Networks, Processors, and Issuers Payments Surveys (NPIPS)



Survey Period: Calendar Year 2019

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General Instructions

About the surveys

The Federal Reserve 2020 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 2019, 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 2020 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.

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).

Ca	lenda	r year 2019 general-purpose credit card transactions	Number	Value (\$)
1.	Tota	I transactions		
	1a.	Less: Denials (authorization declined)		
2.	Tota = 1 -	l authorized transactions 1a		
	2a.	Less: Pre-authorization only (authorized but not settled)		
3.	Net, = 2 -	authorized & settled transactions 2a		
	3a.	Less: Cash advances		
	3b.	Less: Adjustments and returns = 3b.1 + 3b.2		
		3b.1. Chargebacks (issuer initiated)		
		3b.2. Other adjustments and returns (acquirer initiated)		
4.		purchase transactions 3a - 3b		
5.	you p	ng the different subtotals of payment transactions listed above, which would refer to use to report more detailed allocations of payment transactions of payment transactions of listed transactions (the default tion).	payment to	ıs
Tra	ansac	etions by channel	Number	Value (\$)
6.	[you	r 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		<u> </u>

any remote transactions classified as card-present solely because of the

level of authentication.

				Number	Value (\$)
	e	6b.1.	Mail-order/telephone-order transactions (MOTO) Remote purchase transactions for which the merchant receives an order through the mail or over the telephone. Card is typically charged at time of shipment or delivery. If possible, please exclude payments on account, e.g., bill pay.		
	•	6b.2.	Internet purchase transactions (E-commerce) Purchase transactions for goods and services from a merchant web site or mobile app. May involve varying levels of authentication including the keyed entry of a card number, use of "card on file" information, or redirection to a payment service. Card is typically charged at time of shipment or delivery. If possible, please exclude payments on account, e.g., bill pay.		
	•	6b.3.	Bill pay: recurring/subscription/installment transactions Payments of bills or invoices, often on a prearranged basis and may include "card on file", based on an ongoing customer relationship. Also include payments made on a monthly or installment basis. Examples include utility bill payments and multiple payments for a single purchase.		
	•	6b.4.	Other remote transactions Transactions that do not have identifiers to assign into the remote transaction categories provided above. Include keyed entry transactions or new types of payments that do not map into MOTO, E-commerce or bill pay for recurring/subscription/Installment categories.		
			Please describe any significant known types of transactions included in the "Other" category above:		
ln-	person	n trans	sactions by authentication method	Number	Value (\$)
			sactions by authentication method ansactions (repeat item 6a) = 7a + 7b	Number	Value (\$)
	In-per	son tra	-	Number	Value (\$)
n-	In-pers	son tra	ansactions (repeat item 6a) = 7a + 7b actions with chip-authentication = 7a.1 + 7a.2	Number	Value (\$)
	In-pers	son tra	ansactions (repeat item 6a) = 7a + 7b actions with chip-authentication = 7a.1 + 7a.2	Number	Value (\$)
	In-pers 7a. 1	son tra Transa 7a.1. 7a.2.	ansactions (repeat item 6a) = 7a + 7b actions with chip-authentication = 7a.1 + 7a.2 Transactions with a PIN	Number	Value (\$)
	7a. 1	son tra Transa 7a.1. 7a.2.	ansactions (repeat item 6a) = 7a + 7b actions with chip-authentication = 7a.1 + 7a.2 Transactions with a PIN Transactions without a PIN	Number	Value (\$)
	In-pers 7a. 1 7 7b. 1	son tra Transa 7a.1. 7a.2. Transa	ansactions (repeat item 6a) = 7a + 7b actions with chip-authentication = 7a.1 + 7a.2 Transactions with a PIN Transactions without a PIN actions without chip-authentication = 7b.1 + 7b.2	Number	Value (\$)
	In-pers 7a. 1 7 7b. 1	son tra Transa 7a.1. Transa 7b.1. 7b.2. son tra	ansactions (repeat item 6a) = 7a + 7b actions with chip-authentication = 7a.1 + 7a.2 Transactions with a PIN Transactions without a PIN actions without chip-authentication = 7b.1 + 7b.2 Transactions with a PIN	Number	Value (\$)
7.	In-pers 7a. 1 7 7b. 1 7 In-pers = 8a +	son tra Transa 7a.1. Transa 7b.1. 7b.2. son tra	ansactions (repeat item 6a) = 7a + 7b actions with chip-authentication = 7a.1 + 7a.2 Transactions with a PIN Transactions without a PIN actions without chip-authentication = 7b.1 + 7b.2 Transactions with a PIN Transactions without a PIN	Number	Value (\$)

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		
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)		

General-Purpose Credit Card Network Payment Survey Preferred basis for reporting Third-party fraudulent transactions fraudulent transactions [12. Total authorized transactions **13.** Some organizations may track fraudulent transactions differently than payment [13. Net, authorized & settled transactions. On which basis would you prefer to report fraudulent transactions below? If possible, please use 3. Net, authorized & settled transactions (the default transactions selection). [] 4. Net, purchase transactions Number Value (\$) 14. Third-party fraudulent transactions (based on [your selection of fraudulent transaction type abovel) = 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 (MOTO)

Fraudulent remote purchase transactions for which the merchant

receives an order through the mail or over the telephone. Card is typically charged at time of shipment or delivery. If possible, please exclude fraudulent payments on account, e.g., bill pay.

15b.2. Internet purchase transactions (E-commerce)

Fraudulent purchase transactions for goods and services from a merchant web site or mobile app. May involve varying levels of authentication including the keved entry of a card number, use of "card on file" information, or redirection to a payment service. Card is typically charged at time of shipment or delivery. If possible, please exclude fraudulent payments on account, e.g., bill pay.

		Number	Value (\$)
15b.3.	Bill pay: recurring/subscription/installment transactions		
	Fraudulent payments of bills or invoices, often on a prearranged basis and may include "card on file", based on an ongoing customer relationship. Also include fraudulent payments made on a monthly or installment basis. Examples include fraudulent utility bill payments and multiple payments for a single purchase.		
15b.4.	Other remote transactions		
	Fraudulent transaction that do not have identifiers to assign into the remote transaction categories provided above. Include fraudulent keyed entry transactions or new types of payments that do not map into MOTO, E-commerce or bill pay for recurring/subscription/Installment categories.		
	Please describe any significant known types of fraudulent transactions included in the "Other" category above:		
Third-party fra	udulent in-person transactions by authentication	Number	Value (\$)
16. Third-party 1 = 16a + 16b	raudulent in-person transactions (repeat item 15a)		
16a. Transa	ctions with chip-authentication = 16a.1 + 16a.2	5	
16a.1.	Transactions with a PIN		
16a.2.	Transactions without a PIN		
16b. Transa	ctions without chip-authentication = 16b.1 + 16b.2	2	
16b.1.	Transactions with a PIN		
16b.2.	Transactions without a PIN		
	raudulent in-person transactions with chip- on (repeat item 16a) = 17a + 17b		
17a. Contac	et chip card transactions		
17b. Contac	etless transactions		
Third-party fra border mercha	udulent transactions with domestic or cross- nts/payees	Number	Value (\$)
18. Third-party f	raudulent transactions (repeat item 14) = 18a + 18b		
	tic transactions with US cards nants/payees within the US)		
	border transactions with US cards nants/payees outside the US) = 18b.1 + 18b.2		
18b.1.	In-person transactions		
18b.2.	Remote transactions		

