Networks, Processors, and Issuers Payments Surveys (NPIPS)



Survey Period: Calendar Year 2016

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General Instructions

About the surveys

The Federal Reserve 2017 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 2016**, and made by ACH, 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 2017 study to those of previous triennial studies conducted from 2001 to 2016.

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.frbnpips.net/forms.html

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

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 20 and 22 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 20 and 22).

Ca	lendar year 2016 general-purpose credit card transactions	Number	Value (\$)
1.	Total transactions		
	1a. Less: Denials (authorization declined)		
2.	Total authorized transactions = 1 - 1a		
	2a. Less: Pre-authorization only (authorized but not settled)		
3.	Net, authorized & settled transactions = 2 - 2a		
	3a. Less: Cash advances		
	3b. Less: 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		

5.	you p	refer to u ? If poss	ferent subtotals of payment transactions listed above, which would use to report more detailed allocations of payment transactions sible, please use 3. Net, authorized & settled transactions (the default	[] 2. Total authorized transactions [] 3. Net, authorized & settled transactions [] 4. Net, purchase transactions	
Pa	ymen	t trans	saction type	Number	Value (\$)
6.	[you	r select	tion of payment transaction type above] = 6a + 6b		
	6a.	= 6a.1 Transactransaccard-noof sale classifie	represent/merchant point-of-sale transactions + 6a.2 ctions for which the card user is present, including card-present tions and mobile transactions at the point of sale. Also include of-present transactions for which the card user is present at the point (e.g., key-entered transactions). Do not include remote transactions and as card-present solely because of the level of authentication.		
		6a.1.	Chip		
		6a.2.	No Chip (magnetic stripe/key entered/other)		
	6b.	= 6b.1 Transactional location any ren	te transactions (person not at merchant location) + 6b.2 + 6b.3 + 6b.4 ctions for which the card user is not physically present at a merchant in. Typically, these include card-not-present transactions. Also include mote transactions classified as card-present solely because of the 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.		r select + 7b	tion of payment transaction type above] (repeat item 6)		
	7a.	Transa	actions initiated with a mobile device		
	7b.	Transa	actions not initiated with a mobile device		
8.			sent/merchant point-of-sale transactions n 6a) = 8a + 8b + 8c + 8d + 8e		
	8a.	Two-fa			
	8b.	PIN or	nly		
	8c.	Signat	ture only		
	8d.		ntication not required w dollar value PIN-less, no signature		
	8e.	Other/ Transac	unknown ctions associated with no authentication or transactions using		

Preferred basis for reporting payment transactions

			Number	value (۶)
9.		ote transactions (person not at merchant location) eat item 6b) = 9a + 9b + 9c		
	9a.	Two-factor authentications e.g., 3-D Secure		
	9b.	Other cardholder-provided authentication/identification information e.g., CVV, expiry date, customer billing address, email, one-time code		
	9c.	Other/unknown Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication		
10.		sactions initiated with a mobile device (repeat item 7a) a + 10b + 10c + 10d		
	10a.	Person-present using an NFC contactless chip in a mobile device e.g., Secure Element, Host Card Emulation		
	10b.	Person-present scanning a coded image displayed on a mobile device e.g., bar code, QR code		
	10c.	Person-present using another proximity system e.g., MST		
	10d.	Remote online using a mobile device e.g., in-app, fingerprint swipe		
Fra	udule	ent transactions		is for reporting transactions
	Some transa	e organizations may track fraudulent transactions differently than payment actions. On which basis would you prefer to report fraudulent transactions ?? If possible, please use 3. Net, authorized & settled transactions (the default	fraudulent	transactions rized transactions ized & settled ns
	Some transa below	e organizations may track fraudulent transactions differently than payment actions. On which basis would you prefer to report fraudulent transactions ?? If possible, please use 3. Net, authorized & settled transactions (the default	fraudulent [] 2. Total autho [] 3. Net, author transaction	transactions rized transactions ized & settled ns
11.	Some transa below select	e organizations may track fraudulent transactions differently than payment actions. On which basis would you prefer to report fraudulent transactions ?? If possible, please use 3. Net, authorized & settled transactions (the default	fraudulent [] 2. Total author [] 3. Net, author transaction [] 4. Net, purcha	transactions orized transactions ized & settled ns nse transactions
11.	Some transa below select Total fraud = 12a	e organizations may track fraudulent transactions differently than payment actions. On which basis would you prefer to report fraudulent transactions? If possible, please use 3. Net, authorized & settled transactions (the default tion). I fraudulent transactions (based on [your selection of dulent transaction type above])	fraudulent [] 2. Total author [] 3. Net, author transaction [] 4. Net, purcha	transactions orized transactions ized & settled ns nse transactions
11.	Some transa below select Total fraud = 12a	e organizations may track fraudulent transactions differently than payment actions. On which basis would you prefer to report fraudulent transactions of the default transactions (the default tion). If fraudulent transactions (based on [your selection of the default transaction type above]) a + 12b + 12c + 12d + 12e + 12f	fraudulent [] 2. Total author [] 3. Net, author transaction [] 4. Net, purcha	transactions orized transactions ized & settled ns nse transactions
11.	Some transa below select Total fraud = 12a. 12a.	e organizations may track fraudulent transactions differently than payment actions. On which basis would you prefer to report fraudulent transactions? If possible, please use 3. Net, authorized & settled transactions (the default tion). I fraudulent transactions (based on [your selection of dulent transaction type above]) a + 12b + 12c + 12d + 12e + 12f Lost or stolen card	fraudulent [] 2. Total author [] 3. Net, author transaction [] 4. Net, purcha	transactions orized transactions ized & settled ns nse transactions
11.	Some transa below select Total fraud = 12a. 12a. 12b.	e organizations may track fraudulent transactions differently than payment actions. On which basis would you prefer to report fraudulent transactions? If possible, please use 3. Net, authorized & settled transactions (the default tion). I fraudulent transactions (based on [your selection of dulent transaction type above]) a + 12b + 12c + 12d + 12e + 12f Lost or stolen card Card issued but not received Fraudulent application (account issued to someone using a	fraudulent [] 2. Total author [] 3. Net, author transaction [] 4. Net, purcha	transactions orized transactions ized & settled ns nse transactions
11.	Some transa below select Total fraud = 12a 12a. 12b. 12c.	e organizations may track fraudulent transactions differently than payment actions. On which basis would you prefer to report fraudulent transactions (? If possible, please use 3. Net, authorized & settled transactions (the default tion). I fraudulent transactions (based on [your selection of dulent transaction type above]) a + 12b + 12c + 12d + 12e + 12f Lost or stolen card Card issued but not received Fraudulent application (account issued to someone using a fake identity)	fraudulent [] 2. Total author [] 3. Net, author transaction [] 4. Net, purcha	transactions orized transactions ized & settled ns nse transactions
11.	Some transa below select Total fraud = 12a 12a. 12b. 12c. 12d.	e organizations may track fraudulent transactions differently than payment actions. On which basis would you prefer to report fraudulent transactions? If possible, please use 3. Net, authorized & settled transactions (the default tion). I fraudulent transactions (based on [your selection of dulent transaction type above]) a + 12b + 12c + 12d + 12e + 12f Lost or stolen card Card issued but not received Fraudulent application (account issued to someone using a fake identity) Counterfeit card (card-present/stolen card data) Fraudulent use of account number (card-not-present/stolen	fraudulent [] 2. Total author [] 3. Net, author transaction [] 4. Net, purcha	transactions orized transactions ized & settled ns nse transactions

		_	Number	Value (\$)
13.	Total	fraudulent transactions (repeat item 12) = 13a + 13b		
		Fraudulent person-present/merchant point-of-sale transactions = 13a.1 + 13a.2		
		13a.1. Chip		
		13a.2. No chip (magnetic stripe/key entered/other)		
		Fraudulent remote transactions (person not at merchant location) = 13b.1 + 13b.2 + 13b.3 + 13b.4		
		13b.1. Mail-order/telephone-order transactions		
		13b.2. Internet purchase transactions (E-commerce)		
		13b.3. Recurring/installment transactions		
		13b.4. Other/unknown		
14.	Total	fraudulent transactions (repeat item 12) = 14a + 14b		
	14a.	Fraudulent transactions initiated with a mobile device		
	14b.	Fraudulent transactions not initiated with a mobile device		
15.		lulent person-present/merchant point-of-sale transactions at item 13a) = 15a + 15b + 15c + 15d + 15e		
		Two-factor e.g., EMV card		
	15b.	PIN only		
	15c.	Signature only		
	15d.	Authentication not required e.g., low dollar value PIN-less, no signature		
		Other/unknown Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.		
16.	Fraud (repe	lulent remote transactions (person not at merchant location) at item 13b) = 16a + 16b + 16c		
	16a.	Two-factor authentication e.g., 3-D Secure		
		Other cardholder-provided authentication or identification method e.g., CVV, expiry date, customer billing address, email, one-time code		
	16c.	Other/unknown Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.		

17.		dulent transactions initiated with a mobile device eat item 14a) = 17a + 17b + 17c + 17d		
	17a.	Person-present using an NFC contactless chip in a mobile device e.g., Secure Element, Host Card Emulation		
	17b.	Person-present scanning a coded image displayed on a mobile device e.g., bar code, QR code		
	17c.	Person-present using another proximity system e.g., MST		
	17d.	Remote online using a mobile device e.g., in-app, fingerprint swipe		
Tra	nsac	tions by consumer or business/government	Number	Value (\$)
18.		r selection of payment transaction type above] (repeat item 6) a + 18b		
	18a.	Consumer transactions Transactions on consumer cards.		
	18b.	Business/government transactions Transactions 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.		
Tra	nsac	tions by payee location	Number	Value (\$)
19.	[you = 19	r selection of payment transaction type above] (repeat item 6) a + 19b		
	19a.	Domestic transactions with U.S. cards (merchants/payees within the U.S.)		
	19b.	Cross-border transactions with U.S. cards (merchants/payees outside the U.S.)		
20.		s-border transactions with non-U.S. cards chants/payees within the U.S.)		
Fra	udul	ent transactions by payee location	Number	Value (\$)
21.		1 formulation 4 formula a 4 formula 4 form 40) = 04 - 1 04 b		
	Iota	I fraudulent transactions (repeat item 12) = 21a + 21b		
		Fraudulent transactions (repeat Item 12) = 21a + 21b Fraudulent domestic transactions with U.S. cards (merchant/payees within the U.S.)		
	21a.	Fraudulent domestic transactions with U.S. cards		
22.	21a. 21b. Frau	Fraudulent domestic transactions with U.S. cards (merchant/payees within the U.S.) Fraudulent cross-border transactions with U.S. cards		

Value (\$)

Number

Transaction value distribution	Number	Value (\$)
23. [your selection of payment transaction type above] (repeat item 6) = 23a + 23b + 23c + 23d + 23e + 23f + 23g + 23h + 23i		,
23a. Transactions with less than \$5.00 in total value		
23b. Transactions with \$5.00 to \$9.99 in total value		
23c. Transactions with \$10.00 to \$14.99 in total value		
23d. Transactions with \$15.00 to \$24.99 in total value		
23e. Transactions with \$25.00 to \$49.99 in total value		
23f. Transactions with \$50.00 to \$99.99 in total value		
23g. Transactions with \$100.00 to \$499.99 in total value		
23h. Transactions with \$500.00 to \$999.99 in total value		
23i. Transactions with \$1,000.00 or greater in total value		
Number of cards outstanding	Active cards	Total cards
24. Number of active and total general-purpose credit or charge cards outstanding as of December 31, 2016 = 24a + 24b		
24a. Consumer cards		
24b. Business/government cards		
Comments:		

Calendar year 2016 private-label credit card transaction processing

Please indicate if your organization outsourced some or all of

its private-label credit card transaction processing to a third

1. Transaction processing

Include: Point-of-sale (POS) and bill payment 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, 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).

100%

in-house

[]

Partially

outsourced

[]

Fully

outsourced

[]

	party.			
	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 2016, please indicate the period of time in 2016 that your	From mm/dd (2016)	(2016	
	organization did not outsource:			
Ca	endar year 2016 private-label credit card rece	eivables ownershi	p	
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:			
	u answered Fully outsourced to question 1 above for your deep is complete. Thank you for participating.	organization's private-la	bel credit card transacti	ion processing, this
tran	ou answered 100% in-house or Partially outsourced to desaction processing, please finish the rest of the survey and reported to the survey and report portfolio.			
Ca	endar year 2016 private-label credit card tran	sactions	Number	Value (\$)
3.	Total transactions			
	3a. Less: Denials (authorization declined)			
4.	Total authorized transactions = 3 - 3a			
	4a. Less: Pre-authorization only (authorized but n	ot settled)		
5.	Net, authorized & settled transactions = 4 - 4a			
	5a. Less: Cash advances			
	5b. Less: Adjustments and returns = 5b.1 + 5b.2			
	5b.1. Chargebacks (issuer initiated)			
	5b.2. Other adjustments and returns (acqui	rer initiated)		
6.	Net, purchase transactions = 5 - 5a - 5b			
		-		

Preferred basis for reporting

7.	you pi	g the different subtotals of payment transactions listed above, which would efer to use to report more detailed allocations of payment transactions? If possible, please use 5. Net, authorized & settled transactions (the default on).	payment transactions [] 4. Total authorized transactions [] 5. Net, authorized & settled transactions [] 6. Net, purchase transactions	
Pay	ymen	t transaction type	Number	Value (\$)
8.	[you	selection of payment transaction type above] = 8a + 8b		
	8a. Person-present/merchant point-of-sale transactions = 8a.1 + 8a.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.			
		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, these include card-not-present transactions. Also include any remote transactions classified as card-present solely because of the level of authentication.		
9.	[youi = 9a	selection of payment transaction type above] (repeat item 8) + 9b		
	9a.	Transactions initiated with a mobile device		
	9b.	Transactions not initiated with a mobile device		
Fra	udule	ent transactions		s for reporting ransactions
10.	transa	organizations may track fraudulent transactions differently than payment ctions. On which basis would you prefer to report fraudulent transactions? If possible, please use 5. Net, authorized & settled transactions (the default on).	[] 4. Total authorized transactions [] 5. Net, authorized & settled transactions [] 6. Net, purchase transactions	
			Number	Value (\$)
11.	fraud	fraudulent transactions (based on [your selection of ulent transaction type above]) + 11b + 11c + 11d + 11e + 11f		
	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 (\$)
12. Total fraudulent transactions (repeat item 11) = 12a + 12b		
12a. Fraudulent person-present/merchant point-of-sale transactions = 12a.1 + 12a.2		
12a.1. Chip		
12a.2. No chip (magnetic stripe/key entered/other)		
12b. Fraudulent remote transactions (person not at merchant location)		
13. Total fraudulent transactions (repeat item 11) = 13a + 13b		
13a. Fraudulent transactions initiated with a mobile device		
13b. Fraudulent transactions not initiated with a mobile device		
Transactions by consumer or business/government	Number	Value (\$)
14. [your selection of payment transaction type above] (repeat item 8) = 14a + 14b		
14a. Consumer transactions Transactions on consumer cards.		
14b. Business/government transactions Transactions on business/government cards. Include corporate charge, small business, commercial travel/entertainment, procurement, fleet and other business cards.		
Transaction value distribution	Number	Value (\$)
15. [your selection of payment transaction type above] (repeat item 8) = 15a + 15b + 15c + 15d + 15e + 15f + 15g + 15h + 15i		
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 to \$499.99 in total value		
15h. Transactions with \$500.00 to \$999.99 in total value		
15i. Transactions with \$1,000.00 or greater in total value		

Number of cards outstanding	Active cards	Total cards
16. Number of active and total private-label credit or charge cards outstanding as of December 31, 2016 = 16a + 16b		
16a. Consumer cards		
16b. Business/government cards		
Comments:		

Calendar year 2016 private-label credit card transaction processing

Include: Point-of-sale (POS) and bill payment 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.

