

# 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.frbnpiips.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@frbnpiips.net](mailto:ebachelder@frbnpiips.net) or call Blueflame Consulting at (781) 662-8584.

# General-Purpose Credit Card Network Payment Survey

Calendar year 2015 general-purpose credit card transactions		Number	Value (\$)
1.	Total transactions		
1a.	<b>Less:</b> Denials (authorization declined)		
2.	Total authorized transactions = 1 - 1a		
2a.	<b>Less:</b> Pre-authorization only (authorized but not settled)		
3.	Net, authorized & settled transactions = 2 - 2a		
3a.	<b>Less:</b> Cash advances		
3b.	<b>Less:</b> Adjustments and returns = 3b.1 + 3b.2		
3b.1.	Chargebacks (issuer initiated)		
3b.2.	Other adjustments and returns (acquirer initiated)		
4.	Net, purchase transactions = 3 - 3a - 3b		

Preferred basis for reporting payment transactions

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

Payment transaction type		Number	Value (\$)
6.	Allocate your response to [your selection of payment transaction type above] to the following categories:		
6a.	Person-present/merchant point-of-sale transactions <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>		
6a.1.	Chip		
6a.1.1.	Signature-authenticated		
6a.1.2.	PIN-authenticated		
6a.1.3.	Other/no signature required		
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		

# General-Purpose Credit Card Network Payment Survey

6b. Remote transactions (person not at merchant location) <i>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.</i>		
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 <i>Payments of bills or invoices, often on a prearranged basis, based on an ongoing customer relationship.</i>		
6b.4. Installment transactions <i>Payments made on an installment basis.</i>		
6b.5. Other/unknown		
7. Allocate your response to 6a. Person-present/merchant point-of-sale transactions 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. Allocate your response to 6b. Remote transactions (person not at merchant 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		

# General-Purpose Credit Card Network Payment Survey

## Fraudulent transactions

Preferred basis for reporting fraudulent transactions

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

Number Value (\$)

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*.
10. Total fraudulent transactions (based on [your selection of fraudulent 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)
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

	Number	Value (\$)

# General-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. Allocate your response to 11a. Fraudulent person-present/merchant point-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. Allocate your response to 11b. Fraudulent remote transactions (person not 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		

# General-Purpose Credit Card Network Payment Survey

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 <i>Transactions made on consumer cards.</i>		
14b. Business/government transactions <i>Transactions made on business/government cards. Include corporate charge, small business, commercial travel/entertainment, procurement, and fleet cards. Also include cards issued to employees and sponsored by the employer.</i>		

Transactions by payee location	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 (merchant/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 [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 \$999.99 in total value		
19i. Transactions with \$1,000.00 or greater in total value		

# General-Purpose Credit Card Network Payment Survey

## Number of cards outstanding

Preferred basis for reporting card activity

- 1 month       3 months  
 6 months       1 year  
 Other, please describe below:

20. 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 possible, please use 1 year.

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


## Number of merchant card-acceptance terminals that accepted your 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




# Private-Label Credit Card Merchant Issuer Payment Survey

## Calendar year 2015 transaction processing

1.	Transaction processing <i>Please indicate if your organization outsourced some or all of its private-label credit card transaction processing to a third party.</i>	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 your organization did not outsource:	From (2015):	mm/dd	To (2015):
				mm/dd

## Receivables ownership

2.	Receivables ownership: <i>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).</i>	100% in-house [ ]	Partially outsourced [ ]	Fully outsourced [ ]
2a.	If fully or partially outsourced, please indicate the name of the receivables owner:			

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 2015 private-label credit cards transactions

	Number	Value (\$)
3. Total transactions		
3a. <b>Less:</b> Denials (authorization declined)		
4. Total authorized transactions = 3 - 3a		
4a. <b>Less:</b> Pre-authorization only (authorized but not settled)		
5. Net, authorized & settled transactions = 4 - 4a		
5a. <b>Less:</b> Cash advances		
5b. <b>Less:</b> Adjustments and returns = 5b.1 + 5b.2		
5b.1. Chargebacks		
5b.2. Other adjustments and returns		
6. Net, purchase transactions = 5 - 5a - 5b		

