Networks, Processors, and Issuers Payments Surveys (NPIPS)



Survey Period: Calendar Year 2020

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General Instructions

About the surveys

The Federal Reserve 2021 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 2020, 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 2021 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 or charge cards (either physical or virtual) 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).

The social distancing impacts of the pandemic outbreak during 2020 are widely reported to have affected payment choices. To help the Federal Reserve identify the impact, this survey requests additional quarterly data on shifts between the in-person and remote channels as well as chip-authenticated contact and contactless payments. Your response to these questions will help assure a more complete picture of the extent and persistence of these changes throughout the vear.

Ca	lendar year 2020 general-purpose credit card transactions	Number	Value (\$)
1.	Total transactions		
	1a. Less: Denials (authorization declined)		
2.	Total authorized transactions = 1 - 1a		
	2a. Less: Pre-authorization only (authorized but not settled)		
3.	Net, authorized & settled transactions = 2 - 2a		
	3a. Less: Cash advances		
	3b. Less: Adjustments and returns = 3b.1 + 3b.2		
	3b.1. Chargebacks (issuer initiated)		
	3b.2. Other adjustments and returns (acquirer initiated)		
4.	Net, purchase transactions = 3 - 3a - 3b		

Among the different subtotals of payment transactions listed above, which would you prefer to use to report more detailed allocations of payment transactions

below? If possible, please use 3. Net, authorized & settled transactions (the default

	selec	v? If possible, please use 3. Net, authorized & settled transactions (the default tion).	[] 3. Net, authori transaction [] 4. Net, purcha	S
Tra	ansac	ctions by channel	Number	Value (\$)
6.	[you	r selection of payment transaction type above] = 6a + 6b		
	2020) - Quarter 1		
	2020) - Quarter 2		
	2020) - Quarter 3		
	2020) - Quarter 4		
	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.		
		2020 - Quarter 1		
		2020 - Quarter 2		
		2020 - Quarter 3		
		2020 - Quarter 4		
	6b.	Remote transactions (person not at merchant location) = 6b.1 + 6b.2 + 6b.3 + 6b.4		
		Transactions for which the card user is not physically present at a merchant location. Typically, these include card-not-present transactions. Also include any remote transactions classified as card-present solely because of the level of authentication.		
		2020 - Quarter 1		
		2020 - Quarter 2		
		2020 - Quarter 3		
		2020 - Quarter 4		

Preferred basis for reporting payment transactions

[] 2. Total authorized transactions

			Number	Value (\$)
6b.1.	Remote porder through	der/telephone-order transactions burchase transactions for which the merchant receives an bugh the mail or over the telephone. Card is typically at time of shipment or delivery. If possible, please exclude so on account, e.g., bill pay.		
6b.2.	Interne Purchase site or me authentic "card on is typical	t purchase transactions (E-commerce) e transactions for goods and services from a merchant web obile app (i.e., M-commerce). May involve varying levels of eation including the keyed entry of a card number, use of file" information, or redirection to a payment service. Card by charged at time of shipment or delivery. If possible, exclude payments on account, e.g., bill pay.		
6b.3.	Payment include "c Also inclu	ng/installment transactions is of bills or invoices, often on a prearranged basis and may card on file", based on an ongoing customer relationship. ude payments made on a monthly or installment basis. is include utility bill payments and multiple payments for a prehase.		
6b.4.	Transact	emote transactions ions that do not belong or do not have identifiers to assign emote transaction categories provided above.		
	6b.4.1.	To help analysts better understand the content of "Other remote transactions" please select all that apply.	categories [] Do not belong categories [] P2P (i.e., card transfers [] Non-recurring [] Payment aggr	to card) funds bill pay (P2B) egators (e.g., Lyft, Instacart) urchases ck up in store

In-	perso	on transactions by authentication method	Number	Value (\$)
7.	In-p	erson transactions (repeat item 6a) = 7a + 7b		
	7a.	Transactions with chip-authentication = 7a.1 + 7a.2		
		7a.1. Transactions with a PIN		
		7a.2. Transactions without a PIN		
	7b.	Transactions without chip-authentication = 7b.1 + 7b.2		
		7b.1. Transactions with a PIN		
		7b.2. Transactions without a PIN		
8.		erson transactions with chip-authentication (repeat item 7a) + 8b		
	2020) - Quarter 1		
	2020) - Quarter 2		
	2020) - Quarter 3		
	2020) - Quarter 4		
	8a.	Contact transactions (chip card inserted or "dipped")		
		2020 - Quarter 1		
		2020 - Quarter 2		
		2020 - Quarter 3		
		2020 - Quarter 4		
	8b.	Contactless transactions (chip card or mobile device RFID, "tap" or "wave")		
		2020 - Quarter 1		
		2020 - Quarter 2		
		2020 - Quarter 3		
		2020 - Quarter 4		
				•

Transa	etions with domestic or cross-border merchants/payees	Number	Value (\$)
	r selection of payment transaction type above] (repeat item 6) + 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		
Transa	ctions from consumer or business/government accounts	Number	Value (\$)
	r selection of payment transaction type above] (repeat item 6) a + 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.		<u> </u>
Transa	tion value distribution	Number	Value (\$)
	r selection of payment transaction type above] (repeat item 6) a + 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		
Transa	etions with non-US cards	Number	Value (\$)
	l transactions with non-US cards chants/payees within the US and not included in item 6)		

General-Purpose Credit Card Network Payment Survey Preferred basis for reporting third-Third-party fraudulent transactions party fraudulent transactions [] 2. 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

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

exclude fraudulent payments on account, e.g., bill pay.

Fraudulent purchase transactions for goods and services from a merchant web site or mobile app (i.e., M-commerce). 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.

receives an order through the mail or over the telephone. Card is typically charged at time of shipment or delivery. If possible, please

		Number	Value (\$)
15b.3.	Bill Pay: Recurring/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 transactions that do not belong or do not have identifiers to assign into the remote transaction categories provided above.		
	15b.4.1. To help analysts better understand the content of "Other remote transactions" please select all that apply.	categories [] Do not belong categories [] P2P (i.e., card transfers [] Non-recurring [] Payment aggr	to card) funds bill pay (P2B) egators (e.g., Lyft, Instacart) urchases ck up in store
Third-party fra method	udulent in-person transactions by authentication	Number	Value (\$)
16. Third-party = 16a + 16b	fraudulent in-person transactions (repeat item 15a)		
16a. Transa	actions with chip-authentication = 16a.1 + 16a.2		
16a.1 .	Transactions with a PIN		
16a.2 .	Transactions without a PIN		
16b. Transa	actions without chip-authentication = 16b.1 + 16b.2		
16b.1.	Transactions with a PIN		
16b.2.	Transactions without a PIN		
	fraudulent in-person transactions with chip- ion (repeat item 16a) = 17a + 17b		
17a. Conta	ct transactions (chip card inserted or "dipped")		
	ctless transactions (chip card or mobile device RFID, or "wave")		

Third-party fraudulent transactions with domestic or cross- border merchants/payees	Number	Value (\$)
18. Third-party fraudulent transactions (repeat item 14) = 18a + 18b		
18a. Domestic transactions with US cards (merchants/payees within the US)		
18b. Cross-border transactions with US cards (merchants/payees outside the US) = 18b.1 + 18b.2		
18b.1. In-person transactions		
18b.2. Remote transactions		
Third-party fraudulent transactions from consumer or business/government accounts	Number	Value (\$)
19. Third-party fraudulent transactions (repeat item 14) = 19a + 19b		
19a. Transactions from consumer accounts Fraudulent transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.		
19b. Transactions from business/government (commercial) accounts		
Fraudulent transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.		
Third-party fraudulent transaction value distribution	Number	Value (\$)
20. Third-party fraudulent transactions (repeat item 14) = 20a + 20b + 20c + 20d + 20e + 20f + 20g + 20h + 20i		
20a. Transactions with less than \$5.00 in total value		
20b. Transactions with \$5.00 to \$9.99 in total value		
20c. Transactions with \$10.00 to \$14.99 in total value		
20d. Transactions with \$15.00 to \$24.99 in total value		
20e. Transactions with \$25.00 to \$49.99 in total value		
20f. Transactions with \$50.00 to \$99.99 in total value		
20g. Transactions with \$100.00 to \$499.99 in total value		
20h. Transactions with \$500.00 to \$999.99 in total value		
20i. Transactions with \$1000.00 or greater in total value		
Third-party fraudulent transactions with non-US cards	Number	Value (\$)
 Third-party fraudulent transactions with non-US cards (merchants/payees within the US and not included in item 14) 		

Virtual cards		
22. Please indicate if your organization issued or processed transactions for virtual credit or charge cards during calendar year 2020.	[] Yes [] No [] Don't know	
Number of cards outstanding	Active cards	Total cards
23. Number of active and total general-purpose credit or charge cards outstanding as of December 31, 2020 = 23a + 23b		
23a. Virtual cards (digital cards with no associated physical card)		
23b. Physical cards		
24. Number of active and total general-purpose credit or charge cards outstanding as of December 31, 2020 (repeat item 23) = 24a + 24b		
24a. Cards for consumer accounts		
24b. Cards for business/government (commercial) accounts		
Comments:		

Private-Label Credit Card Merchant Issuer Payment Survey

Calendar year 2020 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

its private-label credit card transaction processing to a third

1. Transaction processing

the name of the processor:

1a.

