Networks, Processors, and Issuers Payments Surveys (NPIPS)

Survey Period:
Calendar Year 2018

General Instructions

About the surveys

The Federal Reserve *2019 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 third-party fraud originated from US-domiciled accounts during the calendar year 2018, and made by ACH, credit card, debit card, prepaid card, or alternative payment initiation methods. Data from your response will contribute to estimates of the national aggregate number and value of electronic payments made by these transaction methods. The Federal Reserve will compare the results from this 2019 study to those of previous studies conducted since 2001.

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.

General-Purpose Credit Card Network Payment Survey

For total general-purpose credit card network transactions, please include all those initiated by the acquirer and made with US general-purpose credit (including charge) cards issued on US-domiciled accounts carrying your organization's network brand. Include both domestic and cross-border transactions made with those cards, except for items 12 and 21 which cover non-US cards transactions made to US 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 12 and 21).

Calendar year 2018 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*		

General-Purpose Credit Card Network Payment Survey

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).

Preferred basis for reporting payment transactions

[ ] 2. Total authorized transactions

[ ] 3. Net, authorized & settled transactions

[ ] 4. Net, purchase transactions

Payment transaction type	Number	Value ($)
6. [your selection of payment transaction type above] = 6a + 6b		
6a. In-person 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.*		
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 remote transactions		

In-person transactions by authentication method	Number	Value ($)
7. In-person transactions (repeat item 6a) = 7a + 7b		
7a. Transactions with chip-authentication = 7a.1 + 7a.2		
7a.1. Transactions with a PIN		
7a.2. Transactions without a PIN		
7b. Transactions without chip-authentication = 7b.1 + 7b.2		
7b.1. Transactions with a PIN		
7b.2. Transactions without a PIN		
8. In-person transactions with chip-authentication (repeat item 7a) = 8a + 8b		
8a. Contact chip card transactions		
8b. Contactless transactions		

4

General-Purpose Credit Card Network Payment Survey

Transactions with domestic or cross-border merchants/payees	Number	Value ($)
9. [your selection of payment transaction type above] (repeat item 6) = 9a + 9b		
9a. Domestic transactions with US cards (merchants/payees within the US)		
9b. Cross-border transactions with US cards (merchants/payees outside the US) = 9b.1 + 9b.2		
9b.1. In-person transactions		
9b.2. Remote transactions		

Transactions from consumer or business/government accounts	Number	Value ($)
10. [your selection of payment transaction type above] (repeat item 6) = 10a + 10b		
10a. Transactions from consumer accounts *Transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.*		
10b. Transactions from business/government (commercial) accounts *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.*		

Transaction value distribution	Number	Value ($)
11. [your selection of payment transaction type above] (repeat item 6) = 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 $1000.00 or greater in total value		

General-Purpose Credit Card Network Payment Survey

Transactions with non-US cards	Number	Value ($)
12. Total transactions with non-US cards (merchants/payees within the US and not included in item 6)		

Third-party fraudulent transactions

Preferred basis for reporting fraudulent transactions

13. 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 ($)
14. Third-party fraudulent transactions (based on [your selection of fraudulent transaction type above]) = 14a + 14b + 14c + 14d + 14e + 14f *Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.*		
14a. Lost or stolen card		
14b. Card issued but not received		
14c. Fraudulent application (account issued to someone using a fake identity)		
14d. Counterfeit card (card-present/stolen card data)		
14e. Fraudulent use of account number (card-not-present/stolen card data)		
14f. Other (including account takeover)		

Third-party fraudulent transactions by channel	Number	Value ($)
15. Third-party fraudulent transactions (repeat item 14) = 15a + 15b		
15a. In-person transactions *Fraudulent transactions for which the card user is present, including fraudulent card-present transactions and fraudulent mobile transactions at the point of sale. Also include fraudulent card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include fraudulent remote transactions classified as card-present solely because of the level of authentication.*		
15b. Remote transactions (person not at merchant location) = 15b.1 + 15b.2 + 15b.3 + 15b.4 *Fraudulent transactions for which the card user is not physically present at a merchant location. Typically, these include fraudulent card-not-present transactions. Also include any fraudulent remote transactions classified as card-present solely because of the level of authentication.*		
15b.1. Mail-order/telephone-order transactions		
15b.2. Internet purchase transactions (E-commerce)		
15b.3. Recurring/installment transactions *Fraudulent payments of bills or invoices, often on a prearranged basis, based on an ongoing customer relationship. Also include fraudulent payments made on an installment basis.*		
15b.4. Other/unknown remote transactions		

General-Purpose Credit Card Network Payment Survey

Third-party fraudulent in-person transactions by authentication method

	Number	Value ($)
16. Third-party fraudulent in-person transactions (repeat item 15a) = 16a + 16b		
16a. Transactions with chip-authentication = 16a.1 + 16a.2		
16a.1. Transactions with a PIN		
16a.2. Transactions without a PIN		
16b. Transactions without chip-authentication = 16b.1 + 16b.2		
16b.1. Transactions with a PIN		
16b.2. Transactions without a PIN		
17. Third-party fraudulent in-person transactions with chip-authentication (repeat item 16a) = 17a + 17b		
17a. Contact chip card transactions		
17b. Contactless transactions		

Third-party fraudulent transactions with domestic or cross-border merchants/payees

	Number	Value ($)
18. Third-party fraudulent transactions (repeat item 14) = 18a + 18b		
18a. Domestic transactions with US cards (merchants/payees within the US)		
18b. Cross-border transactions with US cards (merchants/payees outside the US) = 18b.1 + 18b.2		
18b.1. In-person transactions		
18b.2. Remote transactions		

Third-party fraudulent transactions from consumer or business/government accounts

	Number	Value ($)
19. Third-party fraudulent transactions (repeat item 14) = 19a + 19b		
19a. Transactions from consumer accounts *Fraudulent transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.*		
19b. Transactions from business/government (commercial) accounts *Fraudulent 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.*		

General-Purpose Credit Card Network Payment Survey

Third-party fraudulent transaction value distribution	Number	Value ($)
20. Third-party fraudulent transactions (repeat item 14) **= 20a + 20b + 20c + 20d + 20e + 20f + 20g + 20h + 20i**		
20a. Transactions with less than $5.00 in total value		
20b. Transactions with $5.00 to $9.99 in total value		
20c. Transactions with $10.00 to $14.99 in total value		
20d. Transactions with $15.00 to $24.99 in total value		
20e. Transactions with $25.00 to $49.99 in total value		
20f. Transactions with $50.00 to $99.99 in total value		
20g. Transactions with $100.00 to $499.99 in total value		
20h. Transactions with $500.00 to $999.99 in total value		
20i. Transactions with $1000.00 or greater in total value		

Third-party fraudulent transactions with non-US cards	Number	Value ($)
21. Third-party fraudulent transactions with non-US cards **(merchants/payees within the US and not included in item 14)**		

Number of cards outstanding	Active cards	Total cards
22. Number of active and total general-purpose credit or charge cards **outstanding as of December 31, 2018 = 22a + 22b**		
22a. Cards for consumer accounts		
22b. Cards for business/government (commercial) accounts		

Comments:

Private-Label Credit Card Merchant Issuer Payment Survey

For total private-label credit card transactions, please include all those originated from US-domiciled accounts and made with a private-label credit or charge card for which your organization processed in-house. Include both consumer and business/government card transactions.