	l-party fraudulent transactions from consumer or ness/government accounts	Number	Value (\$)
19. T	hird-party fraudulent transactions (repeat item 14) = 19a + 19b		
1	9a. Transactions from consumer accounts Fraudulent transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.		
1	9b. 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	l-party fraudulent transaction value distribution	Number	Value (\$)
	hird-party fraudulent transactions (repeat item 14) 20a + 20b + 20c + 20d + 20e + 20f + 20g + 20h + 20i		
2	0a. Transactions with less than \$5.00 in total value		
2	0b. Transactions with \$5.00 to \$9.99 in total value		
2	0c. Transactions with \$10.00 to \$14.99 in total value		
2	0d. Transactions with \$15.00 to \$24.99 in total value		
2	0e. Transactions with \$25.00 to \$49.99 in total value		
2	0f. Transactions with \$50.00 to \$99.99 in total value		
2	0g. Transactions with \$100.00 to \$499.99 in total value		
2	0h. Transactions with \$500.00 to \$999.99 in total value		
2	0i. Transactions with \$1000.00 or greater in total value		
Third	l-party fraudulent transactions with non-US cards	Number	Value (\$)
	hird-party fraudulent transactions with non-US cards nerchants/payees within the US and not included in item 14)		
Num	ber of cards outstanding	Active cards	Total cards
	lumber of active and total general-purpose credit or charge cards utstanding as of December 31, 2019 = 22a + 22b		
2	2a. Cards for consumer accounts		
2	2b. Cards for business/government (commercial) accounts		
Com	ments:		

Private-Label Credit Card Merchant Issuer Payment Survey

Calendar year 2019 private-label credit card transaction processing

Please indicate if your organization outsourced some or all of

If fully or partially outsourced, please indicate

If your organization outsourced its private-label credit

card transaction processing for only part of 2019,

please indicate the period of time in 2019 that your

its private-label credit card transaction processing to a third

Transaction processing

the name of the processor:

party.

1b.

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).

100%

in-house

[]

From

(2019)

mm/dd

Fully

outsourced

[]

mm/dd

To

(2019)

Partially

outsourced

[]

	organization did not outsource:			
Ca	lendar year 2019 private-label credit card recei	ivables ownersh	ip	
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:			
	ou answered Fully outsourced to question 1 above for your of vey is complete. Thank you for participating.	rganization's private-la	bel credit card transacti	ion processing, this
trar	ou answered 100% in-house or Partially outsourced to quisaction processing, please finish the rest of the survey and repo our portfolio.			
Ca	lendar year 2019 private-label credit card trans	actions	Number	Value (\$)
3.	Total transactions			
	3a. Less: Denials (authorization declined)			
4.	Total authorized transactions = 3 - 3a			
	4a. Less: Pre-authorization only (authorized but no or posted)	ot completed		
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			

ransa	actions	by channel	Number	Value (\$)
				1
	-	transactions (repeat item 5) = 7a + 7b		
7a.	-	son transactions = 7a.1 + 7a.2 + 7a.3 ctions for which the card user is present, including transactions		
	initiated	d using a merchant-issued card or token, using an app on a mobile		
	purchas	and via instant credit or lookup of account number. Also include ses initiated online for pickup in store where the payment is made in		
	person.			
	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.		te transactions (person not at merchant location) + 7b.2		
		ctions for which the card user is not physically present at a merchant		
	location	1.		
	7b.1.	Transactions with online payment and in-store pickup		
	7b.2.	Transactions with online payment and shipping to address		
ranes				
. 41136	actions	from consumer or business/government accounts	Number	Value (\$)
		from consumer or business/government accounts transactions (repeat item 5) = 8a + 8b	Number	Value (\$)
. Coi	mpleted	transactions (repeat item 5) = 8a + 8b	Number	Value (\$)
	mpleted . Transa	transactions (repeat item 5) = 8a + 8b actions from consumer accounts ctions made with cards (including virtual cards) issued to a consumer	Number	Value (\$)
. Coi	mpleted Transa Transa for the j	transactions (repeat item 5) = 8a + 8b actions from consumer accounts	Number	Value (\$)
. Coi	mpleted Transa for the consum	transactions (repeat item 5) = 8a + 8b actions from consumer accounts ctions made with cards (including virtual cards) issued to a consumer ourpose of making consumer-related transactions. Include both ner credit and charge cards. actions from business/government (commercial)	Number	Value (\$)
. Соі 8а.	mpleted Transa for the j consum Transa accou	transactions (repeat item 5) = 8a + 8b actions from consumer accounts ctions made with cards (including virtual cards) issued to a consumer ourpose of making consumer-related transactions. Include both ner credit and charge cards. actions from business/government (commercial) ints ctions made with cards (including virtual cards) issued to a business	Number	Value (\$)
. Соі 8а.	mpleted Transa for the position consum Transa accou Transa or gove transac	transactions (repeat item 5) = 8a + 8b actions from consumer accounts ctions made with cards (including virtual cards) issued to a consumer ourpose of making consumer-related transactions. Include both ner credit and charge cards. actions from business/government (commercial) ints	Number	Value (\$)
. Coi 8a. 8b.	mpleted Transafor the consum Transaccou Transaccou Transaccor gove transaccor	transactions (repeat item 5) = 8a + 8b actions from consumer accounts ctions made with cards (including virtual cards) issued to a consumer ourpose of making consumer-related transactions. Include both ner credit and charge cards. actions from business/government (commercial) ints ctions made with cards (including virtual cards) issued to a business ernment or its employee for the purpose of making business-related tions. Include corporate charge, small business, travel/entertainment,	Number	Value (\$)
. Coi 8a. 8b. ransa	Transa for the consum Transa accou Transa or gove transac procure	transactions (repeat item 5) = 8a + 8b actions from consumer accounts ctions made with cards (including virtual cards) issued to a consumer burpose of making consumer-related transactions. Include both mer credit and charge cards. actions from business/government (commercial) ints ctions made with cards (including virtual cards) issued to a business transment or its employee for the purpose of making business-related etions. Include corporate charge, small business, travel/entertainment, tement, and fleet cards.		
. Coi 8a. 8b. ransa	Transactor your for the procure of t	transactions (repeat item 5) = 8a + 8b actions from consumer accounts ctions made with cards (including virtual cards) issued to a consumer curpose of making consumer-related transactions. Include both oner credit and charge cards. actions from business/government (commercial) onts ctions made with cards (including virtual cards) issued to a business fromment or its employee for the purpose of making business-related tions. Include corporate charge, small business, travel/entertainment, ement, and fleet cards. alue distribution transactions (repeat item 5)		
8a. 8b. ransa Coi	Transacton value + 9b +	transactions (repeat item 5) = 8a + 8b actions from consumer accounts ctions made with cards (including virtual cards) issued to a consumer ourpose of making consumer-related transactions. Include both ner credit and charge cards. actions from business/government (commercial) ints ctions made with cards (including virtual cards) issued to a business ernment or its employee for the purpose of making business-related tions. Include corporate charge, small business, travel/entertainment, ement, and fleet cards. alue distribution transactions (repeat item 5) 9c + 9d + 9e + 9f + 9g + 9h + 9i		
. Coi 8a. 8b. ransa = 9	mpleted Transafor the poonsum Transafor gove transacoprocure action value + 9b + Transafor Transa	transactions (repeat item 5) = 8a + 8b actions from consumer accounts ctions made with cards (including virtual cards) issued to a consumer courpose of making consumer-related transactions. Include both oner credit and charge cards. actions from business/government (commercial) onts ctions made with cards (including virtual cards) issued to a business formment or its employee for the purpose of making business-related otions. Include corporate charge, small business, travel/entertainment, original distribution transactions (repeat item 5) 9c + 9d + 9e + 9f + 9g + 9h + 9i actions with less than \$5.00 in total value		
8a. 8b. 200 = 9 9a. 9b.	mpleted Transa for the position via account or gove transac procure action via mpleted la + 9b + Transa Transa Transa	transactions (repeat item 5) = 8a + 8b actions from consumer accounts ctions made with cards (including virtual cards) issued to a consumer courpose of making consumer-related transactions. Include both oner credit and charge cards. actions from business/government (commercial) ints ctions made with cards (including virtual cards) issued to a business formment or its employee for the purpose of making business-related actions. Include corporate charge, small business, travel/entertainment, forment, and fleet cards. alue distribution transactions (repeat item 5) 9c + 9d + 9e + 9f + 9g + 9h + 9i actions with less than \$5.00 in total value actions with \$5.00 to \$9.99 in total value		
8a. 8b. Coi = 9 9a. 9b.	mpleted Transafor the position visual account of the procure of t	transactions (repeat item 5) = 8a + 8b actions from consumer accounts citions made with cards (including virtual cards) issued to a consumer courpose of making consumer-related transactions. Include both oner credit and charge cards. actions from business/government (commercial) onts citions made with cards (including virtual cards) issued to a business formment or its employee for the purpose of making business-related officions. Include corporate charge, small business, travel/entertainment, officient, and fleet cards. alue distribution transactions (repeat item 5) 9c + 9d + 9e + 9f + 9g + 9h + 9i actions with less than \$5.00 in total value actions with \$5.00 to \$9.99 in total value		

Number Value (\$) Transactions with \$100.00 to \$499.99 in total value 9g. Transactions with \$500.00 to \$999.99 in total value 9h. Transactions with \$1000.00 or greater in total value 9i. **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. 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) 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.2Fraudulent 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

Private-Label Credit Card Merchant Issuer Payment Survey

Private-Label Credit Card Merchant Issuer Payment Survey

Third-pa	arty fraudulent transactions from consumer or ss/government accounts	Number	Value (\$)
12. Thir	d-party fraudulent transactions (repeat item 10) = 12a + 12b		
12a.	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.		
Third-pa	arty fraudulent transaction value distribution	Number	Value (\$)
	d-party fraudulent transactions (repeat item 10) a + 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
	ber of active and total private-label credit or charge cards tanding as of December 31, 2019 = 14a + 14b		
14a.	Cards for consumer accounts		
14b.	Cards for business/government (commercial) accounts		
Comme	nts:		

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.

Cal	lenda	ır year	2019 private-label credit card transaction processis	ng	
1.	Transaction processing Please describe your organization's private-label credit card transaction processing services (choose one):		Only owned receivables	Processed transactions []	
	1a.	If Only process	owned receivables is chosen, please indicate the name of the cor:		
	our org ticipat		on does not process private-label credit card transactions, this su	urvey is complete. Th	ank you for your
Calendar year 2019 private-label credit card transactions				Number	Value (\$)
2.	Tota	l transa	actions		
	2a.	Less: [Denials (authorization declined)		
3.	Tota = 2 - 2		rized transactions		
	3a.		Pre-authorization only (authorized but not completed or posted)		
4.	Com = 3 -	-	transactions (posted to card accounts)		
	4a.	Less: C	Cash advances		
	4b.	Less: A	Adjustments and returns		
5.		purcha 4a - 4b	se transactions		
Tra	ınsac	tions	by channel	Number	Value (\$)
6.	Com	pleted	transactions (repeat item 4) = 6a + 6b		
	6a.	Transac	son transactions = 6a.1 + 6a.2 + 6a.3 ctions for which the card user is present, including transactions I using a merchant-issued card or token, using an app on a mobile		
	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)		

				Number	Value (\$)
	6b.		te transactions (person not at merchant location)		
		Transa location	nctions for which the card user is not physically present at a merchant n.		
		6b.1.	Transactions with online payment and in-store pickup		
		6b.2.	Transactions with online payment and shipping to address		
Tra	ansac	ctions	from consumer or business/government accounts	Number	Value (\$)
7.	Com	pleted	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.	Trans	actions from business/government (commercial)		
		or gove transac	ections made with cards (including virtual cards) issued to a business ernment or its employee for the purpose of making business-related ctions. Include corporate charge, small business, travel/entertainment, ement, and fleet cards.		<u> </u>
		•			
Tra	ansac		alue distribution	Number	Value (\$)
	Com	ction v		Number	Value (\$)
	Com	ction v npleted n + 8b +	ralue distribution transactions (repeat item 4)	Number	Value (\$)
	Com = 8a	ction v npleted n + 8b + Trans	ralue distribution transactions (repeat item 4) 8c + 8d + 8e + 8f + 8g + 8h + 8i	Number	Value (\$)
	Com = 8a 8a.	npleted + 8b + Trans Trans	transactions (repeat item 4) 8c + 8d + 8e + 8f + 8g + 8h + 8i actions with less than \$5.00 in total value	Number	Value (\$)
	Com = 8a 8a. 8b.	npleted + 8b + Trans Trans	transactions (repeat item 4) 8c + 8d + 8e + 8f + 8g + 8h + 8i actions with less than \$5.00 in total value actions with \$5.00 to \$9.99 in total value	Number	Value (\$)
	Com = 8a 8a. 8b. 8c.	ction value of the contract of	transactions (repeat item 4) 8c + 8d + 8e + 8f + 8g + 8h + 8i actions with less than \$5.00 in total value actions with \$5.00 to \$9.99 in total value actions with \$10.00 to \$14.99 in total value	Number	Value (\$)
	Com = 8a 8a. 8b. 8c. 8d.	tion value of the contract of	transactions (repeat item 4) 8c + 8d + 8e + 8f + 8g + 8h + 8i actions with less than \$5.00 in total value actions with \$5.00 to \$9.99 in total value actions with \$10.00 to \$14.99 in total value actions with \$15.00 to \$24.99 in total value	Number	Value (\$)
	Com = 8a 8a. 8b. 8c. 8d.	tion value of the contract of	transactions (repeat item 4) 8c + 8d + 8e + 8f + 8g + 8h + 8i actions with less than \$5.00 in total value actions with \$5.00 to \$9.99 in total value actions with \$10.00 to \$14.99 in total value actions with \$15.00 to \$24.99 in total value actions with \$25.00 to \$49.99 in total value	Number	Value (\$)
	Com = 8a 8a. 8b. 8c. 8d. 8e. 8f.	tion verbleted a + 8b + Trans Trans Trans Trans Trans Trans Trans Trans Trans	transactions (repeat item 4) 8c + 8d + 8e + 8f + 8g + 8h + 8i actions with less than \$5.00 in total value actions with \$5.00 to \$9.99 in total value actions with \$10.00 to \$14.99 in total value actions with \$15.00 to \$24.99 in total value actions with \$25.00 to \$49.99 in total value actions with \$25.00 to \$49.99 in total value	Number	Value (\$)

Thi	ird-pa	rty fra	udulent transactions	Number	Value (\$)
9.	Includ for wh fraud	de all una nich fund attempts	fraudulent transactions = 9a + 9b + 9c + 9d + 9e + 9f outhorized third-party fraudulent transactions that cleared and settled as subsequently became available to the perpetrator. Do not include that were prevented before they were cleared and settled, or fraud the accountholder or other users authorized to make payments.		
	9a.	Lost o	r stolen card		
	9b.	Card is	ssued but not received		
	9c.		ulent application (account issued to someone using a lentity)		
	9d.	Count	erfeit card (card-present/stolen card data)		
	9e.	Fraudu card d	ulent use of account number (card-not-present/stolen ata)		
	9f.	Other	(including account takeover)		
Thi	ird-pa	rty fra	udulent transactions by channel	Number	Value (\$)
10.	Third	d-party	fraudulent transactions (repeat item 9) = 10a + 10b		
	10a.	In-pers	son 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.		e transactions (person not at merchant location) 1 + 10b.2		
			ent transactions for which the card user is not physically present at a nt location.		
		10b.1.	Transactions with online payment and in-store pickup		
		10b.2.	Transactions with online payment and shipping to address		
Thi bus	ird-pa sines	arty fra s/gove	udulent transactions from consumer or rnment accounts	Number	Value (\$)
11.	Third	d-party	fraudulent transactions (repeat item 9) = 11a + 11b		
	11a.	Fraudul consum	actions from consumer accounts lent transactions made with cards (including virtual cards) issued to a ler for the purpose of making consumer-related transactions. Include Insumer credit and charge cards.		
	11b.	Transa accou	actions from business/government (commercial) nts		
		busines	ent transactions made with cards (including virtual cards) issued to a sor government or its employee for the purpose of making businesstransactions. Include corporate charge, small business,		1

travel/entertainment, procurement, and fleet cards.

	J	
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, 2019 = 13a + 13b		
13a. Cards for consumer accounts		
13b. Cards for business/government (commercial) accounts		
Comments:		

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 2019 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).

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

the dollar value amount of the cash-back transactions.

[1	Non-prepaid debit only
[1	Both non-prepaid and prepaid
		debit

	transactions in this survey (the default selection).	aebit	
		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		

6.	you p belov	refer to ι	rent subtotals of payment transactions listed above, which would the to report more detailed allocations of payment transactions on the please use 4. Net, authorized & settled transactions (the default transactions) 1. Net, authorized & settled transactions 1. Net, authorized & settled transactions 1. Net, purchase transactions		
Tra	ansac	ctions	by channel	Number	Value (\$)
7.	[you	r selec	tion of payment transaction type above] = 7a + 7b		
	7a.	In-per	son transactions		
		transac not-pre sale (e.	ctions for which the card user is present, including card-present tions and mobile transactions at the point of sale. Also include card-sent transactions for which the card user is present at the point of g., key-entered transactions). Do not include remote transactions ed as card-present solely because of the level of authentication.		
	7b.		te transactions (person not at merchant location) + 7b.2 + 7b.3 + 7b.4		
		locatior any ren	ctions for which the card user is not physically present at a merchant in. Typically, these include card-not-present transactions. Also include mote transactions classified as card-present solely because of the authentication.		
		7b.1.	Mail-order/telephone-order transactions (MOTO) Remote purchase transactions for which the merchant receives an order through the mail or over the telephone. Card is typically charged at time of shipment or delivery. If possible, please exclude payments on account, e.g., bill pay.		
		7b.2.	Internet purchase transactions (E-commerce)		
			Purchase transactions for goods and services from a merchant web site or mobile app. May involve varying levels of authentication including the keyed entry of a card number, use of "card on file" information, or redirection to a payment service. Card is typically charged at time of shipment or delivery. If possible, please exclude payments on account, e.g., bill pay.		
		7b.3.	Bill pay: recurring/subscription/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 remote transactions Transactions that do not have identifiers to assign into the remote transaction categories provided above. Include keyed entry transactions or new types of payments that do not map into MOTO, E-commerce or bill pay for recurring/subscription/Installment categories.		
			Please describe any significant known types of transactions included in the "Other" category above:		
_					
In-	perso	on tran	sactions by authentication method	Number	Value (\$)
8.	In-po	erson tr	ansactions (repeat item 7a) = 8a + 8b		
	8a.	Trans	actions with chip-authentication = 8a.1 + 8a.2		
		8a.1.	Transactions with a PIN		
		8a.2.	Transactions without a PIN		

Preferred basis for reporting

			Number	Value (\$)
	8b.	Transactions without chip-authentication = 8b.1 + 8b.2		
		8b.1. Transactions with a PIN		
		8b.2. Transactions without a PIN		
9.		erson transactions with chip-authentication (repeat item 8a) + 9b		
	9a.	Contact chip card transactions		
	9b.	Contactless transactions		
Tra	ansac	tions with domestic or cross-border merchants/payees	Number	Value (\$)
10.		r selection of payment transaction type above] (repeat item 7) a + 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		
Tra	ansac	tions from consumer or business/government accounts	Number	Value (\$)
11.		r selection of payment transaction type above] (repeat item 7) a + 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.		
Tra	ansac	tion value distribution	Number	Value (\$)
12.		r selection of payment transaction type above] (repeat item 7) a + 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

		Number	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		
Tra	nsactions with non-US cards	Number	Value (\$)
13.	Total transactions with non-US cards (merchants/payees within the US and not included in item 7)		
Thi	ird-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 for [] Not enough re [] Data sensitivite [] Other	source
	If Other , please specify:		
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 <i>4. Net, authorized & settled transactions</i> (the default selection).	<u>fraudulent (</u>	s
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)		

Third-pa	rty fra	udulent transactions by channel	Number	Value (\$)
17. Third	d-party f	raudulent transactions (repeat item 16) = 17a + 17b		
17a.	Fraudule fraudule the poin which th transact	on transactions ent transactions for which the card user is present, including ent card-present transactions and fraudulent mobile transactions at t of sale. Also include fraudulent card-not-present transactions for e card user is present at the point of sale (e.g., key-entered ions). Do not include fraudulent remote transactions classified as sent solely because of the level of authentication.		
17b.		e transactions (person not at merchant location) l + 17b.2 + 17b.3 + 17b.4		
	Fraudule merchar transact	ent transactions for which the card user is not physically present at a at location. Typically, these include fraudulent card-not-present ions. Also include any fraudulent remote transactions classified as sent solely because of the level of authentication.		.
	17b.1.	Mail-order/telephone-order transactions (MOTO) Fraudulent remote purchase transactions for which the merchant receives an order through the mail or over the telephone. Card is typically charged at time of shipment or delivery. If possible, please exclude fraudulent payments on account, e.g., bill pay.		
	17b.2.	Internet purchase transactions (E-commerce) Fraudulent purchase transactions for goods and services from a merchant web site or mobile app. May involve varying levels of authentication including the keyed entry of a card number, use of "card on file" information, or redirection to a payment service. Card is typically charged at time of shipment or delivery. If possible, please exclude fraudulent payments on account, e.g., bill pay.		
	17b.3.	Bill pay: recurring/subscription/installment transactions Fraudulent payments of bills or invoices, often on a prearranged basis and may include "card on file", based on an ongoing customer relationship. Also include fraudulent payments made on a monthly or installment basis. Examples include utility bill payments and multiple payments for a single purchase.		
	17b.4.	Other remote transactions Fraudulent transactions that do not have identifiers to assign into the remote transaction categories provided above. Include fraudulent keyed entry transactions or new types of payments that do not map into MOTO, E-commerce or bill pay for recurring/subscription/ Installment categories.		
		Please describe any significant known types of fraudulent transactions included in the "Other" category above:		

Third-par method	rty fraudulent in-person transactions by authentication	Number	Value (\$)
18. Third-party fraudulent in-person transactions (repeat item 17a)= 18a + 18b			
18a. ˈ	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		
	-party fraudulent in-person transactions with chip- entication (repeat item 18a) = 19a + 19b		
19a.	Contact chip card transactions		
19b.	Contactless transactions		
Third-par border m	rty fraudulent transactions with domestic or cross- nerchants/payees	Number	Value (\$)
20. Third-	-party fraudulent transactions (repeat item 16) = 20a + 20b		
	Domestic transactions with US cards (merchants/payees within the US)		
	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-par	rty fraudulent transactions from consumer or s/government accounts	Number	Value (\$)
21. Third-	-party fraudulent transactions (repeat item 16) = 21a + 21b		
	Transactions from consumer accounts Fraudulent transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.		
	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		
zzii mansactions with processor of grouter in total value		
Third-party fraudulent transactions with non-US cards	Number	Value (\$)
	Number	Value (\$)
Third-party fraudulent transactions with non-US cards 23. Third-party fraudulent transactions with non-US cards	Number Active cards	Value (\$) Total cards
Third-party fraudulent transactions with non-US cards 23. Third-party fraudulent transactions with non-US cards (merchants/payees within the US and not included in item 16)		
Third-party fraudulent transactions with non-US cards 23. Third-party fraudulent transactions with non-US cards (merchants/payees within the US and not included in item 16) Number of cards outstanding 24. Number of active and total debit cards outstanding as of		
Third-party fraudulent transactions with non-US cards 23. Third-party fraudulent transactions with non-US cards (merchants/payees within the US and not included in item 16) Number of cards outstanding 24. Number of active and total debit cards outstanding as of December 31, 2019 = 24a + 24b		
Third-party fraudulent transactions with non-US cards 23. Third-party fraudulent transactions with non-US cards (merchants/payees within the US and not included in item 16) Number of cards outstanding 24. Number of active and total debit cards outstanding as of December 31, 2019 = 24a + 24b 24a. Cards for consumer accounts		
Third-party fraudulent transactions with non-US cards 23. Third-party fraudulent transactions with non-US cards (merchants/payees within the US and not included in item 16) Number of cards outstanding 24. Number of active and total debit cards outstanding as of December 31, 2019 = 24a + 24b 24a. Cards for consumer accounts 24b. Cards for business/government (commercial) accounts		
Third-party fraudulent transactions with non-US cards 23. Third-party fraudulent transactions with non-US cards (merchants/payees within the US and not included in item 16) Number of cards outstanding 24. Number of active and total debit cards outstanding as of December 31, 2019 = 24a + 24b 24a. Cards for consumer accounts 24b. Cards for business/government (commercial) accounts		

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).

Cal	endar year 2019 general-purpose prepaid card transactions	Number	Value (\$)
1.	Total transactions Do not include: electronic benefits transfer (EBT) card transactions, ATM transactions or transactions that your organization processed but were originated on another network.		
	1a. Less: Denials (authorization declined)		
2.	Total authorized transactions = 1 - 1a		
	2a. Less: Pre-authorization only (authorized but not settled)		
3.	Net, authorized & settled transactions = 2 - 2a		
	3a. Less: Cash-back at the point of sale		
	3b. Less: Adjustments and returns = $3b.1 + 3b.2$		
	3b.1. Chargebacks (issuer initiated)		
	3b.2. Other adjustments and returns (acquirer initiated)		
4.	Net, purchase transactions = 3 - 3b for Number, = 3 - 3a - 3b for Value		

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

5.	you p	orefer to u v? If poss	Ferent subtotals of payment transactions listed above, which would use to report more detailed allocations of payment transactions lible, please use 3. Net, authorized & settled transactions (the default	transactions [] 4. Net, purchase transactions		
Tra	ansac	ctions l	by channel	Number	Value (\$)	
6.	[you	r select	ion of payment transaction type above] = 6a + 6b			
	6a.	Transac transac not-pres sale (e.	ctions for which the card user is present, including card-present tions and mobile transactions at the point of sale. Also include card-sent transactions for which the card user is present at the point of g., key-entered transactions). Do not include remote transactions and as card-present solely because of the level of authentication.			
	6b.	= 6b.1 Transaction location any rem	te transactions (person not at merchant location) + 6b.2 + 6b.3 + 6b.4 ctions for which the card user is not physically present at a merchant in Typically, these include card-not-present transactions. Also include mote transactions classified as card-present solely because of the authentication.			
		6b.1.	Mail-order/telephone-order transactions (MOTO) Remote purchase transactions for which the merchant receives an order through the mail or over the telephone. Card is typically charged at time of shipment or delivery. If possible, please exclude payments on account, e.g., bill pay.			
		6b.2.	Internet purchase transactions (E-commerce) Purchase transactions for goods and services from a merchant web site or mobile app. May involve varying levels of authentication including the keyed entry of a card number, use of "card on file" information, or redirection to a payment service. Card is typically charged at time of shipment or delivery. If possible, please exclude payments on account, e.g., bill pay.			
		6b.3.	Bill pay: recurring/subscription/installment transactions Payments of bills or invoices, often on a prearranged basis and may include "card on file", based on an ongoing customer relationship. Also include payments made on a monthly or installment basis. Examples include utility bill payments and multiple payments for a single purchase.			
		6b.4.	Other remote transactions Transactions that do not have identifiers to assign into the remote transaction categories provided above. Include keyed entry transactions or new types of payments that do not map into MOTO, E-commerce or bill pay for recurring/subscription/Installment categories. Please describe any significant known types of transactions included in the "Other" category above:			
In-	perso	on tran	sactions by authentication method	Number	Value (\$)	
7.	In-pe	erson tr	ansactions (repeat item 6a) = 7a + 7b			
	7a.	Transa	actions with chip-authentication = 7a.1 + 7a.2			
		7a.1.	Transactions with a PIN			
		7a.2.	Transactions without a PIN			

			Number	Value (\$)
7b.	Transa	actions without chip-authentication = 7b.1 + 7b.2		
	7b.1.	Transactions with a PIN		
	7b.2.	Transactions without a PIN		
-	erson tra + 8b	ansactions with chip-authentication (repeat item 7a)		
8a.	Contac	ct chip card transactions		
8b.	Contac	ctless transactions		
ransac	ctions v	with domestic or cross-border merchants/payees	Number	Value (\$)
	r select + 9b	ion of payment transaction type above] (repeat item 6)		
9a.		tic transactions with US cards nants/payees within the US)		
9b.		border transactions with US cards nants/payees outside the US) = 9b.1 + 9b.2		
	9b.1.	In-person transactions		
	9b.2.	Remote transactions		
Fransa o	ctions f	rom consumer or business/government accounts	Number	Value (\$)
	r select a + 10b	ion of payment transaction type above] (repeat item 6)		
10a.	Transac	actions from consumer accounts = 10a.1 + 10a.2 etions made with cards (including virtual cards) issued to a consumer ourpose 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.	Transac or gover transact	nctions from business/government (commercial) ints tions made with cards (including virtual cards) issued to a business rnment or its employee for the purpose of making business-related tions. Include corporate charge, small business, travel/entertainment, ment, and fleet cards.		

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		
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)		

Thi	rd-pa	arty fraudulent transactions		
14.	fraud	se indicate if your network would be able to provide third-party data. s (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 for [] Not enough re [] Data sensitivite [] Other	source
		If Other , please specify:		
	_	arty fraudulent transactions	<u>fraudulent t</u>	is for reporting ransactions rized transactions
15.	transa	e organizations may track fraudulent transactions differently than payment actions. On which basis would you prefer to report fraudulent transactions of the default possible, please use 4. Net, authorized & settled transactions (the default tion).	[] 4. Net, authoritransaction [] 5. Net, purcha	zed & settled s
			Number	Value (\$)
16.	fraud = 16	d-party fraudulent transactions (based on [your selection of dulent transaction type above]) a + 16b + 16c + 16d + 16e + 16f		
	for wh fraud	de all unauthorized third-party fraudulent transactions that cleared and settled nich funds subsequently became available to the perpetrator. Do not include attempts that were prevented before they were cleared and settled, or fraud nitted 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)		
Thi	rd-pa	arty fraudulent transactions by channel	Number	Value (\$)
17.	Third	d-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.

		Mulliper	value (\$)
17b.1.	Mail-order/telephone-order transactions (MOTO) Fraudulent remote purchase transactions for which the merchant receives an order through the mail or over the telephone. Card is		
	typically charged at time of shipment or delivery. If possible, please exclude fraudulent payments on account, e.g., bill pay.		
17b.2.	Internet purchase transactions (E-commerce) Fraudulent purchase transactions for goods and services from a merchant web site or mobile app. May involve varying levels of		
	authentication including the keyed entry of a card number, use of "card on file" information, or redirection to a payment service. Card is typically charged at time of shipment or delivery. If possible, please exclude fraudulent payments on account, e.g., bill pay.		
17b.3.	Bill pay: recurring/subscription/installment transactions Fraudulent payments of bills or invoices, often on a prearranged basis and may include "card on file", based on an ongoing customer relationship. Also include fraudulent payments made on a monthly or installment basis. Examples include utility bill payments and multiple payments for a single purchase.		
17b.4.	Other remote transactions Fraudulent transactions that do not have identifiers to assign into the remote transaction categories provided above. Include fraudulent keyed entry transactions or new types of payments that do not map into MOTO, E-commerce or bill pay for recurring/subscription/Installment categories.		
	Please describe any significant known types of fraudulent transactions included in the "Other" category above:		
Third-party fra	udulent in-person transactions by authentication	Number	Value (\$)
method	udulent in-person transactions by authentication fraudulent in-person transactions (repeat item 17a)	Number	Value (\$)
18. Third-party = 18a + 18b		Number	Value (\$)
method 18. Third-party (= 18a + 18b 18a. Transa	fraudulent in-person transactions (repeat item 17a)	Number	Value (\$)
method 18. Third-party (= 18a + 18b 18a. Transa 18a.1.	fraudulent in-person transactions (repeat item 17a) actions with chip-authentication = 18a.1 + 18a.2	Number	Value (\$)
method 18. Third-party (= 18a + 18b 18a. Transa 18a.1. 18a.2. 18b. Transa	fraudulent in-person transactions (repeat item 17a) actions with chip-authentication = 18a.1 + 18a.2 Transactions with a PIN Transactions without a PIN actions without chip-authentication = 18b.1 + 18b.2	Number	Value (\$)
method 18. Third-party (= 18a + 18b 18a. Transa 18a.1. 18a.2. 18b. Transa 18b.1.	fraudulent in-person transactions (repeat item 17a) actions with chip-authentication = 18a.1 + 18a.2 Transactions with a PIN Transactions without a PIN actions without chip-authentication = 18b.1 + 18b.2 Transactions with a PIN	Number	Value (\$)
method 18. Third-party (= 18a + 18b 18a. Transa 18a.1. 18a.2. 18b. Transa 18b.1.	fraudulent in-person transactions (repeat item 17a) actions with chip-authentication = 18a.1 + 18a.2 Transactions with a PIN Transactions without a PIN actions without chip-authentication = 18b.1 + 18b.2 Transactions with a PIN Transactions without a PIN	Number	Value (\$)
method 18. Third-party (= 18a + 18b 18a. Transa 18a.1. 18a.2. 18b. Transa 18b.1. 18b.2.	fraudulent in-person transactions (repeat item 17a) actions with chip-authentication = 18a.1 + 18a.2 Transactions with a PIN Transactions without a PIN actions without chip-authentication = 18b.1 + 18b.2 Transactions with a PIN Transactions without a PIN fraudulent in-person transactions with chip- ion (repeat item 18a) = 19a + 19b	Number	Value (\$)
method 18. Third-party (= 18a + 18b 18a. Transa 18a.1. 18a.2. 18b. Transa 18b.1. 18b.2. 19. Third-party (authenticate) 19a. Contace	fraudulent in-person transactions (repeat item 17a) actions with chip-authentication = 18a.1 + 18a.2 Transactions with a PIN Transactions without a PIN actions without chip-authentication = 18b.1 + 18b.2 Transactions with a PIN Transactions without a PIN fraudulent in-person transactions with chip-	Number	Value (\$)

Value (\$)

Number

		•	
Third-party fra border merch	audulent transactions with domestic or cross- ants/payees	Number	Value (\$)
20. Third-party	fraudulent transactions (repeat item 16) = 20a + 20b		
	stic transactions with US cards hants/payees within the US)		
	-border transactions with US cards hants/payees outside the US) = 20b.1 + 20b.2		
20b.1	. In-person transactions		
20b.2	. Remote transactions		
	audulent transactions from consumer or ernment accounts	Number	Value (\$)
21. Third-party	fraudulent transactions (repeat item 16) = 21a + 21b		
Fraudu	actions from consumer accounts = 21a.1 + 21a.2 Ident transactions made with cards (including virtual cards) issued to a other 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. Trans accou	actions from business/government (commercial)		
busine related	ellent transactions made with cards (including virtual cards) issued to a sess or government or its employee for the purpose of making business-transactions. Include corporate charge, small business, entertainment, procurement, and fleet cards.		
Third-party fra reloadable ca	audulent transactions with reloadable or non- rd	Number	Value (\$)
22. Third-party = 22a + 22b	fraudulent transactions (repeat item 16)		
22a. Trans	actions with reloadable cards		
22b. Trans	actions with non-reloadable cards		

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 (\$)
Third-party fraudulent transactions with non-US cards 24. Third-party fraudulent transactions with non-US cards (merchants/payees within the US and not included in item 16)	Number	Value (\$)
24. Third-party fraudulent transactions with non-US cards	Number Active cards	Value (\$) Total cards
24. Third-party fraudulent transactions with non-US cards (merchants/payees within the US and not included in item 16)		
24. Third-party fraudulent transactions with non-US cards (merchants/payees within the US and not included in item 16) Number of cards outstanding 25. Number of active and total general-purpose prepaid cards		
 24. Third-party fraudulent transactions with non-US cards (merchants/payees within the US and not included in item 16) Number of cards outstanding 25. Number of active and total general-purpose prepaid cards outstanding as of December 31, 2019 = 25a + 25b 		
 24. Third-party fraudulent transactions with non-US cards (merchants/payees within the US and not included in item 16) Number of cards outstanding 25. Number of active and total general-purpose prepaid cards outstanding as of December 31, 2019 = 25a + 25b 25a. Cards for consumer accounts 		
 24. Third-party fraudulent transactions with non-US cards (merchants/payees within the US and not included in item 16) Number of cards outstanding 25. Number of active and total general-purpose prepaid cards outstanding as of December 31, 2019 = 25a + 25b 25a. Cards for consumer accounts 25b. Cards for business/government (commercial) accounts 		
 24. Third-party fraudulent transactions with non-US cards (merchants/payees within the US and not included in item 16) Number of cards outstanding 25. Number of active and total general-purpose prepaid cards outstanding as of December 31, 2019 = 25a + 25b 25a. Cards for consumer accounts 25b. Cards for business/government (commercial) accounts 		

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 2019 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

Thi	ird-pa	arty fraudulent cash withdrawals		
4.	frau	se indicate if your network would be able to provide third-party d data. s (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 for [] Not enough re [] Data sensitivite [] Other	source
		If Other , please specify:		
			Number	Value (\$)
5.	Includ settle includ fraud	d-party fraudulent cash withdrawals = 5a + 5b + 5c + 5d + 5e de all unauthorized third-party fraudulent cash withdrawals that cleared and d for which funds subsequently became available to the perpetrator. Do not de fraud attempts that were prevented before they were cleared and settled, or committed by the accountholder or other users authorized to make cash rawals.		
	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)		
Thi	ird-pa	arty fraudulent cash from domestic or cross-border ATMs	Number	Value (\$)
6.	Thire	d-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)		
Thi	ird-pa	arty fraudulent cash withdrawals with non-US cards	Number	Value (\$)
7.		d-party fraudulent cash withdrawals with non-US cards		

Automated Teller Machine Card Network Transaction Survey

Nu	mber	of ATM terminals	Total terminals
8.	Num	ber of ATM terminals as of December 31, 2018 = 8a + 8b	
	8a.	Chip-accepted terminals	
	8b.	Chip-not-accepted terminals	
9.	Num	ber of ATM terminals as of December 31, 2019 = 9a + 9b	
	9a.	Chip-accepted terminals	
	9b.	Chip-not-accepted terminals	
Co	mmei	nts:	

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.

Ca	lenda	ar year 2019 EBT card transactions	Number	Value (\$)
1.	Tota	I transactions		
	1a.	Less: Denials (authorization declined)		
2.	Tota = 1 -	l authorized transactions 1a		
	2a.	Less: Pre-authorization only (authorized but not settled)		
3.	Net, = 2 -	authorized & settled transactions 2a		
	3a.	Less: Cash-back at the point of sale		
	3b.	Less: ATM cash withdrawals		
	3с.	Less: Adjustments and returns		
4.		purchase transactions 3a - 3b - 3c		
5.	you p	ng the different subtotals of payment transactions listed above, which would refer to use to report more detailed allocations of payment transactions /? If possible, please use 3. Net, authorized & settled transactions (the default tion).	payment to	S
Tra	ansac	ctions by government-administered program type	Number	Value (\$)
6.		r selection of payment transaction type above] + 6b + 6c + 6d		
	6a.	SNAP		
	6b.	wic		
	6c.	TANF		
	6d.	Other e.g., state and federal programs with cash benefits including Social Security and unemployment		

Electronic Benefits Transfer Card Processor Payment Survey Preferred basis for reporting Third-party fraudulent transactions fraudulent transactions [] 2. Total authorized transactions 7. Some organizations may track fraudulent transactions differently than payment transactions. On which basis would you prefer to report fraudulent transactions [] 3. Net, authorized & settled transactions below? If possible, please use 3. Net, authorized & settled transactions (the default selection). [] 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. 8a. Lost or stolen card Card issued but not received 8b. 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) Other (including account takeover) **Number of cards outstanding Active cards Total cards** Number of active and total EBT cards outstanding as of December 31, 2019 = 9a + 9b + 9c + 9d SNAP 9a. 9b. WIC TANF 9c.

	and unemployment
Comme	nts:

e.g., state and federal programs with cash benefits including Social Security

9d.

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.

	lenda	r year	2019 private-label prepaid card transactions	Number	Value (\$)
1.	Do no		card funding transactions (requested separately in question 12) or o the cards (e.g., monthly transaction fees, dormancy fees).		
	1a.	Less: D	Penials (authorization declined)		
2.	Tota = 1 -		rized transactions		
	2a.		re-authorization only (authorized but not completed or posted)		
3.	Com = 2 - 2	_	transactions (posted to card accounts)		
	3a.	Less: C	ash-back at the point of sale		
	3b.	Less: A	djustments and returns		
4.	= 3 - A poi transa	3b for Nunt of sale action. Do	se transactions mber, = 3 - 3a - 3b for Value (POS) purchase transaction with cash back is counted as one o not subtract the number of cash-back transactions. Only subtract e amount of the cash-back transactions.		
Tra	ansac	tions l	by channel	Number	Value (\$)
5.	Com	pleted t	transactions (repeat item 3) = 5a + 5b		
	5a.	-	twotions = Fo 4 Fo 2 Fo 2		
		initiated device,	son transactions = 5a.1 + 5a.2 + 5a.3 etions for which the card user is present, including transactions using a merchant-issued card or token, using an app on a mobile and via instant credit or lookup of account number. Also include tes initiated online for pickup in store where the payment is made in		
		initiated device, purchas	tions for which the card user is present, including transactions using a merchant-issued card or token, using an app on a mobile and via instant credit or lookup of account number. Also include		
		initiated device, purchas person.	tions for which the card user is present, including transactions using a merchant-issued card or token, using an app on a mobile and via instant credit or lookup of account number. Also include ses initiated online for pickup in store where the payment is made in		
		initiated device, purchas person. 5a.1.	ctions for which the card user is present, including transactions using a merchant-issued card or token, using an app on a mobile and via instant credit or lookup of account number. Also include les initiated online for pickup in store where the payment is made in Transactions initiated using a merchant-issued card or token		
	5b.	initiated device, purchas person. 5a.1. 5a.2. 5a.3.	etions for which the card user is present, including transactions using a merchant-issued card or token, using an app on a mobile and via instant credit or lookup of account number. Also include sees initiated online for pickup in store where the payment is made in transactions initiated using a merchant-issued card or token Transactions initiated using an app on a mobile device Other (including instant credit or lookup of account		
	5b.	initiated device, purchas person. 5a.1. 5a.2. 5a.3. Remot = 5b.1	ctions for which the card user is present, including transactions using a merchant-issued card or token, using an app on a mobile and via instant credit or lookup of account number. Also include the instant credit or pickup in store where the payment is made in transactions initiated using a merchant-issued card or token Transactions initiated using an app on a mobile device Other (including instant credit or lookup of account number) e transactions (person not at merchant location) + 5b.2 ctions for which the card user is not physically present at a merchant		
	5b.	initiated device, purchas person. 5a.1. 5a.2. 5a.3. Remot = 5b.1 Transac	ctions for which the card user is present, including transactions using a merchant-issued card or token, using an app on a mobile and via instant credit or lookup of account number. Also include the instant credit or pickup in store where the payment is made in transactions initiated using a merchant-issued card or token Transactions initiated using an app on a mobile device Other (including instant credit or lookup of account number) e transactions (person not at merchant location) + 5b.2 ctions for which the card user is not physically present at a merchant		

ransa	ctions with reloadable or non-reloadable cards	Number	Value (\$)
i. Com	npleted transactions (repeat item 3) = 6a + 6b		
6a.	Transactions with reloadable cards		
6b.	Transactions with non-reloadable cards		
「ransa∈	ctions with purchased or redemption cards	Number	Value (\$)
. Com	npleted 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.		
hird-p		Number	Value (\$)
B. Thir Inclu for w frauc	or for customer incentives such as rebates.	Number	Value (\$)
B. Thir Inclu for w frauc	arty fraudulent transactions ad-party fraudulent transactions = 8a + 8b + 8c + 8d + 8e + 8f ade all unauthorized third-party fraudulent transactions that cleared and settled which funds subsequently became available to the perpetrator. Do not include a attempts that were prevented before they were cleared and settled, or fraud	Number	Value (\$)
B. Thir Inclu for w frauc comi	arty fraudulent transactions rd-party fraudulent transactions = 8a + 8b + 8c + 8d + 8e + 8f ide all unauthorized third-party fraudulent transactions that cleared and settled which funds subsequently became available to the perpetrator. Do not include that attempts that were prevented before they were cleared and settled, or fraud mitted by the accountholder or other users authorized to make payments.	Number	Value (\$)
B. Thir Inclufor we frauctions comme	arty fraudulent transactions rd-party fraudulent transactions = 8a + 8b + 8c + 8d + 8e + 8f rd-party fraudulent transactions = 8a + 8b + 8c + 8d + 8e + 8f rd-party fraudulent transactions that cleared and settled which funds subsequently became available to the perpetrator. Do not include d attempts that were prevented before they were cleared and settled, or fraud mitted by the accountholder or other users authorized to make payments. Lost or stolen card	Number	Value (\$)
I. Thir Inclusion with frauction of the communication of the communicati	arty fraudulent transactions rd-party fraudulent transactions = 8a + 8b + 8c + 8d + 8e + 8f rd-party fraudulent transactions = 8a + 8b + 8c + 8d + 8e + 8f rd-party fraudulent transactions that cleared and settled which funds subsequently became available to the perpetrator. Do not include rd attempts that were prevented before they were cleared and settled, or fraud mitted by the accountholder or other users authorized to make payments. Lost or stolen card Card issued but not received Fraudulent application (account issued to someone using a	Number	Value (\$)
S. Thir Inclu for w frauc comi	arty fraudulent transactions rd-party fraudulent transactions = 8a + 8b + 8c + 8d + 8e + 8f rd-party fraudulent transactions = 8a + 8b + 8c + 8d + 8e + 8f rd-party fraudulent transactions that cleared and settled rhich funds subsequently became available to the perpetrator. Do not include rd attempts that were prevented before they were cleared and settled, or fraud mitted by the accountholder or other users authorized to make payments. Lost or stolen card Card issued but not received Fraudulent application (account issued to someone using a fake identity)	Number	Value (\$)

The state of the s					
Th	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.	Remot	te transactions (person not at merchant location)		
		Fraudul	ent transactions for which the card user is not physically present at a nt location.		
		9b.1.	Transactions with online payment and in-store pickup		
		9b.2.	Transactions with online payment and shipping to address		
		rty fra ble car	udulent transactions with reloadable or non- ds	Number	Value (\$)
10. Third-party fraudulent transactions (repeat item 8) = 10a + 10b					
	10a.	Transa	actions with reloadable cards		
	10b.	Transa	actions 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.	Transa	actions with redemption (refund or incentive) cards		
			ent transactions with cards issued to provide funds from the nt to the customer, such as for the disbursement of refunds for		

returned merchandise or for customer incentives such as rebates.

		urvey
ard funding by customer or merchant - how value was loaded into ard account	Number	Value (\$)
2. 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)		
lumber of cards outstanding	Active cards	Total cards
3. Number of active and total private-label prepaid cards outstanding as of December 31, 2019 = 13a + 13b		
13a. Reloadable cards		
13b. Non-reloadable cards		
13b. Non-reloadable cards Comments:		

Person-to-Person and Money Transfer Processor Payment Survey

Please include all transactions originated on your person-to-person (P2P) or money transfer system. These funds transfers are typically 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 transactions made from non-US-domiciled accounts to US payees. Do not include declined transactions.

To avoid double counting transactions, please count only those originated on your P2P or Money Transfer system, including transactions received on another system. Do not count the receipt of a transaction separately from its origination, or count a transaction originated on another system and received on yours. If you cannot separate the originated transactions on your system from the available data, please provide your estimate of the P2P and money transfer transactions originated on your system and indicate that it is an estimate in the comment box at the bottom of this sheet.

shee	et.			
Calendar year 2019 person-to-person & money transfer transactions			Number	Value (\$)
1.		al transactions ot include declined transactions.		
Tra	ansad	ctions with domestic or cross-border payees	Number	Value (\$)
2.	Tota	al 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)		
Tra	ansad	ctions by origination channel	Number	Value (\$)
3.	Tota	al transactions (repeat item 1) = 3a + 3b + 3c + 3d		
	3a.	Website		
	3b.	Mobile phone (via an application or text message)		
	3с.	In person (via agent location, kiosk or ATM)		
	3d.	Other		
Transaction funding by instrument (how the customer paid for the transfer)				
4.	Tota	al transactions (repeat item 1) = 4a + 4b + 4c + 4d + 4e		
	4a.	Cash or check		
	4b.	General-purpose card network (credit, debit, or prepaid card)		
	4c.	Automated clearinghouse transfer (ACH debit or credit)		
	4d.	Internal prefunded/prepaid account or internal book transfer		

Other (e.g., wire, real-time payment system)

Person-to-Person and Money Transfer Processor Payment Survey

_	nsaction 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		
Γra	nsactions from non-US-domiciled accounts	Number	Value (\$)
ò.	Cross-border transactions from non-US-domiciled accounts (payees within the US and not included in item 1)		
Γhi	rd-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.		
	rd-party fraudulent transactions with domestic or cross- der payees	Number	Value (\$)
_	Third-party fraudulent transactions (repeat item 7) = 8a + 8b		
5.	,		
В.	8a. Domestic transactions from US-domiciled accounts (payees within the US)		
5.			
	(payees within the US) 8b. Cross-border transactions from US-domiciled accounts	Number	Value (\$)
	(payees within the US) 8b. Cross-border transactions from US-domiciled accounts (payees outside the US)	Number	Value (\$)
Γhi	(payees within the US) 8b. Cross-border transactions from US-domiciled accounts (payees outside the US) rd-party fraudulent transactions by origination channel Third-party fraudulent transactions (repeat item 7)	Number	Value (\$)
Γhi	(payees within the US) 8b. Cross-border transactions from US-domiciled accounts (payees outside the US) rd-party fraudulent transactions by origination channel Third-party fraudulent transactions (repeat item 7) = 9a + 9b + 9c + 9d	Number	Value (\$)
ſhi	(payees within the US) 8b. Cross-border transactions from US-domiciled accounts (payees outside the US) rd-party fraudulent transactions by origination channel Third-party fraudulent transactions (repeat item 7) = 9a + 9b + 9c + 9d 9a. Website	Number	Value (\$)

Person-to-Person and Money Transfer Processor Payment 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:		