For total private-label credit card transactions, please include all those originated from US-domiciled accounts and made with private-label credit or charge cards (either physical or virtual) 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

[]

Erom mm/dd

Partially

outsourced

[]

Fully

outsourced

[]

Ta mm/dd

card transaction processing for only part of 2020, please indicate the period of time in 2020 that your organization did not outsource:	(2020)	(2020)
Calendar year 2020 private-label credit card rece	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:			
If you answered Fully outsourced to question 1 above for your consurvey is complete. Thank you for participating.	rganizations private-la	bel credit card transacti	on processing, this
If you answered 100% in-house or Partially outsourced to q transaction processing, please finish the rest of the survey and report your portfolio.			
Calendar year 2020 private-label credit card trans	sactions	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			

riva	ate-La	bel Credit Card Merchant Issuer Pay	ment Survey	
Γrans	actions	by channel	Number	Value (\$)
7. C	ompleted	transactions (repeat item 5) = 7a + 7b		
7 a	a. In-pe	rson transactions = 7a.1 + 7a.2 + 7a.3		
	initiate device	actions for which the card user is present, including transactions d using a merchant-issued card or token, using an app on a mobile , and via instant credit or lookup of account number. Also include ases initiated online for pickup in store where the payment is made in a.		
	7a.1.	Transactions initiated using a merchant-issued card or token		
	7a.2.	Transactions initiated using an app on a mobile devic =7a.2.1 + 7a.2.2	е	
		7a.2.1. Transactions initiated using a barcode or QR code		
		7a.2.2. Other transactions using an app on a mobile device		
	7a.3.	Other (including instant credit or lookup of account number)		
7k	= 7b.	ote transactions (person not at merchant location) 1 + 7b.2 actions for which the card user is not physically present at a merchant n.		
	7b.1.	Buy online (order and payment)/pick up in store		
	7b.2.	Other remote transactions (no store pickup)		
Γrans	sactions	from consumer or business/government accounts	Number	Value (\$)
3. C	ompleted	transactions (repeat item 5) = 8a + 8b		
8a	Transa for the	sactions from consumer accounts actions made with cards (including virtual cards) issued to a consume purpose of making consumer-related transactions. Include both mer credit and charge cards.	r	
81	acco Transa	sactions from business/government (commercial) unts actions made with cards (including virtual cards) issued to a business		

or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment,

procurement, and fleet cards.

Private-Label Credit Card Merchant Issuer Payment Survey

Fransaction value distribution	Number	Value (\$)
9. Completed transactions (repeat item 5) = 9a + 9b + 9c + 9d + 9e + 9f + 9g + 9h + 9i		
9a. Transactions with less than \$5.00 in total value		
9b. Transactions with \$5.00 to \$9.99 in total value		
9c. Transactions with \$10.00 to \$14.99 in total value		
9d. Transactions with \$15.00 to \$24.99 in total value		
9e. Transactions with \$25.00 to \$49.99 in total value		
9f. Transactions with \$50.00 to \$99.99 in total value		
9g. Transactions with \$100.00 to \$499.99 in total value		
9h. Transactions with \$500.00 to \$999.99 in total value		
9i. Transactions with \$1000.00 or greater in total value		
Third-party fraudulent transactions	Number	Value (\$)
	Number	Value (\$)
0. 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	Number	Value (\$)
Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.	Number	Value (\$)
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	Number	Value (\$)
 0. 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 	Number	Value (\$)
 0. 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) 	Number	Value (\$)

Third-pa	arty fraudulent transactions by channel	Number	Value (\$)
11. Thire	d-party fraudulent transactions (repeat item 10) = 11a + 11b		
11a.	In-person transactions = 11a.1 + 11a.2 + 11a.3		1
	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.2.1 + 11a.2.2		
	11a.2.1. Transactions initiated using a barcode or QR code		
	11a.2.2. Other transactions using an app on a mobile device		
	11a.3. Other (including instant credit or lookup of account number)		
11b.	Remote transactions (person not at merchant location) = 11b.1 + 11b.2 Fraudulent transactions for which the card user is not physically present at a merchant location.		
	11b.1. Buy online (order and payment)/pick up in store		
	11b.2. Other remote transactions (no store pickup)		
Third-pa	arty fraudulent transactions from consumer or s/government accounts	Number	Value (\$)
12. Thire	d-party fraudulent transactions (repeat item 10) = 12a + 12b		
12a.	Transactions from consumer accounts Fraudulent transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions. Include both consumer credit and charge cards.		
12b.	Transactions from business/government (commercial) accounts Fraudulent transactions made with cards (including virtual cards) issued to a		
	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.

Private-Label Credit Card Merchant Issuer Payment Survey

Third-party fraudulent transaction value distribution	Number	Value (\$)
13. Third-party fraudulent transactions (repeat item 10) = 13a + 13b + 13c + 13d + 13e + 13f + 13g + 13h + 13i		
13a. Transactions with less than \$5.00 in total value		
13b. Transactions with \$5.00 to \$9.99 in total value		
13c. Transactions with \$10.00 to \$14.99 in total value		
13d. Transactions with \$15.00 to \$24.99 in total value		
13e. Transactions with \$25.00 to \$49.99 in total value		
13f. Transactions with \$50.00 to \$99.99 in total value		
13g. Transactions with \$100.00 to \$499.99 in total value		
13h. Transactions with \$500.00 to \$999.99 in total value		
13i. Transactions with \$1000.00 or greater in total value		
Virtual cards		
44 m	[] Yes	
 Please indicate if your organization issued or processed transactions for virtual credit or charge cards during calendar year 2020. 	[] No [] Don't know	
transactions for virtual credit or charge cards during calendar year	[] No	Total cards
transactions for virtual credit or charge cards during calendar year 2020.	[] No [] Don't know	Total cards
transactions for virtual credit or charge cards during calendar year 2020. Number of cards outstanding 15. Number of active and total private-label credit or charge cards	[] No [] Don't know	Total cards
transactions for virtual credit or charge cards during calendar year 2020. Number of cards outstanding 15. Number of active and total private-label credit or charge cards outstanding as of December 31, 2020 = 15a + 15b	[] No [] Don't know	Total cards
transactions for virtual credit or charge cards during calendar year 2020. Number of cards outstanding 15. Number of active and total private-label credit or charge cards outstanding as of December 31, 2020 = 15a + 15b 15a. Virtual cards (digital cards with no associated physical card)	[] No [] Don't know	Total cards
transactions for virtual credit or charge cards during calendar year 2020. Number of cards outstanding 15. Number of active and total private-label credit or charge cards outstanding as of December 31, 2020 = 15a + 15b 15a. Virtual cards (digital cards with no associated physical card) 15b. Physical cards 16. Number of active and total private-label credit or charge cards	[] No [] Don't know	Total cards
transactions for virtual credit or charge cards during calendar year 2020. Number of cards outstanding 15. Number of active and total private-label credit or charge cards outstanding as of December 31, 2020 = 15a + 15b 15a. Virtual cards (digital cards with no associated physical card) 15b. Physical cards 16. Number of active and total private-label credit or charge cards outstanding as of December 31, 2020 (repeat item 15) = 16a + 16b	[] No [] Don't know	Total cards
transactions for virtual credit or charge cards during calendar year 2020. Number of cards outstanding 15. Number of active and total private-label credit or charge cards outstanding as of December 31, 2020 = 15a + 15b 15a. Virtual cards (digital cards with no associated physical card) 15b. Physical cards 16. Number of active and total private-label credit or charge cards outstanding as of December 31, 2020 (repeat item 15) = 16a + 16b 16a. Cards for consumer accounts	[] No [] Don't know	Total cards
transactions for virtual credit or charge cards during calendar year 2020. Number of cards outstanding 15. Number of active and total private-label credit or charge cards outstanding as of December 31, 2020 = 15a + 15b 15a. Virtual cards (digital cards with no associated physical card) 15b. Physical cards 16. Number of active and total private-label credit or charge cards outstanding as of December 31, 2020 (repeat item 15) = 16a + 16b 16a. Cards for consumer accounts 16b. Cards for business/government (commercial) accounts	[] No [] Don't know	Total cards
transactions for virtual credit or charge cards during calendar year 2020. Number of cards outstanding 15. Number of active and total private-label credit or charge cards outstanding as of December 31, 2020 = 15a + 15b 15a. Virtual cards (digital cards with no associated physical card) 15b. Physical cards 16. Number of active and total private-label credit or charge cards outstanding as of December 31, 2020 (repeat item 15) = 16a + 16b 16a. Cards for consumer accounts 16b. Cards for business/government (commercial) accounts	[] No [] Don't know	Total cards

Calendar year 2020 transaction processing

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

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

1.	Pleas			sing nanization's private-label credit card transaction processing	Only owned receivables	Processed transactions []
	1a.	•	owned r	eceivables is chosen, please indicate the name of the		
	our org ticipat		n does n	ot process private-label credit card transactions, this su	urvey is complete. Th	ank you for your
Cal	lenda	r year	2020 pı	rivate-label credit card transactions	Number	Value (\$)
2.	Tota	l transa	ctions			
	2a.	Less: D	enials (a	authorization declined)		
3.	Tota = 2 - 2		rized tra	nsactions		
	3a.		re-author posted	orization only (authorized but not completed		
4.	Com = 3 -	-	ransact	ions (posted to card accounts)		
	4a.	Less: C	ash adv	ances		
	4b.	Less: A	djustme	ents and returns		
5.		purcha : 4a - 4b	se trans	actions		
Tra	nsac	tions b	y chan	nel	Number	Value (\$)
6.	Com	pleted t	ransact	ions (repeat item 4) = 6a + 6b		
	6a.	In-pers	on trans	sactions = 6a.1 + 6a.2 + 6a.3		
		initiated device,	using a m and via ins	which the card user is present, including transactions terchant-issued card or token, using an app on a mobile stant credit or lookup of account number. Also include d online for pickup in store where the payment is made in		
		6a.1.	Transac or toke	ctions initiated using a merchant-issued card n		
		6a.2.		ctions initiated using an app on a mobile device		
			6a.2.1.	Transactions initiated using a barcode or QR code		
			6a.2.2.	Other transactions using an app on a mobile device		
		6a.3.	Other (i	including instant credit or lookup of account		

			Number	Value (\$)
	6b.	Remote transactions (person not at merchant location) = 6b.1 + 6b.2		
		Transactions for which the card user is not physically present at a merchant location.		1
		6b.1. Buy online (order and payment)/pick up in store		
		6b.2. Other remote transactions (no store pickup)		
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.	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	ction value distribution	Number	Value (\$)
	Com		Number	Value (\$)
	Com	ction value distribution upleted transactions (repeat item 4)	Number	Value (\$)
	Com = 8a	ction value distribution upleted transactions (repeat item 4) + 8b + 8c + 8d + 8e + 8f + 8g + 8h + 8i	Number	Value (\$)
	Com = 8a 8a.	ction value distribution upleted transactions (repeat item 4) + 8b + 8c + 8d + 8e + 8f + 8g + 8h + 8i Transactions with less than \$5.00 in total value	Number	Value (\$)
	Com = 8a 8a. 8b.	ction value distribution spleted transactions (repeat item 4) 1 + 8b + 8c + 8d + 8e + 8f + 8g + 8h + 8i Transactions with less than \$5.00 in total value Transactions with \$5.00 to \$9.99 in total value	Number	Value (\$)
	Com = 8a 8a. 8b. 8c.	ction value distribution spleted transactions (repeat item 4) 1 + 8b + 8c + 8d + 8e + 8f + 8g + 8h + 8i Transactions with less than \$5.00 in total value Transactions with \$5.00 to \$9.99 in total value Transactions with \$10.00 to \$14.99 in total value	Number	Value (\$)
	Com = 8a 8a. 8b. 8c. 8d.	retion value distribution repleted transactions (repeat item 4) 1 + 8b + 8c + 8d + 8e + 8f + 8g + 8h + 8i Transactions with less than \$5.00 in total value Transactions with \$5.00 to \$9.99 in total value Transactions with \$10.00 to \$14.99 in total value Transactions with \$15.00 to \$24.99 in total value	Number	Value (\$)
	Com = 8a 8a. 8b. 8c. 8d.	repleted transactions (repeat item 4) 1 + 8b + 8c + 8d + 8e + 8f + 8g + 8h + 8i Transactions with less than \$5.00 in total value Transactions with \$5.00 to \$9.99 in total value Transactions with \$10.00 to \$14.99 in total value Transactions with \$15.00 to \$24.99 in total value Transactions with \$25.00 to \$49.99 in total value	Number	Value (\$)
	Com = 8a 8a. 8b. 8c. 8d. 8e. 8f.	repleted transactions (repeat item 4) 1 + 8b + 8c + 8d + 8e + 8f + 8g + 8h + 8i Transactions with less than \$5.00 in total value Transactions with \$5.00 to \$9.99 in total value Transactions with \$10.00 to \$14.99 in total value Transactions with \$15.00 to \$24.99 in total value Transactions with \$25.00 to \$49.99 in total value Transactions with \$25.00 to \$49.99 in total value	Number	Value (\$)

Thi	rd-pa	rty fra	udulent transactions	Number	Value (\$)
9.	Third-party fraudulent transactions = 9a + 9b + 9c + 9d + 9e + 9f Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.				
	9a.	Lost o	stolen card		
	9b.	Card is	sued but not received		
	9c.	Fraudu fake id	lent application (account issued to someone using a entity)		
	9d.	Counte	erfeit card (card-present/stolen card data)		
	9e.	Fraudu card da	lent use of account number (card-not-present/stolen ata)		
	9f.	Other (including account takeover)		
Thi	Third-party fraudulent transactions by channel Number Value (\$)				Value (\$)
10.	Third	l-party f	raudulent transactions (repeat item 9) = 10a + 10b		
	10a. In-person transactions = 10a.1 + 10a.2 + 10a.3 Fraudulent transactions for which the card user is present, including transactions initiated using a merchant-issued card or token, using an app on a mobile device, and via instant credit or lookup of account number. Also include fraudulent purchases initiated online for pickup in store where the payment is made in person.				
		10a.1.	Transactions initiated using a merchant-issued card or token		
		10a.2.	Transactions initiated using an app on a mobile device		
			10a.2.1. Transactions initiated using a barcode or QR code		
			10a.2.2. Other transactions using an app on a mobile device		
		10a.3.	Other (including instant credit or lookup of account number)		
	10b.	= 10b.1	e transactions (person not at merchant location) I + 10b.2 ent transactions for which the card user is not physically present at a not location.		
		10b.1.	Buy online (order and payment)/pick up in store		
		10b.2.	Other remote transactions (no store pickup)		

riivate-Labei Oreuit Gaiu Processor Payment Survey					
Third-party fraudulent transactions from consumer or business/government accounts	Number	Value (\$)			
11. Third-party fraudulent transactions (repeat item 9) = 11a + 11b					
11a. Transactions from consumer accounts Fraudulent transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions. Include both consumer credit and charge cards.					
11b. Transactions from business/government (commercial) accounts Fraudulent transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.					
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					
Virtual cards					
 Please indicate if your organization issued or processed transactions for virtual credit or charge cards during calendar year 2020. 	[] Yes [] No [] Don't know				
Number of cards outstanding	Active cards	Total cards			
14. Number of active and total private-label credit or charge cards outstanding as of December 31, 2020 = 14a + 14b					
14a. Virtual cards (digital cards with no associated physical card)					
14b. Physical cards					

	Active cards	i otai cards
15. Number of active and total private-label credit or charge cards outstanding as of December 31, 2020 (repeat item 14) = 15a + 15b		
15a. Cards for consumer accounts		
15b. 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 (either physical or virtual) 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).

The social distancing impacts of the pandemic outbreak during 2020 are widely reported to have affected payment choices. To help the Federal Reserve identify the impact, this survey requests additional quarterly data on shifts between the in-person and remote channels as well as chip-authenticated contact and contactless payments. Your response to these questions will help assure a more complete picture of the extent and persistence of these changes throughout the year.

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

the dollar value amount of the cash-back transactions.

Ca	liendar year 2020 general-purpose debit card transactions			
1.	Please indicate what data are reported in your response to this survey. Your organization may offer both non-prepaid and prepaid debit card authorization and settlement services. If possible, please only report non-prepaid debit card network transactions in this survey (the default selection).	[] Non-prepaid debit only [] Both non-prepaid and prepaid debit		
		Number	Value (\$)	
2.	Total transactions Do not include electronic benefits transfer (EBT) card or ATM transactions.			
	2a. Less: Denials (authorization declined)			
3.	Total authorized transactions = 2 - 2a			
	3a. Less: Pre-authorization only (authorized but not settled)			
4.	Net, authorized & settled transactions = 3 - 3a			
	4a. Less: Cash-back at the point of sale			
	4b. Less: Adjustments and returns = 4b.1 + 4b.2			
	4b.1. Chargebacks (issuer initiated)			
	4b.2. Other adjustments and returns (acquirer initiated)			
5	Net, purchase transactions = 4 - 4b for Number, = 4 - 4a - 4b for Value			
	A point of sale (POS) purchase transaction with cash back is counted as one			

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

		r to use to report more detailed allocations of payment transactions below? If ble, please use 4. Net, authorized & settled transactions (the default selection).	 [] 3. Total authorized transactions [] 4. Net, authorized & settled transactions [] 5. Net, purchase transactions 		
Tra	ansac	ctions by channel	Number	Value (\$)	
7.	[you	r selection of payment transaction type above] = 7a + 7b			
	2020) - Quarter 1			
	2020) - Quarter 2			
	2020) - Quarter 3			
	2020) - Quarter 4			
	7a.	In-person transactions			
		Transactions for which the card user is present, including card-present transactions and mobile transactions at the point of sale. Also include card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include remote transactions classified as card-present solely because of the level of authentication.			
		2020 - Quarter 1			
		2020 - Quarter 2			
		2020 - Quarter 3			
		2020 - Quarter 4			
	7b.	Remote transactions (person not at merchant location) = 7b.1 + 7b.2 + 7b.3 + 7b.4 Transactions for which the card user is not physically present at a merchant			
		location. Typically, these include card-not-present transactions. Also include any remote transactions classified as card-present solely because of the level of authentication.			
		2020 - Quarter 1			
		2020 - Quarter 2			
		2020 - Quarter 3			
		2020 - Quarter 4			

Preferred basis for reporting payment transactions

[] 3. Total authorized transactions

			Number	Value (\$)
7b.1.	Remote order throcharged	der/telephone-order transactions (MOTO) purchase transactions for which the merchant receives an ough the mail or over the telephone. Card is typically at time of shipment or delivery. If possible, please exclude is on account, e.g., bill pay.		
7b.2.	Interne Purchase site or m authentic "card on typically	t purchase transactions (E-commerce) e transactions for goods and services from a merchant web obile app (i.e., M-commerce). May involve varying levels of eation including the keyed entry of a card number, use of file" information, or redirection to a payment service. Card is charged at time of shipment or delivery. If possible, please payments on account, e.g., bill pay.		
7b.3.	Payment include " Also incl	ing/installment transactions ts of bills or invoices, often on a prearranged basis and may card on file", based on an ongoing customer relationship. ude payments made on a monthly or installment basis. s include utility bill payments and multiple payments for a urchase.		
7b.4.	Transact	emote transactions ions that do not belong or do not have identifiers to assign remote transaction categories provided above.		
	7b.4.1.	To help analysts better understand the content of "Other remote transactions" please select all that apply	[] Could not be a categories [] Do not belong categories [] P2P (i.e., card transfers [] Non-recurring [] Payment aggre Square, Uber, [] Card-on-file put [] Buy online, pice	in above to card) funds bill pay (P2B) egators (e.g., Lyft, Instacart) irchases ck up in store

		n transactions by authentication method	Number	Value (\$)
8.	In-pe	rson transactions (repeat item 7a) = 8a + 8b		
	8a.	Transactions with chip-authentication = 8a.1 + 8a.2		
		8a.1. Transactions with a PIN		
		8a.2. Transactions without a PIN		
	8b.	Transactions without chip-authentication = 8b.1 + 8b.2		
		8b.1. Transactions with a PIN		
		8b.2. Transactions without a PIN		
9.	In-pe = 9a	rson transactions with chip-authentication (repeat item 8a) + 9b		
	2020	- Quarter 1		
	2020	- Quarter 2		
	2020	- Quarter 3		
	2020	- Quarter 4		
	9a.	Contact transactions (chip card inserted or "dipped")		
		2020 - Quarter 1		
		2020 - Quarter 2		
		2020 - Quarter 3		
		2020 - Quarter 4		
	9b.	Contactless transactions (chip card or mobile device RFID, "tap" or "wave")		
		2020 - Quarter 1		
		2020 - Quarter 2		
		2020 - Quarter 3		
		2020 - Quarter 4		

•		
Transactions with domestic or cross-border merchants/payees	Number	Value (\$)
10. [your selection of payment transaction type above] (repeat item 7)= 10a + 10b		
10a. Domestic transactions with US cards (merchants/payees within the US)		
10b. Cross-border transactions with US cards (merchants/payees outside the US) = 10b.1 + 10b.2		
10b.1. In-person transactions		
10b.2. Remote transactions		
Transactions from consumer or business/government accounts	Number	Value (\$)
11. [your selection of payment transaction type above] (repeat item 7)= 11a + 11b		
11a. Transactions from consumer accounts Transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.		
11b. Transactions from business/government (commercial) accounts		
Transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.		
Transaction value distribution	Number	Value (\$)
12. [your selection of payment transaction type above] (repeat item 7) = 12a + 12b + 12c + 12d + 12e + 12f + 12g + 12h + 12i		
12a. Transactions with less than \$5.00 in total value		
12b. Transactions with \$5.00 to \$9.99 in total value		
12c. Transactions with \$10.00 to \$14.99 in total value		
12d. Transactions with \$15.00 to \$24.99 in total value		
12e. Transactions with \$25.00 to \$49.99 in total value		
12f. Transactions with \$50.00 to \$99.99 in total value		
12g. Transactions with \$100.00 to \$499.99 in total value		
12h. Transactions with \$500.00 to \$999.99 in total value		
12i. Transactions with \$1000.00 or greater in total value		
Transactions with non-US cards	Number	Value (\$)
 Total transactions with non-US cards (merchants/payees within the US and not included in item 7) 		

Thi	rd-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 f [] Not enough re [] Data sensitivi [] Other	esources
	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).	fraudulent	15
16.	Third-party fraudulent transactions (based on [your selection of fraudulent transaction type above]) = 16a + 16b + 16c + 16d + 16e + 16f		
	Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.		
	16a. Lost or stolen card		
	16b. Card issued but not received		
	16c. Fraudulent application (account issued to someone using a fake identity)		
	16d. Counterfeit card (card-present/stolen card data)		
	16e. Fraudulent use of account number (card-not-present/stolen card data)		
	16f. Other (including account takeover)		

rd-pa	rty fra	udulent transactions by channel	Number	Value (\$)
17a.	In-pers Fraudule fraudule the poin which th transact card-pre Remot = 17b.*	fraudulent transactions (repeat item 16) = 17a + 17b son 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 the card user is present at the point of sale (e.g., key-entered tions). Do not include fraudulent remote transactions classified as the sent solely because of the level of authentication. The transactions (person not at merchant location) 1 + 17b.2 + 17b.3 + 17b.4 The transactions for which the card user is not physically present at a		
	transact	nt location. Typically, these include fraudulent card-not-present ions. Also include any fraudulent remote transactions classified as esent 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 (i.e., M-commerce). 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.	Recurring/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/unknown remote transactions Fraudulent transactions that do not belong or do not have identifiers to assign into the remote transaction categories provided above.		
		17b.4.1. To help analysts better understand the content of "Other remote transactions please select all that apply.	[] Could not be a categories [] Do not belong categories [] P2P (i.e., card transfers [] Non-recurring [] Payment aggres Square, Uber, [] Card-on-file put [] Buy online, pic [] Other (please	in above to card) funds bill pay (P2B) egators (e.g., Lyft, Instacart) irchases ck up in store

hird-pa	erty fraudulent in-person transactions by authentication	Number	Value (\$)
	l-party fraudulent in-person transactions (repeat item 17a) a + 18b		
18a.	Transactions with chip-authentication = 18a.1 + 18a.2		
	18a.1. Transactions with a PIN		
	18a.2. Transactions without a PIN		
18b.	Transactions without chip-authentication = 18b.1 + 18b.2		
	18b.1. Transactions with a PIN		
	18b.2. Transactions without a PIN		
	l-party fraudulent in-person transactions with chip- entication (repeat item 18a) = 19a + 19b		
19a.	Contact transactions (chip card inserted or "dipped")		
19b.	Contactless transactions (chip card or mobile device RFID, "tap" or "wave")		
	nrty fraudulent transactions with domestic or cross- nerchants/payees	Number	Value (\$)
0. Third	l-party fraudulent transactions (repeat item 16) = 20a + 20b		
20a.	Domestic transactions with US cards (merchants/payees within the US)		
20b.	Cross-border transactions with US cards (merchants/payees outside the US) = 20b.1 + 20b.2		
	20b.1. In-person transactions		
	20b.2. Remote transactions		
hird-pa	arty fraudulent transactions from consumer or s/government accounts	Number	Value (\$)
1. Third	l-party fraudulent transactions (repeat item 16) = 21a + 21b		
21a.	Transactions from consumer accounts Fraudulent transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.		
21b.	Transactions from business/government (commercial)		
	Fraudulent transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making 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		
Third-party fraudulent transactions with non-US cards	Number	Value (\$)
23. Third-party fraudulent transactions with non-US cards (merchants/payees within the US and not included in item 16)		
Virtual cards		
24. Please indicate if your organization issued or processed transactions for virtual debit cards during calendar vear 2020.	[] Yes [] No [] Don't know	
Number of cards outstanding	Active cards	Total cards
25. Number of active and total debit cards outstanding as of December 31, 2020 = 25a + 25b		
25a. Virtual cards (digital cards with no associated physical card)		
25b. Physical cards		
26. Number of active and total debit cards outstanding as of December 31, 2020 (repeat item 25) = 26a + 26b		
26a. Cards for consumer accounts		
26b. 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 (either physical or virtual) 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).

The social distancing impacts of the pandemic outbreak during 2020 are widely reported to have affected payment choices. To help the Federal Reserve identify the impact, this survey requests additional **quarterly data** on shifts between the in-person and remote channels as well as chip-authenticated contact and contactless payments. Your response to these questions will help assure a more complete picture of the extent and persistence of these changes throughout the year.

Ca	lendar y	ear 2020 general-purpose prepaid card transactions	Number	Value (\$)
1.	Do not ir transacti	ansactions clude: electronic benefits transfer (EBT) card transactions, ATM ons or transactions that your organization processed but were originated		
	077 0177011	er network.		
	1a. <i>L</i> e	ss: Denials (authorization declined)		
2.	Total a = 1 - 1a	uthorized transactions		
	2a. Le	ss: Pre-authorization only (authorized but not settled)		
3.	Net, au = 2 - 2a	thorized & settled transactions		
	3a. <i>Le</i>	ss: Cash-back at the point of sale		
		ss: Adjustments and returns 3b.1 + 3b.2		
	31	o.1. Chargebacks (issuer initiated)		
	31	o.2. Other adjustments and returns (acquirer initiated)		
4.	= 3 - 3b	rchase transactions or Number, = 3 - 3a - 3b for Value f sale (POS) purchase transaction with cash back is counted as one		

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

the dollar value amount of the cash-back transactions.

Among the different subtotals of payment transactions listed above, which would you prefer to use to report more detailed allocations of payment transactions

below? If possible, please use 3. Net, authorized & settled transactions (the default

	select	? If possible, please use 3. Net, authorized & settled transactions (the default ion).	[] 3. Net, author transaction [] 4. Net, purcha	ıs
Tra	nsac	tions by channel	Number	Value (\$)
6.	[you	r selection of payment transaction type above] = 6a + 6b		
	2020	- Quarter 1		
	2020	- Quarter 2		
	2020	- Quarter 3		
	2020	- Quarter 4		
	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.		,
		2020 - Quarter 1		
		2020 - Quarter 2		
		2020 - Quarter 3		
		2020 - Quarter 4		
	6b.	Remote transactions (person not at merchant location) = 6b.1 + 6b.2 + 6b.3 + 6b.4 Transactions for which the card user is not physically present at a merchant		
		location. Typically, these include card-not-present transactions. Also include any remote transactions classified as card-present solely because of the level of authentication.		
		2020 - Quarter 1		
		2020 - Quarter 2		
		2020 - Quarter 3		
		2020 - Quarter 4		

Preferred basis for reporting payment transactions

[] 2. Total authorized transactions

					Number	Value (\$)
		6b.1.	Remote porder through	der/telephone-order transactions (MOTO) burchase transactions for which the merchant receives an bugh the mail or over the telephone. Card is typically at time of shipment or delivery. If possible, please exclude so on account, e.g., bill pay.		
		6b.2.	Purchase site or me authentic "card on is typical	t purchase transactions (E-commerce) e transactions for goods and services from a merchant web obile app (i.e., M-commerce). May involve varying levels of ation including the keyed entry of a card number, use of file" information, or redirection to a payment service. Card by charged at time of shipment or delivery. If possible, acclude payments on account, e.g., bill pay.		
		6b.3.	Recurri Payment include "d Also inclu	ng/installment transactions s of bills or invoices, often on a prearranged basis and may card on file", based on an ongoing customer relationship. Ide payments made on a monthly or installment basis. Is include utility bill payments and multiple payments for a		
		6b.4.	Transact	nknown remote transactions ions that do not belong or do not have identifiers to assign emote transaction categories provided above.		
			6b.4.1.	To help analysts better understand the content of "Other remote transactions" please select all that apply.	categories [] Do not belong categories [] P2P (i.e., card transfers [] Non-recurring [] Payment aggr	to card) funds bill pay (P2B) regators (e.g., , Lyft, Instacart) urchases ck up in store
ln-	perso	n tran	saction	s by authentication method	Number	Value (\$)
7.	In-pe	erson tr	ansactio	ns (repeat item 6a) = 7a + 7b		
	7a.	Transa	actions v	vith chip-authentication = 7a.1 + 7a.2		
		7a.1.	Transac	ctions with a PIN		
		7a.2.	Transac	ctions without a PIN		
	7b.	Transa	actions v	vithout chip-authentication = 7b.1 + 7b.2		
		7b.1.	Transac	ctions with a PIN		
		7b.2.	Transac	ctions without a PIN		

8.		erson transactions with chip-authentication (repeat item 7a) + 8b		
	2020) - Quarter 1		
	2020) - Quarter 2		
	2020) - Quarter 3		
	2020) - Quarter 4		
	8a.	Contact transactions (chip card inserted or "dipped")		
		2020 - Quarter 1		
		2020 - Quarter 2		
		2020 - Quarter 3		
		2020 - Quarter 4		
	8b.	Contactless transactions (chip card or mobile device RFID, "tap" or "wave")		
		2020 - Quarter 1		
		2020 - Quarter 2		
		2020 - Quarter 3		
		2020 - Quarter 4		
Tra	ansac	ctions with domestic or cross-border merchants/payees	Number	Value (\$)
9.		r selection of payment transaction type above] (repeat item 6) + 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		

Value (\$)

Number

ransac	ctions from consumer or business/government accounts	Number	Value (\$)
	r selection of payment transaction type above] (repeat item 6) a + 10b		
10a.	Transactions from consumer accounts = 10a.1 + 10a.2 Transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.		
	10a.1. Transactions with government-administered general- purpose cards Transactions made with cards (including virtual cards) issued to a consumer for the purpose of providing government benefits. Include state and federal programs with cash benefits such as unemployment, TANF, or Social Security.		
	10a.2. Transactions from other consumer accounts (including business-sponsored payroll) Transactions made with cards (including virtual cards) issued to a consumer including reloadable and non-reloadable gift cards, FSA/HAS medical cards, customer refund and incentive cards, and business-sponsored payroll cards which are issued to employees for the purpose of paying them and/or making consumer-related transactions.		
10b.	Transactions from business/government (commercial) accounts Transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.		
ransar	ctions with reloadable or non-reloadable cards	Number	Value (\$)
= 11:	r selection of payment transaction type above] (repeat item 6) a + 11b Transactions with reloadable cards		
= 11a			
= 11a. 11a. 11b.	a + 11b Transactions with reloadable cards	Number	Value (\$)
= 11: 11a. 11b. ransac	a + 11b Transactions with reloadable cards Transactions with non-reloadable cards	Number	Value (\$)
= 11a 11a. 11b. ransac 2. [you = 12	a + 11b Transactions with reloadable cards Transactions with non-reloadable cards ction value distribution r selection of payment transaction type above] (repeat item 6)	Number	Value (\$)
= 11a 11a. 11b. ransac 2. [you = 12a.	a + 11b Transactions with reloadable cards Transactions with non-reloadable cards ction value distribution r selection of payment transaction type above] (repeat item 6) a + 12b + 12c + 12d + 12e + 12f + 12g + 12h + 12i	Number	Value (\$)
= 11a 11a. 11b. ransac 2. [you = 12a. 12a. 12b.	Transactions with reloadable cards Transactions with non-reloadable cards ction value distribution r selection of payment transaction type above] (repeat item 6) a + 12b + 12c + 12d + 12e + 12f + 12g + 12h + 12i Transactions with less than \$5.00 in total value Transactions with \$5.00 to \$9.99 in total value Transactions with \$10.00 to \$14.99 in total value	Number	Value (\$)
= 11a 11a. 11b. ransac 2. [your = 12a 12a. 12b. 12c. 12d.	Transactions with reloadable cards Transactions with non-reloadable cards ction value distribution r selection of payment transaction type above] (repeat item 6) a + 12b + 12c + 12d + 12e + 12f + 12g + 12h + 12i Transactions with less than \$5.00 in total value Transactions with \$5.00 to \$9.99 in total value Transactions with \$10.00 to \$14.99 in total value Transactions with \$15.00 to \$24.99 in total value	Number	Value (\$)
= 11: 11a. 11b. ransac 2. [your = 12: 12a. 12b. 12c. 12d. 12e.	Transactions with reloadable cards Transactions with non-reloadable cards ction value distribution r selection of payment transaction type above] (repeat item 6) a + 12b + 12c + 12d + 12e + 12f + 12g + 12h + 12i Transactions with less than \$5.00 in total value Transactions with \$5.00 to \$9.99 in total value Transactions with \$10.00 to \$14.99 in total value Transactions with \$15.00 to \$24.99 in total value Transactions with \$25.00 to \$49.99 in total value	Number	Value (\$)
= 11: 11a. 11b. ransac 2. [your = 12: 12a. 12b. 12c. 12d. 12e. 12f.	Transactions with reloadable cards Transactions with non-reloadable cards ction value distribution r selection of payment transaction type above] (repeat item 6) a + 12b + 12c + 12d + 12e + 12f + 12g + 12h + 12i Transactions with less than \$5.00 in total value Transactions with \$5.00 to \$9.99 in total value Transactions with \$10.00 to \$14.99 in total value Transactions with \$15.00 to \$24.99 in total value Transactions with \$25.00 to \$49.99 in total value Transactions with \$50.00 to \$99.99 in total value	Number	Value (\$)
= 11a 11a. 11b. ransac 2. [your = 12a. 12a. 12c. 12d. 12c. 12d. 12e. 12f.	Transactions with reloadable cards Transactions with non-reloadable cards Ction value distribution r selection of payment transaction type above] (repeat item 6) a + 12b + 12c + 12d + 12e + 12f + 12g + 12h + 12i Transactions with less than \$5.00 in total value Transactions with \$5.00 to \$9.99 in total value Transactions with \$10.00 to \$14.99 in total value Transactions with \$15.00 to \$24.99 in total value Transactions with \$25.00 to \$49.99 in total value Transactions with \$50.00 to \$99.99 in total value Transactions with \$50.00 to \$99.99 in total value	Number	Value (\$)
= 11: 11a. 11b. ransac 2. [your = 12: 12a. 12b. 12c. 12d. 12e. 12f. 12g. 12h.	Transactions with reloadable cards Transactions with non-reloadable cards ction value distribution r selection of payment transaction type above] (repeat item 6) a + 12b + 12c + 12d + 12e + 12f + 12g + 12h + 12i Transactions with less than \$5.00 in total value Transactions with \$5.00 to \$9.99 in total value Transactions with \$10.00 to \$14.99 in total value Transactions with \$15.00 to \$24.99 in total value Transactions with \$25.00 to \$49.99 in total value Transactions with \$50.00 to \$99.99 in total value	Number	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 6)		
Thi	rd-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 fi [] Not enough re [] Data sensitivit [] 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).	fraudulent t	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)		
	16f. Other (including account takeover)		

rd-par	ty fra	udulent transactions by channel	Number	Value (\$)
Third-	party f	raudulent transactions (repeat item 16) = 17a + 17b		
f t t	Fraudule fraudule the point which th transact	on transactions ent transactions for which the card user is present, including ent card-present transactions and fraudulent mobile transactions at the of sale. Also include fraudulent card-not-present transactions for the card user is present at the point of sale (e.g., key-entered ions). Do not include fraudulent remote transactions classified as seent solely because of the level of authentication.		
= ! ! t	= 17b.1 Fraudule merchar transact	e transactions (person not at merchant location) I + 17b.2 + 17b.3 + 17b.4 ent transactions for which the card user is not physically present at a not location. Typically, these include fraudulent card-not-present ions. Also include any fraudulent remote transactions classified as seent solely because of the level of authentication.		
1	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.		
1	17b.2.	Internet purchase transactions (E-commerce) Fraudulent purchase transactions for goods and services from a merchant web site or mobile app (i.e., M-commerce). 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.	Recurring/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.		
1	17b.4.	Other remote transactions Fraudulent transactions that do not belong or do not have identifiers to assign into the remote transaction categories provided above.		
		17b.4.1. To help analysts better understand the content of "Other remote transactions" please select all that apply.	[] Could not be a categories [] Do not belong categories [] P2P (i.e., card transfers [] Non-recurring [] Payment aggres Square, Uber, [] Card-on-file put [] Buy online, pic [] Other (please	in above to card) funds bill pay (P2B) egators (e.g., Lyft, Instacart) urchases ck up in store