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

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

Calendar year 2018 private-label credit card transaction processing

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

	100% in-house [ ]	Partially outsourced [ ]	Fully outsourced [ ]

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

   1b. If your organization outsourced its private-label credit card transaction processing for only part of 2018, please indicate the period of time in 2018 that your organization **did not** outsource:

From (2018)	mm/dd	**To** (2018)	mm/dd

Calendar year 2018 private-label credit card receivables ownership

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

	100% in-house [ ]	Partially outsourced [ ]	Fully outsourced [ ]

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

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

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

Calendar year 2018 private-label credit card transactions	Number	Value ($)
3. **Total transactions**		
3a. *Less:* **Denials (authorization declined)**		
4. **Total authorized transactions** *= 3 - 3a*		
4a. *Less:* **Pre-authorization only (authorized but not completed or posted)**		
5. **Completed transactions (posted to card accounts)** *= 4 - 4a*		
5a. *Less:* **Cash advances**		
5b. *Less:* **Adjustments and returns**		
6. **Net, purchase transactions** *= 5 - 5a - 5b*		

Private-Label Credit Card Merchant Issuer Payment Survey

Transactions by channel	Number	Value ($)
7. Completed transactions (repeat item 5) = 7a + 7b		
7a. In-person transactions = 7a.1 + 7a.2 + 7a.3		

7a. *Transactions for which the card user is present, including transactions initiated using a merchant-issued card or token, using an app on a mobile device, and via instant credit or lookup of account number. Also include purchases initiated online for pickup in store where the payment is made in person.*

	Number	Value ($)
7a.1. Transactions initiated using a merchant-issued card or token		
7a.2. Transactions initiated using an app on a mobile device		
7a.3. Other (including instant credit or lookup of account number)		
7b. Remote transactions (person not at merchant location) = 7b.1 + 7b.2		

7b. *Transactions for which the card user is not physically present at a merchant location.*

	Number	Value ($)
7b.1. Transactions with online payment and in-store pickup		
7b.2. Transactions with online payment and shipping to address		

Transactions from consumer or business/government accounts	Number	Value ($)
8. Completed transactions (repeat item 5) = 8a + 8b		
8a. Transactions from consumer accounts		

8a. *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.*

	Number	Value ($)
8b. Transactions from business/government (commercial) accounts		

8b. *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.*

Private-Label Credit Card Merchant Issuer Payment Survey

Transaction value distribution	Number	Value ($)
9. Completed transactions (repeat item 5) = 9a + 9b + 9c + 9d + 9e + 9f + 9g + 9h + 9i		
9a. Transactions with less than $5.00 in total value		
9b. Transactions with $5.00 to $9.99 in total value		
9c. Transactions with $10.00 to $14.99 in total value		
9d. Transactions with $15.00 to $24.99 in total value		
9e. Transactions with $25.00 to $49.99 in total value		
9f. Transactions with $50.00 to $99.99 in total value		
9g. Transactions with $100.00 to $499.99 in total value		
9h. Transactions with $500.00 to $999.99 in total value		
9i. Transactions with $1000.00 or greater in total value		

Third-party fraudulent transactions	Number	Value ($)
10. Third-party fraudulent transactions = 10a + 10b + 10c + 10d + 10e + 10f		

Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.

	Number	Value ($)
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)		

Private-Label Credit Card Merchant Issuer Payment Survey

Third-party fraudulent transactions by channel	Number	Value ($)
11. Third-party fraudulent transactions (repeat item 10) = 11a + 11b		
11a. In-person transactions = 11a.1 + 11a.2 + 11a.3		
Fraudulent transactions for which the card user is present, including transactions initiated using a merchant-issued card or token, using an app on a mobile device, and via instant credit or lookup of account number. Also include fraudulent purchases initiated online for pickup in store where the payment is made in person.		
11a.1. Transactions initiated using a merchant-issued card or token		
11a.2. Transactions initiated using an app on a mobile device		
11a.3. Other (including instant credit or lookup of account number)		
11b. Remote transactions (person not at merchant location) = 11b.1 + 11b.2		
Fraudulent transactions for which the card user is not physically present at a merchant location.		
11b.1. Transactions with online payment and in-store pickup		
11b.2. Transactions with online payment and shipping to address		

Third-party fraudulent transactions from consumer or business/government accounts	Number	Value ($)
12. Third-party fraudulent transactions (repeat item 10) = 12a + 12b		
12a. Transactions from consumer accounts		
Fraudulent 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. Transactions from business/government (commercial) accounts		
Fraudulent 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.		

2019 Networks, Processors, and Issuers Payments Surveys

Private-Label Credit Card Merchant Issuer Payment Survey

Third-party fraudulent transaction value distribution	Number	Value ($)
13. Third-party fraudulent transactions (repeat item 10) = 13a + 13b + 13c + 13d + 13e + 13f + 13g + 13h + 13i		
13a. Transactions with less than $5.00 in total value		
13b. Transactions with $5.00 to $9.99 in total value		
13c. Transactions with $10.00 to $14.99 in total value		
13d. Transactions with $15.00 to $24.99 in total value		
13e. Transactions with $25.00 to $49.99 in total value		
13f. Transactions with $50.00 to $99.99 in total value		
13g. Transactions with $100.00 to $499.99 in total value		
13h. Transactions with $500.00 to $999.99 in total value		
13i. Transactions with $1000.00 or greater in total value		

Number of cards outstanding	Active cards	Total cards
14. Number of active and total private-label credit or charge cards outstanding as of December 31, 2018 = 14a + 14b		
14a. Cards for consumer accounts		
14b. Cards for business/government (commercial) accounts		

Comments:

Private-Label Credit Card Processor Payment Survey

For total private-label credit card transactions, please include all those originated from US-domiciled accounts and made with a private-label credit or charge card for which your organization was the transaction processor. Include both consumer and business/government card transactions.

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

Calendar year 2018 private-label credit card transaction processing

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

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

Calendar year 2018 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 completed or posted)**		
4. Completed transactions (posted to card accounts) = 3 - 3a		
4a. *Less:* **Cash advances**		
4b. *Less:* **Adjustments and returns**		
5. Net, purchase transactions = 4 - 4a - 4b		

Transactions by channel

	Number	Value ($)
6. Completed transactions (repeat item 4) = 6a + 6b		
6a. In-person transactions = 6a.1 + 6a.2 + 6a.3 *Transactions for which the card user is present, including transactions initiated using a merchant-issued card or token, using an app on a mobile device, and via instant credit or lookup of account number. Also include purchases initiated online for pickup in store where the payment is made in person.*		
6a.1. Transactions initiated using a merchant-issued card or token		
6a.2. Transactions initiated using an app on a mobile device		
6a.3. Other (including instant credit or lookup of account number)		

Private-Label Credit Card Processor Payment Survey

	Number	Value ($)
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.*		
6b.1. Transactions with online payment and in-store pickup		
6b.2. Transactions with online payment and shipping to address		

Transactions from consumer or business/government accounts	Number	Value ($)
7. Completed transactions (repeat item 4) = 7a + 7b		
7a. Transactions from consumer accounts *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.*		
7b. Transactions from business/government (commercial) accounts *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.*		

Transaction value distribution	Number	Value ($)
8. Completed transactions (repeat item 4) **= 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h + 8i**		
8a. Transactions with less than $5.00 in total value		
8b. Transactions with $5.00 to $9.99 in total value		
8c. Transactions with $10.00 to $14.99 in total value		
8d. Transactions with $15.00 to $24.99 in total value		
8e. Transactions with $25.00 to $49.99 in total value		
8f. Transactions with $50.00 to $99.99 in total value		
8g. Transactions with $100.00 to $499.99 in total value		
8h. Transactions with $500.00 to $999.99 in total value		
8i. Transactions with $1000.00 or greater in total value		

Private-Label Credit Card Processor Payment Survey

Third-party fraudulent transactions	Number	Value ($)
9. Third-party fraudulent transactions = 9a + 9b + 9c + 9d + 9e + 9f *Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.*		
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)		

Third-party fraudulent transactions by channel	Number	Value ($)
10. Third-party fraudulent transactions (repeat item 9) = 10a + 10b		
10a. In-person transactions = 10a.1 + 10a.2 + 10a.3 *Fraudulent transactions for which the card user is present, including transactions initiated using a merchant-issued card or token, using an app on a mobile device, and via instant credit or lookup of account number. Also include fraudulent purchases initiated online for pickup in store where the payment is made in person.*		
10a.1. Transactions initiated using a merchant-issued card or token		
10a.2. Transactions initiated using an app on a mobile device		
10a.3. Other (including instant credit or lookup of account number)		
10b. Remote transactions (person not at merchant location) = 10b.1 + 10b.2 *Fraudulent transactions for which the card user is not physically present at a merchant location.*		
10b.1. Transactions with online payment and in-store pickup		
10b.2. Transactions with online payment and shipping to address		

Third-party fraudulent transactions from consumer or business/government accounts	Number	Value ($)
11. Third-party fraudulent transactions (repeat item 9) = 11a + 11b		
11a. Transactions from consumer accounts *Fraudulent 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.*		
11b. Transactions from business/government (commercial) accounts *Fraudulent 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.*		

2019 Networks, Processors, and Issuers Payments Surveys

Private-Label Credit Card Processor Payment Survey

Third-party fraudulent transaction value distribution	Number	Value ($)
12. Third-party fraudulent transactions (repeat item 9) **= 12a + 12b + 12c + 12d + 12e + 12f + 12g + 12h + 12i**		
12a. Transactions with less than $5.00 in total value		
12b. Transactions with $5.00 to $9.99 in total value		
12c. Transactions with $10.00 to $14.99 in total value		
12d. Transactions with $15.00 to $24.99 in total value		
12e. Transactions with $25.00 to $49.99 in total value		
12f. Transactions with $50.00 to $99.99 in total value		
12g. Transactions with $100.00 to $499.99 in total value		
12h. Transactions with $500.00 to $999.99 in total value		
12i. Transactions with $1000.00 or greater in total value		

Number of cards outstanding	Active cards	Total cards
13. Number of active and total private-label credit or charge cards **outstanding as of December 31, 2018 = 13a + 13b**		
13a. Cards for consumer accounts		
13b. Cards for business/government (commercial) accounts		

Comments:

General-Purpose Debit Card Network Payment Survey

For total general-purpose debit card network transactions, please include all those initiated by the acquirer and made with US general-purpose debit cards issued on US-domiciled accounts carrying your organization's network brand. Include both domestic and cross-border transactions made with those cards, except for items 13 and 23 which cover non-US cards transactions made to US 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 items 13 and 23).

Calendar year 2018 general-purpose debit card 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. Total transactions *Do not include electronic benefits transfer (EBT) card or ATM 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-back at the point of sale**		
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 - 4b for Number, = 4 - 4a - 4b 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.

General-Purpose Debit Card Network Payment Survey

6. Among the different subtotals of payment transactions listed above, which would you prefer to use to report more detailed allocations of payment transactions below? If possible, please use *4. Net, authorized & settled transactions* (the default selection).

Preferred basis for reporting payment transactions

[ ] 3. Total authorized transactions

[ ] 4. Net, authorized & settled transactions

[ ] 5. Net, purchase transactions

Payment transaction type	Number	Value ($)
7. [your selection of payment transaction type above] = 7a + 7b		
7a. In-person 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.*		
7b. Remote transactions (person not at merchant location) = 7b.1 + 7b.2 + 7b.3 + 7b.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.*		
7b.1. Mail-order/telephone-order transactions		
7b.2. Internet purchase transactions (E-commerce)		
7b.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.*		
7b.4. Other/unknown remote transactions		

In-person transactions by authentication method	Number	Value ($)
8. In-person transactions (repeat item 7a) = 8a + 8b		
8a. Transactions with chip-authentication = 8a.1 + 8a.2		
8a.1. Transactions with a PIN		
8a.2. Transactions without a PIN		
8b. Transactions without chip-authentication = 8b.1 + 8b.2		
8b.1. Transactions with a PIN		
8b.2. Transactions without a PIN		
9. In-person transactions with chip-authentication (repeat item 8a) = 9a + 9b		
9a. Contact chip card transactions		
9b. Contactless transactions		

General-Purpose Debit Card Network Payment Survey

Transactions with domestic or cross-border merchants/payees	Number	Value ($)
10. [your selection of payment transaction type above] (repeat item 7) = 10a + 10b		
10a. Domestic transactions with US cards (merchants/payees within the US)		
10b. Cross-border transactions with US cards (merchants/payees outside the US) = 10b.1 + 10b.2		
10b.1. In-person transactions		
10b.2. Remote transactions		

Transactions from consumer or business/government accounts	Number	Value ($)
11. [your selection of payment transaction type above] (repeat item 7) = 11a + 11b		
11a. Transactions from consumer accounts *Transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.*		
11b. Transactions from business/government (commercial) accounts *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.*		

Transaction value distribution	Number	Value ($)
12. [your selection of payment transaction type above] (repeat item 7) = 12a + 12b + 12c + 12d + 12e + 12f + 12g + 12h + 12i		
12a. Transactions with less than $5.00 in total value		
12b. Transactions with $5.00 to $9.99 in total value		
12c. Transactions with $10.00 to $14.99 in total value		
12d. Transactions with $15.00 to $24.99 in total value		
12e. Transactions with $25.00 to $49.99 in total value		
12f. Transactions with $50.00 to $99.99 in total value		
12g. Transactions with $100.00 to $499.99 in total value		
12h. Transactions with $500.00 to $999.99 in total value		
12i. Transactions with $1000.00 or greater in total value		

Transactions with non-US cards	Number	Value ($)
13. Total transactions with non-US cards (merchants/payees within the US and not included in item 7)		

General-Purpose Debit Card Network Payment Survey

Third-party fraudulent transactions

14. **Please indicate if your network would be able to provide third-party fraud data.**
If **Yes** (the default selection), please skip question 14a below.

[ ] Yes
[ ] No

    14a. If **No**, please provide reasons to help us better understand the industry and select all that apply.

[ ] Do not track fraud
[ ] Not enough resource
[ ] Data sensitivity
[ ] Other

        If **Other**, please specify:

Preferred basis for reporting fraudulent transactions

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

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

	Number	Value ($)
16. Third-party fraudulent transactions (based on [your selection of fraudulent transaction type above]) = 16a + 16b + 16c + 16d + 16e + 16f		

Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.

	Number	Value ($)
16a. Lost or stolen card		
16b. Card issued but not received		
16c. Fraudulent application (account issued to someone using a fake identity)		
16d. Counterfeit card (card-present/stolen card data)		
16e. Fraudulent use of account number (card-not-present/stolen card data)		
16f. Other (including account takeover)		

General-Purpose Debit Card Network Payment Survey

Third-party fraudulent transactions by channel	Number	Value ($)
17. Third-party fraudulent transactions (repeat item 16) = 17a + 17b		
17a. In-person transactions *Fraudulent transactions for which the card user is present, including fraudulent card-present transactions and fraudulent mobile transactions at the point of sale. Also include fraudulent card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include fraudulent remote transactions classified as card-present solely because of the level of authentication.*		
17b. Remote transactions (person not at merchant location) = 17b.1 + 17b.2 + 17b.3 + 17b.4 *Fraudulent transactions for which the card user is not physically present at a merchant location. Typically, these include fraudulent card-not-present transactions. Also include any fraudulent remote transactions classified as card-present solely because of the level of authentication.*		
17b.1. Mail-order/telephone-order transactions		
17b.2. Internet purchase transactions (E-commerce)		
17b.3. Recurring/installment transactions *Fraudulent payments of bills or invoices, often on a prearranged basis, based on an ongoing customer relationship. Also include fraudulent payments made on an installment basis.*		
17b.4. Other/unknown remote transactions		

Third-party fraudulent in-person transactions by authentication method	Number	Value ($)
18. Third-party fraudulent in-person transactions (repeat item 17a) = 18a + 18b		
18a. Transactions with chip-authentication = 18a.1 + 18a.2		
18a.1. Transactions with a PIN		
18a.2. Transactions without a PIN		
18b. Transactions without chip-authentication = 18b.1 + 18b.2		
18b.1. Transactions with a PIN		
18b.2. Transactions without a PIN		
19. Third-party fraudulent in-person transactions with chip-authentication (repeat item 18a) = 19a + 19b		
19a. Contact chip card transactions		
19b. Contactless transactions		

General-Purpose Debit Card Network Payment Survey

Third-party fraudulent transactions with domestic or cross-border merchants/payees	Number	Value ($)
20. Third-party fraudulent transactions (repeat item 16) = 20a + 20b		
20a. Domestic transactions with US cards (merchants/payees within the US)		
20b. Cross-border transactions with US cards (merchants/payees outside the US) = 20b.1 + 20b.2		
20b.1. In-person transactions		
20b.2. Remote transactions		

Third-party fraudulent transactions from consumer or business/government accounts	Number	Value ($)
21. Third-party fraudulent transactions (repeat item 16) = 21a + 21b		
21a. Transactions from consumer accounts *Fraudulent transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.*		
21b. Transactions from business/government (commercial) accounts *Fraudulent 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.*		

Third-party fraudulent transaction value distribution	Number	Value ($)
22. Third-party fraudulent transactions (repeat item 16) = 22a + 22b + 22c + 22d + 22e + 22f + 22g + 22h + 22i		
22a. Transactions with less than $5.00 in total value		
22b. Transactions with $5.00 to $9.99 in total value		
22c. Transactions with $10.00 to $14.99 in total value		
22d. Transactions with $15.00 to $24.99 in total value		
22e. Transactions with $25.00 to $49.99 in total value		
22f. Transactions with $50.00 to $99.99 in total value		
22g. Transactions with $100.00 to $499.99 in total value		
22h. Transactions with $500.00 to $999.99 in total value		
22i. Transactions with $1000.00 or greater in total value		

General-Purpose Debit Card Network Payment Survey

Third-party fraudulent transactions with non-US cards	Number	Value ($)
23. Third-party fraudulent transactions with non-US cards (merchants/payees within the US and not included in item 16)		

Number of cards outstanding	Active cards	Total cards
24. Number of active and total debit cards outstanding as of December 31, 2018 = 24a + 24b		
24a. Cards for consumer accounts		
24b. Cards for business/government (commercial) accounts		

Comments:

General-Purpose Prepaid Card Network Payment Survey

For total general-purpose prepaid card network transactions, include all those initiated by the acquirer and made with US general-purpose prepaid cards issued on US-domiciled accounts carrying your organization's network brand. Include both domestic and cross-border transactions made with those cards, except for items 13 and 24 which cover non-US cards transactions made to US 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 items 13 and 24).