1.	Transaction processing Please describe your organization's private-label credit card transaction processing services (choose one):	Only owned receivables	Processed transactions
	1a. If Only owned receivables is chosen, please indicate the name of the processor:		
-	our organization does not process private-label credit card transactions, this su ticipation.	ırvey is complete. Th	ank you for your
Ca	lendar year 2016 private-label credit card transactions	Number	Value (\$)
2.	Total transactions		
	2a. Less: Denials (authorization declined)		
3.	Total authorized transactions = 2 - 2a		
	3a. Less: Pre-authorization only (authorized but not settled)		
4.	Net, authorized & settled transactions = 3 - 3a		
	4a. Less: Cash advances		
	4b. Less: Adjustments and returns = 4b.1 + 4b.2		
	4b.1. Chargebacks (issuer initiated)		
	4b.2. Other adjustments and returns (acquirer initiated)		
5.	Net, purchase transactions = 4 - 4a - 4b	_	

6.	you pi	g the different subtotals of payment transactions listed above, which would efer to use to report more detailed allocations of payment transactions? If possible, please use <i>4. Net, authorized</i> & settled transactions (the default ion).	Preferred basis for reporting payment transactions [] 3. Total authorized transactions [] 4. Net, authorized & settled transactions [] 5. Net, purchase transactions		
Pay	ymen	t transaction type	Number	Value (\$)	
7.	[you	selection of payment transaction type above] = 7a + 7b			
	7a.	Person-present/merchant point-of-sale transactions Transactions for which the card user is present, including card-present transactions and mobile transactions at the point of sale. Also include card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include remote transactions classified as card-present solely because of the level of authentication.			
		7a.1. Chip			
		7a.2. No chip (magnetic stripe/key entered/other)			
	7b.	Remote transaction (person not at merchant location) Transactions for which the card user is not physically present at a merchant location. Typically, these include card-not-present transactions. Also include any remote transactions classified as card-present solely because of the level of authentication.			
8.	[your selection of payment transaction type above] (repeat item 7) = 8a + 8b				
	8a.	Transactions initiated with a mobile device			
	8b.	Transactions not initiated with a mobile device			
Fra	udul	ent transactions	Preferred basis for reporting fraudulent transactions		
9.	transa	organizations may track fraudulent transactions differently than payment ctions. On which basis would you prefer to report fraudulent transactions? If possible, please use <i>4. Net, authorized & settled transactions</i> (the default on).	 [] 3. Total authorized transactions [] 4. Net, authorized & settled transactions [] 5. Net, purchase transactions 		
40	T-4-		Number	Value (\$)	
10.	fraud	fraudulent transactions (based on [your selection of ulent transaction type above]) 1 + 10b + 10c + 10d + 10e + 10f			
	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)			

	Number	Value (\$)
11. Total fraudulent transactions (repeat item 10) = 11a + 11b		
11a. Fraudulent person-present/merchant point-of-sale transactions = 11a.1 + 11a.2		
11a.1. Chip		
11a.2. No chip (magnetic stripe/key entered/other)		
11b. Fraudulent remote transactions (person not at merchant location)		
12. Total fraudulent transactions (repeat item 10) = 12a + 12b		
12a. Fraudulent transactions initiated with a mobile device		
12b. Fraudulent transactions not initiated with a mobile device		
Transactions by consumer or business/government	Number	Value (\$)
13. [your selection of payment transaction type above] (repeat item 7) = 13a + 13b		
13a. Consumer transactions Transactions on consumer cards.		
13b. Business/government transactions Transactions on business/government cards. Include corporate charge, small business, commercial travel/entertainment, procurement, fleet and other business cards.		
Transaction value distribution	Number	Value (\$)
14. [your selection of payment transaction type above] (repeat item 7) = 14a + 14b + 14c + 14d + 14e + 14f + 14g + 14h + 14i		
14a. Transactions with less than \$5.00 in total value		
14b. Transactions with \$5.00 to \$9.99 in total value		
14c. Transactions with \$10.00 to \$14.99 in total value		
14d. Transactions with \$15.00 to \$24.99 in total value		
14e. Transactions with \$25.00 to \$49.99 in total value		
14f. Transactions with \$50.00 to \$99.99 in total value		
14g. Transactions with \$100.00 to \$499.99 in total value		
14h. Transactions with \$500.00 to \$999.99 in total value		
14i. Transactions with \$1,000.00 or greater in total value		

Number of cards outstanding	Active cards	Total cards
15. Number of active and total private-label credit or charge cards outstanding as of December 31, 2016 = 15a + 15b		
15a. Consumer cards		
15b. Business/government cards		

Comments:		

Include: All types of network transactions initiated by the acquirer and made with U.S. general-purpose debit 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 questions 20 and 22 which cover non-U.S. cards transactions made to U.S. merchants/payees.

Do not include: Credit card, prepaid card, or non-network transactions. Do not include transactions originated from foreign accounts (except for questions 20 and 22).

lenda	ar year	2016 debit card transactions	Number	Value (\$)
1a.	Less: I	Denials (authorization declined)		
2. Total authorized transactions = 1 - 1a				
2a.	Less:	Pre-authorization only (authorized but not settled)		
Net, authorized & settled transactions = 2 - 2a				
3a.	Less: C	Cash-back at the point of sale		
 3b. Less: Adjustments and returns = 3b.1 + 3b.2 3b.1. Chargebacks (issuer initiated) 				
	3b.2.	Other adjustments and returns (acquirer initiated)		
	Tota Do not 1a. Tota = 1 - 2a. Net, = 2 - 3a. 3b.	Total transa Do not include 1a. Less: I Total author = 1 - 1a 2a. Less: I Net, author = 2 - 2a 3a. Less: I 3b. Less: I 3b.1. 3b.2. Net, purchal = 3 - 3b for No.	 2a. Less: Pre-authorization only (authorized but not settled) Net, authorized & settled transactions = 2 - 2a 3a. Less: Cash-back at the point of sale 3b. Less: Adjustments and returns = 3b.1 + 3b.2 3b.1. Chargebacks (issuer initiated) 	Total transactions Do not include electronic benefits transfer (EBT) card or ATM transactions. 1a. Less: Denials (authorization declined) Total authorized transactions = 1 - 1a 2a. Less: Pre-authorization only (authorized but not settled) Net, authorized & settled transactions = 2 - 2a 3a. Less: Cash-back at the point of sale 3b. Less: Adjustments and returns = 3b.1 + 3b.2 3b.1. Chargebacks (issuer initiated) 3b.2. Other adjustments and returns (acquirer initiated) Net, purchase transactions = 3 - 3b for Number, = 3 - 3a - 3b for Value

A point of sale (POS) purchase transaction with cash back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the dollar value amount of the cash-back 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).			[] 2. Total authorized transactions [] 3. Net, authorized & settled transactions [] 4. Net, purchase transactions		
Pay	ymen	t trans	saction type	Number	Value (\$)	
6.	[you	r select	tion of payment transaction type above] = 6a + 6b			
	6a.	= 6a.1	n-present/merchant point-of-sale transactions + 6a.2 ctions for which the card user is present, including card-present			
		transac card-no of sale	tions and mobile transactions at the point of sale. Also include of t-present transactions for which the card user is present at the point (e.g., key-entered transactions). Do not include remote transactions and as card-present solely because of the level of authentication.			
		6a.1.	Chip			
		6a.2.	No chip (magnetic stripe/key entered/other)			
	6b.		te transactions (person not at merchant location + 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.		ctions for which the card user is not physically present at a merchant n. Typically, these include card-not-present transactions. Also include note transactions classified as card-present solely because of the			
		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.	[youi = 7a		tion of payment transaction type above] (repeat item 6)			
	7a.	7a. Transactions initiated with a mobile device				
	7b.	Transa	actions not initiated with a mobile device			
8.			ent/merchant point-of-sale transactions n 6a) = 8a + 8b + 8c + 8d + 8e			
	8a.	a. Two-factor e.g., EMV card				
8b. PIN only		PIN or	nly			
	8c.	Signat	ture only			
	8d.		ntication not required v dollar value PIN-less, no signature			
	8e.	Other/ Transac	unknown ctions associated with no authentication or transactions using sted/unmeasured type of authentication.			

<u>Preferred basis for reporting</u> payment transactions

			Number	Value (\$)	
9.		ote transactions (person not at merchant location) eat item 6b) = 9a + 9b + 9c			
	9a.	Two-factor authentication e.g., 3-D Secure, PIN entry			
	9b.	Other cardholder-provided authentication/identification information			
		e.g., CVV, expiry date, customer billing address, email, one-time code			
	9c.	Other/unknown Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.			
10.		sactions initiated with a mobile device (repeat item 7a)			
	10a.	Person-present using an NFC contactless chip in a mobile device e.g., Secure Element, Host Card Emulation			
	10b.	Person-present scanning a coded image displayed on a mobile device			
		e.g., bar code, QR code			
	10c.	Person-present using another proximity system e.g., MST			
	10d.	Remote online using a mobile device e.g., in-app, fingerprint swipe			
Fra	udul	ent transactions	Preferred basi fraudulent t		
11.	transa	organizations may track fraudulent transactions differently than payment actions. On which basis would you prefer to report fraudulent transactions? If possible, please use 3. Net, authorized & settled transactions (the default ion).	 [] 2. Total authorized transactions [] 3. Net, authorized & settled transactions [] 4. Net, purchase transactions 		
			Number	Value (\$)	
12.	fraud	I fraudulent transactions (based on [your selection of lulent transaction type above]) a + 12b + 12c + 12d + 12e + 12f			
	12a.	Lost or stolen card			
	12b.	Card issued but not received			
	12c.	Fraudulent application (account issued to someone using a fake identity)			
	12d.	Counterfeit card (card-present/stolen card data)			
	12e.	Fraudulent use of account number (card-not-present/stolen card data)			
	12f.	Other (including account takeover)			

			Number	Value (\$)
13.	Total	fraudulent transactions (repeat item 12) = 13a + 13b		
	13a.	Fraudulent person-present/merchant point-of-sale transactions = 13a.1 + 13a.2		
		13a.1. Chip		
		13a.2. No chip (magnetic stripe/key entered/other)		
	13b.	Fraudulent remote transactions (person not at merchant location) = 13b.1 + 13b.2 + 13b.3 + 13b.4		
		13b.1. Mail-order/telephone-order transactions		
		13b.2. Internet purchase transactions (E-commerce)		
		13b.3. Recurring/installment transactions		
		13b.4. Other/unknown		
14.	Total	l fraudulent transactions (repeat item 12) = 14a + 14b		
	14a.	Fraudulent transactions initiated with a mobile device		
	14b.	Fraudulent transactions not initiated with a mobile device		
		dulent person-present/merchant point-of-sale transactions eat item 13a) = 15a + 15b + 15c + 15d + 15e		
	15a.	Two-factor e.g., EMV card		
	15b.	PIN only		
	15c.	Signature only		
	15d.	Authentication not required e.g., low dollar value PIN-less, no signature		
	15e.	Other/unknown Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.		
		dulent remote transactions (person not at merchant location) eat item 13b) = 16a + 16b + 16c		
	16a.	Two-factor authentication e.g., 3-D Secure, PIN entry		
	16b.	Other cardholder-provided authentication or identification method		
		e.g., CVV, expiry date, customer billing address, email, one-time code		
	16c.	Other/unknown Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.		

17. Fraudulent transactions initiated with a mobile device (repeat item 14a) = 17a + 17b + 17c + 17d 17a. Person-present using an NFC contactiess chip in a mobile device a.g. Secure Element, Host Card Emulation 17b. Person-present scanning a coded image displayed on a mobile device a.g. MST 17c. Person-present using another proximity system a.g. MST 17d. Remote online using a mobile device a.g. In-app, fingerprint swipe Transactions by consumer or business/government Number Value (\$) 18. [your selection of payment transaction type above] (repeat item 6) = 18a + 18b 18a. Consumer transactions Transactions on onsumer cards. 18b. Business/government transactions Transactions on business/government cards. Include corporate, small business, commercial travelenterialment, procurement, fleet cards. Also include cards issued to employees and sponsored by the employer. Transactions by payee location Number Value (\$) 19. [your selection of payment transaction type above] (repeat item 6) = 19a + 19b 19a. Domestic transactions with U.S. cards (merchants/payees within the U.S.) 19b. Cross-border transactions with U.S. cards (merchants/payees within the U.S.) 20. Cross-border transactions with non-U.S. cards (merchants/payees within the U.S.) 21. Total fraudulent transactions (repeat item 12) = 21a + 21b 21a. Fraudulent domestic transactions with U.S. cards (merchants/payees within the U.S.) 22b. Fraudulent cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)			Number	Value (\$)
device e.g., Secure Element, Host Card Emulation 17b. Person-present scanning a coded image displayed on a mobile device e.g., bar code, OR code 17c. Person-present using another proximity system e.g., MST 17d. Remote online using a mobile device e.g., in-app, fingerprint swipe 18. [your selection of payment transaction type above] (repeat item 6) = 18a + 18b 18a. Consumer transactions Transactions on consumer cards. 18b. Business/government transactions Transactions on business/government cards. Include corporate, small business, commercial travelentertainment, procurement, fied cards. Also include cards issued to employees and sponsored by the employer. Transactions by payee location Number Value (\$) 19. [your selection of payment transaction type above] (repeat item 6) = 19a + 19b 19a. Domestic transactions with U.S. cards (merchants/payees within the U.S.) 20. Cross-border transactions with U.S. cards (merchants/payees within the U.S.) Fraudulent transactions by payee location Number Value (\$) 11. Total fraudulent domestic transactions with U.S. cards (merchants/payees within the U.S.) 21. Total fraudulent domestic transactions with U.S. cards (merchants/payees within the U.S.) 22. Fraudulent cross-border transactions with Non-U.S. cards (merchants/payees outside the U.S.) 22. Fraudulent cross-border transactions with Non-U.S. cards (merchants/payees outside the U.S.)				
17b. Person-present scanning a coded image displayed on a mobile device e.g., bar code, OR code 17c. Person-present using another proximity system e.g., MST 17d. Remote online using a mobile device e.g., in-app, fingerprint swipe 18. Lyour selection of payment transaction type above] (repeat item 6) = 18a + 18b 18a. Consumer transactions Transactions on consumer cards. 18b. Business/government transactions Transactions on business/government cards. Include corporate, small business, commercial travel/enterlainment, procurement, fleet cards. Also include cards issued to employees and sponsored by the employer. 19. [your selection of payment transaction type above] (repeat item 6) = 19a + 19b 19a. Domestic transactions with U.S. cards (merchants/payees within the U.S.) 20. Cross-border transactions with U.S. cards (merchants/payees within the U.S.) Fraudulent transactions by payee location Number Value (\$) Number Value (\$) 1	17a.	device		
device e.g., bar code, QR code 17c. Person-present using another proximity system e.g., MST 17d. Remote online using a mobile device e.g., in-app, lingerprint swipe Transactions by consumer or business/government Number Value (\$) 18. [your selection of payment transaction type above] (repeat item 6) = 18a + 18b 18a. Consumer transactions Transactions on consumer cards. 18b. Business/government transactions Transactions on business/government cards. Include corporate, small business, commercial travelenterialiment, procurement, fleet cards. Also include cards issued to employees and sponsored by the employer. Transactions by payee location Number Value (\$) 19. [your selection of payment transaction type above] (repeat item 6) = 19a + 19b 19a. Domestic transactions with U.S. cards (merchants/payees within the U.S.) 20. Cross-border transactions with U.S. cards (merchants/payees within the U.S.) Fraudulent transactions by payee location Number Value (\$) 21. Total fraudulent domestic transactions with U.S. cards (merchants/payees within the U.S.) 21b. Fraudulent cross-border transactions with U.S. cards (merchants/payees within the U.S.) 22c. Fraudulent cross-border transactions with non-U.S. cards (merchants/payees outside the U.S.)		e.g., Secure Element, Host Card Emulation		T
17c. Person-present using another proximity system e.g., MST 17d. Remote online using a mobile device e.g., in-app, fingerprint swipe Transactions by consumer or business/government Number Value (\$) 18. [your selection of payment transaction type above] (repeat item 6) = 18a + 18b 18a. Consumer transactions Transactions on consumer cards. 18b. Business/government transactions Transactions on business/government cards. Include corporate, small business, commercial travelenterialiment, procurement, fleet cards. Also include cards issued to employees and sponsored by the employer. Transactions by payee location Number Value (\$) 19. [your selection of payment transaction type above] (repeat item 6) = 19a + 19b 19a. Domestic transactions with U.S. cards (merchants/payees within the U.S.) 19b. Cross-border transactions with U.S. cards (merchants/payees within the U.S.) Fraudulent transactions by payee location Number Value (\$) 11. Total fraudulent domestic transactions with U.S. cards (merchants/payees within the U.S.) 21. Fraudulent domestic transactions with U.S. cards (merchants/payees within the U.S.) 21. Fraudulent cross-border transactions with U.S. cards (merchants/payees within the U.S.) 22. Fraudulent cross-border transactions with U.S. cards (merchants/payees outside the U.S.)	17b.	device		
17d. Remote online using a mobile device e.g., in-app, fingerprint swipe Transactions by consumer or business/government Number Value (\$) 18. [your selection of payment transaction type above] (repeat item 6) = 18a + 18b 18a. Consumer transactions Transactions on consumer cards. 18b. Business/government transactions Transactions on business/government cards. Include corporate, small business, commercial travelenteraliment, procurement, fleet cards. Also include cards issued to employees and sponsored by the employer. Transactions by payee location Number Value (\$) 19. [your selection of payment transaction type above] (repeat item 6) = 19a + 19b 19a. Domestic transactions with U.S. cards (merchants/payees within the U.S.) 19b. Cross-border transactions with u.S. cards (merchants/payees outside the U.S.) 20. Cross-border transactions with non-U.S. cards (merchants/payees within the U.S.) 21. Total fraudulent transactions (repeat item 12) = 21a + 21b 21a. Fraudulent domestic transactions with U.S. cards (merchants/payees within the U.S.) 21b. Fraudulent cross-border transactions with U.S. cards (merchants/payees within the U.S.) 22c. Fraudulent cross-border transactions with non-U.S. cards (merchants/payees outside the U.S.)		e.g., par code, QR code		T
Transactions by consumer or business/government Number Value (\$) 18. [your selection of payment transaction type above] (repeat item 6) = 18a + 18b 18a. Consumer transactions Transactions on consumer cards. 18b. Business/government transactions 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. Transactions by payee location Number Value (\$) 19. [your selection of payment transaction type above] (repeat item 6) = 19a + 19b 19a. Domestic transactions with U.S. cards (merchants/payees within the U.S.) 19b. Cross-border transactions with non-U.S. cards (merchants/payees within the U.S.) Fraudulent transactions by payee location Number Value (\$) Value (\$) 11. Total fraudulent transactions (repeat item 12) = 21a + 21b 21a. Fraudulent domestic transactions with U.S. cards (merchants/payees within the U.S.) 21b. Fraudulent cross-border transactions with U.S. cards (merchants/payees within the U.S.) 22c. Fraudulent cross-border transactions with non-U.S. cards (merchants/payees outside the U.S.)	17c.			
18. [your selection of payment transaction type above] (repeat item 6) = 18a + 18b 18a. Consumer transactions	17d.	-		
18a. Consumer transactions Transactions on consumer cards. 18b. Business/government transactions 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. Transactions by payee location Number Value (\$) 19. [your selection of payment transaction type above] (repeat item 6) = 19a + 19b 19a. Domestic transactions with U.S. cards (merchants/payees within the U.S.) 19b. Cross-border transactions with u.S. cards (merchants/payees outside the U.S.) 20. Cross-border transactions with non-U.S. cards (merchants/payees within the U.S.) Fraudulent transactions by payee location Number Value (\$) 11. Total fraudulent transactions (repeat item 12) = 21a + 21b 21a. Fraudulent domestic transactions with U.S. cards (merchants/payees within the U.S.) 21b. Fraudulent cross-border transactions with U.S. cards (merchants/payees outside the U.S.) 22c. Fraudulent cross-border transactions with non-U.S. cards (merchants/payees outside the U.S.)	Transac	ctions by consumer or business/government	Number	Value (\$)
Transactions on consumer cards. 18b. Business/government transactions 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. Transactions by payee location Number Value (\$) 19. [your selection of payment transaction type above] (repeat item 6) = 19a + 19b 19a. Domestic transactions with U.S. cards (merchants/payees within the U.S.) 19b. Cross-border transactions with U.S. cards (merchants/payees outside the U.S.) 20. Cross-border transactions with non-U.S. cards (merchants/payees within the U.S.) Fraudulent transactions by payee location Number Value (\$) 21. Total fraudulent domestic transactions with U.S. cards (merchants/payees within the U.S.) 21b. Fraudulent cross-border transactions with U.S. cards (merchants/payees outside the U.S.) 22. Fraudulent cross-border transactions with non-U.S. cards				
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. Transactions by payee location Number Value (\$) 19. [your selection of payment transaction type above] (repeat item 6) = 19a + 19b 19a. Domestic transactions with U.S. cards (merchants/payees within the U.S.) 19b. Cross-border transactions with U.S. cards (merchants/payees outside the U.S.) 20. Cross-border transactions with non-U.S. cards (merchants/payees within the U.S.) Fraudulent transactions by payee location Number Value (\$) 11. Total fraudulent transactions (repeat item 12) = 21a + 21b 21a. Fraudulent domestic transactions with U.S. cards (merchants/payees within the U.S.) 21b. Fraudulent cross-border transactions with U.S. cards (merchants/payees outside the U.S.)	18a .			
19. [your selection of payment transaction type above] (repeat item 6) = 19a + 19b 19a. Domestic transactions with U.S. cards	18b.	Transactions on business/government cards. Include corporate, small business, commercial travel/entertainment, procurement, fleet cards. Also		
= 19a + 19b 19a. Domestic transactions with U.S. cards (merchants/payees within the U.S.) 19b. Cross-border transactions with U.S. cards (merchants/payees outside the U.S.) 20. Cross-border transactions with non-U.S. cards (merchants/payees within the U.S.) Fraudulent transactions by payee location Number Value (\$) 21. Total fraudulent transactions (repeat item 12) = 21a + 21b 21a. Fraudulent domestic transactions with U.S. cards (merchants/payees within the U.S.) 21b. Fraudulent cross-border transactions with U.S. cards (merchants/payees outside the U.S.) 22. Fraudulent cross-border transactions with non-U.S. cards	Transac	ctions by payee location	Number	Value (\$)
(merchants/payees within the U.S.) 19b. Cross-border transactions with U.S. cards (merchants/payees outside the U.S.) 20. Cross-border transactions with non-U.S. cards (merchants/payees within the U.S.) Fraudulent transactions by payee location Number Value (\$) 21. Total fraudulent transactions (repeat item 12) = 21a + 21b 21a. Fraudulent domestic transactions with U.S. cards (merchants/payees within the U.S.) 21b. Fraudulent cross-border transactions with U.S. cards (merchants/payees outside the U.S.) 22. Fraudulent cross-border transactions with non-U.S. cards				
(merchants/payees outside the U.S.) 20. Cross-border transactions with non-U.S. cards (merchants/payees within the U.S.) Fraudulent transactions by payee location Number Value (\$) 21. Total fraudulent transactions (repeat item 12) = 21a + 21b 21a. Fraudulent domestic transactions with U.S. cards (merchants/payees within the U.S.) 21b. Fraudulent cross-border transactions with U.S. cards (merchants/payees outside the U.S.) 22. Fraudulent cross-border transactions with non-U.S. cards	19a.			
(merchants/payees within the U.S.) Fraudulent transactions by payee location Number Value (\$) 21. Total fraudulent transactions (repeat item 12) = 21a + 21b 21a. Fraudulent domestic transactions with U.S. cards (merchants/payees within the U.S.) 21b. Fraudulent cross-border transactions with U.S. cards (merchants/payees outside the U.S.) 22. Fraudulent cross-border transactions with non-U.S. cards	19b.			
21. Total fraudulent transactions (repeat item 12) = 21a + 21b 21a. Fraudulent domestic transactions with U.S. cards (merchants/payees within the U.S.) 21b. Fraudulent cross-border transactions with U.S. cards (merchants/payees outside the U.S.) 22. Fraudulent cross-border transactions with non-U.S. cards				
21a. Fraudulent domestic transactions with U.S. cards (merchants/payees within the U.S.) 21b. Fraudulent cross-border transactions with U.S. cards (merchants/payees outside the U.S.) 22. Fraudulent cross-border transactions with non-U.S. cards	Fraudul	ent transactions by payee location	Number	Value (\$)
(merchants/payees within the U.S.) 21b. Fraudulent cross-border transactions with U.S. cards (merchants/payees outside the U.S.) 22. Fraudulent cross-border transactions with non-U.S. cards	21. Tota	l fraudulent transactions (repeat item 12) = 21a + 21b		
(merchants/payees outside the U.S.) 22. Fraudulent cross-border transactions with non-U.S. cards	21a.			
	21b.			
(merchants/payees within the 0.5.)		dulent cross-border transactions with non-U.S. cards chants/payees within the U.S.)		

Transaction value distribution	Number	Value (\$)
23. [your selection of payment transaction type above] (repeat item 6) = 23a + 23b + 23c + 23d + 23e + 23f + 23g + 23h + 23i		
23a. Transactions with less than \$5.00 in total value		
23b. Transactions with \$5.00 to \$9.99 in total value		
23c. Transactions with \$10.00 to \$14.99 in total value		
23d. Transactions with \$15.00 to \$24.99 in total value		
23e. Transactions with \$25.00 to \$49.99 in total value		
23f. Transactions with \$50.00 to \$99.99 in total value		
23g. Transactions with \$100.00 to \$499.99 in total value		
23h. Transactions with \$500.00 to \$999.99 in total value		
23i. Transactions with \$1,000.00 or greater in total value		
Number of cards outstanding	Active cards	Total cards
24. Number of active and total debit cards outstanding as of December 31, 2016 = 24a + 24b		
24a. Consumer cards		
24b. Business/government cards		
Comments:		

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 questions 21 and 23 which cover non-U.S. cards transactions made to U.S. merchants/payees.

Do not include: Credit card, debit card, or non-network transactions. Also exclude private-label prepaid card transactions, non-prepaid debit card transactions, electronic benefits transfer (EBT) card transactions, and ATM cash withdrawal transactions. Do not include transactions originated from foreign accounts (except for questions 21 and 23).

Ca	lendar	year	2016 general-purpose prepaid card transactions	Number	Value (\$)
1.	Total t Do not i		actions e electronic benefits transfer (EBT) card or ATM transactions.		
	1a. <i>L</i>	Less: I	Denials (authorization declined)		
2.	Total <i>a</i> = 1 - 1a		rized transactions		
	2a. <i>L</i>	Less: F	Pre-authorization only (authorized but not settled)		
3.	Net, authorized & settled transactions = 2 - 2a				
	3a. <i>L</i>	Less: C	Cash-back at the point of sale		
	3b. Less: Adjustments and returns = 3b.1 + 3b.2				
	3	3b.1.	Chargebacks (issuer initiated)		
	3	3b.2.	Other adjustments and returns (acquirer initiated)		
4.	=3-3b	for Nu	se transactions umber, = 3 - 3a - 3b for Value		

A point of sale (POS) purchase transaction with cash back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the dollar value amount of the cash-back transactions.

Among the different subtotals of payment transactions listed above, which would

<u>Preferred basis for reporting</u> payment transactions

0.	you p	refer to u	ise to report more detailed allocations of payment transactions sible, please use 3. Net, authorized & settled transactions (the default	 [] 2. Total authorized transactions [] 3. Net, authorized & settled transactions [] 4. Net, purchase transactions 		
Pa	ymen	t trans	saction type	Number	Value (\$)	
6.	[you	r select	tion of payment transaction type above] = 6a + 6b			
	6a. Person-present/merchant point-of-sale 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.	Chip			
		6a.2.	No chip (magnetic stripe/key entered/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.	[you = 7a		tion of payment transaction type above] (repeat item 6)			
	7a.	Transa	actions initiated with a mobile device			
	7b.	Transa	actions not initiated with a mobile device			
8.			sent/merchant point-of-sale transactions n 6a) = 8a + 8b + 8c + 8d + 8e			
	8a.	Two-factor e.g., EMV card				
	8b.	. PIN only				
	8c.	Signat	ture only			
	8d.		ntication not required w dollar value PIN-less, no signature			
	8e.	Other/ Transac	unknown ctions associated with no authentication or transactions using			

			Number	Value (\$)
9.		ote transaction (person not at merchant location eat item 6b) = 9a + 9b + 9c		
	9a.	Two-factor authentication e.g., 3-D Secure, PIN entry		
	9b.	Other cardholder-provided authentication/identification information e.g., CVV, expiry date, customer billing address, email, one-time code		
	9c.	Other/unknown Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.		
10.		sactions initiated with a mobile device (repeat item 7a) a + 10b + 10c + 10d		
	10a.	Person-present using an NFC contactless chip in a mobile device e.g., Secure Element, Host Card Emulation		
	10b.	Person-present scanning a coded image displayed on a mobile device e.g., bar code, QR code		
	10c.	Person-present using another proximity system $e.g., MST$		
	10d.	Remote online using a mobile device e.g., in-app, fingerprint swipe		
Fraudulent transactions 11. Some organizations may track fraudulent transactions differently than payment transactions. On which basis would you prefer to report fraudulent transactions below? If possible, please use 3. Net, authorized & settled transactions (the		Preferred basis for reporting fraudulent transactions [] 2. Total authorized transactions [] 3. Net, authorized & settled transactions		
	defa	ult selection).	[] 4. Net, purcha	se transactions Value (\$)
12.	fraud	l fraudulent transactions (based on [your selection of lulent transaction type above]) a + 12b + 12c + 12d + 12e + 12f		
	12a.			
		Lost or stolen card		
	12b.	Lost or stolen card Card issued but not received		
	12c.	Card issued but not received Fraudulent application (account issued to someone using a		
	12c.	Card issued but not received Fraudulent application (account issued to someone using a fake identity)		

			Number	Value (\$)
13.	Total	I fraudulent transactions (repeat item 12) = 13a + 13b		
	13a.	Fraudulent person-present/merchant point-of-sale transactions = 13a.1 + 13a.2		
		13a.1. Chip		
		13a.2. No chip (magnetic stripe/key entered/other)		
	13b.	Fraudulent remote transactions (person not at merchant location) = 13b.1 + 13b.2 + 13b.3 + 13b.4		
		13b.1. Mail-order/telephone-order transactions		
		13b.2. Internet purchase transactions (E-commerce)		
		13b.3. Recurring/installment transactions		
		13b.4. Other/unknown		
14.	Total	I fraudulent transactions (repeat item 12) = 14a + 14b		
	14a.	Fraudulent transactions initiated with a mobile device		
	14b.	Fraudulent transactions not initiated with a mobile device		
15.		dulent person-present/merchant point-of-sale transactions eat item 13a) = 15a + 15b + 15c + 15d + 15e		
	15a.	Two-factor e.g., EMV card		
	15b.	PIN only		
	15c.	Signature only		
	15d.	Authentication not required e.g., low dollar value PIN-less, no signature		
	15e.	Other/unknown Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.		
16.		dulent remote transactions (person not at merchant location) eat item 13b) = 16a + 16b + 16c		
	16a.	Two-factor authentication e.g., 3-D Secure, PIN entry		
	16b.	Other cardholder-provided authentication or identification method		
		e.g., CVV, expiry date, customer billing address, email, one-time code		
	16c.	Other/unknown Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.		

		Number	Value (\$)
	idulent transactions initiated with a mobile device eat item 14a) = 17a + 17b + 17c + 17d		
17a.	Person-present using an NFC contactless chip in a mobile device		
4=1	e.g., Secure Element, Host Card Emulation		
1/6.	Person-present scanning a coded image displayed on a mobile device e.g., bar code, QR code		
17c.	Person-present using another proximity system e.g., MST		
17d.	Remote online using a mobile device e.g., in-app, fingerprint swipe		
Transa	ctions by consumer or business/government	Number	Value (\$)
	r selection of payment transaction type above] (repeat item 6) a + 18b		
18a.	Consumer transactions Transactions on consumer cards.		
18b.	Business/government transactions Transactions on business/government cards. Include corporate charge, small business, commercial travel/entertainment, procurement, and fleet cards.		
Transa	Also include cards issued to employees and sponsored by the employer. ction by card program type	Number	Value (\$)
			()
	r selection of payment transaction type above] (repeat item 6) a + 19b		
19a.	Reloadable card transactions		
19b.	Non-reloadable card transactions		
Transa	ctions by payee location	Number	Value (\$)
	r selection of payment transaction type above] (repeat item 6) a + 20b		
20a.	Domestic transactions with U.S. cards (merchants/payees within the U.S.)		
20b.	Cross-border transactions with U.S. cards (merchants/payees outside the U.S.)		
	ss-border transactions with non-U.S. cards (merchants/payees nin the U.S.)		
Fraudul	lent transactions by payee location	Number	Value (\$)
22. Tota	al fraudulent transactions (repeat item 12) = 22a + 22b		
22a.	Fraudulent domestic transactions with U.S. cards (merchants/payees within the U.S.)		
22b.	Fraudulent cross-border transactions with U.S. cards (merchants/payees outside the U.S.)		
	idulent cross-border transactions with non-U.S. cards rchants/payees within the U.S.)		

Transaction value distribution	Number	Value (\$)
24. [your selection of payment transaction type above] (repeat item 6) = 24a + 24b + 24c + 24d + 24e + 24f + 24g + 24h + 24i		
24a. Transactions with less than \$5.00 in total value		
24b. Transactions with \$5.00 to \$9.99 in total value		
24c. Transactions with \$10.00 to \$14.99 in total value		
24d. Transactions with \$15.00 to \$24.99 in total value		
24e. Transactions with \$25.00 to \$49.99 in total value		
24f. Transactions with \$50.00 to \$99.99 in total value		
24g. Transactions with \$100.00 to \$499.99 in total value		
24h. Transactions with \$500.00 to \$999.99 in total value		
24i. Transactions with \$1,000.00 or greater in total value		
· •	Active cards	Total cards
Number of cards outstanding	Active cards	Total cards
Number of cards outstanding 25. Number of active and total general-purpose prepaid cards	Active cards	Total cards
Number of cards outstanding 25. Number of active and total general-purpose prepaid cards outstanding as of December 31, 2016 = 25a + 25b	Active cards	Total cards
Number of cards outstanding 25. Number of active and total general-purpose prepaid cards outstanding as of December 31, 2016 = 25a + 25b 25a. Consumer cards = 25a.1 + 25a.2	Active cards	Total cards
Number of cards outstanding 25. Number of active and total general-purpose prepaid cards outstanding as of December 31, 2016 = 25a + 25b 25a. Consumer cards = 25a.1 + 25a.2 25a.1. Government-administered general-use prepaid cards	Active cards	Total cards
Number of cards outstanding 25. Number of active and total general-purpose prepaid cards outstanding as of December 31, 2016 = 25a + 25b 25a. Consumer cards = 25a.1 + 25a.2 25a.1. Government-administered general-use prepaid cards 25a.2. Other consumer prepaid cards	Active cards	Total cards
Number of cards outstanding 25. Number of active and total general-purpose prepaid cards outstanding as of December 31, 2016 = 25a + 25b 25a. Consumer cards = 25a.1 + 25a.2 25a.1. Government-administered general-use prepaid cards 25a.2. Other consumer prepaid cards 25b. Business/government cards	Active cards	Total cards
Number of cards outstanding 25. Number of active and total general-purpose prepaid cards outstanding as of December 31, 2016 = 25a + 25b 25a. Consumer cards = 25a.1 + 25a.2 25a.1. Government-administered general-use prepaid cards 25a.2. Other consumer prepaid cards	Active cards	Total cards
Number of cards outstanding 25. Number of active and total general-purpose prepaid cards outstanding as of December 31, 2016 = 25a + 25b 25a. Consumer cards = 25a.1 + 25a.2 25a.1. Government-administered general-use prepaid cards 25a.2. Other consumer prepaid cards 25b. Business/government cards	Active cards	Total cards

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.

Ca	lenda	r year 2016 ATM transactions	Number	Value (\$)
1.	Tota	I ATM transactions = 1a + 1b + 1c + 1d + 1e + 1f		
	1a.	Denials/declines		
	1b.	Balance inquiries		
	1c.	Cash withdrawals = 1c.1 + 1c.2 + 1c.3		
		1c.1. From debit cards		
		1c.2. From prepaid cards = 1c.2.1 + 1c.2.2		
		1c.2.1. Government-administered general-use prepaid cards		
		1c.2.2. Other prepaid cards		
		1c.3. From credit cards		
	1d.	Deposits		
	1e.	Account-to-account transfers		
	1f.	Other		
Fra	audul	ent transaction type	Number	Value (\$)
2.	Tota	l fraudulent transactions = 2a + 2b + 2c + 2d + 2e		
	2a.	Lost or stolen card		
	2b.	Card issued but not received		
	2c.	Fraudulent application (account issued to someone using a fake identity)		

Counterfeit card (card-present/stolen card data)

2e. Other (including account takeover)

2d.

Automated Teller Machine Card Network Transaction Survey

Nu	mber	of ATM terminals	Total terminals
3.	Num	ber of ATM terminals as of December 31, 2015 = 3a + 3b	
	3a.	Chip-accepted terminals	
	3b.	Chip-not-accepted terminals	
4.	Num	ber of ATM terminals as of December 31, 2016 = 4a + 4b	
	4a.	Chip-accepted terminals	
	4b.	Chip-not-accepted terminals	
Co	mmei	nts:	

Please include *all transactions made with U.S. cards*. Include government-administered general-use prepaid card transactions but exclude electronic benefits transfer (EBT) card transactions.

Include: All types of network-branded (open-loop) transactions initiated by the acquirer and made with U.S. general-purpose prepaid cards issued on U.S.-domiciled accounts for which you were the processor. Include both domestic and cross-border transactions made from those cards.

Do not include: Private-label (closed-loop) prepaid card transactions, non-prepaid debit card transactions, credit card transactions, or electronic benefits transfer (EBT) card transactions. Do not include transactions originated from foreign accounts.

Ca	lendar year 2016 general-purpose prepaid card transactions	Number	Value (\$)
1.	Total transactions Do not include electronic benefits transfer (EBT) card transactions. Do not include card funding transactions, requested separately in questions 12 & 13. Do not include ATM cash withdrawal transactions, requested separately in question 7.		
	1a. Less: Denials (authorization declined)		
2.	Total authorized transactions = 1 - 1a		
	2a. Less: Pre-authorization only (authorized but not settled)		
3.	Net, authorized & settled transactions = 2 - 2a		
	3a. Less: Cash-back at the point of sale		
	3b. Less: 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 - 3h for Number = 3 - 3a - 3h for Value		

A point of sale (POS) purchase transaction with cash back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract

the dollar value amount of the cash-back transactions.

5.	you p	g the different subtotals of payment transactions listed above, which would refer to use to report more detailed allocations of payment transactions? If possible, please use 3. Net, authorized & settled transactions (the default ion).	Preferred basis for reporting payment transactions [] 2. Total authorized transactions [] 3. Net, authorized & settled transactions [] 4. Net, purchase transactions Number Value (\$)	
Pay	ymen	t transaction type	Number	Value (\$)
6.	[you	selection of payment transaction type above] = 6a + 6b		
	6a.	Person-present/merchant point-of-sale 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. Chip		
		6a.2. No chip (magnetic stripe/key entered/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.		
7.	ATM	cash withdrawal transactions = 7a + 7b		
	7a.	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		
Fra	udul	ent transactions		s for reporting ransactions
8.	transa	organizations may track fraudulent transactions differently than payment actions. On which basis would you prefer to report fraudulent transactions? If possible, please use 3. Net, authorized & settled transactions (the default inn)	[] 2. Total author [] 3. Net, authori transaction	zed & settled s
	361601	ion).	[] 4. Net, purchas	Value (\$)
9.		I fraudulent transactions (based on [your selection of lulent transaction type above]) = 9a + 9b + 9c + 9d + 9e + 9f		
	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)		

Value (\$)

Number

10. Total fraudulent transactions (repeat item 9) = 10a + 10b		
10a. Fraudulent person-present/merchant point-of-sale transactions = 10a.1 + 10a.2		
10a.1. Chip		
10a.2. No chip (magnetic stripe/key entered/other)		
10b. Fraudulent remote transactions (person not at merchant location)		
Transactions by payee locations	Number	Value (\$)
11. [your selection of payment transaction type above] (repeat item 6) = 11a + 11b		
11a. Consumer transactions = 11a.1 + 11a.2 Transactions on consumer cards		
11a.1. Government-administered general-use prepaid card transactions		
11a.2. Other consumer transactions = 11a.2.1 + 11a.2.2 + 11a.2.3 + 11a.2.4 + 11a.2.5		
11a.2.1. Gift cards		
11a.2.2. FSA/HSA medical cards		
11a.2.3. Customer refund & incentive cards		
11a.2.4. Payroll cards		
11a.2.5. Other consumer cards		
11b. Business/government transactions Transactions on business/government cards.		
Card funding - how value was loaded into card account	Number	Value (\$)
12. Total credits/loads = 12a + 12b		
12a. Credits/loads for government-administered general-use prepaid cards = 12a.1 + 12a.2 + 12.3		
12a.1. Initial loads		
12a.2. Reloads		
12a.3. Other credits/loads		

	Number -	Value (\$)
12b. Credits/loads for all other general-purpose prepaid = 12b.1 + 12b.2 + 12b.3	cards	
12b.1. Initial loads		
12b.2. Reloads		
12b.3. Other credits/loads		
13. Credits/loads for all other general-purpose prepaid cards (repeat item 12b) = 13a + 13b + 13c + 13d + 13e		
13a. Cash		
13b. Check		
13c. General-purpose card (credit, debit or prepaid)		
13d. ACH		
13e. Other		
Number of cards outstanding	Active cards	Total cards
14. Number of active and total prepaid cards outstanding as of December 31, 2016 = 14a + 14b		
14a. Consumer cards = 14a.1 + 14a.2 + 14a.3 + 14a.4 + 14a.5 + 14a.6		
14a.1. Government-administered general-use cards	5	
14a.2. Gift cards		
14a.3. FSA/HSA medical cards		
14a.4. Customer refund & incentive cards		
14a.5. Payroll cards		
14a.6. Other consumer cards		
14b. Business/government Cards		
Comments:		

Electronic Benefits Transfer Card Processor Payment Survey

Definition: Electronic benefits transfer (EBT) card transactions include payments that are initiated with an electronic benefit card to access funds and/or make purchases at approved merchants accordance with government-administered program rules for SNAP, TANF, WIC, and cash benefits.

Include: Purchases and cash-back at the point of sale, ATM withdrawals and other payments using electronic benefits transfer (EBT) cards of U.S.-domiciled accounts for which your organization was the processor or issuer during calendar year 2016.

Ca	lenda	r year 2016 EBT card transactions	Number	Value (\$)
1.	Tota	I transactions		
	1a.	Less: Denials (authorization declined)		
2.	Tota = 1 -	l authorized transactions 1a		
	2a.	Less: Pre-authorization only (authorized but not settled)		
3.	Net, = 2	authorized & settled transactions 2a		
	3a.	Less: Cash-back at the point of sale		
	3b.	Less: ATM cash withdrawals		
	3с.	Less: Adjustments and returns		
4.		purchase transactions 3a - 3b - 3c		
5.	you p	ng the different subtotals of payment transactions listed above, which would refer to use to report more detailed allocations of payment transactions of payment transactions of possible, please use 3. Net, authorized & settled transactions (the default tion).	Preferred basis for reporting payment transactions [] 2. Total authorized transactions [] 3. Net, authorized & settled transactions [] 4. Net, purchase transactions	
Tra	ansac	tions by EBT card type	Number	Value (\$)
6.		r selection of payment transaction type above] + 6b + 6c + 6d		
	6a.	SNAP		
	6b.	WIC		
	6c.	TANF		
	6d.	Other e.g., state and federal programs with cash benefits including Social Security and unemployment		

Electronic Benefits Transfer Card Processor Payment Survey

Fra	udul	ent transactions		s for reporting ransactions
7.	transa	e organizations may track fraudulent transactions differently than payment actions. On which basis would you prefer to report fraudulent transactions of the default transactions (the default tion).	[] 2. Total author [] 3. Net, authori transaction [] 4. Net, purcha	s
			Number	Value (\$)
8.		l fraudulent transactions (based on [your selection of dulent transaction type above]) = 8a + 8b + 8c + 8d + 8e + 8f		
	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)		
Nu	mber	of cards outstanding	Active cards	Total cards
N ui 9.	Num	of cards outstanding ber of active and total EBT cards outstanding December 31, 2016 = 9a + 9b + 9c + 9d	Active cards	Total cards
	Num	ber of active and total EBT cards outstanding	Active cards	Total cards
	Num as of 9a.	ber of active and total EBT cards outstanding f December 31, 2016 = 9a + 9b + 9c + 9d	Active cards	Total cards
	Num as of 9a.	ber of active and total EBT cards outstanding f December 31, 2016 = 9a + 9b + 9c + 9d SNAP	Active cards	Total cards
	Num as of 9a. 9b.	ber of active and total EBT cards outstanding f December 31, 2016 = 9a + 9b + 9c + 9d SNAP WIC TANF Other e.g., state and federal programs with cash benefits including Social Security	Active cards	Total cards
	Num as of 9a. 9b.	ber of active and total EBT cards outstanding f December 31, 2016 = 9a + 9b + 9c + 9d SNAP WIC TANF Other	Active cards	Total cards
9.	Num as of 9a. 9b.	ber of active and total EBT cards outstanding f December 31, 2016 = 9a + 9b + 9c + 9d SNAP WIC TANF Other e.g., state and federal programs with cash benefits including Social Security and unemployment	Active cards	Total cards
9.	Num as of 9a. 9b. 9c. 9d.	ber of active and total EBT cards outstanding f December 31, 2016 = 9a + 9b + 9c + 9d SNAP WIC TANF Other e.g., state and federal programs with cash benefits including Social Security and unemployment	Active cards	Total cards
9.	Num as of 9a. 9b. 9c. 9d.	ber of active and total EBT cards outstanding f December 31, 2016 = 9a + 9b + 9c + 9d SNAP WIC TANF Other e.g., state and federal programs with cash benefits including Social Security and unemployment	Active cards	Total cards
9.	Num as of 9a. 9b. 9c. 9d.	ber of active and total EBT cards outstanding f December 31, 2016 = 9a + 9b + 9c + 9d SNAP WIC TANF Other e.g., state and federal programs with cash benefits including Social Security and unemployment	Active cards	Total cards

Include: Point-of-sale (POS) and bill payment 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.

Ca	lendar year 2016 private-label prepaid card transactions	Number	Value (\$)
1.	Total transactions Do not include card funding transactions, requested separately in questions 13 and 14.		
	1a. Less: Denials (authorization declined)		
2.	Total authorized transactions = 1 - 1a		
	2a. Less: Pre-authorization only (authorized but not settled)		
3.	Net, authorized & settled transactions = 2 - 2a		
	3a. Less: Cash-back at the point of sale		
	3b. Less: 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		

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.

Preferred basis for reporting

5.	you p	g the different subtotals of payment transactions listed above, which would refer to use to report more detailed allocations of payment transactions? If possible, please use 3. Net, authorized & settled transactions (the default ion).	payment transactions [] 2. Total authorized transactions [] 3. Net, authorized & settled transactions [] 4. Net, purchase transactions		
Pa	ymen	t transaction type	Number	Value (\$)	
6.	[you	selection of payment transaction type above] = 6a + 6b			
	6a.	Person-present/merchant point-of-sale 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. Chip			
		6a.2. No chip			
	6b.	Remote transactions (person not at merchant location) = 6b.1 + 6b.2 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. Physical card			
		6b.2. Virtual/eCard (not a plastic card)			
7.	[your selection of payment transaction type above] (repeat item 6) = 7a + 7b				
	7a.	Transactions initiated with a mobile device			
	7b.	Transactions not initiated with a mobile device			
Fra	audul	ent transaction type	Preferred basis for reporting fraudulent transactions		
8.	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 (the default selection).		 [] 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 + 9b + 9c + 9d + 9e + 9f			(4)	
	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)			

	Number	Value (\$)
10. Total fraudulent transactions (repeat item 9) = 10a + 10b		
10a. Fraudulent person-present/merchant point-of-sale transactions = 10a.1 + 10a.2		
10a.1. Chip		
10a.2. No chip		
10b. Fraudulent remote transactions (person not at merchant location) = 10b.1 + 10b.2		
10b.1. Physical card		
10b.2. Virtual/eCard (not a plastic card)		
11. Total fraudulent transactions (repeat item 9) = 11a + 11b		
11a. Fraudulent transactions initiated with a mobile device		
11b. Fraudulent transactions not initiated with a mobile device		
Transactions by prepaid card type	Number	Value (\$)
12. [your selection of payment transaction type above] (repeat item 6) = 12a + 12b		
12a. Reloadable card transactions		
12b. Non-reloadable card transactions = 12b.1 + 12b.2 + 12b.3		
12b.1. Gift card transactions Private-label (e.g., merchant or shopping center-branded) prepaid cards marketed as a gift-giving alternative to cash, checks, and gift certificates or as loyalty cards with payment capabilities.		

12b.2. Customer refund & incentive card transactions

customer incentives such as rebates.

e.g., virtual, eCard

12b.3. Other non-reloadable card transactions

Cards issued to disburse refunds for returned merchandise and

Number	Value (\$)
	Number

Number of cards outstanding	Active cards	Total cards
15. Number of active and total private-label prepaid cards outstanding as of December 31, 2016 = 15a + 15b		
15a. Reloadable cards		
15b. Non-reloadable cards = 15b.1 + 15b.2 + 15b.3		
15b.1. Gift cards		
15b.2. Customer refund & incentive cards		
15b.3. Other non-reloadable private-label prepaid cards		

Comments:				