20b.1. In-person transactions

20b.2. Remote transactions

Third-party fraudulent in-person transactions by authentication method	Number	Value (\$)
18. Third-party fraudulent in-person transactions (repeat item 17a) = 18a + 18b		
18a. Transactions with chip-authentication = 18a.1 + 18a.2		
18a.1. Transactions with a PIN		
18a.2. Transactions without a PIN		
18b. Transactions without chip-authentication = 18b.1 + 18b.2		
18b.1. Transactions with a PIN		
18b.2. Transactions without a PIN		
9. Third-party fraudulent in-person transactions with chip- authentication (repeat item 18a) = 19a + 19b		
19a. Contact transactions (chip card inserted or "dipped")		
19b. Contactless transactions (chip card or mobile device RFID, "tap" or "wave")		
Third-party fraudulent transactions with domestic or cross- porder merchants/payees	Number	Value (\$)
20. Third-party fraudulent transactions (repeat item 16) = 20a + 20b		
20a. Domestic transactions with US cards (merchants/payees within the US)		
20b. Cross-border transactions with US cards (merchants/payees outside the US) = 20b.1 + 20b.2		

General-Purpose Prepaid Card Network Payment Survey Third-party fraudulent transactions from consumer or business/government accounts Number

			udulent transactions from consumer or rnment accounts	Number	Value (\$)
21.	Third	l-party f	fraudulent transactions (repeat item 16) = 21a + 21b		
	21a.	Fraudule	ent transactions made with cards (including virtual cards) issued to a er for the purpose of making consumer-related transactions.		
			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.		
			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.		
		Fraudule busines related t travel/er	ent transactions made with cards (including virtual cards) issued to a sor government or its employee for the purpose of making business-transactions. Include corporate charge, small business, intertainment, procurement, and fleet cards.		
		rty fra ble car	udulent transactions with reloadable or non- d	Number	Value (\$)
22.		l-party f a + 22b	fraudulent transactions (repeat item 16)		
	22a.	Transa	actions with reloadable cards		
	22b.	Transa	actions with non-reloadable cards		
Thi	rd-pa	rty fra	udulent transaction value distribution	Number	Value (\$)
23.	Third = 23a	l-party f a + 23b	fraudulent transactions (repeat item 16) + 23c + 23d + 23e + 23f + 23g + 23h + 23i		
	23a.	Transa	ections with less than \$5.00 in total value		
	23b.	Transa	ections with \$5.00 to \$9.99 in total value		
	23c.	Transa	ections with \$10.00 to \$14.99 in total value		
	23d.	Transa	ections with \$15.00 to \$24.99 in total value		
	23e.	Transa	ections with \$25.00 to \$49.99 in total value		
	23f.	Transa	ections with \$50.00 to \$99.99 in total value		
	23g.	Transa	ections with \$100.00 to \$499.99 in total value		
	23h.	Transa	ections with \$500.00 to \$999.99 in total value		
	23i.	Transa	ections with \$1000.00 or greater in total value		

Third-party fraudulent transactions with non-US cards	Number	Value (\$)
24. Third-party fraudulent transactions with non-US cards (merchants/payees within the US and not included in item 16)		
Virtual cards		
25. Please indicate if your organization issued or processed transactions for virtual prepaid cards during calendar year 2020.	[] Yes [] No [] Don't know	
Number of cards outstanding	Active cards	Total cards
26. Number of active and total general-purpose prepaid cards outstanding as of December 31, 2020 = 26a + 26b		
26a. Virtual cards (digital cards with no associated physical card)		
26b. Physical cards		
 Number of active and total general-purpose prepaid cards outstanding as of December 31, 2020 (repeat item 26) = 27a + 27b 		
27a. Cards for consumer accounts		
27b. Cards for business/government (commercial) accounts		
Comments:		

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.

Ca	lenda	r year 2020 ATM transactions	Number	Value (\$)
1.	Tota	I ATM transactions		
	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. With government-administered general- purpose prepaid cards		
		1c.2.2. With other prepaid cards (non-government-administered)		
		1c.3. From credit cards		
	1d.	Deposits		
	1e.	Account-to-account transfers		
	1f.	Other		
Ca	sh w	thdrawals by authentication method	Number	Value (\$)
2.	Casi	withdrawals (repeat item 1c) = 2a + 2b		
	2a.	With chip-authentication = 2a.1 + 2a.2		
		2a.1. With contact chip card ("Dip")		
		2a.2. Contactless, with contactless card or mobile device ("Tap")		
	2b.	Without chip-authentication = 2b.1 + 2b.2		
		2b.1. No card ("Scan") using mobile device barcode/QR code or key enter code		
		2b.2. With card ("Swipe") using traditional magstripe		

Automated Teller Machine Card Network Transaction Survey

Ca	sh wi	thdrawals by ATM location	Number	Value (\$)
3.	Cash	withdrawals (repeat item 1c) = 3a + 3b		
	3а.	Domestic cash withdrawals with US cards (ATMs located within the US)		
	3b.	Cross-border cash withdrawals with US cards (ATMs located outside the US)		
Ca	sh wi	thdrawals at domestic ATMs with non-US cards	Number	Value (\$)
4.		n withdrawals with non-US cards Is within the US and not included in item 1c)		
Thi	ird-pa	arty fraudulent cash withdrawals		
5.	fraud	se indicate if your network would be able to provide third-party d data. s (the default selection), please skip question 5a below.	[] Yes [] No	
	5a.	If No , please provide reasons to help us better understand the industry and select all that apply.	[] Do not track fi [] Not enough re [] Data sensitivit [] Other	source
		If Other , please specify:		
			Number	Value (\$)
6.	Includ settle includ fraud	disparty fraudulent cash withdrawals = 6a + 6b + 6c + 6d + 6e de all unauthorized third-party fraudulent cash withdrawals that cleared and do 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.		
	6a.	Lost or stolen card		
	6b.	Card issued but not received		
	6c.	Fraudulent application (account issued to someone using a fake identity)		
	6d.	Counterfeit card (card-present/stolen card data)		
	6e.	Other (including account takeover)		

Automated Teller Machine Card Network Transaction Survey

	ird-pa		audulent cash withdrawals by authentication	Number	Value (\$)
7.	Thir	d-party	fraudulent cash withdrawals (repeat item 6) = 7a + 7b		
	7a.	With c	chip-authentication = 7a.1 + 7a.2		
		7a.1.	With contact chip card ("Dip")		
		7a.2.	Contactless, with contactless card or mobile device ("Tap")		
	7b.	Witho	ut chip-authentication = 7b.1 + 7b.2		
		7b.1.	No card ("scan") using mobile device barcode/QR code or key enter code		
		7b.2.	With card ("swipe") using traditional magstripe		
Th	ird-pa	arty fra	audulent cash withdrawals by ATM location	Number	Value (\$)
8.	Thir	d-party	fraudulent cash withdrawals (repeat item 6) = 8a + 8b		
	8a.		stic cash withdrawals with US cards clocated within the US)		
	8b.		-border cash withdrawals with US cards s located outside the US)		
		arty fra cards	audulent cash withdrawals at domestic ATMs with	Number	Value (\$)
9.			fraudulent cash withdrawals with non-US cards in the US and not included in item 6)		
Nu	mbe	r of AT	M terminals	Total terminals	
10	. Num	nber of	ATM terminals as of December 31, 2019 = 10a + 10b		
	10a.	. Chip-a	accepted terminals		
	10b.	. Chip-r	not-accepted terminals		
11	. Num	ber of	ATM terminals as of December 31, 2020 = 11a + 11b		
	11a.	Chip-a	accepted terminals		
	11b.	. Chip-r	not-accepted terminals		
Co	mme	nte:			
<u> </u>	iiine	::ILSi			

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 2020 EBT card transactions	Number	Value (\$)
1.	Tota	al transactions		
	1a.	Less: Denials (authorization declined)		
2.	Tota = 1 -	al 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		
	3c.	Less: Adjustments and returns		
4.		purchase transactions 3a - 3b - 3c		
5.	you p	ng the different subtotals of payment transactions listed above, which would brefer to use to report more detailed allocations of payment transactions	Preferred basi payment tr [] 2. Total authori [] 3. Net, authori transaction [] 4. Net, purchas	rized transactions zed & settled s
	you p below selec	orefer to use to report more detailed allocations of payment transactions v? If possible, please use 3. Net, authorized & settled transactions (the default	payment tr [] 2. Total authori [] 3. Net, authori transaction	ansactions rized transactions zed & settled s
Tra	you p below select	orefer to use to report more detailed allocations of payment transactions w? If possible, please use 3. Net, authorized & settled transactions (the default transaction).	payment tr [] 2. Total authori [] 3. Net, authori transaction [] 4. Net, purchase	ansactions rized transactions zed & settled s se transactions
Tra	you p below select	orefer to use to report more detailed allocations of payment transactions over the strength of	payment tr [] 2. Total authori [] 3. Net, authori transaction [] 4. Net, purchase	ansactions rized transactions zed & settled s se transactions
Tra	you p below select	prefer to use to report more detailed allocations of payment transactions of Payment transactions of Payment transactions (the default etion). Cotions by channel The relection of payment transaction type above] = 6a + 6b In-person transactions Transactions for which the card user is present at a merchant location using an EBT card or a mobile device accessing EBT funds for SNAP or WIC. Remote transactions (person not at merchant location) = 6b.1 + 6b.2 Transactions for which the card user is not physically present at a merchant	payment tr [] 2. Total authori [] 3. Net, authori transaction [] 4. Net, purchase	ansactions rized transactions zed & settled s se transactions
Tra	you p below select ansac [you 6a.	prefer to use to report more detailed allocations of payment transactions of Payment transactions of Payment transactions (the default etion). Cotions by channel The relection of payment transaction type above] = 6a + 6b In-person transactions Transactions for which the card user is present at a merchant location using an EBT card or a mobile device accessing EBT funds for SNAP or WIC. Remote transactions (person not at merchant location) = 6b.1 + 6b.2	payment tr [] 2. Total authori [] 3. Net, authori transaction [] 4. Net, purchase	ansactions rized transactions zed & settled s se transactions

Electronic Benefits Transfer Card Processor Payment Survey

Tra	ansac	tions by government-administered program type	Number	Value (\$)
7.		r selection of payment transaction type above] + 7b + 7c + 7d		
	7a.	SNAP		
	7b.	wic		
	7c.	TANF		
	7d.	Other e.g., state and federal programs with cash benefits including Social Security and unemployment		
Thi	ird-pa	arty fraudulent transactions		s for reporting ransactions
8.	transa	e organizations may track fraudulent transactions differently than payment actions. On which basis would you prefer to report fraudulent transactions ? If possible, please use 3. Net, authorized & settled transactions (the default tion).	[] 2. Total author [] 3. Net, authori transaction [] 4. Net, purcha Number	s
9.	fraud Include for whe fraud	d-party fraudulent transactions (based on [your selection of dulent transaction type above]) = 9a + 9b + 9c + 9d + 9e + 9f 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.		
	9a.	Lost or stolen card		
	9b.	Card issued but not received		
	9c.	Fraudulent application (account issued to someone using a fake identity)		
	9d.	Counterfeit card (card-present/stolen card data)		
	9e.	Fraudulent use of account number (card-not-present/stolen card data)		
	9f.	Other (including account takeover)		
Thi	ird-pa	arty fraudulent transactions by channel	Number	Value (\$)
10.	Thire	d-party fraudulent transactions (repeat item 9) = 10a + 10b		
	10a.	In-person transactions Fraudulent transactions for which the card user is present at a merchant location using an EBT card or a mobile device accessing EBT funds for SNAP or WIC.		
	10b.	Remote transactions (person not at merchant location) = 10b.1 + 10b.2 Fraudulent transactions for which the card user is not physically present at a merchant location (e.g., online purchase).		
		10b.1. Buy online (order and payment)/pick up in store		
		10b.2. Other remote transactions (no store pickup)		

Electronic Benefits Transfer Card Processor Payment Survey

	=	,	•
Number	of cards outstanding	Active cards	Total cards
	ber of active and total EBT cards outstanding as of ember 31, 2020 = 11a + 11b + 11c + 11d		
11a.	SNAP		
11b.	wic		
11c.	TANF		
11d.	Other e.g., state and federal programs with cash benefits including Social Security and unemployment		
Comme	nts:		

For total private-label prepaid card transactions, please include all those originated from US-domiciled private-label (closed-loop) prepaid accounts and made with both physical and virtual 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 prepaid card accounts (e.g., monthly transaction fees, dormancy fees) are not considered to be payment transactions and should be excluded.

Ca	lendar yea	r 2020 private-label prepaid card transactions	Number	Value (\$)
1.	Do not includ	eactions le card funding transactions (requested separately in question 12) or to the cards (e.g., monthly transaction fees, dormancy fees).		
	1a. Less:	Denials (authorization declined)		
2.	Total auth = 1 - 1a	orized transactions		
	2a. Less:	Pre-authorization only (authorized but not completed or posted)		
3.	Completed = 2 - 2a	transactions (posted to card accounts)		
	3a. Less:	Cash-back at the point of sale		
	3b. Less:	Adjustments and returns		
4.	= 3 - 3b for N A point of sa transaction.	ase transactions lumber, = 3 - 3a - 3b for Value le (POS) purchase transaction with cash back is counted as one Do not subtract the number of cash-back transactions. Only subtract lue amount of the cash-back transactions.		
T				
ıra	ansactions	by channel	Number	Value (\$)
5.		by channel transactions (repeat item 3) = 5a + 5b	Number	Value (\$)
_	Completed 5a. In-pe Trans initiate device	transactions (repeat item 3) = 5a + 5b rson transactions = 5a.1 + 5a.2 + 5a.3 actions for which the card user is present, including transactions of using a merchant-issued card or token, using an app on a mobile of an analysis and via instant credit or lookup of account number. Also include asses initiated online for pickup in store where the payment is made in	Number	Value (\$)
	Completed 5a. In-pe Trans initiate device purch	transactions (repeat item 3) = 5a + 5b rson transactions = 5a.1 + 5a.2 + 5a.3 actions for which the card user is present, including transactions in dusing a merchant-issued card or token, using an app on a mobile in, and via instant credit or lookup of account number. Also include itses initiated online for pickup in store where the payment is made in in.	Number	Value (\$)
_	5a. In-pe Trans initiate device purch perso	transactions (repeat item 3) = 5a + 5b rson transactions = 5a.1 + 5a.2 + 5a.3 actions for which the card user is present, including transactions of using a merchant-issued card or token, using an app on a mobile of an analysis and via instant credit or lookup of account number. Also include asses initiated online for pickup in store where the payment is made in the control of token. Transactions initiated using a merchant-issued card or token	Number	Value (\$)
	5a. In-pe Trans initiate device purch perso 5a.1.	transactions (repeat item 3) = 5a + 5b rson transactions = 5a.1 + 5a.2 + 5a.3 actions for which the card user is present, including transactions of using a merchant-issued card or token, using an app on a mobile of a notice and via instant credit or lookup of account number. Also include asses initiated online for pickup in store where the payment is made in the control or token Transactions initiated using a merchant-issued card or token Transactions initiated using an app on a mobile device	Number	Value (\$)

Other (including instant credit or lookup of account

5a.3.

number)

			Number	Value (\$)
	5b.	Remote transactions (person not at merchant location) = 5b.1 + 5b.2		
		Transactions for which the card user is not physically present at a merchant location.		
		5b.1. Buy online (order and payment)/pick up in store		
		5b.2. Other remote transactions (no store pickup)		
Tra	ansac	ctions with reloadable or non-reloadable cards	Number	Value (\$)
6.	Com	pleted transactions (repeat item 3) = 6a + 6b		
	6a.	Transactions with reloadable cards		
	6b.	Transactions with non-reloadable cards		
Tra	ansac	ctions with purchased or redemption cards	Number	Value (\$)
7.	Com	pleted 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.		
Thi	ird-pa	arty fraudulent transactions	Number	Value (\$)
8.	Includ for wi fraud	d-party fraudulent transactions = 8a + 8b + 8c + 8d + 8e + 8f de all unauthorized third-party fraudulent transactions that cleared and settled hich funds subsequently became available to the perpetrator. Do not include attempts that were prevented before they were cleared and settled, or fraud		
	comn	nitted by the accountholder or other users authorized to make payments.		
	8a.	Lost or stolen card		
	8b.	Card issued but not received		
	8c.	Fraudulent application (account issued to someone using a fake identity)		
	8d.	Counterfeit card (card-present/stolen card data)		
	8e.	Fraudulent use of account number (card-not-present/stolen card data)		
	8f.	Other (including account takeover)		

Th	ird-pa	arty fra	audulent	transactions by channel	Number	Value (\$)
9.	Third	d-party	fraudule	nt transactions (repeat item 8) = 9a + 9b		
	9a.	Fraudul transac a mobil include	lent transac ctions initiat le device, a	cactions = 9a.1 + 9a.2 + 9a.3 ctions for which the card user is present, including ed using a merchant-issued card or token, using an app on nd via instant credit or lookup of account number. Also purchases initiated online for pickup in store where the in person.		
		9a.1.	Transac or toke	ctions initiated using a merchant-issued card		
		9a.2.	Transac	ctions initiated using an app on a mobile device		
			9a.2.1.	Transactions initiated using a barcode or QR code		
			9a.2.2.	Other transactions using an app on a mobile device		
		9a.3.	Other (i number	ncluding instant credit or lookup of account)		
	9b.	= 9b.1 Fraudu	+ 9b.2	ctions (person not at merchant location) ctions for which the card user is not physically present at a		
		9b.1.	Buy onl	ine (order and payment)/pick up in store		
		9b.2.	Other re	emote transactions (no store pickup)		
		arty fra ble ca		transactions with reloadable or non-	Number	Value (\$)
10.	. Third	d-party	fraudule	nt transactions (repeat item 8) = 10a + 10b		
	10a.	Transa	actions w	vith reloadable cards		
	10b.	Transa	actions w	vith non-reloadable cards		
		arty fra tion ca		transactions with purchased or	Number	Value (\$)
11.	. Third	d-party	fraudule	nt transactions (repeat item 8) = 11a + 11b		
	11a.	Fraudu	lent transac	vith purchased cards ctions with cards issued through a purchase or initial load led by customer, such as a gift card.		
	11b.	Fraudu	lent transac	vith redemption (refund or incentive) cards ctions with cards issued to provide funds from the ustomer, such as for the disbursement of refunds for		

returned merchandise or for customer incentives such as rebates.

Card funding by customer or merchant - how value was loaded into	Number	Value (\$)
card account	Number	value (4)
12. Total credits/loads = 12a + 12b		
12a. Funds loaded by customers = 12a.1 + 12a.2		
12a.1. Initial loads		
12a.2. Reloads		
12b. Credits/loads provided by merchants (e.g., incentives, rewards, rebates)		
Virtual cards		
13. Please indicate if your organization issued or processed transactions for virtual prepaid card accounts during calendar year 2020.	[] Yes [] No [] Don't know	
Number of cards outstanding	Active cards	Total cards
14. Number of active and total private-label prepaid cards outstanding		
as of December 31, 2020 = 14a + 14b		
as of December 31, 2020 = 14a + 14b 14a. Virtual cards (digital cards with no associated physical card)		
14a. Virtual cards (digital cards with no associated physical card)		
14a. Virtual cards (digital cards with no associated physical card)14b. Physical cards15. Number of active and total private-label prepaid cards outstanding		
 14a. Virtual cards (digital cards with no associated physical card) 14b. Physical cards 15. Number of active and total private-label prepaid cards outstanding as of December 31, 2020 (repeat item 14) = 15a + 15b 		
 14a. Virtual cards (digital cards with no associated physical card) 14b. Physical cards 15. Number of active and total private-label prepaid cards outstanding as of December 31, 2020 (repeat item 14) = 15a + 15b 15a. Reloadable cards 		
 14a. Virtual cards (digital cards with no associated physical card) 14b. Physical cards 15. Number of active and total private-label prepaid cards outstanding as of December 31, 2020 (repeat item 14) = 15a + 15b 15a. Reloadable cards 		
 14a. Virtual cards (digital cards with no associated physical card) 14b. Physical cards 15. Number of active and total private-label prepaid cards outstanding as of December 31, 2020 (repeat item 14) = 15a + 15b 15a. Reloadable cards 15b. Non-reloadable cards 		
 14a. Virtual cards (digital cards with no associated physical card) 14b. Physical cards 15. Number of active and total private-label prepaid cards outstanding as of December 31, 2020 (repeat item 14) = 15a + 15b 15a. Reloadable cards 15b. Non-reloadable cards 		
 14a. Virtual cards (digital cards with no associated physical card) 14b. Physical cards 15. Number of active and total private-label prepaid cards outstanding as of December 31, 2020 (repeat item 14) = 15a + 15b 15a. Reloadable cards 15b. Non-reloadable cards 		

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 (i.e., "push transactions") on your P2P or Money Transfer system, including transactions received on another system. Do not count the receipt of a transaction (i.e., "a pull 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.

		f the P2P and money transfer transactions originated on your system and box at the bottom of this sheet.	d indicate that it is ar	estimate in the
		ar year 2020 person-to-person & money transfer tions	Number	Value (\$)
1.		al transactions ot include declined transactions.		
Tra	ansad	ctions with domestic or cross-border payees	Number	Value (\$)
2.	Tota	l 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)		
Γra	ansa	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)		
	3c.	In person (via agent location, kiosk or ATM)		
	3d.	Other		
		ction funding by instrument (how the customer paid for asfer)	Number	Value (\$)
ı.	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		
	4e.	Other (e.g., wire, real-time payment system)		

Person-to-Person and Money Transfer Processor Payment Survey

	nnsaction 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		
Γrε	nnsactions from non-US-domiciled accounts	Number	Value (\$)
6.	Cross-border transactions from non-US-domiciled accounts (payees within the US and not included in item 1)		
Γh	ird-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.		
Th	ird-party fraudulent transactions with domestic or cross-		M. I (6)
boı	der payees	Number	Value (\$)
boi 8.	Third-party fraudulent transactions (repeat item 7) = 8a + 8b	Number	value (\$)
boı	rder payees	Number	value (\$)
001	Third-party fraudulent transactions (repeat item 7) = 8a + 8b 8a. Domestic transactions from US-domiciled accounts	Number	Value (\$)
3.	Third-party fraudulent transactions (repeat item 7) = 8a + 8b 8a. Domestic transactions from US-domiciled accounts (payees within the US) 8b. Cross-border transactions from US-domiciled accounts	Number	Value (\$)
3.	Third-party fraudulent transactions (repeat item 7) = 8a + 8b 8a. Domestic transactions from US-domiciled accounts (payees within the US) 8b. Cross-border transactions from US-domiciled accounts (payees outside the US)		
DOI 3.	Third-party fraudulent transactions (repeat item 7) = 8a + 8b 8a. Domestic transactions from US-domiciled accounts (payees within the US) 8b. Cross-border transactions from US-domiciled accounts (payees outside the US) ird-party fraudulent transactions by origination channel Third-party fraudulent transactions (repeat item 7)		
S.	Third-party fraudulent transactions (repeat item 7) = 8a + 8b 8a. Domestic transactions from US-domiciled accounts (payees within the US) 8b. Cross-border transactions from US-domiciled accounts (payees outside the US) ird-party fraudulent transactions by origination channel Third-party fraudulent transactions (repeat item 7) = 9a + 9b + 9c + 9d		
S.	Third-party fraudulent transactions (repeat item 7) = 8a + 8b 8a. Domestic transactions from US-domiciled accounts (payees within the US) 8b. Cross-border transactions from US-domiciled accounts (payees outside the US) ird-party fraudulent transactions by origination channel Third-party fraudulent transactions (repeat item 7) = 9a + 9b + 9c + 9d 9a. Website		

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:		

Mobile Wallet Processor Payment Survey

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

Ca	lenda	ar year	2020 mobile wallet transactions	Number	Value (\$)
1.	Total transactions = 1a + 1b + 1c Do not include declined transactions.				
	1a.	Purch	ase transactions = 1a.1 + 1a.2		
		1a.1.	In-person transactions Mobile transactions at the point of sale.		
		1a.2.	Remote transactions (person not at merchant location) Mobile transactions for which the customer is not at the merchant point of sale.		
	1b.		n-to-person or peer-to-peer (P2P) transactions transfers between individuals.		
	1c.	Other	transactions		
2.	In-pe	erson p	urchase transactions (repeat item 1a.1) = 2a + 2b		
	2a.	Radio	transmission RFID/NFC ("Tap" device at terminal)		
	2b.	Optica	al barcode/QR code ("Scan" device display)		

Transaction value distribution	Number	Value (\$)
3. Total transactions (repeat item 1) = 3a + 3b + 3c + 3d + 3e + 3f + 3g + 3h + 3i		
3a. Transactions with less than \$5.00 in total value		
3b. Transactions with \$5.00 to \$9.99 in total value		
3c. Transactions with \$10.00 to \$14.99 in total value		
3d. Transactions with \$15.00 to \$24.99 in total value		
3e. Transactions with \$25.00 to \$49.99 in total value		
3f. Transactions with \$50.00 to \$99.99 in total value		
3g. Transactions with \$100.00 to \$499.99 in total value		
3h. Transactions with \$500.00 to \$999.99 in total value		
3i. Transactions with \$1000.00 or greater in total value		

Mobile Wallet Processor Payment Survey

Thi	rd-pa	arty fra	udulent transactions	Number	Value (\$)
4.	Third-party fraudulent transactions = 4a + 4b + 4c 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.				
	4a.	Purcha	ase transactions = 4a.1 + 4a.2		
		4a.1.	In-person transactions Fraudulent mobile transactions at the point of sale.		
		4a.2.	Remote transactions (person not at merchant location) Fraudulent mobile transactions for which the customer is not at the merchant point of sale.		
	4b.		n-to-person or peer-to-peer (P2P) transactions lent funds transfers between individuals.		
	4c.	Other			
5.			fraudulent in-person purchase transactions n 4a.1) = 5a + 5b		
	5a.	Radio	transmission RFID/NFC ("Tap" device at terminal)		
	5b.	Optica	al barcode/QR code ("Scan" device display)		
				Duefe	h!- f
Nu	mber	of pro	visioned mobile wallets		<u>basis for</u> wallet activity
	Activ	ve mobi	ile wallets are mobile wallets that were provisioned and were used	reporting mobile	wallet activity [] 3 months
	Active to ma	ve mob i ake at lea hich basi		reporting mobile	wallet activity [] 3 months [] 1 year
	Active to ma	ve mob i ake at lea hich basi	ile wallets are mobile wallets that were provisioned and were used st one purchase or bill payment over a period of time. s would you prefer to report active cards below? If possible, please	reporting mobile [] 1 month [] 6 months	wallet activity [] 3 months [] 1 year
	Active to ma	ve mob i ake at lea hich basi	ile wallets are mobile wallets that were provisioned and were used st one purchase or bill payment over a period of time. s would you prefer to report active cards below? If possible, please	reporting mobile [] 1 month [] 6 months	wallet activity [] 3 months [] 1 year
6.	Active to ma On who use 1	ve mobilities when the second	ile wallets are mobile wallets that were provisioned and were used st one purchase or bill payment over a period of time. s would you prefer to report active cards below? If possible, please	reporting mobile [] 1 month [] 6 months [] Other, please of	e wallet activity [] 3 months [] 1 year describe below:
7.	Active to ma On who use 1	ve mobilities at least hich basing the second the secon	ile wallets are mobile wallets that were provisioned and were used st one purchase or bill payment over a period of time. s would you prefer to report active cards below? If possible, please e default selection).	reporting mobile [] 1 month [] 6 months [] Other, please of	e wallet activity [] 3 months [] 1 year describe below:
7.8.	Active to ma On who use 1	ve mobilities at least hich basing year (the state of a f Decentification).	ile wallets are mobile wallets that were provisioned and were used st one purchase or bill payment over a period of time. s would you prefer to report active cards below? If possible, please e default selection). active and total provisioned mobile wallets about 31, 2019	reporting mobile [] 1 month [] 6 months [] Other, please of	e wallet activity [] 3 months [] 1 year describe below:
7.8.	Active to ma On will use 1	ve mobilities at least hich basing year (the state of a f Decentification).	ile wallets are mobile wallets that were provisioned and were used st one purchase or bill payment over a period of time. s would you prefer to report active cards below? If possible, please e default selection). active and total provisioned mobile wallets about 31, 2019	reporting mobile [] 1 month [] 6 months [] Other, please of	e wallet activity [] 3 months [] 1 year describe below:
7.8.	Active to ma On will use 1	ve mobilities at least hich basing year (the state of a f Decentification).	ile wallets are mobile wallets that were provisioned and were used st one purchase or bill payment over a period of time. s would you prefer to report active cards below? If possible, please e default selection). active and total provisioned mobile wallets about 31, 2019	reporting mobile [] 1 month [] 6 months [] Other, please of	e wallet activity [] 3 months [] 1 year describe below:
7.8.	Active to ma On will use 1	ve mobilities at least hich basing year (the state of a f Decentification).	ile wallets are mobile wallets that were provisioned and were used st one purchase or bill payment over a period of time. s would you prefer to report active cards below? If possible, please e default selection). active and total provisioned mobile wallets about 31, 2019	reporting mobile [] 1 month [] 6 months [] Other, please of	e wallet activity [] 3 months [] 1 year describe below: