

# **Networks, Processors, and Issuers Payments Surveys (NPIPS)**



Survey Period:  
Calendar Year 2017

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# General Instructions

## About the surveys

The Federal Reserve *2018 Networks, Processors, and Issuers Payments Surveys (NPIPS)* collects the number and dollar value of different types of **domestic and cross-border** electronic payment transactions and related information including fraud originated from **U.S.-domiciled accounts** during the **calendar year 2017**, and made by credit card, debit card, or prepaid card. Data from your response will contribute to estimates of the national aggregate number and value of electronic payments made by these transaction methods. The Federal Reserve will compare the results from this 2018 study to those of previous studies conducted from 2001 to 2017.

## Confidentiality

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

## Your participation

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

### Please leave no survey item blank.

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

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

## Definitions and examples

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

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

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

# General-Purpose Credit Card Network Payment Survey

**Include:** All types of network transactions initiated by the acquirer and made with U.S. general-purpose credit (including charge) cards issued on U.S.-domiciled accounts carrying your organization's network brand. Include both domestic and cross-border transactions made with those cards, except for items 14 and 16 which cover non-U.S. cards transactions made to U.S. merchants/payees.

**Do not include:** Debit card, prepaid card, or non-network transactions (e.g., convenience checks and balance transfers). Do not include transactions originated from foreign accounts (except for items 14 and 16).

Calendar year 2017 general-purpose credit card transactions	Number	Value (\$)
<b>1. Total transactions</b>		
<b>1a. Less: Denials (authorization declined)</b>		
<b>2. Total authorized transactions</b> = 1 - 1a		
<b>2a. Less: Pre-authorization only (authorized but not settled)</b>		
<b>3. Net, authorized &amp; settled transactions</b> = 2 - 2a		
<b>3a. Less: Cash advances</b>		
<b>3b. Less: Adjustments and returns</b> = 3b.1 + 3b.2		
<b>3b.1. Chargebacks (issuer initiated)</b>		
<b>3b.2. Other adjustments and returns (acquirer initiated)</b>		
<b>4. Net, purchase transactions</b> = 3 - 3a - 3b		

# General-Purpose Credit Card Network Payment Survey

**Preferred basis for reporting payment transactions**

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

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

**Payment transaction type**

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

6a. In-person transactions = 6a.1 + 6a.2 + 6a.3 + 6a.4 + 6a.5

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

6a.1. Chip = 6a.1.1 + 6a.1.2

6a.1.1. EMV

6a.1.2. RFID/NFC (including both mobile and card-based chips)

6a.2. Scanner (Barcode/QR code)

6a.3. Magnetic stripe

6a.4. Card number/cashier key entry

6a.5. Other

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

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

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

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

6b.3. Recurring/installment transactions

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

6b.4. Other/unknown

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

7a. PIN (personal identification number)

7b. Zip code

7c. Card identification number

7d. Other/unknown

**Number** **Value (\$)**







# General-Purpose Credit Card Network Payment Survey

**Number** **Value (\$)**

**11. Total fraudulent transactions (repeat item 9)**  
= 11a + 11b + 11c + 11d

**11a. PIN (personal identification number)**

**11b. Zip code**

**11c. Card identification number**

**11d. Other/unknown**

Number	Value (\$)

## Transactions by consumer or business/government

**Number** **Value (\$)**

**12. [your selection of payment transaction type above] (repeat item 6)**  
= 12a + 12b

**12a. Consumer transactions**

*Transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions. Include both consumer credit and charge cards.*

**12b. Business/government (commercial) transactions**

*Transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.*

Number	Value (\$)

## Transactions by payee location

**Number** **Value (\$)**

**13. [your selection of payment transaction type above] (repeat item 6)**  
= 13a + 13b

**13a. Domestic transactions with U.S. cards (merchants/payees within the U.S.)**

**13b. Cross-border transactions with U.S. cards (merchants/payees outside the U.S.)**

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

Number	Value (\$)

## Fraudulent transactions by payee location

**Number** **Value (\$)**

**15. Total fraudulent transactions (repeat item 9) = 15a + 15b**

**15a. Fraudulent domestic transactions with U.S. cards (merchant/payees within the U.S.)**

**15b. Fraudulent cross-border transactions with U.S. cards (merchants/payees outside the U.S.)**

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

Number	Value (\$)

# General-Purpose Credit Card Network Payment Survey

Transaction value distribution	Number	Value (\$)
<b>17. [your selection of payment transaction type above] (repeat item 6) = 17a + 17b + 17c + 17d + 17e + 17f + 17g + 17h + 17i</b>		
<b>17a. Transactions with less than \$5.00 in total value</b>		
<b>17b. Transactions with \$5.00 to \$9.99 in total value</b>		
<b>17c. Transactions with \$10.00 to \$14.99 in total value</b>		
<b>17d. Transactions with \$15.00 to \$24.99 in total value</b>		
<b>17e. Transactions with \$25.00 to \$49.99 in total value</b>		
<b>17f. Transactions with \$50.00 to \$99.99 in total value</b>		
<b>17g. Transactions with \$100.00 to \$499.99 in total value</b>		
<b>17h. Transactions with \$500.00 to \$999.99 in total value</b>		
<b>17i. Transactions with \$1,000.00 or greater in total value</b>		

Number of cards outstanding	Active cards	Total cards
<b>18. Number of active and total general-purpose credit or charge cards outstanding as of December 31, 2017 = 18a + 18b</b>		
<b>18a. Consumer cards</b>		
<b>18b. Business/government cards</b>		

**Comments:**

# Private-Label Credit Card Merchant Issuer Payment Survey

**Include:** Purchase or cash advance transactions originated from U.S.-domiciled accounts and made with a private-label credit or charge card for which your organization processed in-house. Include both consumer and business/government card transactions.

**Do not include:** General-purpose (i.e., network-branded Visa, MC, Amex, Discover) credit, debit, or prepaid card transactions, or transactions originated from foreign accounts. Also, according to your answers to questions 1 and 2 below, please do not include data associated with transactions for which your organization was only the receivables owner but not the transaction processor.

**Note:** We are surveying both in-house and outsourced private-label credit card issuers/processors. To ensure that we do not double-count your organization's volume, please tell us if your organization outsourced processing or receivables ownership (questions 1 and 2 below).

## Calendar year 2017 private-label credit card transaction processing

### 1. Transaction processing

Please indicate if your organization outsourced some or all of its private-label credit card transaction processing to a third party.

**100%  
in-house**  
[ ]

**Partially  
outsourced**  
[ ]

**Fully  
outsourced**  
[ ]

**1a.** If **fully or partially outsourced**, please indicate the name of the processor:

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**1b.** If your organization outsourced its private-label credit card transaction processing for only part of 2017, please indicate the period of time in 2017 that your organization **did not** outsource:

<b>From</b> (2017)	mm/dd	<b>To</b> (2017)	mm/dd
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## Calendar year 2017 private-label credit card receivables ownership

### 2. Receivables ownership:

Please indicate if your organization outsourced some or all of its private-label credit card receivables ownership to a third party (i.e., outstandings were owned by a different organization).

**100%  
in-house**  
[ ]

**Partially  
outsourced**  
[ ]

**Fully  
outsourced**  
[ ]

**2a.** If **fully or partially outsourced**, please indicate the name of the receivables owner:

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If you answered **Fully outsourced** to question 1 above for your organization's private-label credit card transaction processing, this survey is complete. Thank you for participating.

If you answered **100% in-house** or **Partially outsourced** to question 1 above for your organization's private-label credit card transaction processing, please finish the rest of the survey and report transaction data **only for the in-house processed** portion of your portfolio.

## Calendar year 2017 private-label credit card transactions

### 3. Total transactions

**3a. Less: Denials (authorization declined)**

### 4. Total authorized transactions

= 3 - 3a

**4a. Less: Pre-authorization only (authorized but not completed or posted)**

### 5. Completed transactions (posted to card accounts)

= 4 - 4a

**5a. Less: Cash advances**

**5b. Less: Adjustments and returns**

### 6. Net, purchase transactions

= 5 - 5a - 5b

	Number	Value (\$)



# Private-Label Credit Card Merchant Issuer Payment Survey

Payment transaction type	Number	Value (\$)
<b>7. Completed transactions (repeat item 5) = 7a + 7b</b>		
<b>7a. In-person transactions = 7a.1 + 7a.2</b> <i>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.</i>		
<b>7a.1. Transactions initiated with a mobile device</b>		
<b>7a.2. Transactions not initiated with a mobile device</b>		
<b>7b. Remote transactions (person not at merchant location)</b> <i>Transactions for which the card user is not physically present at a merchant location. Typically, these include card-not-present transactions. Also include any remote transactions classified as card-present solely because of the level of authentication.</i>		

Fraudulent transactions	Number	Value (\$)
<b>8. Total fraudulent transactions = 8a + 8b + 8c + 8d + 8e + 8f</b>		
<b>8a. Lost or stolen card</b>		
<b>8b. Card issued but not received</b>		
<b>8c. Fraudulent application (account issued to someone using a fake identity)</b>		
<b>8d. Counterfeit card (card-present/stolen card data)</b>		
<b>8e. Fraudulent use of account number (card-not-present/stolen card data)</b>		
<b>8f. Other (including account takeover)</b>		

<b>9. Total fraudulent transactions (repeat item 8) = 9a + 9b</b>		
<b>9a. Fraudulent in-person transactions = 9a.1 + 9a.2</b>		
<b>9a.1. Fraudulent transactions initiated with a mobile device</b>		
<b>9a.2. Fraudulent transactions not initiated with a mobile device</b>		
<b>9b. Fraudulent remote transactions (person not at merchant location)</b>		

# Private-Label Credit Card Merchant Issuer Payment Survey

## Transactions by consumer or business/government

Number

Value (\$)

### 10. Completed transactions (repeat item 5) = 10a + 10b

#### 10a. Consumer transactions

*Transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions. Include both consumer credit and charge cards.*

#### 10b. Business/government (commercial) transactions

*Transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.*

Number	Value (\$)

## Transaction value distribution

Number

Value (\$)

### 11. Completed transactions (repeat item 5) = 11a + 11b + 11c + 11d + 11e + 11f + 11g + 11h + 11i

#### 11a. Transactions with less than \$5.00 in total value

#### 11b. Transactions with \$5.00 to \$9.99 in total value

#### 11c. Transactions with \$10.00 to \$14.99 in total value

#### 11d. Transactions with \$15.00 to \$24.99 in total value

#### 11e. Transactions with \$25.00 to \$49.99 in total value

#### 11f. Transactions with \$50.00 to \$99.99 in total value

#### 11g. Transactions with \$100.00 to \$499.99 in total value

#### 11h. Transactions with \$500.00 to \$999.99 in total value

#### 11i. Transactions with \$1,000.00 or greater in total value

Number	Value (\$)

## Number of cards outstanding

Active cards

Total cards

### 12. Number of active and total private-label credit or charge cards outstanding as of December 31, 2017 = 12a + 12b

#### 12a. Consumer cards

#### 12b. Business/government cards

Active cards	Total cards

## Comments:

# Private-Label Credit Card Processor Payment Survey

**Include:** Purchase or cash advance transactions originated from U.S.-domiciled accounts and made with a private-label credit or charge card for which your organization was the transaction processor. Include both consumer and business/government card transactions.

**Do not include:** General-purpose (i.e., network-branded Visa, MC, Amex, Discover) credit, debit, or prepaid card transactions, or transactions originated from foreign accounts. Also, do not include data associated with transactions for which your organization was only the receivables owner but not the transaction processor.

## Calendar year 2017 private-label credit card transaction processing

### 1. Transaction processing

Please describe your organization's private-label credit card transaction processing services (choose one):

**1a.** If **Only owned receivables** is chosen, please indicate the name of the processor:

**Only owned  
receivables**  
[ ]

**Processed  
transactions**  
[ ]

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If your organization does not process private-label credit card transactions, this survey is complete. Thank you for your participation.

## Calendar year 2017 private-label credit card transactions

### 2. Total transactions

**2a. Less: Denials (authorization declined)**

### 3. Total authorized transactions

= 2 - 2a

**3a. Less: Pre-authorization only (authorized but not completed or posted)**

### 4. Completed transactions (posted to card accounts)

= 3 - 3a

**4a. Less: Cash advances**

**4b. Less: Adjustments and returns**

### 5. Net, purchase transactions

= 4 - 4a - 4b

	Number	Value (\$)
2. Total transactions		
2a. Less: Denials (authorization declined)		
3. Total authorized transactions		
3a. Less: Pre-authorization only (authorized but not completed or posted)		
4. Completed transactions (posted to card accounts)		
4a. Less: Cash advances		
4b. Less: Adjustments and returns		
5. Net, purchase transactions		

## Payment transaction type

### 6. Completed transactions (repeat item 4) = 6a + 6b

#### 6a. In-person transactions = 6a.1 + 6a.2

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

**6a.1. Transactions initiated with a mobile device**

**6a.2. Transactions not initiated with a mobile device**

#### 6b. Remote transaction (person not at merchant location)

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

	Number	Value (\$)
6. Completed transactions (repeat item 4) = 6a + 6b		
6a. In-person transactions = 6a.1 + 6a.2		
6a.1. Transactions initiated with a mobile device		
6a.2. Transactions not initiated with a mobile device		
6b. Remote transaction (person not at merchant location)		

# Private-Label Credit Card Processor Payment Survey

Fraudulent transactions	Number	Value (\$)
<b>7. Total fraudulent transactions = 7a + 7b + 7c + 7d + 7e + 7f</b>		
7a. Lost or stolen card		
7b. Card issued but not received		
7c. Fraudulent application (account issued to someone using a fake identity)		
7d. Counterfeit card (card-present/stolen card data)		
7e. Fraudulent use of account number (card-not-present/stolen card data)		
7f. Other (including account takeover)		
<b>8. Total fraudulent transactions (repeat item 7) = 8a + 8b</b>		
8a. Fraudulent In-person transactions = 8a.1 + 8a.2		
8a.1. Fraudulent transactions initiated with a mobile device		
8a.2. Fraudulent transactions not initiated with a mobile device		
8b. Fraudulent remote transactions (person not at merchant location)		
Transactions by consumer or business/government	Number	Value (\$)
<b>9. Completed transactions (repeat item 4) = 9a + 9b</b>		
<b>9a. Consumer transactions</b> <i>Transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions. Include both consumer credit and charge cards.</i>		
<b>9b. Business/government transactions</b> <i>Transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.</i>		

# Private-Label Credit Card Processor Payment Survey

Transaction value distribution	Number	Value (\$)
<b>10. Completed transactions (repeat item 4)</b> = 10a + 10b + 10c + 10d + 10e + 10f + 10g + 10h + 10i		
10a. Transactions with less than \$5.00 in total value		
10b. Transactions with \$5.00 to \$9.99 in total value		
10c. Transactions with \$10.00 to \$14.99 in total value		
10d. Transactions with \$15.00 to \$24.99 in total value		
10e. Transactions with \$25.00 to \$49.99 in total value		
10f. Transactions with \$50.00 to \$99.99 in total value		
10g. Transactions with \$100.00 to \$499.99 in total value		
10h. Transactions with \$500.00 to \$999.99 in total value		
10i. Transactions with \$1,000.00 or greater in total value		

Number of cards outstanding	Active cards	Total cards
<b>11. Number of active and total private-label credit or charge cards outstanding as of December 31, 2017 = 11a + 11b</b>		
11a. Consumer cards		
11b. Business/government cards		

**Comments:**









# General-Purpose Debit Card Network Payment Survey

	Number	Value (\$)
<b>12. Total fraudulent transactions (repeat item 10)</b> = 12a + 12b + 12c + 12d		
<b>12a. PIN (personal identification number)</b>		
<b>12b. Zip code</b>		
<b>12c. Card identification number</b>		
<b>12d. Other/unknown</b>		

## Transactions by consumer or business/government

	Number	Value (\$)
<b>13. [your selection of payment transaction type above] (repeat item 7)</b> = 13a + 13b		
<b>13a. Consumer transactions</b> <i>Transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions. Include cards drawing on personal accounts or other accounts holding consumer funds.</i>		
<b>13b. Business/government transactions</b> <i>Transactions on business/government cards. Include corporate, small business, commercial travel/entertainment, procurement, fleet cards. Also include cards issued to employees and sponsored by the employer.</i>		

## Transactions by payee location

	Number	Value (\$)
<b>14. [your selection of payment transaction type above] (repeat item 7)</b> = 14a + 14b		
<b>14a. Domestic transactions with U.S. cards (merchants/payees within the U.S.)</b>		
<b>14b. Cross-border transactions with U.S. cards (merchants/payees outside the U.S.)</b>		
<b>15. Cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)</b>		

## Fraudulent transactions by payee location

	Number	Value (\$)
<b>16. Total fraudulent transactions (repeat item 10) = 16a + 16b</b>		
<b>16a. Fraudulent domestic transactions with U.S. cards (merchants/payees within the U.S.)</b>		
<b>16b. Fraudulent cross-border transactions with U.S. cards (merchants/payees outside the U.S.)</b>		
<b>17. Fraudulent cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)</b>		

# General-Purpose Debit Card Network Payment Survey

Transaction value distribution	Number	Value (\$)
<b>18. [your selection of payment transaction type above] (repeat item 7) = 18a + 18b + 18c + 18d + 18e + 18f + 18g + 18h + 18i</b>		
<b>18a. Transactions with less than \$5.00 in total value</b>		
<b>18b. Transactions with \$5.00 to \$9.99 in total value</b>		
<b>18c. Transactions with \$10.00 to \$14.99 in total value</b>		
<b>18d. Transactions with \$15.00 to \$24.99 in total value</b>		
<b>18e. Transactions with \$25.00 to \$49.99 in total value</b>		
<b>18f. Transactions with \$50.00 to \$99.99 in total value</b>		
<b>18g. Transactions with \$100.00 to \$499.99 in total value</b>		
<b>18h. Transactions with \$500.00 to \$999.99 in total value</b>		
<b>18i. Transactions with \$1,000.00 or greater in total value</b>		

Number of cards outstanding	Active cards	Total cards
<b>19. Number of active and total debit cards outstanding as of December 31, 2017 = 19a + 19b</b>		
<b>19a. Consumer cards</b>		
<b>19b. Business/government cards</b>		

**Comments:**

# General-Purpose Prepaid Card Network Payment Survey

**Include:** All types of network transactions initiated by the acquirer and made with U.S. general-purpose prepaid cards issued on U.S.-domiciled accounts carrying your organization's network brand. Include both domestic and cross-border transactions made with those cards, except for items 15 and 17 which cover non-U.S. cards transactions made to U.S. merchants/payees.

**Do not include:** Credit card, non-prepaid debit card, or non-network transactions. Do not include electronic benefits transfer (EBT) card transactions, ATM transactions, or transactions originated from foreign accounts (except for questions 15 and 17). **Please also exclude transactions that your organization processed but were originated on another network.**

Calendar year 2017 general-purpose prepaid card transactions	Number	Value (\$)
<b>1. Total transactions</b> <i>Do not include: electronic benefits transfer (EBT) card transactions, ATM transactions or transactions that your organization processed but were originated on another network.</i>		
<b>1a. Less: Denials (authorization declined)</b>		
<b>2. Total authorized transactions</b> = 1 - 1a		
<b>2a. Less: Pre-authorization only (authorized but not settled)</b>		
<b>3. Net, authorized &amp; settled transactions</b> = 2 - 2a		
<b>3a. Less: Cash-back at the point of sale</b>		
<b>3b. Less: Adjustments and returns</b> = 3b.1 + 3b.2		
<b>3b.1. Chargebacks (issuer initiated)</b>		
<b>3b.2. Other adjustments and returns (acquirer initiated)</b>		
<b>4. Net, purchase transactions</b> = 3 - 3b for Number, = 3 - 3a - 3b for Value <i>A point-of-sale (POS) purchase transaction with cash back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the dollar value amount of the cash-back transactions.</i>		

# General-Purpose Prepaid Card Network Payment Survey

**Preferred basis for reporting payment transactions**

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

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

**Payment transaction type**

**Number**                      **Value (\$)**

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


**6a. In-person transactions = 6a.1 + 6a.2 + 6a.3 + 6a.4 + 6a.5**  
*Transactions for which the card user is present, including card-present transactions and mobile transactions at the point of sale. Also include card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include remote transactions classified as card-present solely because of the level of authentication.*

**6a.1. Chip = 6a.1.1 + 6a.1.2**

**6a.1.1. EMV**

**6a.1.2. RFID/NFC (including both mobile and card-based chips)**

**6a.2. Scanner (Barcode/QR code)**

**6a.3. Magnetic stripe**

**6a.4. Card number/cashier key entry**

**6a.5. Other**


**6b. Remote transactions (person not at merchant location)**  
*Transactions for which the card user is not physically present at a merchant location. Typically, these include card-not-present transactions. Also include any remote transactions classified as card-present solely because of the level of authentication.*

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

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

**6b.3. Recurring/installment transactions**  
*Payments of bills or invoices, often on a prearranged basis, based on an ongoing customer relationship. Also include payments made on an installment basis.*

**6b.4. Other/unknown**


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


**7a. PIN (personal identification number)**

**7b. Zip code**

**7c. Card identification number**

**7d. Other/unknown**




# General-Purpose Prepaid Card Network Payment Survey

**11. Total fraudulent transactions (repeat item 9)**  
= 11a + 11b + 11c + 11d

**11a. PIN (personal identification number)**

**11b. Zip code**

**11c. Card identification number**

**11d. Other/unknown**

Number	Value (\$)

## Transactions by consumer or business/government

**12. [your selection of payment transaction type above] (repeat item 6)**  
= 12a + 12b

**12a. Consumer transactions = 12a.1 + 12a.2**

*Transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.*

**12a.1. Government-administered general-purpose card transactions**

*Transactions made with cards (including virtual cards) issued to a consumer for the purpose of providing government benefits. Include state and federal programs with cash benefits such as unemployment, TANF, or Social Security.*

**12a.2. Other consumer transactions (including business-sponsored payroll)**

*Transactions made with cards (including virtual cards) issued to a consumer including reloadable and non-reloadable gift cards, FSA/HAS medical cards, customer refund and incentive cards, and business-sponsored payroll cards which are issued to employees for the purpose of paying them and/or making consumer-related transactions.*

**12b. Business/government transactions**

*Transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate, small business, commercial travel/entertainment, procurement, and fleet cards.*

Number	Value (\$)

## Transaction by card program type

**13. [your selection of payment transaction type above] (repeat item 6)**  
= 13a + 13b

**13a. Reloadable card transactions**

**13b. Non-reloadable card transactions**

Number	Value (\$)

## Transactions by payee location

**14. [your selection of payment transaction type above] (repeat item 6)**  
= 14a + 14b

**14a. Domestic transactions with U.S. cards (merchants/payees within the U.S.)**

**14b. Cross-border transactions with U.S. cards (merchants/payees outside the U.S.)**

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

Number	Value (\$)

# General-Purpose Prepaid Card Network Payment Survey

Fraudulent transactions by payee location	Number	Value (\$)
<b>16. Total fraudulent transactions (repeat item 9) = 16a + 16b</b>		
<b>16a. Fraudulent domestic transactions with U.S. cards (merchants/payees within the U.S.)</b>		
<b>16b. Fraudulent cross-border transactions with U.S. cards (merchants/payees outside the U.S.)</b>		
<b>17. Fraudulent cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)</b>		

Transaction value distribution	Number	Value (\$)
<b>18. [your selection of payment transaction type above] (repeat item 6) = 18a + 18b + 18c + 18d + 18e + 18f + 18g + 18h + 18i</b>		
<b>18a. Transactions with less than \$5.00 in total value</b>		
<b>18b. Transactions with \$5.00 to \$9.99 in total value</b>		
<b>18c. Transactions with \$10.00 to \$14.99 in total value</b>		
<b>18d. Transactions with \$15.00 to \$24.99 in total value</b>		
<b>18e. Transactions with \$25.00 to \$49.99 in total value</b>		
<b>18f. Transactions with \$50.00 to \$99.99 in total value</b>		
<b>18g. Transactions with \$100.00 to \$499.99 in total value</b>		
<b>18h. Transactions with \$500.00 to \$999.99 in total value</b>		
<b>18i. Transactions with \$1,000.00 or greater in total value</b>		

Number of cards outstanding	Active cards	Total cards
<b>19. Number of active and total general-purpose prepaid cards outstanding as of December 31, 2017 = 19a + 19b</b>		
<b>19a. Consumer cards</b>		
<b>19b. Business/government cards</b>		

**Comments:**

# Automated Teller Machine Card Network Transaction Survey

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

Calendar year 2017 ATM transactions	Number	Value (\$)
<b>1. Total ATM transactions = 1a + 1b + 1c + 1d + 1e + 1f</b>		
<b>1a. Denials/declines</b>		
<b>1b. Balance inquiries</b>		
<b>1c. Cash withdrawals = 1c.1 + 1c.2 + 1c.3</b>		
<b>1c.1. From debit cards</b>		
<b>1c.2. From prepaid cards = 1c.2.1 + 1c.2.2</b>		
<b>1c.2.1. Government-administered general-purpose prepaid cards</b>		
<b>1c.2.2. Other prepaid cards</b>		
<b>1c.3. From credit cards</b>		
<b>1d. Deposits</b>		
<b>1e. Account-to-account transfers</b>		
<b>1f. Other</b>		

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



# Automated Teller Machine Card Network Transaction Survey

## Number of ATM terminals

3. Number of ATM terminals as of December 31, 2016 = 3a + 3b

3a. Chip-accepted terminals

3b. Chip-not-accepted terminals

4. Number of ATM terminals as of December 31, 2017 = 4a + 4b

4a. Chip-accepted terminals

4b. Chip-not-accepted terminals

## Total terminals


## Comments:

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# Private-Label Prepaid Card Issuer and Processor Payment Survey

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

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

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

Calendar year 2017 private-label prepaid card transactions	Number	Value (\$)
<b>1. Total transactions</b> <i>Do not include: card funding transactions (requested separately in question 10) or fees charged to the cards (e.g., monthly transaction fees, dormancy fees).</i>		
<b>1a. Less: Denials (authorization declined)</b>		
<b>2. Total authorized transactions</b> = 1 - 1a		
<b>2a. Less: Pre-authorization only (authorized but not completed or posted)</b>		
<b>3. Completed transactions (posted to card accounts)</b> = 2 - 2a		
<b>3a. Less: Cash-back at the point of sale</b>		
<b>3b. Less: Adjustments and returns</b>		
<b>4. Net, purchase transactions</b> = 3 - 3b for Number, = 3 - 3a - 3b for Value <i>A point of sale (POS) purchase transaction with cash back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the dollar value amount of the cash-back transactions.</i>		

Payment transaction type	Number	Value (\$)
<b>5. Completed transactions (repeat item 3) = 5a + 5b</b>		
<b>5a. In-person transactions = 5a.1 + 5a.2</b> <i>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.</i>		
<b>5a.1. Transactions initiated with a mobile device</b>		
<b>5a.2. Transactions not initiated with a mobile device</b>		
<b>5b. Remote transactions (person not at merchant location)</b> <i>Transactions for which the card user is not physically present at a merchant location. Typically, these include card-not-present transactions. Also include any remote transactions classified as card-present solely because of the level of authentication.</i>		

# Private-Label Prepaid Card Issuer and Processor Payment Survey

Fraudulent transactions	Number	Value (\$)
<b>6. Total fraudulent transactions = 6a + 6b + 6c + 6d + 6e + 6f</b>		
6a. Lost or stolen card		
6b. Card issued but not received		
6c. Fraudulent application (account issued to someone using a fake identity)		
6d. Counterfeit card (card-present/stolen card data)		
6e. Fraudulent use of account number (card-not-present/stolen card data)		
6f. Other (including account takeover)		
<b>7. Total fraudulent transactions (repeat item 6) = 7a + 7b</b>		
7a. Fraudulent in-person transactions = 7a.1 + 7a.2		
7a.1. Fraudulent transactions initiated with a mobile device		
7a.2. Fraudulent transactions not initiated with a mobile device		
7b. Fraudulent remote transactions (person not at merchant location)		

Transactions by reloadable or non-reloadable card	Number	Value (\$)
<b>8. Completed transactions (repeat item 3) = 8a + 8b</b>		
8a. Reloadable card transactions		
8b. Non-reloadable card transactions		

Transactions by purchased or redemption card	Number	Value (\$)
<b>9. Completed transactions (repeat item 3) = 9a + 9b</b>		
<b>9a. Purchased card transactions</b> <i>Transactions with cards issued through a purchase or initial load using funds provided by customer, such as a gift card.</i>		
<b>9b. Redemption (refund or incentive) card transactions</b> <i>Transactions with cards issued to provide funds from the merchant to the customer, such as for the disbursement of refunds for returned merchandise or for customer incentives such as rebates.</i>		

# Private-Label Prepaid Card Issuer and Processor Payment Survey

Card funding by customer or merchant	Number	Value (\$)
<b>10. Total credits/loads = 10a + 10b</b>		
<b>10a. Funds loaded by customers = 10a.1 + 10a.2</b>		
<b>10a.1. Initial loads</b>		
<b>10a.2. Reloads</b>		
<b>10b. Credits/loads provided by merchant (e.g., incentives, rewards, rebates)</b>		

Number of cards outstanding	Active cards	Total cards
<b>11. Number of active and total private-label prepaid cards outstanding as of December 31, 2017 = 11a + 11b</b>		
<b>11a. Reloadable cards</b>		
<b>11b. Non-reloadable cards</b>		

**Comments:**