Calendar year 2018 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*		

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.

General-Purpose Prepaid Card Network Payment Survey

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

Transactions by channel	Number	Value ($)
6. **[your selection of payment transaction type above] = 6a + 6b**		
6a. **In-person 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.*		
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 remote transactions**		

In-person transactions by authentication method	Number	Value ($)
7. **In-person transactions (repeat item 6a) = 7a + 7b**		
7a. **Transactions with chip-authentication = 7a.1 + 7a.2**		
7a.1. **Transactions with a PIN**		
7a.2. **Transactions without a PIN**		
7b. **Transactions without chip-authentication = 7b.1 + 7b.2**		
7b.1. **Transactions with a PIN**		
7b.2. **Transactions without a PIN**		
8. **In-person transactions with chip-authentication (repeat item 7a) = 8a + 8b**		
8a. **Contact chip card transactions**		
8b. **Contactless transactions**		

General-Purpose Prepaid Card Network Payment Survey

Transactions with domestic or cross-border merchants/payees	Number	Value ($)
9. **[your selection of payment transaction type above] (repeat item 6) = 9a + 9b**		
9a. **Domestic transactions with US cards (merchants/payees within the US)**		
9b. **Cross-border transactions with US cards (merchants/payees outside the US) = 9b.1 + 9b.2**		
9b.1. **In-person transactions**		
9b.2. **Remote transactions**		

Transactions from consumer or business/government accounts	Number	Value ($)
10. **[your selection of payment transaction type above] (repeat item 6) = 10a + 10b**		
10a. **Transactions from consumer accounts = 10a.1 + 10a.2** *Transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.*		
10a.1. **Transactions with government-administered general-purpose cards** *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.*		
10a.2. **Transactions from other consumer accounts (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.*		
10b. **Transactions from business/government (commercial) accounts** *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 with reloadable or non-reloadable cards	Number	Value ($)
11. **[your selection of payment transaction type above] (repeat item 6) = 11a + 11b**		
11a. **Transactions with reloadable cards**		
11b. **Transactions with non-reloadable cards**		

General-Purpose Prepaid Card Network Payment Survey

Transaction value distribution	Number	Value ($)
12. **[your selection of payment transaction type above] (repeat item 6)** = 12a + 12b + 12c + 12d + 12e + 12f + 12g + 12h + 12i		
12a. Transactions with less than $5.00 in total value		
12b. Transactions with $5.00 to $9.99 in total value		
12c. Transactions with $10.00 to $14.99 in total value		
12d. Transactions with $15.00 to $24.99 in total value		
12e. Transactions with $25.00 to $49.99 in total value		
12f. Transactions with $50.00 to $99.99 in total value		
12g. Transactions with $100.00 to $499.99 in total value		
12h. Transactions with $500.00 to $999.99 in total value		
12i. Transactions with $1000.00 or greater in total value		

Transactions with non-US cards	Number	Value ($)
13. **Total transactions with non-US cards** (merchants/payees within the US and not included in item 6)		

General-Purpose Prepaid Card Network Payment Survey

Third-party fraudulent transactions

14. **Please indicate if your network would be able to provide third-party fraud data.**
If **Yes** (the default selection), please skip question 14a below.

[ ] Yes
[ ] No

    14a. If **No**, please provide reasons to help us better understand the industry and select all that apply.

[ ] Do not track fraud
[ ] Not enough resource
[ ] Data sensitivity
[ ] Other

        If **Other**, please specify:

Third-party fraudulent transactions

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

Preferred basis for reporting fraudulent transactions

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

Number	Value ($)

16. **Third-party fraudulent transactions (based on [your selection of fraudulent transaction type above])**
= 16a + 16b + 16c + 16d + 16e + 16f
Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.

16a. Lost or stolen card	
16b. Card issued but not received	
16c. Fraudulent application (account issued to someone using a fake identity)	
16d. Counterfeit card (card-present/stolen card data)	
16e. Fraudulent use of account number (card-not-present/stolen card data)	
16f. Other (including account takeover)	

General-Purpose Prepaid Card Network Payment Survey

Third-party fraudulent transactions by channel	Number	Value ($)
17. Third-party fraudulent transactions (repeat item 16) = 17a + 17b		
17a. In-person transactions *Fraudulent transactions for which the card user is present, including fraudulent card-present transactions and fraudulent mobile transactions at the point of sale. Also include fraudulent card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include fraudulent remote transactions classified as card-present solely because of the level of authentication.*		
17b. Remote transactions (person not at merchant location) = 17b.1 + 17b.2 + 17b.3 + 17b.4 *Fraudulent transactions for which the card user is not physically present at a merchant location. Typically, these include fraudulent card-not-present transactions. Also include any fraudulent remote transactions classified as card-present solely because of the level of authentication.*		
17b.1. Mail-order/telephone-order transactions		
17b.2. Internet purchase transactions (E-commerce)		
17b.3. Recurring/installment transactions *Fraudulent payments of bills or invoices, often on a prearranged basis, based on an ongoing customer relationship. Also include fraudulent payments made on an installment basis.*		
17b.4. Other/unknown remote transactions		

Third-party fraudulent in-person transactions by authentication method	Number	Value ($)
18. Third-party fraudulent in-person transactions (repeat item 17a) = 18a + 18b		
18a. Transactions with chip-authentication = 18a.1 + 18a.2		
18a.1. Transactions with a PIN		
18a.2. Transactions without a PIN		
18b. Transactions without chip-authentication = 18b.1 + 18b.2		
18b.1. Transactions with a PIN		
18b.2. Transactions without a PIN		
19. Third-party fraudulent in-person transactions with chip-authentication (repeat item 18a) = 19a + 19b		
19a. Contact chip card transactions		
19b. Contactless transactions		

General-Purpose Prepaid Card Network Payment Survey

Third-party fraudulent transactions with domestic or cross-border merchants/payees	Number	Value ($)
20. Third-party fraudulent transactions (repeat item 16) = 20a + 20b		
20a. Domestic transactions with US cards (merchants/payees within the US)		
20b. Cross-border transactions with US cards (merchants/payees outside the US) = 20b.1 + 20b.2		
20b.1. In-person transactions		
20b.2. Remote transactions		

Third-party fraudulent transactions from consumer or business/government accounts	Number	Value ($)
21. Third-party fraudulent transactions (repeat item 16) = 21a + 21b		
21a. Transactions from consumer accounts = 21a.1 + 21a.2 *Fraudulent transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.*		
21a.1. Transactions with government-administered general-purpose cards *Fraudulent 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.*		
21a.2. Transactions from other consumer accounts (including fraudulent business-sponsored payroll) *Fraudulent 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.*		
21b. Transactions from business/government (commercial) accounts *Fraudulent 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.*		

Third-party fraudulent transactions with reloadable or non-reloadable card	Number	Value ($)
22. Third-party fraudulent transactions (repeat item 16) = 22a + 22b		
22a. Transactions with reloadable cards		
22b. Transactions with non-reloadable cards		

General-Purpose Prepaid Card Network Payment Survey

Third-party fraudulent transaction value distribution	Number	Value ($)
23. Third-party fraudulent transactions (repeat item 16) = 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 $1000.00 or greater in total value		

Third-party fraudulent transactions with non-US cards	Number	Value ($)
24. Third-party fraudulent transactions with non-US cards (merchants/payees within the US and not included in item 16)		

Number of cards outstanding	Active cards	Total cards
25. Number of active and total general-purpose prepaid cards outstanding as of December 31, 2018 = 25a + 25b		
25a. Cards for consumer accounts		
25b. Cards for business/government (commercial) accounts		

Comments:

32

Automated Teller Machine Card Network Transaction Survey

For total automated teller machine (ATM) card network transactions, please include all those initiated by the acquirer, made with US debit cards (including ATM cards), prepaid cards and credit cards which are issued on US-domiciled accounts, and processed through your organization's ATM network switch. Include both domestic and cross-border transactions made with those cards, except for items 3 and 7 which cover non-US cards cash withdrawals processed through your organization's ATM network switch within the US.

