Networks, Processors, and Issuers Payments Surveys (NPIPS)



Survey Period: Calendar Year 2017

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General Instructions

About the surveys

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

Confidentiality

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

Your participation

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

Please leave no survey item blank.

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

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

Definitions and examples

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

http://www.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 14 and 16 which cover non-U.S. cards transactions made to U.S. merchants/payees.

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

Ca	lendar year 2017 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. Among the different subtotals of payment transactions listed above, which would

you prefer to use to report more detailed allocations of payment transactions

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

[] 2. Total authorized transactions

	below select		ible, please use 3. Net, authorized & settled transactions (the default	ult [] 3. Net, authorized & settled transactions [] 4. Net, purchase transaction		
Pay	ymen	t trans	action type	Number	Value (\$)	
6.	[you	r select	ion of payment transaction type above] = 6a + 6b			
	6a.	Transac transac card-no of sale	son transactions = 6a.1 + 6a.2 + 6a.3 + 6a.4 + 6a.5 ctions for which the card user is present, including card-present tions and mobile transactions at the point of sale. Also include 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.1.1 + 6a.1.2			
			6a.1.1. EMV			
			6a.1.2. RFID/NFC (including both mobile and card-based chips)			
		6a.2.	Scanner (Barcode/QR code)			
		6a.3.	Magnetic stripe			
		6a.4.	Card number/cashier key entry			
		6a.5.	Other			
	6b.	= 6b.1 Transactional location any rem	te transactions (person not at merchant location) + 6b.2 + 6b.3 + 6b.4 etions for which the card user is not physically present at a merchant . Typically, these include card-not-present transactions. Also include note 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.			ion of payment transaction type above] (repeat item 6) 7c + 7d			
	7a.	PIN (p	ersonal identification number)			
	7b.	Zip co	de			
	7c.	Card i	dentification number			
	7d.	Other/	unknown			

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Some organizations may track fraudulent transactions differently than payment transactions. On which basis would you prefer to report fraudulent transactions

Preferred	basis	for	repo	rting
fraudul	ent tra	ansa	actio	ns

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

	below? If possible, please use 3. Net, authorized & settled transactions (the default selection).		transactions [] 4. Net, purchase transactions	
			Number	Value (\$)
9.	fraud	l fraudulent transactions (based on [your selection of lulent transaction type above]) + 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)		
10.	Total	I fraudulent transactions (repeat item 9) = 10a + 10b		
	10a.	Fraudulent in-person transactions = 10a.1 + 10a.2 + 10a.3 + 10a.4 + 10a.5		
		10a.1. Chip = 10a.1.1 + 10a.1.2		
		10a.1.1. EMV		
		10a.1.2. RFID/NFC (including both mobile and card- based chips)		
		10a.2. Scanner (Barcode/QR code)		
		10a.3. Magnetic stripe		
		10a.4. Card number/cashier key entry		
		10a.5. Other		
	10b.	Fraudulent remote transactions (person not at merchant location) = 10b.1 + 10b.2 + 10b.3 + 10b.4		
		10b.1. Mail-order/telephone-order transactions		
		10b.2. Internet purchase transactions (E-commerce)		
		10b.3. Recurring/installment transactions		
		10b.4. Other/unknown		

11. Total fraudulent transactions (repeat item 9) = 11a + 11b + 11c + 11d		
11a. PIN (personal identification number)		
11b. Zip code		
11c. Card identification number		
11d. Other/unknown		
Transactions by consumer or business/government	Number	Value (\$)
12. [your selection of payment transaction type above] (repeat item 6) = 12a + 12b		
12a. Consumer transactions Transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions. Include both consumer credit and charge cards.		
12b. Business/government (commercial) transactions Transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.		
Transactions by payee location	Number	Value (\$)
13. [your selection of payment transaction type above] (repeat item 6) = 13a + 13b		
13a. Domestic transactions with U.S. cards (merchants/payees within the U.S.)		
13b. Cross-border transactions with U.S. cards (merchants/payees outside the U.S.)		
14. Cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)		
Fraudulent transactions by payee location	Number	Value (\$)
15. Total fraudulent transactions (repeat item 9) = 15a + 15b		
15a. Fraudulent domestic transactions with U.S. cards (merchant/payees within the U.S.)		
15b. Fraudulent cross-border transactions with U.S. cards (merchants/payees outside the U.S.)		
16. Fraudulent cross-border transactions with non-U.S. cards		

Value (\$)

Number

Seneral-Purpose Oreuit Gard Network Payment Survey						
Transaction value distribution	Number	Value (\$)				
17. [your selection of payment transaction type above] (repeat item 6) = 17a + 17b + 17c + 17d + 17e + 17f + 17g + 17h + 17i						
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 \$999.99 in total value						
17i. Transactions with \$1,000.00 or greater in total value						
17i. Transactions with \$1,000.00 or greater in total value Number of cards outstanding	Active cards	Total cards				
· ·	Active cards	Total cards				
Number of cards outstanding 18. Number of active and total general-purpose credit or charge cards	Active cards	Total cards				
Number of cards outstanding 18. Number of active and total general-purpose credit or charge cards outstanding as of December 31, 2017 = 18a + 18b	Active cards	Total cards				
Number of cards outstanding 18. Number of active and total general-purpose credit or charge cards outstanding as of December 31, 2017 = 18a + 18b 18a. Consumer cards	Active cards	Total cards				
Number of cards outstanding 18. Number of active and total general-purpose credit or charge cards outstanding as of December 31, 2017 = 18a + 18b 18a. Consumer cards	Active cards	Total cards				
Number of cards outstanding 18. Number of active and total general-purpose credit or charge cards outstanding as of December 31, 2017 = 18a + 18b 18a. Consumer cards 18b. Business/government cards	Active cards	Total cards				
Number of cards outstanding 18. Number of active and total general-purpose credit or charge cards outstanding as of December 31, 2017 = 18a + 18b 18a. Consumer cards 18b. Business/government cards	Active cards	Total cards				
Number of cards outstanding 18. Number of active and total general-purpose credit or charge cards outstanding as of December 31, 2017 = 18a + 18b 18a. Consumer cards 18b. Business/government cards	Active cards	Total cards				

Private-Label Credit Card Merchant Issuer Payment Survey

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

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

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

	Transaction processing Please indicate if your organization outsourced some or all of its private-label credit card transaction processing to a third party.	100% in-house []	Partially outsourced []	Fully outsourced []
	1a. If fully or partially outsourced , please indicate the name of the processor:			
	1b. If your organization outsourced its private-label credit card transaction processing for only part of 2017, please indicate the period of time in 2017 that your organization did not outsource:	From (2017) mm/dd	(201)	
Cal	endar year 2017 private-label credit card recei	vables ownershi	i p	
	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 or ey is complete. Thank you for participating.	ganization's private-la	bel credit card transac	tion processing, thi
rans	u answered 100% in-house or Partially outsourced to que action processing, please finish the rest of the survey and reporture portfolio.			
Cal	endar year 2017 private-label credit card trans	actions	Number	Value (\$)
3.	Total transactions			
	3a. Less: Denials (authorization declined)	,		
	Total authorized transactions			
	= 3 - 3a			

5. Completed transactions (posted to card accounts)

Less: Adjustments and returns

= 4 - 4a

= 5 - 5a - 5b

5a. Less: Cash advances

6. Net, purchase transactions

Private-Label Credit Card Merchant Issuer Payment Survey

Pa	ymen	t transaction type	Number	Value (\$)
7.	Completed transactions (repeat item 5) = 7a + 7b			
	7a.	In-person transactions = 7a.1 + 7a.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.		
		7a.1. Transactions initiated with a mobile device		
		7a.2. Transactions not initiated with a mobile device		
	7b.	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.		
ra	udule	nt transactions	Number	Value (\$)
3.	Tota	l fraudulent transactions = 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)		
Э.	Tota	l fraudulent transactions (repeat item 8) = 9a + 9b		
	9a.	Fraudulent in-person transactions = 9a.1 + 9a.2		
		9a.1. Fraudulent transactions initiated with a mobile device		
		9a.2. Fraudulent transactions not initiated with a mobile device		
	9b.	Fraudulent remote transactions (person not at merchant location)		

Private-Label Credit Card Merchant Issuer Payment Survey

Transactions by consumer or business/government	Number	Value (\$)
10. Completed transactions (repeat item 5) = 10a + 10b		
10a. Consumer transactions Transactions made with cards (including virtual cards) issued to a const for the purpose of making consumer-related transactions. Include both consumer credit and charge cards.	umer	
10b. Business/government (commercial) transactions Transactions made with cards (including virtual cards) issued to a busin or government or its employee for the purpose of making business-relations. Include corporate charge, small business, travel/entertains procurement, and fleet cards.	ted	
Transaction value distribution	Number	Value (\$)
11. Completed transactions (repeat item 5) = 11a + 11b + 11c + 11d + 11e + 11f + 11g + 11h + 11i		
11a. Transactions with less than \$5.00 in total value		
11b. Transactions with \$5.00 to \$9.99 in total value		
11c. Transactions with \$10.00 to \$14.99 in total value		
11d. Transactions with \$15.00 to \$24.99 in total value		
11e. Transactions with \$25.00 to \$49.99 in total value		
11f. Transactions with \$50.00 to \$99.99 in total value		
11g. Transactions with \$100.00 to \$499.99 in total value		
11h. Transactions with \$500.00 to \$999.99 in total value		
11i. Transactions with \$1,000.00 or greater in total value		
Number of cards outstanding	Active cards	Total cards
12. Number of active and total private-label credit or charge cards outstanding as of December 31, 2017 = 12a + 12b		
12a. Consumer cards		
12b. Business/government cards		
	_	
Comments:		

Private-Label Credit Card Processor Payment Survey

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

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

Cal	Calendar year 2017 private-label credit card transaction processing					
1.	Pleas	saction processing e describe your organization's private-label credit card transaction processing es (choose one):	Only owned receivables	Processed transactions		
	1a.	If Only owned receivables is chosen, please indicate the name of the processor:				
	our org ticipati	nanization does not process private-label credit card transactions, this suon.	ırvey is complete. Th	ank you for your		
Cal	lenda	r year 2017 private-label credit card transactions	Number	Value (\$)		
2.	Tota	l transactions				
	2a.	Less: Denials (authorization declined)				
3.	Tota	l authorized transactions 2a				
	3а.	Less: Pre-authorization only (authorized but not completed or posted)				
4.	Com = 3	pleted transactions (posted to card accounts) 3a				
	4a.	Less: Cash advances				
	4b.	Less: Adjustments and returns				
5.		purchase transactions 4a - 4b				
Pay	ymen	t transaction type	Number	Value (\$)		
6.	Com	pleted transactions (repeat item 4) = 6a + 6b				
	6a.	In-person transactions = 6a.1 + 6a.2 Transactions for which the card user is present, including card-present				
		transactions and mobile transactions at the point of sale. Also include card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include remote transactions classified as card-present solely because of the level of authentication.				
		6a.1. Transactions initiated with a mobile device				
		6a.2. Transactions not initiated with a mobile device				
	6b.	Remote transaction (person not at merchant location) Transactions for which the card user is not physically present at a merchant location. Typically, these include card-not-present transactions. Also include any remote transactions classified as card-present solely because of the				

level of authentication.

Private-Label Credit Card Processor Payment Survey

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

Private-Label Credit Card Processor Payment Survey

ransaction value distribution	Number	Value (\$)
0. Completed transactions (repeat item 4) = 10a + 10b + 10c + 10d + 10e + 10f + 10g + 10h + 10i		
10a. Transactions with less than \$5.00 in total value		
10b. Transactions with \$5.00 to \$9.99 in total value		
10c. Transactions with \$10.00 to \$14.99 in total value		
10d. Transactions with \$15.00 to \$24.99 in total value		
10e. Transactions with \$25.00 to \$49.99 in total value		
10f. Transactions with \$50.00 to \$99.99 in total value		
10g. Transactions with \$100.00 to \$499.99 in total value		
10h. Transactions with \$500.00 to \$999.99 in total value		
10i. Transactions with \$1,000.00 or greater in total value		
lumber of cards outstanding	Active cards	Total cards
 Number of active and total private-label credit or charge cards outstanding as of December 31, 2017 = 11a + 11b 		
11a. Consumer cards		
11b. Business/government cards		

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 items 15 and 17 which cover non-U.S. cards transactions made to U.S. merchants/payees.

Do not include: Credit card, prepaid debit card, or non-network transactions. Do not include electronic benefits transfer (EBT) card transactions, ATM transactions, or transactions originated from foreign accounts (except for questions 15 and 17). Please use a General-Purpose Prepaid Card Network Payment Survey form if your organization can separately report prepaid debit card transactions.

Calendar year 2017 general-purpose debit card transactions

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.

1. Please indicate what data are reported in your response to this survey. Your organization may offer both non-prepaid and prepaid debit card authorization and settlement services. If possible, please only report non-prepaid debit card network transactions in this survey (the default selection).				[] Non-prepaid debit only [] Both non-prepaid and prepaid debit		
				Number	Value (\$)	
2.		al transa ot include	actions e electronic benefits transfer (EBT) card or ATM transactions.			
	2a.	Less: I	Denials (authorization declined)			
3.	Tota = 2 -		rized transactions			
	3a.	Less:	Pre-authorization only (authorized but not settled)			
4.	Net, = 3 -		ized & settled transactions			
	4a.	Less: C	Cash-back at the point of sale			
	4b.	Less: I = 4b.1	Adjustments and returns + 4b.2			
		4b.1.	Chargebacks (issuer initiated)			
		4b.2.	Other adjustments and returns (acquirer initiated)			
5	•		nse transactions			

1 1

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 <i>4. Net, authorized & settled transactions</i> (the default selection).				[] 3. Total authorized transactions [] 4. Net, authorized & settled transactions [] 5. Net, purchase transactions		
Pay	vmen	t trans	saction t	vne	Number	Value (\$)	
• ч	yc	it tiulic	ouotion (,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	- Italiibei	Taide (¢)	
7.	[you	r select	tion of pa	yment transaction type above] = 7a + 7b			
	7a.	Transac	ctions for w	actions = 7a.1 + 7a.2 + 7a.3 + 7a.4 + 7a.5 which the card user is present, including card-present			
		not-pres sale (e.	sent transa g., key-ent	nobile transactions at the point of sale. Also include card- ctions for which the card user is present at the point of ered transactions). Do not include remote transactions present solely because of the level of authentication.			
		7a.1.	Chip = 7	′a.1.1 + 7a.1.2			
			7a.1.1.	EMV			
			7a.1.2.	RFID/NFC (including both mobile and card-based chips)			
		7a.2.	Scanne	r (Barcode/QR code)			
		7a.3.	Magnet	ic stripe			
		7a.4.	Card nu	mber/cashier key entry			
		7a.5.	Other				
	7b.	= 7b.1	+ 7b.2 +	ctions (person not at merchant location 7b.3 + 7b.4			
		location any ren	n. Typically,	thich the card user is not physically present at a merchant these include card-not-present transactions. Also include ctions classified as card-present solely because of the tion.			
		7b.1.	Mail-ord	ler/telephone-order transactions			
		7b.2.	Internet	t purchase transactions (E-commerce)			
		7b.3.	Payments on an one	ng/installment transactions s of bills or invoices, often on a prearranged basis, based going customer relationship. Also include payments made tallment basis.			
		7b.4.	Other/u	nknown			
8.			tion of pa 8c + 8d	yment transaction type above] (repeat item 7)			
	8a.	PIN (p	ersonal i	dentification number)			
	8b.	Zip co	de				
	8c.	Card i	dentifica	tion number			
	8d.	Other/	unknown				

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

Fra	udulent transactions	Preferred basis for reporting fraudulent transactions		
9.	Some organizations may track fraudulent transactions differently than payment transactions. On which basis would you prefer to report fraudulent transactions below? If possible, please use <i>4. Net, authorized & settled transactions</i> (the default selection).	[] 3. Total authorized transactions [] 4. Net, authorized & settled transactions [] 5. Net, purchase transactions		
		Number	Value (\$)	
10.	Total fraudulent transactions (based on [your selection of fraudulent transaction type above]) = 10a + 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)			
11.	Total fraudulent transactions (repeat item 10) = 11a + 11b			
	11a. Fraudulent in-person transactions = 11a.1 + 11a.2 + 11a.3 + 11a.4 + 11a.5			
	11a.1. Chip = 11a.1.1 + 11a.1.2			
	11a.1.1. EMV			
	11a.1.2. RFID/NFC (including both mobile and card-based chips)			
	11a.2. Scanner (Barcode/QR code)			
	11a.3. Magnetic stripe			
	11a.4. Card number/cashier key entry			
	11a.5. Other			
	11b. Fraudulent remote transactions (person not at merchant location) = 11b.1 + 11b.2 + 11b.3 + 11b.4			
	11b.1. Mail-order/telephone-order transactions			
	11b.2. Internet purchase transactions (E-commerce)			
	11b.3. Recurring/installment transactions			
	11b.4. Other/unknown			

Preferred basis for reporting

	Number	Value (\$)
12. Total fraudulent transactions (repeat item 10) = 12a + 12b + 12c + 12d		
12a. PIN (personal identification number)		
12b. Zip code		
12c. Card identification number		
12d. Other/unknown		
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 made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions. Include cards drawing on personal accounts or other accounts holding consumer funds.		
13b. 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 (\$)
14. [your selection of payment transaction type above] (repeat item 7) = 14a + 14b		
14a. Domestic transactions with U.S. cards (merchants/payees within the U.S.)		
14b. Cross-border transactions with U.S. cards (merchants/payees outside the U.S.)		
15. Cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)		
Fraudulent transactions by payee location	Number	Value (\$)
16. Total fraudulent transactions (repeat item 10) = 16a + 16b		
16a. Fraudulent domestic transactions with U.S. cards (merchants/payees within the U.S.)		
16b. Fraudulent cross-border transactions with U.S. cards (merchants/payees outside the U.S.)		
17. Fraudulent cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)		

ransaction value distribution	Number	Value (\$)			
8. [your selection of payment transaction type above] (repeat item 7) = 18a + 18b + 18c + 18d + 18e + 18f + 18g + 18h + 18i					
18a. Transactions with less than \$5.00 in total value					
18b. Transactions with \$5.00 to \$9.99 in total value					
18c. Transactions with \$10.00 to \$14.99 in total value					
18d. Transactions with \$15.00 to \$24.99 in total value					
18e. Transactions with \$25.00 to \$49.99 in total value					
18f. Transactions with \$50.00 to \$99.99 in total value					
18g. Transactions with \$100.00 to \$499.99 in total value					
18h. Transactions with \$500.00 to \$999.99 in total value					
18i. Transactions with \$1,000.00 or greater in total value					
umber of cards outstanding	Active cards	Total cards			
9. Number of active and total debit cards outstanding as of December 31, 2017 = 19a + 19b					
19a. Consumer cards					
19b. Business/government cards					
Comments:					

transaction. Do not subtract the number of cash-back transactions. Only subtract

the dollar value amount of the cash-back transactions.

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

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

Ca	lendar year 2017 general-purpose prepaid card transactions	Number	Value (\$)
1.	Total transactions Do not include: electronic benefits transfer (EBT) card transactions, ATM transactions or transactions that your organization processed but were originated on another network.		
	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		

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

Preferred basis for reporting payment transactions

[] 2. Total authorized transactions

		? If poss	se to report more detailed allocations of payment transactions ible, please use 3. Net, authorized & settled transactions (the default	[] 2. Total authorized transactions t [] 3. Net, authorized & settled transactions [] 4. Net, purchase transactions		
Pa	ymen	t trans	eaction type	Number	Value (\$)	
6.	[you	r select	ion of payment transaction type above] = 6a + 6b			
	6a. In-person transactions = 6a.1 + 6a.2 + 6a.3 + 6a.4 + 6a.5 Transactions for which the card user is present, including card-present transactions and mobile transactions at the point of sale. Also include card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include remote transactions classified as card-present solely because of the level of authentication.					
		6a.1.	Chip = 6a.1.1 + 6a.1.2			
			6a.1.1. EMV			
			6a.1.2. RFID/NFC (including both mobile and card-based chips)			
		6a.2.	Scanner (Barcode/QR code)			
		6a.3.	Magnetic stripe			
		6a.4.	Card number/cashier key entry			
		6a.5.	Other			
	6b.	Transac location any rem	te transactions (person not at merchant location) ctions for which the card user is not physically present at a merchant a Typically, these include card-not-present transactions. Also include note 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.			ion of payment transaction type above] (repeat item 6) 7c + 7d			
	7a.	PIN (p	ersonal identification number)			
	7b.	Zip co	de			
	7c.	Card i	dentification number			
	7d.	Other/	unknown			

Fraudulent transactions

Preferred basis for reporting

Fraudulent transactions			fraudulent transactions		
8.	tran: belo	e organizations may track fraudulent transactions differently than payment sactions. On which basis would you prefer to report fraudulent transactions by? If possible, please use 3. Net, authorized & settled transactions (the nult selection).] 2. Total authorized transactions [] 3. Net, authorized & settled transactions [] 4. Net, purchase transactions 		
			Numbe	er Value (\$)	
9.	Tota fraud	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)			
10.	Total	I fraudulent transactions (repeat item 9) = 10a + 10b			
	10a.	Fraudulent in-person transactions = 10a.1 + 10a.2 + 10a.3 + 10a.4 + 10a.5			
		10a.1. Chip = 10a.1.1 + 10a.1.2			
		10a.1.1. EMV			
		10a.1.2. RFID/NFC (including both mobile and card- based chips)			
		10a.2. Scanner (Barcode/QR code)			
		10a.3. Magnetic stripe			
		10a.4. Card number/cashier key entry			
		10a.5. Other			
	10b.	Fraudulent remote transactions (person not at merchant location) = 10b.1 + 10b.2 + 10b.3 + 10b.4			
		10b.1. Mail-order/telephone-order transactions			
		10b.2. Internet purchase transactions (E-commerce)			
		10b.3. Recurring/installment transactions			
		10b.4. Other/unknown			

		Number	Value (\$)
	llent transactions (repeat item 9) + 11c + 11d		
11a. PIN (p	ersonal identification number)		
11b. Zip co	de		
11c. Card id	dentification number		
11d. Other/	unknown		
Transactions I	by consumer or business/government	Number	Value (\$)
12. [your select = 12a + 12b	ion of payment transaction type above] (repeat item 6)		
Transac	mer transactions = 12a.1 + 12a.2 tions made with cards (including virtual cards) issued to a consumer purpose of making consumer-related transactions.		
12a.1.	Government-administered general-purpose card transactions Transactions made with cards (including virtual cards) issued to a consumer for the purpose of providing government benefits. Include state and federal programs with cash benefits such as unemployment, TANF, or Social Security.		
12a.2.	Other consumer transactions (including business-sponsored payroll) Transactions made with cards (including virtual cards) issued to a consumer including reloadable and non-reloadable gift cards, FSA/HAS medical cards, customer refund and incentive cards, and business-sponsored payroll cards which are issued to employees for the purpose of paying them and/or making consumer-related transactions.		
Transac	ess/government transactions etions made with cards (including virtual cards) issued to a business rnment or its employee for the purpose of making business-related		
transaci	tions. Include corporate, small business, commercial intertainment, procurement, and fleet cards.		
Transaction by	card program type	Number	Value (\$)
13. [your select = 13a + 13b	ion of payment transaction type above] (repeat item 6)		
13a. Reload	lable card transactions		
13b. Non-re	loadable card transactions		
Transactions b	by payee location	Number	Value (\$)
14. [your select = 14a + 14b	ion of payment transaction type above] (repeat item 6)		
	tic transactions with U.S. cards nants/payees within the U.S.)		
	border transactions with U.S. cards nants/payees outside the U.S.)		
15. Cross-borde within the U	r transactions with non-U.S. cards (merchants/payees J.S.)		

Number	Value (\$)
Number	Value (\$)
Active cards	Total cards
	Number

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	ar year 2017 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-purpose 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 transactions	Number	Value (\$)
2.	Tota	l fraudulent transactions = 2a + 2b + 2c + 2d + 2e		
	2a.	Lost or stolen card		
	2b.	Card issued but not received		

Fraudulent application (account issued to someone using a

Counterfeit card (card-present/stolen card data)

2e. Other (including account takeover)

fake identity)

2d.

Automated Teller Machine Card Network Transaction Survey

Number of ATM terminals		Total te	rminals		
3.	Num	ber of ATM terminals as of December 31, 2016 = 3a + 3b			
	3a.	Chip-accepted terminals			
	3b.	Chip-not-accepted terminals			
4.	Num	ber of ATM terminals as of December 31, 2017 = 4a + 4b			
	4a.	Chip-accepted terminals			
	4b.	Chip-not-accepted terminals			
Co	Comments:				

Private-Label Prepaid Card Issuer and Processor Payment Survey

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

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

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

Cale	ndar year 2017 private-label prepaid card transactions	Number	Value (\$)
E	Total transactions To not include: card funding transactions (requested separately in question 10) or sees charged to the cards (e.g., monthly transaction fees, dormancy fees).		
1	a. Less: Denials (authorization declined)		
	otal authorized transactions : 1 - 1a		
2	a. Less: Pre-authorization only (authorized but not completed or posted)		
	Completed transactions (posted to card accounts) : 2 - 2a		
3	a. Less: Cash-back at the point of sale		
3	b. Less: Adjustments and returns		
	let, purchase transactions : 3 - 3b for Number, = 3 - 3a - 3b for Value		
tı	A point of sale (POS) purchase transaction with cash back is counted as one ransaction. Do not subtract the number of cash-back transactions. Only subtract the dollar value amount of the cash-back transactions.		
Payn	nent transaction type	Number	Value (\$)
5. C	Completed transactions (repeat item 3) = 5a + 5b		
5	Transactions for which the card user is present, including card-present transactions and mobile transactions at the point of sale. Also include card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include remote transactions classified as card-present solely because of the level of authentication.		
	5a.1. Transactions initiated with a mobile device		
	5a.2. Transactions not initiated with a mobile device		

Remote transactions (person not at merchant location)

level of authentication.

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

Private-Label Prepaid Card Issuer and Processor Payment Survey

		e-Laber Frepaid Gard Issuer and Frocesso	•	•
Fra	audul	ent transactions	Number	Value (\$)
6.	Tota	ll fraudulent transactions = 6a + 6b + 6c + 6d + 6e + 6f		
	6a.	Lost or stolen card		
	6b.	Card issued but not received		
	6c.	Fraudulent application (account issued to someone using a fake identity)		
	6d.	Counterfeit card (card-present/stolen card data)		
	6e.	Fraudulent use of account number (card-not-present/stolen card data)		
	6f.	Other (including account takeover)		
7.	Tota	Il fraudulent transactions (repeat item 6) = 7a + 7b		
	7a.	Fraudulent in-person transactions = 7a.1 + 7a.2		
		7a.1. Fraudulent transactions initiated with a mobile device		
		7a.2. Fraudulent transactions not initiated with a mobile device		
	7b.	Fraudulent remote transactions (person not at merchant location)		
Tra	ansad	ctions by reloadable or non-reloadable card	Number	Value (\$)
8.	Com	pleted transactions (repeat item 3) = 8a + 8b		
	8a.	Reloadable card transactions		
	8b.	Non-reloadable card transactions		
Tra	ansad	ctions by purchased or redemption card	Number	Value (\$)
9.	Com	pleted transactions (repeat item 3) = 9a + 9b		
	9a.	Purchased card transactions Transactions with cards issued through a purchase or initial load using funds provided by customer, such as a gift card.		
	9b.	Redemption (refund or incentive) card transactions Transactions with cards issued to provide funds from the merchant to the customer, such as for the disbursement of refunds for returned merchandise		

or for customer incentives such as rebates.

Private-Label Prepaid Card Issuer and Processor Payment Survey

Private-Label Prepaid Card Issuer and Processor Payment Survey			
Card funding by customer or merchant	Number	Value (\$)	
10. Total credits/loads = 10a + 10b			
10a. Funds loaded by customers = 10a.1 + 10a.2			
10a.1. Initial loads			
10a.2. Reloads			
10b. Credits/loads provided by merchant (e.g., incentives, rewards, rebates)			
Number of cards outstanding	Active cards	Total cards	
11. Number of active and total private-label prepaid cards outstanding as of December 31, 2017 = 11a + 11b			
as of December 31, 2017 = 11a + 11b			
as of December 31, 2017 = 11a + 11b 11a. Reloadable cards			
as of December 31, 2017 = 11a + 11b 11a. Reloadable cards			
as of December 31, 2017 = 11a + 11b 11a. Reloadable cards 11b. Non-reloadable cards			
as of December 31, 2017 = 11a + 11b 11a. Reloadable cards 11b. Non-reloadable cards			
as of December 31, 2017 = 11a + 11b 11a. Reloadable cards 11b. Non-reloadable cards			