# Private-Label Credit Card Merchant Issuer Payment Survey

Preferred basis for reporting payment transactions

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

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

**Payment transaction type**

8. Allocate your response to [your selection of payment transaction type above] 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).*

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. Allocate your response to 8a. Person-present/merchant point-of-sale transactions to the following categories:

9a. Transactions initiated with a mobile device

9b. Transactions not initiated with a mobile device

10. Allocate your response to 8b. Remote transactions (person not at merchant location) to the following categories:

10a. Transactions initiated with a mobile device

10b. Transactions not initiated with a mobile device

Number                      Value (\$)







# Private-Label Credit Card Merchant Issuer Payment Survey

15. Allocate your response to 13b. Fraudulent remote transactions (person not at merchant location) to the following categories:

15a. Fraudulent transactions initiated with a mobile device

15b. Fraudulent transactions not initiated with a mobile device


## Transactions by consumer or business/government

Number

Value (\$)

16. Allocate your response to [your selection of payment transaction type above] to the following categories:

16a. Consumer transactions

*Transactions made on consumer cards.*

16b. Business/government transactions

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


## Transaction value distribution

Number

Value (\$)

17. Allocate your response to [your selection of payment transaction type above] 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




# Private-Label Credit Card Processor Payment Survey

## Calendar year 2015 transaction processing

<p>1. Transaction processing <i>Please describe your organization's private-label credit card transaction processing service (choose one):</i></p> <p>1a. If Only owned receivables is chosen, please indicate the name of the processor:</p>	<p>Only owned receivables [ ]</p>	<p>Processed transactions [ ]</p>

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

## Calendar year 2015 private-label credit card transactions

	Number	Value (\$)
2. Total transactions		
2a. <b>Less:</b> Denials (authorization declined)		
3. Total authorized transactions = 2 - 2a		
3a. <b>Less:</b> Pre-authorization only (authorized but not settled)		
4. Net, authorized & settled transactions = 3 - 3a		
4a. <b>Less:</b> Cash advances		
4b. <b>Less:</b> Adjustments and returns = 4b.1 + 4b.2		
4b.1. Chargebacks		
4b.2. Other adjustments and returns		
5. Net, purchase transactions = 4 - 4a - 4b		

Preferred basis for reporting  
payment transactions

<p>6. Among the different subtotals of payment transactions listed above, which would you prefer to use to report more detailed allocations of payment transactions below? If possible, please use 4. <i>Net, authorized &amp; settled transactions.</i></p>	<p>[ ] 3. Total authorized transactions</p> <p>[ ] 4. Net, authorized &amp; settled transactions</p> <p>[ ] 5. Net, purchase transactions</p>
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## Payment transaction type

	Number	Value (\$)
7. Allocate your response to [your selection of payment transaction type above] to the following categories:		
7a. Person-present/merchant point-of-sale transactions <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).</i>		
7a.1. Chip		
7a.2. No chip (magnetic stripe/key/entered/other)		
7b. Remote transaction (person not at merchant location) <i>Transactions for which the card user is not physically present at a merchant location. Typically, this includes card-not-present transactions.</i>		

# Private-Label Credit Card Processor Payment Survey

8. Allocate your response to 7a. Person-present/merchant point-of-sale transactions to the following categories:

8a. Transactions initiated with a mobile device

8b. Transactions not initiated with a mobile device

9. Allocate your response to 7b. Remote transactions (person not at merchant location) to the following categories:

9a. Transactions initiated with a mobile device

9b. Transactions not initiated with a mobile device


Fraudulent transactions

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

- Preferred basis for reporting fraudulent transactions
- 3. Total authorized transactions
  - 4. Net, authorized & settled transactions
  - 5. Net, purchase transactions

11. Total fraudulent transactions (based on [your selection of fraudulent 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)

	Number	Value (\$)

# Private-Label Credit Card Processor Payment Survey

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


## Transactions 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.*


## Transaction 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

## Number of cards outstanding

Preferred basis for reporting card activity

- 1 month             3 months  
 6 months             1 year  
 Other, please describe below: \_\_\_\_\_

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.