Calendar year 2018 ATM transactions	Number	Value ($)
1. Total 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		

Cash withdrawals from domestic or cross-border ATMs	Number	Value ($)
2. Cash withdrawals (repeat item 1c) = 2a + 2b		
2a. Domestic cash withdrawals with US cards (ATMs within the US)		
2b. Cross-border cash withdrawals with US cards (ATMs outside the US)		

Cash withdrawals with non-US cards	Number	Value ($)
3. Cash withdrawals with non-US cards (ATMs within the US and not included in item 1c)		

Automated Teller Machine Card Network Transaction Survey

Third-party fraudulent cash withdrawals

4. **Please indicate if your network would be able to provide third-party fraud data**.
If **Yes** (the default selection), please skip question 4a below.

[ ] Yes
[ ] No

    4a. If **No**, please provide reasons to help us better understand the industry and select all that apply.

[ ] Do not track fraud
[ ] Not enough resource
[ ] Data sensitivity
[ ] Other

        If **Other**, please specify:

	Number	Value ($)
5. **Third-party fraudulent cash withdrawals = 5a + 5b + 5c + 5d + 5e** *Include all unauthorized third-party fraudulent cash withdrawals that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make cash withdrawals.*		
5a. **Lost or stolen card**		
5b. **Card issued but not received**		
5c. **Fraudulent application (account issued to someone using a fake identity)**		
5d. **Counterfeit card (card-present/stolen card data)**		
5e. **Other (including account takeover)**		

Third-party fraudulent cash from domestic or cross-border ATMs

	Number	Value ($)
6. **Third-party fraudulent cash withdrawals (repeat item 5) = 6a + 6b**		
6a. **Domestic cash withdrawals with US cards (ATMs within the US)**		
6b. **Cross-border cash withdrawals with US cards (ATMs outside the US)**		

Third-party fraudulent cash withdrawals with non-US cards

	Number	Value ($)
7. **Third-party fraudulent cash withdrawals with non-US cards (ATMs within the US and not included in item 5)**		

Automated Teller Machine Card Network Transaction Survey

Number of ATM terminals	Total terminals

8. **Number of ATM terminals as of December 31, 2017 = 8a + 8b**

   8a. **Chip-accepted terminals**

   8b. **Chip-not-accepted terminals**

9. **Number of ATM terminals as of December 31, 2018 = 9a + 9b**

   9a. **Chip-accepted terminals**

   9b. **Chip-not-accepted terminals**

Comments:

General-Purpose Prepaid Card Processor Payment Survey

For total general-purpose prepaid card transactions, please include all types of network-branded (open-loop) transactions initiated by the acquirer and made with US general-purpose prepaid cards issued on US-domiciled accounts for which you were the processor. Include both domestic and cross-border transactions made from those cards. Include government-administered general-purpose prepaid card transactions but exclude electronic benefits transfer (EBT) card transactions.

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.

Calendar year 2018 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 13 and 14. 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 - 3b for Number, = 3 - 3a - 3b for Value		

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.

General-Purpose Prepaid Card Processor Payment Survey

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).

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

[ ] 2. Total authorized transactions

[ ] 3. Net, authorized & settled transactions

[ ] 4. Net, purchase transactions

Transactions by channel	Number	Value ($)
6. [your selection of payment transaction type above] = 6a + 6b		
6a. In-person 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.*		
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.*		

Transactions from consumer or business/government accounts	Number	Value ($)
7. [your selection of payment transaction type above] (repeat item 6) = 17a + 7b		
7a. Transactions from consumer accounts = 7a.1 + 7a.2 *Transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.*		
7a.1. Transactions with government-administered general-purpose cards *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.*		
7a.2. Transactions from other consumer accounts = 7a.2.1 + 7a.2.2 + 7a.2.3 + 7a.2.4 + 7a.2.5		
7a.2.1. Gift cards		
7a.2.2. FSA/HSA medical cards		
7a.2.3. Customer refund & incentive cards		
7a.2.4. Payroll cards		
7a.2.5. Other consumer cards		
7b. Transactions from business/government (commercial) accounts *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.*		

General-Purpose Prepaid Card Processor Payment Survey

Transaction value distribution	Number	Value ($)
8. **[your selection of payment transaction type above] (repeat item 6) = 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h + 8i**		
8a. **Transactions with less than $5.00 in total value**		
8b. **Transactions with $5.00 to $9.99 in total value**		
8c. **Transactions with $10.00 to $14.99 in total value**		
8d. **Transactions with $15.00 to $24.99 in total value**		
8e. **Transactions with $25.00 to $49.99 in total value**		
8f. **Transactions with $50.00 to $99.99 in total value**		
8g. **Transactions with $100.00 to $499.99 in total value**		
8h. **Transactions with $500.00 to $999.99 in total value**		
8i. **Transactions with $1000.00 or greater in total value**		

ATM cash withdrawals	Number	Value ($)
9. **ATM cash withdrawal transactions = 9a + 9b**		
9a. **ATM cash withdrawals with government-administered general-purpose cards** *State and federal programs with cash benefits (e.g., TANF, Social Security, unemployment) and may use Quest rules.*		
9b. **Other ATM cash withdrawals**		

General-Purpose Prepaid Card Processor Payment Survey

Third-party fraudulent transactions

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

Preferred basis for reporting fraudulent transactions

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

	Number	Value ($)
11. Total fraudulent transactions (based on [your selection of fraudulent transaction type above]) = 11a + 11b + 11c + 11d + 11e + 11f		

Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.

	Number	Value ($)
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)		

Third-party fraudulent transactions by channel

	Number	Value ($)
12. Total fraudulent transactions (repeat item 11) = 12a + 12b		
12a. In-person transactions		

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

	Number	Value ($)
12b. Remote transactions (person not at merchant location)		

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

Card funding - how value was loaded into card account

	Number	Value ($)
13. Total credits/loads = 13a + 13b + 13c		
13a. Initial loads		
13b. Reloads		
13c. Other credits/loads		

General-Purpose Prepaid Card Processor Payment Survey

Credits/loads by instrument	Number	Value ($)
14. Total credits/loads (repeat item 13) = 14a + 14b + 14c + 14d + 14e		
14a. **Cash**		
14b. **Check**		
14c. **General-purpose card (credit, debit or prepaid)**		
14d. **ACH**		
14e. **Other**		

Number of cards outstanding	Active cards	Total cards
15. Number of active and total general-purpose prepaid cards outstanding as of December 31, 2018 = 15a + 15b		
15a. **Cards for consumer accounts = 15a.1 + 15a.2 + 15a.3 + 15a.4 + 15a.5 + 15.6**		
15a.1. **Government-administered general-purpose cards**		
15a.2. **Gift cards**		
15a.3. **FSA/HSA medical cards**		
15a.4. **Customer refund & incentive cards**		
15a.5. **Payroll cards**		
15a.6. **Other cards for consumer accounts**		
15b. **Cards for business/government (commercial) accounts**		

Comments:

Electronic Benefits Transfer Card Processor Payment Survey

For total electronic benefits transfer (EBT) card transactions, please include all those that are initiated with an EBT card to access funds and/or make purchases at approved merchants in accordance with US 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 EBT cards for which your organization was the processor.

Calendar year 2018 EBT 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-back at the point of sale		
3b. *Less:* ATM cash withdrawals		
3c. *Less:* Adjustments and returns		
4. Net, purchase transactions = *3 - 3a - 3b - 3c*		

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).

Preferred basis for reporting payment transactions

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

Transactions by government-administered program type	Number	Value ($)
6. [your selection of payment transaction type above] = 6a + 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

Third-party fraudulent transactions	

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

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

	Number	Value ($)
8. Total fraudulent transactions (based on [your selection of fraudulent transaction type above]) = 8a + 8b + 8c + 8d + 8e + 8f		

Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.

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

Number of cards outstanding	Active cards	Total cards
9. Number of active and total EBT cards outstanding as of December 31, 2018 = 9a + 9b + 9c + 9d		
9a. SNAP		
9b. WIC		
9c. TANF		
9d. Other *e.g., state and federal programs with cash benefits including Social Security and unemployment*		

Comments:

Private-Label Prepaid Card Issuer and Processor Payment Survey

For total private-label prepaid card transactions, please include all those originated from US-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. Also exclude card funding transactions (requested separately in question 12).

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

Calendar year 2018 private-label prepaid card transactions	Number	Value ($)
1. Total transactions *Do not include card funding transactions (requested separately in question 12) or fees charged to the cards (e.g., monthly transaction fees, dormancy fees).*		
1a. *Less:* **Denials (authorization declined)**		
2. Total authorized transactions = 1 - 1a		
2a. *Less:* **Pre-authorization only (authorized but not completed or posted)**		
3. Completed transactions (posted to card accounts) = 2 - 2a		
3a. *Less:* **Cash-back at the point of sale**		
3b. *Less:* **Adjustments and returns**		
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.

Transactions by channel	Number	Value ($)
5. Completed transactions (repeat item 3) = 5a + 5b		
5a. In-person transactions = 5a.1 + 5a.2 + 5a.3 *Transactions for which the card user is present, including transactions initiated using a merchant-issued card or token, using an app on a mobile device, and via instant credit or lookup of account number. Also include purchases initiated online for pickup in store where the payment is made in person.*		
5a.1. Transactions initiated using a merchant-issued card or token		
5a.2. Transactions initiated using an app on a mobile device		
5a.3. Other (including instant credit or lookup of account number)		
5b. Remote transactions (person not at merchant location) = 5b.1 + 5b.2 *Transactions for which the card user is not physically present at a merchant location.*		
5b.1. Transactions with online payment and in-store pickup		
5b.2. Transactions with online payment and shipping to address		

Private-Label Prepaid Card Issuer and Processor Payment Survey

Transactions with reloadable or non-reloadable cards	Number	Value ($)
6. Completed transactions (repeat item 3) = 6a + 6b		
6a. Transactions with reloadable cards		
6b. Transactions with non-reloadable cards		

Transactions with purchased or redemption cards	Number	Value ($)
7. Completed transactions (repeat item 3) = 7a + 7b		
7a. Transactions with purchased cards *Transactions with cards issued through a purchase or initial load using funds provided by customer, such as a gift card.*		
7b. Transactions with redemption (refund or incentive) cards *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.*		

Third-party fraudulent transactions	Number	Value ($)
8. Third-party fraudulent transactions = 8a + 8b + 8c + 8d + 8e + 8f *Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.*		
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)		

Private-Label Prepaid Card Issuer and Processor Payment Survey

Third-party fraudulent transactions by channel	Number	Value ($)
9. **Third-party fraudulent transactions (repeat item 8) = 9a + 9b**		
9a. **In-person transactions = 9a.1 + 9a.2 + 9a.3** *Fraudulent transactions for which the card user is present, including transactions initiated using a merchant-issued card or token, using an app on a mobile device, and via instant credit or lookup of account number. Also include fraudulent purchases initiated online for pickup in store where the payment is made in person.*		
9a.1. **Transactions initiated using a merchant-issued card or token**		
9a.2. **Transactions initiated using an app on a mobile device**		
9a.3. **Other (including instant credit or lookup of account number)**		
9b. **Remote transactions (person not at merchant location) = 9b.1 + 9b.2** *Fraudulent transactions for which the card user is not physically present at a merchant location.*		
9b.1. **Transactions with online payment and in-store pickup**		
9b.2. **Transactions with online payment and shipping to address**		

Third-party fraudulent transactions with reloadable or non-reloadable cards	Number	Value ($)
10. **Third-party fraudulent transactions (repeat item 8) = 10a + 10b**		
10a. **Transactions with reloadable cards**		
10b. **Transactions with non-reloadable cards**		

Third-party fraudulent transactions with purchased or redemption cards	Number	Value ($)
11. **Third-party fraudulent transactions (repeat item 8) = 11a + 11b**		
11a. **Transactions with purchased cards** *Fraudulent transactions with cards issued through a purchase or initial load using funds provided by customer, such as a gift card.*		
11b. **Transactions with redemption (refund or incentive) cards** *Fraudulent 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.*		

2019 Networks, Processors, and Issuers Payments Surveys

Private-Label Prepaid Card Issuer and Processor Payment Survey

Card funding by customer or merchant - how value was loaded into card account	Number	Value ($)
12. Total credits/loads = 12a + 12b		
12a. Funds loaded by customers = 12a.1 + 12a.2		
12a.1. Initial loads		
12a.2. Reloads		
12b. Credits/loads provided by merchants (e.g., incentives, rewards, rebates)		

Number of cards outstanding	Active cards	Total cards
13. Number of active and total private-label prepaid cards outstanding as of December 31, 2018 = 13a + 13b		
13a. Reloadable cards		
13b. Non-reloadable cards		

Comments:

Person-to-Person and Money Transfer Processor Survey

For total person-to-person (P2P) and money transfer transactions, please include all those originated from a consumer or consumer-owned (i.e., not a business- or government-owned) US-domiciled account and received by a consumer or consumer-owned account. These funds transfers between individuals, usually feature an online system, agent, email or mobile phone-based system. Include all transactions (domestic and cross-border transactions from accounts domiciled in the US), except for items 6 and 10 which cover P2P transactions made from non-US-domiciled accounts to US payees.

Do not include: Transactions originated from or received by business or government-owned accounts, transactions originated from foreign accounts, or account-to-account transfers for which both the originating and receiving accounts were owned by the same accountholder (i.e., balance transfers). Do not include declined transactions.

Calendar year 2018 P2P & money transfer transactions	Number	Value ($)
1. **Total transactions** *Do not include declined transactions.*		

Transactions with domestic or cross-border payees	Number	Value ($)
2. **Total transactions (repeat item 1) = 2a + 2b**		
2a. **Domestic transactions from US-domiciled accounts (payees within the US)**		
2b. **Cross-border transactions from US-domiciled accounts (payees outside the US)**		

Transactions by origination channel	Number	Value ($)
3. **Total transactions (repeat item 1) = 3a + 3b + 3c + 3d**		
3a. **Website**		
3b. **Mobile phone (via an application or text message)**		
3c. **In person (via agent location, kiosk or ATM)**		
3d. **Other**		

Transactions by clearing system between consumer accounts	Number	Value ($)
4. **Total transactions (repeat item 1) = 4a + 4b + 4c + 4d + 4e**		
4a. **Credit card/signature debit network**		
4b. **EFT/PIN debit network**		
4c. **ACH**		
4d. **Book transfer (e.g., a payment cleared via internal accounting transfer)**		
4e. **Other (e.g., check, wire)**		

Person-to-Person and Money Transfer Processor Survey

Transaction value distribution	Number	Value ($)
5. Total transactions (repeat item 1) = 5a + 5b + 5c + 5d + 5e + 5f + 5g		
5a. Transactions with less than $25.00 in total value		
5b. Transactions with $25.00 to $49.99 in total value		
5c. Transactions with $50.00 to $99.99 in total value		
5d. Transactions with $100.00 to $249.99 in total value		
5e. Transactions with $250.00 to $499.99 in total value		
5f. Transactions with $500.00 to $999.99 in total value		
5g. Transactions with $1,000.00 or greater in total value		

Transactions from non-US-domiciled accounts	Number	Value ($)
6. Cross-border transactions from non-US-domiciled accounts (payees within the US and not included in item 1)		

Third-party fraudulent transactions	Number	Value ($)
7. Third-party fraudulent transactions *Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.*		

Third-party fraudulent transactions with domestic or cross-border payees	Number	Value ($)
8. Third-party fraudulent transactions (repeat item 7) = 8a + 8b		
8a. Domestic transactions from US-domiciled accounts (payees within the US)		
8b. Cross-border transactions from US-domiciled accounts (payees outside the US)		

Third-party fraudulent transactions by origination channel	Number	Value ($)
9. Third-party fraudulent transactions (repeat item 7) = 9a + 9b + 9c + 9d		
9a. Website		
9b. Mobile phone (via an application or text message)		
9c. In person (via agent location, kiosk or ATM)		
9d. Other		

Person-to-Person and Money Transfer Processor Survey

Third-party fraudulent transactions from non-US-domiciled accounts	Number	Value ($)
10. Third-party fraudulent transactions from non-US-domiciled accounts (payees within the US and not included in item 7)		

Comments:

Online Bill Payment Processor Payment Survey

For total online bill payments, please include all those originated through a financial institution or other intermediary's online bill payment portal (i.e., bank online bill payments) and directly via biller websites (i.e., biller-direct bill payments). Only include transactions originated from US-domiciled accounts.

Note: In the case where a batch of bills were settled through a single combined payment to the biller (i.e., check and list payments) please include transaction totals for the individual bills within the batch. Do not include batch transactions because this will double count the individual bill totals. Also exclude declined transactions.

Calendar year 2018 online bill payment transactions	Number	Value ($)
1. Total transactions = 1a + 1b *Do not include declined transactions.*		
1a. Bank/intermediary online bill payment transactions = 1a.1 + 1a.2 *Direct send/consolidator transactions (e.g., Fiserv, iPay)*		
1a.1. Transactions initiated with a mobile device		
1a.2. Transactions not initiated with a mobile device		
1b. Biller-direct online bill payment transactions = 1b.1 + b.2 *Electronic billing and payment offered directly from the website of the company providing the good or service (e.g., utilities, mobile phone operators and cable companies).*		
1b.1. Transactions initiated with a mobile device		
1b.2. Transactions not initiated with a mobile device		

Transactions by disbursement method - how funds were sent to billers	Number	Value ($)
2. Total transactions (repeat item 1) = 2a + 2b + 2c + 2d		
2a. ACH		
2b. Check		
2c. Wire		
2d. Other		

Transactions by funding method - how funds were collected from customers	Number	Value ($)
3. Total transactions (repeat item 1) = 3a + 3b + 3c + 3d + 3e		
3a. Cash		
3b. Check		
3c. General-purpose card (credit, debit or prepaid)		
3d. ACH		
3e. Other		

Online Bill Payment Processor Payment Survey

Transaction value distribution - bank/intermediary online bill payments	Number	Value ($)
4. Bank/intermediary online bill payment transactions (repeat item 1a) = 4a + 4b + 4c + 4d + 4e + 4f		
4a. **Transactions with less than $25.00 in total value**		
4b. **Transactions with $25.00 to $49.99 in total value**		
4c. **Transactions with $50.00 to $99.99 in total value**		
4d. **Transactions with $100.00 to $249.99 in total value**		
4e. **Transactions with $250.00 to $499.99 in total value**		
4f. **Transactions with $500.00 or greater in total value**		

Transaction value distribution - biller-direct online bill payments	Number	Value ($)
5. Biller-direct online bill payment transactions (repeat item 1b) = 5a + 5b + 5c + 5d + 5e + 5f		
5a. **Transactions with less than $25.00 in total value**		
5b. **Transactions with $25.00 to $49.99 in total value**		
5c. **Transactions with $50.00 to $99.99 in total value**		
5d. **Transactions with $100.00 to $249.99 in total value**		
5e. **Transactions with $250.00 to $499.99 in total value**		
5f. **Transactions with $500.00 or greater in total value**		

Third-party fraudulent transactions	Number	Value ($)
6. Third-party fraudulent transactions = 6a + 6b *Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.*		
6a. **Bank/intermediary online bill payment transactions**		
6b. **Biller-direct online bill payment transactions**		

Comments:

Walk-In Bill Payment Processor Survey

For total walk-in bill payments, please include all transactions originated from US-domiciled accounts and made in person that your organization received or processed on behalf of billers. Include only payments made at locations (e.g., kiosks, ATMs, agents, or retailers) other than those operated by the biller.

Do not include: Online, mail, or telephone bill payments. Do not include in-person bill payments made at locations operated by the biller or bill payments originated from foreign accounts. Also exclude declined transactions.

Note: In the case where a batch of bills were settled through a single combined payment to the biller (i.e., check and list payments) please include transaction totals for the individual bills within the batch. Do not include batch transactions because this will double count the individual bill totals.

Calendar year 2018 walk-in bill payment transactions	Number	Value ($)
1. **Total transactions** *Do not include declined transactions.*		

Transactions by disbursement method - how funds were sent to billers	Number	Value ($)
2. **Total transactions (repeat item 1) = 2a + 2b + 2c + 2d**		
2a. **ACH**		
2b. **Check**		
2c. **Wire**		
2d. **Other**		

Transactions by funding method - how funds were collected from customers	Number	Value ($)
3. **Total transactions (repeat item 1) = 3a + 3b + 3c**		
3a. **Cash**		
3b. **General-purpose card (credit, debit or prepaid)**		
3c. **Other**		

Transaction value distribution	Number	Value ($)
4. **Total transactions (repeat item 1) = 4a + 4b + 4c + 4d + 4e + 4f**		
4a. **Transactions with less than $25.00 in total value**		
4b. **Transactions with $25.00 to $49.99 in total value**		
4c. **Transactions with $50.00 to $99.99 in total value**		
4d. **Transactions with $100.00 to $249.99 in total value**		
4e. **Transactions with $250.00 to $499.99 in total value**		
4f. **Transactions with $500.00 or greater in total value**		

Walk-In Bill Payment Processor Survey

Third-party fraudulent transactions	Number	Value ($)
5. Third-party fraudulent transactions *Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.*		

Comments:

Private-Label ACH Debit Card Processor Payment Survey

For total private-label ACH debit card transactions, please include all those made with private-label (merchant-branded) payment cards for which the ACH system was used to settle daily card transactions, whether individually or on an aggregated basis, from a cardholder deposit account linked to the card account (i.e., decoupled debit transactions). Only include transactions originated from US-domiciled accounts.

Do not include: Transactions on prepaid cards or transactions on payment cards through which credit was routinely extended to cardholders for more than one business day before an attempt was made to settle with cardholders. Do not include transactions originated from foreign accounts.

Calendar year 2018 private-label ACH debit card transactions	Number	Value ($)
1. Total transactions		
1a. *Less:* Denials (authorization declined)		
2. Completed transactions (posted to card accounts) = *1 - 1a*		
2a. *Less:* Cash-back at the point of sale		
2b. *Less:* Adjustments and returns = *2b.1 + 2b.2*		
2b.1. ACH returns (receiver initiated)		
2b.2. Other adjustments and returns (originator initiated)		
3. Net, purchase transactions = *2 - 2b for Number, = 2 - 2a - 2b 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.

Transaction value distribution	Number	Value ($)
4. Completed transactions (repeat item 2) = 4a + 4b + 4c + 4d + 4e + 4f + 4g		
4a. Transactions with less than $5.00 in total value		
4b. Transactions with $5.00 to $9.99 in total value		
4c. Transactions with $10.00 to $14.99 in total value		
4d. Transactions with $15.00 to $24.99 in total value		
4e. Transactions with $25.00 to $49.99 in total value		
4f. Transactions with $50.00 to $99.99 in total value		
4g. Transactions with $100.00 or greater in total value		

Private-Label ACH Debit Card Processor Payment Survey

Third-party fraudulent transactions	Number	Value ($)
5. Third-party fraudulent transactions *Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.*		

Comments:

Toll Collection Processor Payment Survey

For toll payment transactions, please include all those initiated at a toll gantry, gate or booth. Include toll payments made via RFID transponders, video images of vehicle license plates, cash or other toll payments made by, e.g., general-purpose card, token, or voucher.

Do not include: Funding transactions for registered/pre-established accounts, e.g., for RFID transponders or Pay-by-Plate/Toll-by-Plate: These are requested separately in item 3. Do not include declined transactions. Also exclude the administrative fees and penalties associated with uncollected tolls.

Calendar year 2018 toll payment transactions	Number	Value ($)
1. Toll payment transactions initiated at gantry, gate, or booth = 1a + 1b + 1c + 1d		
1a. RFID transponder		
1b. Video image of vehicle license plate		
1c. Cash		
1d. Other		

Third-party fraudulent toll payment transactions	Number	Value ($)
2. Third-party fraudulent toll payment transactions initiated at gantry, gate, or booth *Include all unauthorized third-party fraudulent toll payment transactions regardless of whether or not the transaction resulted in a loss of funds. Do not include fraud attempts that were denied. Also exclude fraudulent funding transactions for registered accounts as in item 3 below.*		

Funding for registered accounts by instrument - how value was loaded into the account	Number	Value ($)
3. Total funding for registered accounts = 3a + 3b + 3c + 3d + 3e *Include funding for registered accounts associated with RFID transponders and Pay-by-Plate/Toll-by-Plate.*		
3a. Cash		
3b. Check		
3c. General-purpose card (credit, debit or prepaid)		
3d. ACH		
3e. Other		

Comments:

Online Payment Authentication Methods Processor Payment Survey

For total transaction, please include all those supported by your organization using selected types of tools, software and systems designed to enhance the security of online purchases in the US.

Calendar year 2018 online payment authentication methods transactions	Number	Value ($)
1. Total transactions = 1a + 1b + 1c + 1d *Do not include declined transactions.*		
1a. Redirected from the merchant or biller site		
1b. Secure online prepaid/escrow-account		
1c. Token vault		
1d. Other online payment authentication methods		

Transaction value distribution	Number	Value ($)
2. Total transactions (repeat item 1) **= 2a + 2b + 2c + 2d + 2e + 2f + 2g + 2h + 2i**		
2a. Transactions with less than $5.00 in total value		
2b. Transactions with $5.00 to $9.99 in total value		
2c. Transactions with $10.00 to $14.99 in total value		
2d. Transactions with $15.00 to $24.99 in total value		
2e. Transactions with $25.00 to $49.99 in total value		
2f. Transactions with $50.00 to $99.99 in total value		
2g. Transactions with $100.00 to $249.99 in total value		
2h. Transactions with $250.00 to $499.99 in total value		
2i. Transactions with $500.00 or greater in total value		

Third-party fraudulent transactions	Number	Value ($)
3. Third-party fraudulent transactions *Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.*		

Comments:

Mobile Wallet Processor Payment Survey

Mobile wallet is a comprehensive digital solution designed to replace the physical wallet. It stores information about credit and debit cards, loyalty rewards, and any other digitized information (e.g., event tickets, boarding pass) – all managed, accessed and delivered via the mobile phone. Sensitive financial data is typically protected by a PIN, code, or biometric features and/or tokenization. Please include all mobile wallet transactions completed with US-domiciled accounts.

Calendar year 2018 mobile wallet transactions	Number	Value ($)
1. **Total transactions = 1a + 1b + 1c** *Do not include declined transactions.*		
1a. **Purchase transactions = 1a.1 + 1a.2**		
1a.1. **In-person transactions** *Mobile transactions at the point of sale.*		
1a.2. **Remote transactions (person not at merchant location)** *Mobile transactions for which the card user is not physically present at a merchant location.*		
1b. **Person-to-person or peer-to-peer (P2P) transactions** *Funds transfers between individuals.*		
1c. **Other transactions**		

Transaction value distribution	Number	Value ($)
2. **Total transactions (repeat item 1)** **= 2a + 2b + 2c + 2d + 2e + 2f + 2g + 2h + 2i + 2j + 2k**		
2a. **Transactions with less than $1.00 in total value**		
2b. **Transactions with $1.00 to $2.99 in total value**		
2c. **Transactions with $3.00 to $4.99 in total value**		
2d. **Transactions with $5.00 to $9.99 in total value**		
2e. **Transactions with $10.00 to $14.99 in total value**		
2f. **Transactions with $15.00 to $24.99 in total value**		
2g. **Transactions with $25.00 to $49.99 in total value**		
2h. **Transactions with $50.00 to $99.99 in total value**		
2i. **Transactions with $100.00 to $499.99 in total value**		
2j. **Transactions with $500.00 to $999.99 in total value**		
2k. **Transactions with $1,000.00 or greater in total value**		

Mobile Wallet Processor Payment Survey

Third-party fraudulent transactions	Number	Value ($)

3. **Third-party fraudulent transactions = 3a + 3b + 3c**
Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.

	Number	Value ($)
3a. **Purchase transactions = 3a.1 + 3a.2**		
3a.1. **In-person transactions**		
3a.2. **Remote transactions (person not at merchant location)**		
3b. **Person-to-person or peer-to-peer (P2P) transactions**		
3c. **Other**		

Number of provisioned mobile wallets	Preferred basis for reporting mobile wallet activity

4. **Active mobile wallets** are mobile wallets that were provisioned and were used to make at least one purchase or bill payment over a period of time.
On which basis would you prefer to report active cards below? If possible, please use *1 year* (the default selection).

[ ] 1 month   [ ] 3 months

[ ] 6 months   [ ] 1 year

[ ] Other, please describe below:

Active mobile wallets	Total mobile wallets

5. **Number of active and total provisioned mobile wallets as of December 31, 2017**

6. **Number of active and total provisioned mobile wallets as of December 31, 2018**

Comments:

Transit System Operator Payment Survey

Survey of major transit organizations and their fare collection methods.

For unlinked passenger trips, please include complete fixed route and paratransit. Besides free rides, include trips initiated using prefunded fare cards, tickets, passes, tokens or cash.

Do not include: Funding transactions for prefunded fare cards (requested separately in item 4). Also exclude fees charged to the fare media (e.g., monthly transaction fees, dormancy fees).

Calendar year 2018 transit operator transactions (trips)	Number	Value ($)
1. Total unlinked passenger trips = 1a + 1b *Please provide the count and fares charged for unlinked passenger rides, including complete fixed route, paratransit and free rides. Do not include funding transactions for prefunded fare cards, requested separately in item 4. Also exclude fees charged to the fare media (e.g., monthly transaction fees, dormancy fees).*		
1a. Fare received from passengers		
1b. Free rides		

	Number	Value ($)
2. Unlinked passenger trips with fare received from passengers (repeat item 1a) = 2a + 2b + 2c + 2d + 2e + 2f		
2a. Cash payments		
2b. General-purpose card (credit, debit or prepaid) payments		
2c. Payments made by fare cards = 2c.1 + 2c.2		
2c.1. Payments made by fare cards with chips (e.g., contactless card/token, NFC) = 2c.1.1 + 2c.1.2		
2c.1.1. Payments made by multiple-ride pass		
2c.1.2. Payments made by other fare cards with chips		
2c.2. Payments made by fare cards without chips (e.g., magnetic stripe pass, metal token) = 2c.2.1 + 2c.2.2		
2c.2.1. Payments made by multiple-ride pass		
2c.2.2. Payments made by other fare cards without chips		
2d. Payments made by a mobile device		
2e. Payments made by other fare media		
2f. Other payments		

Transit System Operator Payment Survey

Third-party fraudulent unlinked passenger trips	Number	Value ($)
3. Total third-party fraudulent unlinked passenger trips with fare received from passengers = 3a + 3b + 3c + 3d + 3e *Please refer to question 2 above ONLY. Include all unauthorized third-party fraudulent unlinked passenger trips that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.*		
3a. **General-purpose card (credit, debit or prepaid) payments**		
3b. **Payments made by fare cards = 3b.1 + 3b.2**		
3b.1. **Payments made by fare cards with chips (e.g., contactless card/token, NFC) = 3b.1.1 + 3b.1.2**		
3b.1.1. **Payments made by multiple-ride pass**		
3b.1.2. **Payments made by other fare cards with chips**		
3b.2. **Payments made by fare cards without chips (e.g., magnetic stripe pass, metal token) = 3b.2.1 + 3b.2.2**		
3b.2.1. **Payments made by multiple-ride pass**		
3b.2.2. **Payments made by other fare cards without chips**		
3c. **Payments made by a mobile device**		
3d. **Payments made by other fare media**		
3e. **Other payments**		

Funding for fare cards by instrument	Number	Value ($)
4. Total funding for fare cards = 4a + 4b + 4c + 4d + 4e *Please refer to question 2c above ONLY.*		
4a. **Cash**		
4b. **Check**		
4c. **General-purpose card (credit, debit, or prepaid)**		
4d. **ACH**		
4e. **Other**		
Please specify:		

Transit System Operator Payment Survey

Number of fare cards outstanding

5. **Active fare cards** are those that were used to make at least one trip or fund loading over a period of time. On which basis would you prefer to report active fare cards below? If possible, please use *1 year* (the default selection).

	Active fare media	Total fare media
6. Number of active and total fare cards outstanding as of December 31, 2017 = 6a + 6b		
6a. With chips (e.g., contactless card/token, NFC) = 6a.1 + 6a.2		
6a.1. Multiple-ride pass		
6a.2. Other fare cards with chips		
6b. Without chips (e.g., magnetic stripe pass, metal token) = 6b.1 + 6b.2		
6b.1. Multiple-ride pass		
6b.2. Other fare cards without chips		
7. Number of active and total fare cards outstanding as of December 31, 2018 = 7a + 7b		
7a. With chips (e.g., contactless card/token, NFC) = 7a.1 + 7a.2		
7a.1. Multiple-ride pass		
7a.2. Other fare cards with chips		
7b. Without chips (e.g., magnetic stripe pass, metal token) = 7b.1 + 7b.2		
7b.1. Multiple-ride pass		
7b.2. Other fare cards without chips		

Comments: