads for all other general-purpose prepaid cards		
	17b.1. Initial loads		
	17b.2. Reloads		
	17b.3. Other credits/loads		
18.	Allocate your response to 17b. Credits/loads for all other general-purpose prepaid cards based on the funding method that was used to credit/load the card:		
	18a. Cash		
	18b. Check		
	18c. General-purpose card (credit, debit or prepaid)		
	18d. ACH		
	18e. Other		

General-Purpose Prepaid Card Processor Payment Survey Preferred basis for Number of cards outstanding reporting card activity [] 1 month [] 3 months Active cards are cards that were used to make at least one purchase or bill [] 6 months [] 1 year payment over a period of time. On which basis would you prefer to report active [] Other, please describe below: cards below? If possible, please use 1 year. Active cards Total cards Number of active and total prepaid cards outstanding as of December 31, 2014 20a. Consumer cards 20a.1. Government-administered general-use cards 20a.2. Gift cards 20a.3. FSA/HSA medical cards 20a.4. Customer refund & incentive cards 20a.5. Payroll cards 20a.6. Other consumer cards 20b. Business/government Cards 21. Number of active and total prepaid cards outstanding as of December 31, 2015 21a. Consumer cards 21a.1. Government-administered general-use cards 21a.2. Gift cards 21a.3. FSA/HSA medical cards

21a.4. Customer refund & incentive cards

21a.5. Payroll cards

21b. Business/government cards

21a.6. Other consumer cards

Ger	ieral-Purpose Prepaid Card Processor Payme	ent Sui	rvey		
22.	Allocate your response to 21. Number of active and total prepaid cards outstanding as of December 31, 2014 to the following categories:				
	22a. Cards with chip technology				
	22b. Cards without chip technology				
23.	Allocate your response to 22. Number of active and total prepaid cards outstanding as of December 31, 2015 to the following categories:				
	23a. Cards with chip technology				
	23b. Cards without chip technology				
24.	Number of active and total prepaid cards provisioned to a mobile wallet as of December 31, 2014				
25.	Number of active and total prepaid cards provisioned to a mobile wallet as of December 31, 2015				
Nun	ber of merchant card-acceptance terminals		Total te	rminals	
26.	Number of merchant card-acceptance terminals as of December 31, 2014				
	26a. Chip-accepted terminals				
	26b. Chip-not-accepted terminals	i			
27.	Number of merchant card-acceptance terminals as of December 31, 2015				
	27a. Chip-accepted terminals				
	27b. Chip-not-accepted terminals				

Electronic Benefits Transfer Card Processor Payment Survey

				9	9
Cale	endar	year 2015 EBT car	d transactions	Number	Value (\$)
1.	Tota	transactions			
	1a.	Less: Denials (autho	rization declined)		
2.	Tota = 1 -	authorized transact a	ions		
	2a.	Less: Pre-authorizati	on only (authorized but not settled)		
3.	Net, = 2 -	authorized & settled Pa	transactions		
	3a.	Less: Cash-back at t	he point of sale		
	3b.	Less: Adjustments a = 3b.1 + 3b.2	nd returns		
		3b.1. Chargebacks	s (issuer initiated)		
		3b.2. Other adjust	ments and returns (acquirer initiated)		
4.	= 3 - A poi trans	ction. Do not subtract the	3b for Value transaction with cash back is counted as one e number of cash-back transactions. Only subtract		
5.		ollar value amount of cash g the different subtotals o	f payment transactions listed above, which would	payment t	is for reporting ransactions
	you p	efer to use to report more	e detailed allocations of payment transactions 3. Net, authorized & settled transactions.	[] 3. Net, author transaction	S
				[] 4. Net, purcha	ise transactions
Trar	sact	ons by EBT card ty	уре	Number	Value (\$)
6.		te your response to [you e] to the following catego	r selection of payment transaction type ries:		
	6a.	SNAP			
	6b.	WIC			
	6c.	TANF			
	6d.	Other e.g., state and federal pr Security and unemploym	rograms with cash benefits including Social nent		

Electronic Benefits Transfer Card Processor Payment Survey

			<i>3</i>	3	
Fraudulent transactions			Preferred basis for reporting fraudulent transactions		
7.	7. Some organizations may track fraudulent transactions differently than payment transactions. On which basis would you prefer to report fraudulent transactions below? If possible, please use 3. Net, authorized & settled transactions.		[] 2. Total author [] 3. Net, author transaction [] 4. Net, purcha	s ise transactions	
8.	8. Total fraudulent transactions (based on [your selection of fraudulent transaction type above]) Do not include declined transactions.		Number	Value (\$)	
	8a.	Lost or stolen card			
	8b.	Card issued but not received			
	8c.	Fraudulent application (account issued to someone using a fake identity)			
	8d.	Counterfeit card (card-present/stolen card data)			
	8e.	Fraudulent use of account number (card-not-present/stolen card data)			
	8f.	Other (including account takeover)			
Trar	nsact	ion value distribution	Number	Value (\$)	
9.		ate your response to [your selection of payment transaction type /e] to the following categories:			
	9a.	Transactions with less than \$5.00 in total value			
	9b.	Transactions with \$5.00 to \$9.99 in total value			
	9c.	Transactions with \$10.00 to \$14.99 in total value			
	9d.	Transactions with \$15.00 to \$24.99 in total value			
	9e.	Transactions with \$25.00 to \$49.99 in total value			
	9f.	Transactions with \$50.00 to \$99.99 in total value			
	9g.	Transactions with \$100.00 or greater in total value			

Electronic Benefits Transfer Card Processor Payment Survey Preferred basis for Number of cards outstanding reporting card activity [] 1 month [] 3 months 10. Active cards are cards that were used to make at least one purchase or bill [] 6 months [] 1 year payment over a period of time. On which basis would you prefer to report active [] Other, please describe below: cards below? If possible, please use 1 year. Active cards Total cards 11. Number of active and total EBT cards outstanding as of December 31, 2014 11a. SNAP 11b. WIC 11c. TANF 11d. Other e.g., state and federal programs with cash benefits including Social Security and unemployment 12. Number of active and total EBT cards outstanding as of December 31, 2015 12a. SNAP 12b. WIC

	12c. TANF		
	12d. Other e.g., state and federal programs with cash benefits including Social Security and unemployment		
Nun	ber of merchant card-acceptance terminals	Total te	rminals
13.	Number of merchant card-acceptance terminals as of December 31, 2014		
14.	Number of merchant card-acceptance terminals as of		

December 31, 2015

Automated Teller Machine Card Processor Transaction Survey

Cale	endar	year 2015 ATM transactions	Number	Value (\$)
1.	Tota	al ATM transactions		
	1a.	Denials/declines		
	1b.	Balance inquiries		
	1c.	Cash withdrawals		
		1a.1. From debit cards		
		1a.2. From prepaid cards		
1a.2.1. Government-administered general-use cards				
		1a.2.2. Other prepaid cards		
		1a.3. From credit cards		
	1d.	Deposits		
		1d.1. Cash only		
		1d.2. Checks only		
		1d.3. Mix of cash and checks		
	1e.	Account-to-account transfers		
	1f.	Other		
Frai	udule	nt transaction type	Number	Value (\$)
2.		al fraudulent transactions ot include declined transactions.		
	2a.	Lost or stolen card		
	2b.	Card issued but not received		
	2c.	Fraudulent application (account issued to someone using a fake identity)		
	2d.	Counterfeit card (card-present/stolen card data)		
	2e.	Other (including account takeover)		

Automated Teller Machine Card Processor Transaction Survey

Nur	mber of terminals	Total terminals
3.	Number of ATM terminals as of December 31, 2014	
	3a. Chip-accepted terminals	
	3b. Chip-not-accepted terminals	
4.	Number of ATM terminals as of December 31, 2015	
	4a. Chip-accepted terminals	
	4b. Chip-not-accepted terminals	

Private-Label Prepaid Card Issuer and Processor Payment Survey

Cale	endar	year 2015 private-label prepaid card transactions	Number	Value (\$)
1.	Do no 17. E	transactions t include card funding transactions, requested separately in questions 16 & o not include ATM withdrawal transactions, requested separately in ion 18.		
	1a.	Less: Denials (authorization declined)		
2.	Tota = 1 -	authorized transactions 1a		
	2a.	Less: Pre-authorization only (authorized but not settled)		
3.	Net, = 2 - 2	authorized & settled transactions 2a		
	3a.	Less: Cash-back at the point of sale		
	3b.	Less: Adjustments and returns = 3b.1 + 3b.2		
		3b.1. Chargebacks		
		3b.2. Other adjustments and returns		
4.	= 3 - A A poi transa	purchase transactions Bb for Number, = 3 - 3a - 3b for Value It of sale (POS) purchase transaction with cash back is counted as one action. Do not subtract the number of cash-back transactions. Only subtract collar value amount of cash-back transactions.		
5.		g the different subtotals of payment transactions listed above, which would	payment tr	s for reporting ransactions rized transactions
	you p	efer to use to report more detailed allocations of payment transactions? If possible, please use 3. Net, authorized & settled transactions.	[] 3. Net, authori	
			[] 4. Net, purcha	se transactions
Payı	ment	transaction type	Number	Value (\$)
6.		te your response to [your selection of payment transaction type e] to the following categories:		
	6a.	Person-present/merchant point-of-sale transactions Transactions for which the card user is present, including card-present transactions and mobile transactions at the point of sale. Also include card-not-present transactions for which the card user is present at the point of sale (e.g., key entered).		
		6a.1. Chip		
		6a.2. No chip		
	6b.	Remote transactions (person not at merchant location) Include internet, mail-order, telephone-order, and remote mobile transactions. Do not include person-present mobile transactions. Include remote transactions even if classified as "card-present" because of the level of authentication.		

Pri۱	/ate	-Label Prepaid Card Issuer and Processo	or Payment S	Survey	
7.		ate your response to 6a. Person-present/merchant point-of-sale sactions to the following categories:			
	7a.	Transactions initiated with a mobile device			
		7a.1. Tokenized			
		7a.2. Other			
	7b.	Transactions not initiated with a mobile device			
		7b.1. Tokenized			
		7b.2. Other			
8.		ate your response to 6b. Remote transactions (person not at chant location) to the following categories:			
	8a.	Transactions initiated with a mobile device			
		8a.1. Tokenized			
		8a.2. Other			
	8b.	Transactions not initiated with a mobile device			
		8b.1. Tokenized			
		8b.2. Other			
Frai	udule	nt transaction type		is for reporting transactions	
				rized transactions	
9.		e organizations may track fraudulent transactions differently than payment	[] 3. Net, authorized & settled		
		ransactions. On which basis would you prefer to report fraudulent transactions elow? If possible, please use 3. Net, authorized & settled transactions.	transactions		
			[] 4. Net, purcha	se transactions	
			Number	Value (\$)	
10.		Il fraudulent transactions (based on [your selection of dulent transaction type above])			
	10a	Lost or stolen card			
	10b	Card issued but not received			
	10c	Fraudulent application (account issued to someone using a fake identity)			
	10d	Counterfeit card (card-present/stolen card data)			
	10e	Fraudulent use of account number (card-not-present/stolen card data)			
	10f.	Other (including account takeover)			

Priv	ate-Label Prepaid Card Issuer an	d Processo <u>r Payment :</u>	Survey
11.	Allocate your response to 10. Total fraudulent transactifollowing categories:	ons to the	
	11a. Fraudulent person-present/merchant point-of- transactions	·sale	
	11a.1. Chip		
	11a.2. No chip		
	11b. Fraudulent remote transactions (person not a location)	at merchant	
12.	Allocate your response to 11a. Fraudulent person-prese point-of-sale transactions to the following categories	nt/merchant	
	12a. Fraudulent transactions initiated with a mobile	le device	
	12a.1. Tokenized		
	12a.2. Other		
	12b. Fraudulent transactions not initiated with a r	nobile device	
	12b.1. Tokenized		
	12b.2. Other		
13.	Allocate your response to 11b. Fraudulent remote trans not at merchant location) to the following categories:	actions (person	
	13a. Fraudulent transactions initiated with a mobile	le device	
	13a.1. Tokenized		
	13a.2. Other		
	13b. Fraudulent transactions not initiated with a r	nobile device	
	13b.1. Tokenized		
	13b.2. Other		

Private-Label Prepaid Card Issuer and Processor Payment Survey

Trar	nsactions by prepaid card type	Number	Value (\$)
14.	Allocate your response to [your selection of payment transaction type above] to the following categories:		
	14a. Reloadable card transactions		
	14b. Non-reloadable card transactions		
	14b.1. Gift card transactions Private-label (e.g., merchant or shopping center-branded) prepaid		
	cards marketed as a gift-giving alternative to cash, checks, and gift certificates or as loyalty cards with payment capabilities.		
	14b.2. Customer refund & incentive card transactions Cards issued to disburse refunds for returned merchandise and customer incentives such as rebates.		
	14b.3. Other private-label prepaid card transactions e.g., virtual, eCard		
Trar	nsaction value distribution	Number	Value (\$)
15.	Allocate your response to [your selection of payment transaction type above] to the following categories:		
	15a. Transactions with less than \$5.00 in total value		
	15b. Transactions with \$5.00 to \$9.99 in total value		
	15c. Transactions with \$10.00 to \$14.99 in total value		
	15d. Transactions with \$15.00 to \$24.99 in total value		
	15e. Transactions with \$25.00 to \$49.99 in total value		
	15f. Transactions with \$50.00 to \$99.99 in total value		
	15g. Transactions with \$100.00 or greater in total value		
Card	d funding - how value was loaded into card account	Number	Value (\$)
16.	Total credits/loads		
	16a. Initial loads		
	16b. Reloads		
	16c. Other credits/loads		
17.	Allocate your response to 16. Total credits/loads based on the funding method that was used to credit/load the card:		
	17a. Cash		
	17b. Check		
	17c. General-purpose card (credit, debit or prepaid)		
	17d. ACH		
	17e. Other		

Private-Label Prepaid Card Issuer and Processor Payment Survey

Cas	h witl	ndrawals	Number	Value (\$)	
18.	Appr	oved cash withdrawals			
Num	nber d	of cards outstanding	Preferred basis for reporting card activity		
19.	9. Active cards are cards that were used to make at least one purchase or bill payment over a period of time. On which basis would you prefer to report active		[] 1 month [] 6 months [] Other, please	[] 3 months [] 1 year describe below:	
			Active cards	Total cards	
20.		ber of active and total prepaid cards outstanding as of ember 31, 2014			
	20a.	Reloadable cards			
	20b.	Non-reloadable cards			
		20b.1. Gift cards			
		20b.2. Customer refund & incentive cards			
		20b.3. Other non-reloadable private-label prepaid card			
21.		ber of active and total prepaid cards outstanding as of ember 31, 2015			
	21a.	Reloadable cards			
	21b.	Non-reloadable cards			
		21b.1. Gift cards			
		21b.2. Customer refund & incentive cards			
		21b.3. Other non-reloadable private-label prepaid card			

Person-to-Person and Money Transfer Processor Survey

Cale	Calendar year 2015 P2P & money transfer transactions		Number	Value (\$)
1.	Tota	I transactions		
Frau	raudulent transactions		Number	Value (\$)
2.	Tota	I fraudulent transactions		
Tran	Transactions by payee location		Number	Value (\$)
3.		ate your response to 1. Total transactions based on the location payee:		
	За.	Domestic transactions from U.Sdomiciled accounts (payees within the U.S.)		
	3b.	Cross-border transactions from U.Sdomiciled accounts (payees outside the U.S.)		
4.		s-border transactions from non-U.Sdomiciled accounts ees within the U.S.)		
Frau	idule	nt transactions by payee location	Number	Value (\$)
5.		ate your response to 2. Total fraudulent transactions based on the on of the payee:		
	5a.	Fraudulent domestic transactions from U.Sdomiciled accounts (payees within the U.S.)		
	5b.	Fraudulent cross-border transactions from U.Sdomiciled accounts (payees outside the U.S.)		
6.		dulent cross-border transactions from non-U.Sdomiciled bunts (payees within the U.S.)		
Tran	sact	ion value distribution	Number	Value (\$)
7.	Alloca	ate your response to 1. Total transactions to the following categories:		
	7a.	Transactions with less than \$25.00 in total value		
	7b.	Transactions with \$25.00 to \$49.99 in total value		
	7c.	Transactions with \$50.00 to \$99.99 in total value		
	7d.	Transactions with \$100.00 to \$249.99 in total value		
	7e.	Transactions with \$250.00 to \$499.99 in total value		
	7f.	Transactions with \$500.00 to \$999.99 in total value		
	7g.	Transactions with \$1,000.00 or greater in total value		

Person-to-Person and Money Transfer Processor Survey

Clea	aring system	Number	Value (\$)
8.	Allocate your response to 1. Total transactions based on the payme method that was used to transmit payments between consumer accounts		
	8a. Credit card/signature debit networks		
	8b. EFT/PIN debit networks		
	8c. ACH		
	 8d. Book transfer e.g., a payment cleared via internal accounting transfer 8e. Other 		
Tra	e.g., checks, wire nsaction origination channel	Number	Value (\$)
9.	Allocate your response to 1. Total transactions based on the channel that was used to originate payment:	el	1.2
	9a. Website		
	9b. Mobile phone via an application or text message		
	9c. In-person via agent location, kiosk or ATM		
	9d. Other		
Frai	udulent transaction origination channel	Number	Value (\$)
10.	Allocate your response to 2. Total fraudulent transactions based channel that was used to originate payment:	on the	
	10a. Website		
	10b. Mobile phone via an application or text message		
	10c. In-person via agent location, kiosk or ATM		
	10d. Other		

Online Bill Payment Processor Payment Survey

Cal	endar	year 2	2015 online bill payment transactions	Number	Value (\$)
1.	Tota	al bill pa	ayment transactions		
	1a.		intermediary online bill payment transactions send/consolidator transactions (e.g., Fiserv, iPay).		
		1a.1.	Transactions initiated with a mobile device		
		1a.2.	Transactions not initiated with a mobile device		
	1b. Biller-direct online bill payment transactions Electronic billing and payment offered directly from the website of the company providing the good or service (e.g., utilities, mobile phone operators and cable companies).				
		1b.1.	Transactions initiated with a mobile device		
		1b.2.	Transactions not initiated with a mobile device		
Fra	udule	nt tran	nsactions	Number	Value (\$)
2.		ot include Fraud	ulent transactions e declined transactions. ulent bank/intermediary online bill payment actions		
	2b.	Fraud	ulent biller-direct online bill payment transactions		
Tra	nsact	ion va	lue distribution – bank/intermediary online bill payments	Number	Value (\$)
3.		-	response to 1a. Bank/intermediary online bill payment as to the following categories:		
	3a.	Trans	actions with less than \$25.00 in total value		
	3b.	Trans	actions with \$25.00 to \$49.99 in total value		
	3c.	3c. Transactions with \$50.00 to \$99.99 in total value			
	3d.	Trans	actions with \$100.00 to \$249.99 in total value		
	3e.	Trans	actions with \$250.00 to \$499.99 in total value		
	3f.	Trans	actions with \$500.00 or greater in total value		

Online Bill Payment Processor Payment Survey

Trai	nsact	ion value distribution – biller-direct online bill payments	Number	Value (\$)
4.	Alloc	ate your response to 1b. Biller-direct online bill payment	TVAITIBE!	Vαιας (ψ)
	tran	sactions to the following categories:		
	4a.	Transactions with less than \$25.00 in total value		
	4b.	Transactions with \$25.00 to \$49.99 in total value		
	4c.	Transactions with \$50.00 to \$99.99 in total value		
	4d.	Transactions with \$100.00 to \$249.99 in total value		
	4e.	Transactions with \$250.00 to \$499.99 in total value		
	4f.	Transactions with \$500.00 or greater in total value		
Disk	ourse	ment Method – how funds were sent to billers	Number	Value (\$)
5.		ate your response to 1. Total bill payment transactions based on the ods used to forward funds to the billers:		
	5a.	ACH		
	5b.	Check		
	5c.	Wire		
	5d.	Other		
Fun	ding	method – how funds were collected from customers	Number	Value (\$)
6.		ate your response to 1. Total bill payment transactions based on funds were collected from the bill pay service customers:		
	6a.	Cash		
	6b.	Check		
	6c.	General-purpose card (credit, debit or prepaid)		
	6d.	ACH		
	6e.	Other		

Walk-In Bill Payment Processor Survey

	3		
Cale	endar year 2015 walk-in bill payment transactions	Number	Value (\$)
1.	Total transactions		
Frau	udulent transactions	Number	Value (\$)
2.	Total fraudulent transactions Do not include declined transactions.		
Trai	nsaction value distribution	Number	Value (\$)
3.	Allocate your response to 1. Total transactions to the following categories:		
	3a. Transactions with less than \$25.00 in total value		
	3b. Transactions with \$25.00 to \$49.99 in total value		
	3c. Transactions with \$50.00 to \$99.99 in total value		
	3d. Transactions with \$100.00 to \$249.99 in total value		
	3e. Transactions with \$250.00 to \$499.99 in total value		
	3f. Transactions with \$500.00 or greater in total value		
Set	lement system	Number	Value (\$)
4.	Allocate your response to 1. Total transactions based on the method that was used to settle with billers:		
	4a. ACH		
	4b. Check		
	4c. Wire		
	4d. Other		
Fun	ding method - how funds were collected from customers	Number	Value (\$)
5.	Allocate you response to 1. Total transactions based on how funds were collected from the bill pay service customers:		
	5a. Cash		
	5b. General-purpose card (credit, debit or prepaid)		
	5c. Other		

Private-Label ACH Debit Card Processor Payment Survey

Cale	endar	year 2015 private-label ACH debit card transactions	Number	Value (\$)
1.	Tota	I transactions		
	1a.	Less: Denials (authorization declined)		
2.	Net, = 1 -	authorized & settled transactions 1a		
	2a.	Less: Cash-back at the point of sale		
	2b.	Less: Adjustments and returns = 2b.1 + 2b.2		
		2b.1. ACH returns (receiver initiated)		
		2b.2. Other adjustments and returns (originator initiated)		
3.		purchase transactions 2b for Number, = 2 - 2a - 2b for Value		
	A poi	nt of sale (POS) purchase transaction with cash back is counted as one action. Do not subtract the number of cash-back transactions. Only subtract collar value amount of cash-back transactions.		
Frau	ıdule	nt transactions	Number	Value (\$)
4.		I fraudulent transactions of include declined transactions.		
Trar	nsact	ion value distribution	Number	Value (\$)
5.		ate your response to 2. Net, authorized & settled transactions to llowing categories:		
	5a.	Transactions with less than \$5.00 in total value		
	5b.	Transactions with \$5.00 to \$9.99 in total value		
	5c.	Transactions with \$10.00 to \$14.99 in total value		
	5d.	Transactions with \$15.00 to \$24.99 in total value		
	5e.	Transactions with \$25.00 to \$49.99 in total value		
	5f.	Transactions with \$50.00 to \$99.99 in total value		
	5g.	Transactions with \$100.00 or greater in total value		

Electronic Toll and Payment Collection Processor Payment Survey

Cale	ndar	year 2015 electronic tolls and fees collected	Number	Value (\$)
1.	Total transactions Include electronic tolls and fees collected. 1a. Far-field transponder A Far-field transponder is in-vehicle equipment permitting a toll facility operator to identify and conduct an electronic toll transaction with a driver.			
	1b.	Video/image (e.g., ToII-by-Plate)		
	1c.	Cash collected at toll booths		
	1d.	Other		
Frau	ıduleı	nt transactions	Number	Value (\$)
2.		I fraudulent transactions of include declined transactions.		
Tran	sact	ion value distribution	Number	Value (\$)
3.	Alloca	ate your response to 1. Total transactions to the following categories:		
	3а.	Transactions with less than \$1.00 in total value		
	3b.	Transactions with \$1.00 to \$1.99 in total value		
	3c.	Transactions with \$2.00 to \$2.99 in total value		
	3d.	Transactions with \$3.00 to \$4.99 in total value		
	3e.	Transactions with \$5.00 to \$9.99 in total value		
	3f.	Transactions with \$10.00 to \$19.99 in total value		
	3g.	Transactions with \$20.00 to \$29.99 in total value		
	3h.	Transactions with \$30.00 to \$39.99 in total value		
	3i.	Transactions with \$40.00 to \$49.99 in total value		
	3j.	Transactions with \$50.00 or greater in total value		
Fund	ding r	method and replenishment for far-field transponders	Number	Value (\$)
4.	Tota	I funding for far-field transponders		
	4a. Cash			
	4b.	Check		
	4c.	General-purpose card (credit, debit or prepaid)		
	4d.	ACH		
	4e.	Other		

Online Payment Authentication Methods Processor Payment Survey

	endar Isacti	year 2015 online payment authentication methods ons	Number	Value (\$)
1.	Tota	I transactions		
	1a.	Redirected from the merchant or biller site		
		1a.1. E-commerce secure online credit card		
		1a.2. E-commerce secure online PIN debit		
	1b.	Secure online prepaid/escrow-account		
	1c.	Token vault		
	1d.	Other secure E-commerce		
Frai	udule	nt transactions	Number	Value (\$)
2.		I fraudulent transactions of include declined transactions.		
Tra	nsact	ion value distribution	Number	Value (\$)
3.	Alloca	ate your response to 1. Total transactions to the following categories:		
	3a.	Transactions with less than \$5.00 in total value		
	3b.	Transactions with \$5.00 to \$9.99 in total value		
	3c.	Transactions with \$10.00 to \$14.99 in total value		
	3d.	Transactions with \$15.00 to \$24.99 in total value		
	3e.	Transactions with \$25.00 to \$49.99 in total value		
	3f.	Transactions with \$50.00 to \$99.99 in total value		
	3g.	Transactions with \$100.00 to \$249.99 in total value		
	3h.	Transactions with \$250.00 to \$499.99 in total value		
				+

Mobile Wallet Processor Payment Survey

Cal	endar	year 20	015 mobile wallet transactions	Number	Value (\$)
1.	Tota	al transad	ctions		
	1a.	Purcha	se transactions		
		1a.1.	Person-present/merchant point-of-sale transactions Mobile transactions at the point of sale.		
	1a.2. Remote transactions (person not at merchant location) Mobile transactions for which the card user is not physical		·		
	1b.		to-person (P2P) transactions ansfers between individuals.		
	1c.	Other to	ransactions		
Frai	udule	nt trans	actions	Number	Value (\$)
2.			ent transactions declined transactions.		
	2a.	Fraudu	lent purchase transactions		
		2a.1.	Person-present/merchant point-of-sale transactions		
			Remote transactions (person not at merchant location)		
	2b.	Fraudul transac	lent personto-person or peer-to-peer (P2P) ctions		
	2c.	Other fi	raudulent transactions		

Mobile Wallet Processor Payment Survey

Trar	nsact	ion value distribution	Number	Value (\$)
3.	Alloca	ate your response to 1. Total transactions to the following categories:		
	3a.	Transactions with less than \$1.00 in total value		
	3b.	Transactions with \$1.00 to \$2.99 in total value		
	3c.	Transactions with \$3.00 to \$4.99 in total value		
	3d.	Transactions with \$5.00 to \$9.99 in total value		
	3e.	Transactions with \$10.00 to \$14.99 in total value		
	3f.	Transactions with \$15.00 to \$24.99 in total value		
	3g. Transactions with \$25.00 to \$49.99 in total value			
	3h.	Transactions with \$50.00 to \$99.99 in total value		
	3i.	Transactions with \$100.00 to \$499.99 in total value		
	3j.	Transactions with \$500.00 to \$999.99 in total value		
	3k.	Transactions with \$1,000.00 or greater in total value		
Num	nber (of provisioned mobile wallets	Preferred basis for reporting card activity	
1	۸ a+:،	to machile well at a gramabile well at the tweet manifestand and were	[] 1 month	[] 3 months
4.		ve mobile wallets are mobile wallets that were provisioned and were to make at least one purchase or bill payment over a period of time.	[] 6 months	[] 1 year
		hich basis would you prefer to report active cards below? If possible, please	[] Other, please	describe below:
			Active	Total
			mobile wallets	mobile wallets
5.		ber of active and total provisioned mobile wallets as of ember 31, 2014		
6.		ber of active and total provisioned mobile wallets as of ember 31, 2015		

Transit System Operator Payment Survey

<u>a</u>		$\mathcal{I}_{\mathcal{I}}$		perator raymont ourvey		
Cale	endar	year 2	2015 tra	nsit operator transactions (trips)	Number	Value (\$)
1.	 Total transactions (trips) Please provide unlinked rides, including complete fixed route and paratransit. 1a. Cash payment 					
	1b.	Gener	al-purpo	se card (credit, debit or prepaid) payment		
	1c.	Payme	ent made	e by fare media issued by your organization		
		1c.1.	Smart	media or chip (e.g., contactless card/token)		
			1c.1.1.	Unlimited rides for a specified time period		
			1c.1.2.	Other Please specify. This may include 1 time pass, 7-day pass, etc.		
		1c.2.		art media and no chip (e.g., magnetic stripe netal token)		
			1c.2.1.	Unlimited rides for a specified time period		
			1c.2.2.	Other Please specify. This may include 1 time pass, 7-day pass, etc.		
	1d.	Payme	ent made	e by mobile device		
	1e.	Payme	ent made	e by other fare media		
Fund	ding r	metho	d		Number	Value (\$)
2.				re media issued by your organization 1c above ONLY.		
	2a.	Cash				
	2b.	Check	<			
	2c.	Gener	al-purpo	se card (credit, debit, or prepaid)		
	2d.	ACH				
	2e.	Other. <i>Please</i>	specify			

Transit System Operator Payment Survey Number of fare media issued by your organization

5b.2. Other_

out	stan	ding		reporting far	e media activity
3.			media are fare media that were used to make at least one	[] 1 month [] 6 months	[] 3 months [] 1 year
			Ill payment over a period of time. On which basis would you prefer e fare media below? If possible, please use 1 year.	[] Other, please	e describe below:
				Active fare media	Total fare media
4.			fare media issued by your organization for both active re media outstanding as of December 31, 2014		
	4a.	Smart	media or chip (e.g., contactless card/token)		
		4a.1.	Unlimited rides for a specified time period		
		4a.2.	Other Please specify. This may include 1 time pass, 7-day pass, etc.		
	4b.		art media and no chip (e.g., magnetic stripe pass, token)		<u> </u>
		4b.1.	Unlimited rides for a specified time period		
		4b.2.	Other		
5.			fare media issued by your organization for both active re media outstanding as of December 31, 2015		
	5a.	Smart	media or chip (e.g., contactless card/token)		
		5a.1.	Unlimited rides for a specified time period		
		5a.2.	Other		
	5b.		art media and no chip (e.g., magnetic stripe pass, token)		
		5b.1.	Unlimited rides for a specified time period		

Preferred basis for

Please specify. This may include 1 time pass, 7-day pass, etc.

Transit System Operator Payment Survey

Fraudulent transactions				Number	Value (\$)
6.	Tota	al fraudi	ulent transactions (trips)		
	6a.	Fraud	ulent cash payment		
	6b.	Fraudulent general-purpose card (credit, debit or prepaid) payment Fraudulent payment made by fare media issued by your organization			
	6c.				
		6c.1.	Smart media or chip (e.g., contactless card/token)		
			6c.1.1. Unlimited rides for a specified time period		
			6c.1.2. Other Please specify. This may include 1 time pass, 7-day pass, etc.		
		6c.2.	No smart media and no chip (e.g., magnetic stripe pass, metal token)		
			6c.2.1. Unlimited rides for a specified time period		
			6c.2.2. Other Please specify. This may include 1 time pass, 7-day pass, etc.		
	6d.	Fraud	ulent payment made by a mobile device		
	6e.	Fraud	ulent payment made by other fare media		