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

	Active cards	Total cards
18a. Consumer cards		
18b. Business/government cards		
19a. Consumer cards		
19b. Business/government cards		
20a. Cards with chip technology		
20b. Cards without chip technology		
21a. Cards with chip technology		
21b. Cards without chip technology		

# General-Purpose Debit Card Network Payment Survey

Calendar year 2015 debit card transactions		Number	Value (\$)
1.	Total transactions <i>Do not include electronic benefits transfer (EBT) card or ATM transactions.</i>		
1a.	<b>Less:</b> Denials (authorization declined)		
2.	Total authorized transactions <i>= 1 - 1a</i>		
2a.	<b>Less:</b> Pre-authorization only (authorized but not settled)		
3.	Net, authorized & settled transactions <i>= 2 - 2a</i>		
3a.	<b>Less:</b> Cash-back at the point of sale		
3b.	<b>Less:</b> Adjustments and returns <i>= 3b.1 + 3b.2</i>		
3b.1.	Chargebacks (issuer initiated)		
3b.2.	Other adjustments and returns (acquirer initiated)		
4.	Net, purchase transactions <i>= 3 - 3b for Number, = 3 - 3a - 3b for Value</i> <i>A point of sale (POS) purchase transaction with cash back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the dollar value amount of cash-back transactions.</i>		
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. <i>Net, authorized &amp; settled transactions.</i>	Preferred basis for reporting payment transactions <input type="checkbox"/> 2. Total authorized transactions <input type="checkbox"/> 3. Net, authorized & settled transactions <input type="checkbox"/> 4. Net, purchase transactions	

Payment transaction type		Number	Value (\$)
6.	Allocate your response to [your selection of payment transaction type above] to the following categories:		
6a.	Person-present/merchant point-of-sale transactions <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>		
6a.1.	Chip		
6a.1.1.	Signature-authenticated		
6a.1.2.	PIN-authenticated		
6a.1.3.	Other/no signature required		

# General-Purpose Debit Card Network Payment Survey

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. Remote transactions (person not at merchant location) <i>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.</i>		
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 <i>Payments of bills or invoices, often on a prearranged basis, based on an ongoing customer relationship.</i>		
6b.4. Installment transactions <i>Payments made on an installment basis.</i>		
6b.5. Other/unknown		
7. Allocate your response to 6a. Person-present/merchant point-of-sale transactions 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. Allocate your response to 6b. Remote transactions (person not at merchant 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		



# General-Purpose Debit 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. Allocate your response to 11a. Fraudulent person-present/merchant point-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. Allocate your response to 11b. Fraudulent remote transactions (person not 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		

# General-Purpose Debit Card Network Payment Survey

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 <i>Transactions made on consumer cards.</i>		
14b. Business/government transactions <i>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.</i>		
Transactions by payee location	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		

# General-Purpose Debit Card Network Payment Survey

Number of cards outstanding

Preferred basis for reporting card activity

- 1 month       3 months
  - 6 months       1 year
  - Other, please describe below:
- 

20. 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.

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

Active cards	Total cards

Number of merchant card-acceptance terminals that accepted your network brands

Total terminals

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


# General-Purpose Prepaid Card Network Payment Survey

Calendar year 2015 general-purpose prepaid card transactions		Number	Value (\$)
1.	Total transactions <i>Do not include electronic benefits transfer (EBT) card or ATM transactions.</i>		
1a.	<b>Less:</b> Denials (authorization declined)		
2.	Total authorized transactions <i>= 1 - 1a</i>		
2a.	<b>Less:</b> Pre-authorization only (authorized but not settled)		
3.	Net, authorized & settled transactions <i>= 2 - 2a</i>		
3a.	<b>Less:</b> Cash-back at the point of sale		
3b.	<b>Less:</b> Adjustments and returns <i>= 3b.1 + 3b.2</i>		
3b.1.	Chargebacks (issuer initiated)		
3b.2.	Other adjustments and returns (acquirer initiated)		
4.	Net, purchase transactions <i>= 3 - 3b for Number, = 3 - 3a - 3b for Value</i> <i>A point of sale (POS) purchase transaction with cash back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the dollar value amount of cash-back transactions.</i>		
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. <i>Net, authorized &amp; settled transactions.</i>	Preferred basis for reporting payment transactions <input type="checkbox"/> 2. Total authorized transactions <input type="checkbox"/> 3. Net, authorized & settled transactions <input type="checkbox"/> 4. Net, purchase transactions	

Payment transaction type		Number	Value (\$)
6.	Allocate your response to [your selection of payment transaction type above] to the following categories:		
6a.	Person-present/merchant point-of-sale transactions <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>		
6a.1.	Chip		
6a.1.1.	Signature-authenticated		
6a.1.2.	PIN-authenticated		
6a.1.3.	Other/no signature required		



# General-Purpose Prepaid Card Network Payment Survey

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. Remote transactions (person not at merchant location) <i>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.</i>		
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 <i>Payments of bills or invoices, often on a prearranged basis, based on an ongoing customer relationship.</i>		
6b.4. Installment transactions <i>Payments made on an installment basis.</i>		
6b.5. Other/unknown		
7. Allocate your response to 6a. Person-present/merchant point-of-sale transactions 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. Allocate your response to 6b. Remote transaction (person not at merchant 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		



# General-Purpose Prepaid 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. Allocate your response to 11a. Fraudulent person-present/merchant point-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. Allocate your response to 11b. Fraudulent remote transactions (person not 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		

# General-Purpose Prepaid Card Network Payment Survey

Transactions 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 <i>Transactions made on consumer cards.</i>		
14a.1. Government-administered general-use transactions <i>Quest Network, state and federal programs with cash benefits including TANF, Social Security, and unemployment.</i>		
14a.2. Other consumer transactions <i>Gift cards, FSA/HAS medical cards, customer refund &amp; incentive cards, and payroll cards.</i>		
14b. Business/government transactions <i>Transactions made on business/government cards.</i>		
Transaction 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		
Transactions 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.)		
Fraudulent 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.)		

# General-Purpose Prepaid Card Network Payment Survey

Transaction 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		
Number of cards outstanding	Preferred basis for reporting card 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.	<input type="checkbox"/> 1 month	<input type="checkbox"/> 3 months
	<input type="checkbox"/> 6 months	<input type="checkbox"/> 1 year
	<input type="checkbox"/> Other, please describe below:	
	_____	
22. Number of active and total prepaid cards outstanding as of December 31, 2014	Active cards	Total cards
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		

# General-Purpose Prepaid Card Network Payment Survey

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


Number of merchant card-acceptance terminals that accepted your network brands

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

29b. Chip-not-accepted terminals

Total terminals


# Automated Teller Machine Card Network Transaction Survey

Calendar year 2015 ATM transactions	Number	Value (\$)
1. Total 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		
Fraudulent transactions	Number	Value (\$)
2. Total 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

## Number 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		Number	Value (\$)
1.	Total transactions <i>Do not include electronic benefits transfer (EBT) transactions. Do not include card funding transactions, requested separately in questions 17 &amp; 18. Do not include ATM cash withdrawal transactions, requested separately in question 7.</i>		
1a.	<b>Less:</b> Denials (authorization declined)		
2.	Total authorized transactions = 1 - 1a		
2a.	<b>Less:</b> Pre-authorization only (authorized but not settled)		
3.	Net, authorized & settled transactions = 2 - 2a		
3a.	<b>Less:</b> Cash-back at the point of sale		
3b.	<b>Less:</b> Adjustments and returns = 3b.1 + 3b.2		
3b.1.	Chargebacks (issuer initiated)		
3b.2.	Other adjustments and returns (acquirer initiated)		
4.	Net, purchase transactions = 3 - 3b for Number, = 3 - 3a - 3b for Value <i>A point of sale (POS) purchase transaction with cash back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the dollar value amount of cash-back transactions.</i>		
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. <i>Net, authorized &amp; settled transactions.</i>	Preferred basis for reporting payment transactions <input type="checkbox"/> 2. Total authorized transactions <input type="checkbox"/> 3. Net, authorized & settled transactions <input type="checkbox"/> 4. Net, purchase transactions	

Payment transaction type		Number	Value (\$)
6.	Allocate your response to [your selection of payment transaction type above] to the following categories:		
6a.	Person-present/merchant point-of-sale transactions <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>		
6a.1.	Chip		
6a.2.	No chip (magnetic stripe/key entered/other)		
6b.	Remote transactions (person not at merchant location) <i>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.</i>		

# General-Purpose Prepaid Card Processor Payment 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

--	--

## Fraudulent transactions

Preferred basis for reporting fraudulent transactions

2. Total authorized transactions

3. Net, authorized & settled transactions

4. Net, purchase transactions

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)

--	--

# General-Purpose Prepaid Card Processor Payment Survey

Transactions payee locations	Number	Value (\$)
11. 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.)		
12. Cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)		
Fraudulent transactions payee locations	Number	Value (\$)
13. 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.)		
14. Fraudulent cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)		
Transactions by prepaid card type	Number	Value (\$)
15. Allocate your response to [your selection of payment transaction type above] to the following categories:		
15a. Consumer transactions <i>Transactions made on consumer cards.</i>		
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 <i>Transactions made on business/government cards.</i>		

# General-Purpose Prepaid Card Processor Payment Survey

Transaction 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 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

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


**Number of merchant card-acceptance terminals**

26. Number of merchant card-acceptance terminals as of December 31, 2014

26a. Chip-accepted terminals

26b. Chip-not-accepted terminals

27. Number of merchant card-acceptance terminals as of December 31, 2015

27a. Chip-accepted terminals

27b. Chip-not-accepted terminals

**Total terminals**


# Electronic Benefits Transfer Card Processor Payment Survey

Calendar year 2015 EBT card transactions		Number	Value (\$)
1.	Total transactions		
1a.	<b>Less:</b> Denials (authorization declined)		
2.	Total authorized transactions = 1 - 1a		
2a.	<b>Less:</b> Pre-authorization only (authorized but not settled)		
3.	Net, authorized & settled transactions = 2 - 2a		
3a.	<b>Less:</b> Cash-back at the point of sale		
3b.	<b>Less:</b> Adjustments and returns = 3b.1 + 3b.2		
3b.1.	Chargebacks (issuer initiated)		
3b.2.	Other adjustments and returns (acquirer initiated)		
4.	Net, purchase transactions = 3 - 3b for Number, = 3 - 3a - 3b for Value <i>A point of sale (POS) purchase transaction with cash back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the dollar value amount of cash-back transactions.</i>		

Preferred basis for reporting payment transactions

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

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

# Electronic Benefits Transfer Card Processor Payment Survey

## Fraudulent transactions

Preferred basis for reporting fraudulent transactions

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

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

Number                      Value (\$)

8. Total fraudulent transactions (based on [your selection of fraudulent transaction type above])  
*Do not include declined transactions.*

--	--

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)

--	--

## Transaction value distribution

Number                      Value (\$)

9. Allocate your response to [your selection of payment transaction type above] 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

## Number of cards outstanding

Preferred basis for reporting card activity

- 1 month       3 months  
 6 months       1 year  
 Other, please describe below:

10. 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.

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*

Active cards	Total cards

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*

Active cards	Total cards

## Number of merchant card-acceptance terminals

Total terminals

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

Calendar year 2015 ATM transactions	Number	Value (\$)
1. Total 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		
Fraudulent transaction type	Number	Value (\$)
2. Total fraudulent transactions <i>Do not include declined transactions.</i>		
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

## Number 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

Calendar year 2015 private-label prepaid card transactions		Number	Value (\$)
1.	Total transactions <i>Do not include card funding transactions, requested separately in questions 16 &amp; 17. Do not include ATM withdrawal transactions, requested separately in question 18.</i>		
1a.	<b>Less:</b> Denials (authorization declined)		
2.	Total authorized transactions <i>= 1 - 1a</i>		
2a.	<b>Less:</b> Pre-authorization only (authorized but not settled)		
3.	Net, authorized & settled transactions <i>= 2 - 2a</i>		
3a.	<b>Less:</b> Cash-back at the point of sale		
3b.	<b>Less:</b> Adjustments and returns <i>= 3b.1 + 3b.2</i>		
3b.1.	Chargebacks		
3b.2.	Other adjustments and returns		
4.	Net, purchase transactions <i>= 3 - 3b for Number, = 3 - 3a - 3b for Value</i> <i>A point of sale (POS) purchase transaction with cash back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the dollar value amount of cash-back transactions.</i>		
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. <i>Net, authorized &amp; settled transactions.</i>	Preferred basis for reporting payment transactions <input type="checkbox"/> 2. Total authorized transactions <input type="checkbox"/> 3. Net, authorized & settled transactions <input type="checkbox"/> 4. Net, purchase transactions	

Payment transaction type		Number	Value (\$)
6.	Allocate your response to [your selection of payment transaction type above] to the following categories:		
6a.	Person-present/merchant point-of-sale transactions <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).</i>		
6a.1.	Chip		
6a.2.	No chip		
6b.	Remote transactions (person not at merchant location) <i>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.</i>		





# Private-Label Prepaid Card Issuer and Processor Payment Survey

Transactions 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 <i>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.</i>		
14b.2. Customer refund & incentive card transactions <i>Cards issued to disburse refunds for returned merchandise and customer incentives such as rebates.</i>		
14b.3. Other private-label prepaid card transactions <i>e.g., virtual, eCard</i>		
Transaction 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 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 <i>based on the funding method that was used to credit/load the card.</i>		
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

Cash withdrawals	Number	Value (\$)
18. Approved cash withdrawals		
Number of cards outstanding	Preferred basis for reporting card activity	
19. 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.	<input type="checkbox"/> 1 month	<input type="checkbox"/> 3 months
	<input type="checkbox"/> 6 months	<input type="checkbox"/> 1 year
	<input type="checkbox"/> Other, please describe below:	
	_____	
	Active cards	Total cards
20. Number of active and total prepaid cards outstanding as of December 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. Number of active and total prepaid cards outstanding as of December 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

Calendar year 2015 P2P & money transfer transactions		Number	Value (\$)
1.	Total transactions		
Fraudulent transactions		Number	Value (\$)
2.	Total fraudulent transactions		
Transactions by payee location		Number	Value (\$)
3.	Allocate your response to 1. Total transactions based on the location of the payee:		
3a.	Domestic transactions from U.S.-domiciled accounts (payees within the U.S.)		
3b.	Cross-border transactions from U.S.-domiciled accounts (payees outside the U.S.)		
4.	Cross-border transactions from non-U.S.-domiciled accounts (payees within the U.S.)		
Fraudulent transactions by payee location		Number	Value (\$)
5.	Allocate your response to 2. Total fraudulent transactions based on the location of the payee:		
5a.	Fraudulent domestic transactions from U.S.-domiciled accounts (payees within the U.S.)		
5b.	Fraudulent cross-border transactions from U.S.-domiciled accounts (payees outside the U.S.)		
6.	Fraudulent cross-border transactions from non-U.S.-domiciled accounts (payees within the U.S.)		
Transaction value distribution		Number	Value (\$)
7.	Allocate 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

Clearing system		Number	Value (\$)
8.	Allocate your response to 1. Total transactions based on the payment 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 <i>e.g., a payment cleared via internal accounting transfer</i>		
8e.	Other <i>e.g., checks, wire</i>		

Transaction origination channel		Number	Value (\$)
9.	Allocate your response to 1. Total transactions based on the channel that was used to originate payment:		
9a.	Website		
9b.	Mobile phone <i>via an application or text message</i>		
9c.	In-person <i>via agent location, kiosk or ATM</i>		
9d.	Other		

Fraudulent transaction origination channel		Number	Value (\$)
10.	Allocate your response to 2. Total fraudulent transactions based on the channel that was used to originate payment:		
10a.	Website		
10b.	Mobile phone <i>via an application or text message</i>		
10c.	In-person <i>via agent location, kiosk or ATM</i>		
10d.	Other		

# Online Bill Payment Processor Payment Survey

Calendar year 2015 online bill payment transactions	Number	Value (\$)
1. Total bill payment transactions		
1a. Bank/intermediary online bill payment transactions <i>Direct send/consolidator transactions (e.g., Fiserv, iPay).</i>		
1a.1. Transactions initiated with a mobile device		
1a.2. Transactions not initiated with a mobile device		
1b. Biller-direct online bill payment transactions <i>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).</i>		
1b.1. Transactions initiated with a mobile device		
1b.2. Transactions not initiated with a mobile device		
Fraudulent transactions	Number	Value (\$)
2. Total fraudulent transactions <i>Do not include declined transactions.</i>		
2a. Fraudulent bank/intermediary online bill payment transactions		
2b. Fraudulent biller-direct online bill payment transactions		
Transaction value distribution – bank/intermediary online bill payments	Number	Value (\$)
3. Allocate your response to 1a. Bank/intermediary online bill payment 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		

# Online Bill Payment Processor Payment Survey

Transaction value distribution – biller-direct online bill payments		Number	Value (\$)
4.	Allocate your response to 1b. Biller-direct online bill payment transactions 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		
Disbursement Method – how funds were sent to billers		Number	Value (\$)
5.	Allocate your response to 1. Total bill payment transactions based on the methods used to forward funds to the billers:		
5a.	ACH		
5b.	Check		
5c.	Wire		
5d.	Other		
Funding method – how funds were collected from customers		Number	Value (\$)
6.	Allocate your response to 1. Total bill payment transactions based on how funds <i>were collected from the bill pay service customers:</i>		
6a.	Cash		
6b.	Check		
6c.	General-purpose card (credit, debit or prepaid)		
6d.	ACH		
6e.	Other		

# Walk-In Bill Payment Processor Survey

Calendar year 2015 walk-in bill payment transactions		Number	Value (\$)
1.	Total transactions		
Fraudulent transactions		Number	Value (\$)
2.	Total fraudulent transactions <i>Do not include declined transactions.</i>		
Transaction 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		
Settlement 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		
Funding 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

Calendar year 2015 private-label ACH debit card transactions	Number	Value (\$)
1. Total transactions		
1a. <b>Less:</b> Denials (authorization declined)		
2. Net, authorized & settled transactions = 1 - 1a		
2a. <b>Less:</b> Cash-back at the point of sale		
2b. <b>Less:</b> Adjustments and returns = 2b.1 + 2b.2		
2b.1. ACH returns (receiver initiated)		
2b.2. Other adjustments and returns (originator initiated)		
3. Net, purchase transactions = 2 - 2b for Number, = 2 - 2a - 2b 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 cash-back transactions.</i>		
Fraudulent transactions	Number	Value (\$)
4. Total fraudulent transactions <i>Do not include declined transactions.</i>		
Transaction value distribution	Number	Value (\$)
5. Allocate your response to 2. Net, authorized & settled transactions to the following 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

Calendar year 2015 electronic tolls and fees collected		Number	Value (\$)
1.	Total transactions <i>Include electronic tolls and fees collected.</i>		
1a.	Far-field transponder <i>A Far-field transponder is in-vehicle equipment permitting a toll facility operator to identify and conduct an electronic toll transaction with a driver.</i>		
1b.	Video/image (e.g., Toll-by-Plate)		
1c.	Cash collected at toll booths		
1d.	Other		
Fraudulent transactions		Number	Value (\$)
2.	Total fraudulent transactions <i>Do not include declined transactions.</i>		
Transaction value distribution		Number	Value (\$)
3.	Allocate 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 \$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		
Funding method and replenishment for far-field transponders		Number	Value (\$)
4.	Total 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

Calendar year 2015 online payment authentication methods transactions	Number	Value (\$)
1. Total 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		
Fraudulent transactions	Number	Value (\$)
2. Total fraudulent transactions <i>Do not include declined transactions.</i>		
Transaction value distribution	Number	Value (\$)
3. Allocate 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		
3i. Transactions with \$500.00 or greater in total value		



# Mobile Wallet Processor Payment Survey

Calendar year 2015 mobile wallet transactions		Number	Value (\$)
1.	Total transactions		
1a.	Purchase transactions		
1a.1.	Person-present/merchant point-of-sale transactions <i>Mobile transactions at the point of sale.</i>		
1a.2.	Remote transactions (person not at merchant location) <i>Mobile transactions for which the card user is not physically present at a merchant location.</i>		
1b.	Person-to-person (P2P) transactions <i>Funds transfers between individuals.</i>		
1c.	Other transactions		
Fraudulent transactions		Number	Value (\$)
2.	Total fraudulent transactions <i>Do not include declined transactions.</i>		
2a.	Fraudulent purchase transactions		
2a.1.	Person-present/merchant point-of-sale transactions		
2a.2.	Remote transactions (person not at merchant location)		
2b.	Fraudulent person--to-person or peer-to-peer (P2P) transactions		
2c.	Other fraudulent transactions		

# Mobile Wallet Processor Payment Survey

Transaction value distribution	Number	Value (\$)
3. Allocate 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		
Number of provisioned mobile wallets	Preferred basis for reporting card activity	
4. Active mobile wallets are mobile wallets that were provisioned and 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.	<input type="checkbox"/> 1 month	<input type="checkbox"/> 3 months
	<input type="checkbox"/> 6 months	<input type="checkbox"/> 1 year
	<input type="checkbox"/> Other, please describe below:	
	_____	
5. Number of active and total provisioned mobile wallets as of December 31, 2014	Active mobile wallets	Total mobile wallets
6. Number of active and total provisioned mobile wallets as of December 31, 2015	Active mobile wallets	Total mobile wallets

# Transit System Operator Payment Survey

Calendar year 2015 transit operator transactions (trips)	Number	Value (\$)
1. Total transactions (trips) <i>Please provide unlinked rides, including complete fixed route and paratransit.</i>		
1a. Cash payment		
1b. General-purpose card (credit, debit or prepaid) payment		
1c. Payment made 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 _____ <i>Please specify. This may include 1 time pass, 7-day pass, etc.</i>		
1c.2. No smart media and no chip (e.g., magnetic stripe pass, metal token)		
1c.2.1. Unlimited rides for a specified time period		
1c.2.2. Other _____ <i>Please specify. This may include 1 time pass, 7-day pass, etc.</i>		
1d. Payment made by mobile device		
1e. Payment made by other fare media		
Funding method	Number	Value (\$)
2. Total funding for fare media issued by your organization <i>Please refer to question 1c above ONLY.</i>		
2a. Cash		
2b. Check		
2c. General-purpose card (credit, debit, or prepaid)		
2d. ACH		
2e. Other _____ <i>Please specify</i>		



# Transit System Operator Payment Survey

Fraudulent transactions	Number	Value (\$)
6. Total fraudulent transactions (trips)		
6a. Fraudulent cash payment		
6b. Fraudulent general-purpose card (credit, debit or prepaid) payment		
6c. Fraudulent payment made by fare media issued by your organization		
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 _____ <i>Please specify. This may include 1 time pass, 7-day pass, etc.</i>		
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 _____ <i>Please specify. This may include 1 time pass, 7-day pass, etc.</i>		
6d. Fraudulent payment made by a mobile device		
6e. Fraudulent payment made by other fare media		