

Federal Reserve Payments Study 2017 Annual Supplement Data Tables

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Table 1. Growth rates by payment type, 2015-16 and 2012-15, with 2015 totals	Number Units	Value Units	2015 Number	2015 Value	2015 Average Value	2012 to 2015 Number (CAGR) as a percent	2012 to 2015 Value (CAGR) as a percent	2015 to 2016 Number (CAGR) as a percent	2015 to 2016 Value (CAGR) as a percent
Card payments	BN	TR	103.5	5.65	55	7.5	6.7	7.4	5.8
Debit card payments	BN	TR	69.6	2.56	37	7.2	6.9	6.0	5.3
Non-prepaid debit card payments	BN	TR	59.0	2.27	38	7.7	6.6	6.8	6.1
In-person non-prepaid debit card payments	BN	TR	49.5	1.58	32	5.9	2.5	5.2	5.0
Remote non-prepaid debit card payments	BN	TR	9.5	0.69	73	19.5	19.4	14.9	8.9
Prepaid debit card payments	BN	TR	10.6	0.30	28	4.4	8.7	1.7	-1.3
General-purpose prepaid debit card payments	BN	TR	4.3	0.15	35	11.3	11.1	2.7	0.7
In-person general-purpose prepaid debit card payments	BN	TR	3.6	0.10	29	8.2	4.1	0.7	-0.8
Remote general-purpose prepaid debit card payments	BN	TR	0.8	0.05	63	34.2	36.9	12.3	3.9
Private-label prepaid debit card payments	BN	TR	3.6	0.07	20	-0.3	15.0	5.0	1.0
Electronic benefits transfers (EBT)	BN	TR	2.6	0.08	29	1.7	0.2	-4.4	-7.3
Credit card payments	BN	TR	33.9	3.08	91	8.1	6.6	10.2	6.3
General-purpose credit card payments	BN	TR	31.0	2.80	90	8.4	7.3	10.5	7.0
In-person general-purpose credit card payments	BN	TR	21.7	1.30	60	5.5	1.1	7.9	4.1
Remote general-purpose credit card payments	BN	TR	9.3	1.50	161	16.4	14.2	16.6	9.6
Private-label credit card payments	BN	TR	2.8	0.28	98	4.9	0.2	7.5	-1.6
Network automated clearinghouse (ACH) payments	BN	TR	19.3	41.64	2,159	4.9	4.1	5.3	5.1
ACH credit transfers	BN	TR	8.0	26.78	3,333	5.0	5.7	5.2	5.1
ACH debit transfers	BN	TR	11.3	14.86	1,321	4.8	1.4	5.3	5.2
Check payments	BN	TR	17.9	28.97	1,614	-3.1	2.1		
U.S. Treasury check payments	BN	TR	0.1	0.14	2,413	-21.0	-10.3	-2.6	6.0
Postal money orders	BN	TR	0.1	0.02	226	-5.2	-1.8	-4.0	-0.4
Commercial check payments ¹	BN	TR	17.8	28.80	1,618	-3.0	2.2	-3.6	-3.7
Interbank commercial check payments ¹	BN	TR	13.3	20.92	1,573	-1.5	6.7	-3.4	-3.8
On-us commercial check payments ¹	BN	TR	4.5	7.88	1,751	-7.1	-6.9	-4.2	-3.3

Note:

Card payments are defined as net, authorized and settled transactions.

Figures may not sum because of rounding.

CAGR is compound annual growth rate.

Some figures are restated from previous reports, including 2012 general-purpose prepaid and non-prepaid card payments, 2015 card payments except for private-label prepaid and EBT, 2012 and 2015 U.S. Treasury checks and postal money orders, 2015 commercial check payments, and corresponding 2012-15 growth rates.

¹The 2015-16 growth rates for commercial checks are based only on information from the largest institutions included in the 2017 Depository and Financial Institutions Payments Survey.

Table 2. Total card payments, 2015 and 2016	Number Units	Value Units	2015 Number	2015 Value	2015 Average Value	2016 Number	2016 Value	2016 Average Value	2015 to 2016 Number Change	2015 to 2016 Value Change	2015 to 2016 Number (CAGR) as a Percent	2015 to 2016 Value (CAGR) as a percent
Total card payments	BN	TR	103.5	5.65	55	111.1	5.98	54	7.6	0.33	7.4	5.8
Debit card payments	BN	TR	69.6	2.56	37	73.8	2.70	37	4.2	0.14	6.0	5.3
Non-prepaid debit card payments	BN	TR	59.0	2.27	38	63.0	2.41	38	4.0	0.14	6.8	6.1
In-person non-prepaid debit card payments	BN	TR	49.5	1.58	32	52.1	1.66	32	2.6	0.08	5.2	5.0
In-person chip non-prepaid debit card payments	BN	TR	0.4	0.02	48	8.4	0.37	44	8.0	0.35	1,849.5	1,673.0
In-person no-chip non-prepaid debit card payments	BN	TR	49.1	1.56	32	43.7	1.29	29	-5.4	-0.27	-11.0	-17.2
Remote non-prepaid debit card payments	BN	TR	9.5	0.69	73	10.9	0.75	69	1.4	0.06	14.9	8.9
Prepaid debit card payments	BN	TR	10.6	0.30	28	10.7	0.29	27	0.2	0.00	1.7	-1.3
General-purpose prepaid debit card payments	BN	TR	4.3	0.15	35	4.4	0.15	34	0.1	0.00	2.7	0.7
In-person general-purpose prepaid debit card payments	BN	TR	3.6	0.10	29	3.6	0.10	28	0.0	0.00	0.7	-0.8
In-person chip general-purpose prepaid debit card payments	BN	TR	0.0	0.00	36	0.1	0.01	39	0.1	0.01	3,443.2	3,722.7
In-person no-chip general-purpose prepaid debit card payments	BN	TR	3.6	0.10	29	3.5	0.10	28	-0.1	-0.01	-3.1	-6.0
Remote general-purpose prepaid debit card payments	BN	TR	0.8	0.05	63	0.8	0.05	59	0.1	0.00	12.3	3.9
Private-label prepaid debit card payments	BN	TR	3.6	0.07	20	3.8	0.07	19	0.2	0.00	5.0	1.0
Electronic benefits transfers	BN	TR	2.6	0.08	29	2.5	0.07	28	-0.1	-0.01	-4.4	-7.3
Credit card payments	BN	TR	33.9	3.08	91	37.3	3.27	88	3.5	0.19	10.2	6.3
General-purpose credit card payments	BN	TR	31.0	2.80	90	34.3	3.00	88	3.2	0.20	10.5	7.0
In-person general-purpose credit card payments	BN	TR	21.7	1.30	60	23.4	1.36	58	1.7	0.05	7.9	4.1
In-person chip general-purpose credit card payments	BN	TR	1.0	0.08	77	6.6	0.47	71	5.6	0.39	538.3	482.9
In-person no-chip general-purpose credit card payments	BN	TR	20.7	1.22	59	16.8	0.89	53	-3.8	-0.33	-18.6	-27.1
Remote general-purpose credit card payments	BN	TR	9.3	1.50	161	10.9	1.64	151	1.5	0.14	16.6	9.6
Private-label credit card payments	BN	TR	2.8	0.28	98	3.1	0.27	90	0.2	0.00	7.5	-1.6
General-purpose card payments¹	BN	TR	94.4	5.22	55	101.7	5.56	55	7.4	0.34	7.8	6.5
In-person general-purpose card payments	BN	TR	74.8	2.98	40	79.1	3.11	39	4.3	0.13	5.7	4.4
In-person chip general-purpose card payments	BN	TR	1.5	0.10	69	15.1	0.84	55	13.7	0.74	932.2	731.9
In-person no-chip general-purpose card payments	BN	TR	73.3	2.88	39	64.0	2.28	36	-9.4	-0.61	-12.8	-21.0
Remote general-purpose card payments	BN	TR	19.6	2.24	114	22.6	2.45	108	3.1	0.21	15.6	9.3

Note:

Card payments are defined as net, authorized and settled transactions.

Figures may not sum because of rounding.

CAGR is compound annual growth rate.

The 2015 card payments are restated except for private-label prepaid and EBT cards.

¹General-purpose cards include general-purpose credit, non-prepaid debit, and general-purpose prepaid debit cards.

Table 3. Distribution of general-purpose card fraud, by value, 2015 and 2016	2015 Percent	2016 Percent	2015 to 2016 Change
Total general-purpose card fraud	100.0	100.0	0.0
Counterfeit general-purpose card fraud	43.7	36.0	-7.7
Lost or stolen general-purpose card fraud	10.8	11.2	0.4
General-purpose card issued but not received fraud	0.7	0.8	0.1
Fraudulent application general-purpose card fraud	3.2	5.2	2.0
Fraudulent use of account number general-purpose card fraud	39.2	44.2	5.1
Other general-purpose card fraud	2.4	2.6	0.2
Total general-purpose card fraud	100.0	100.0	0.0
Channels of general-purpose card fraud			
In-person general-purpose card fraud	53.8	41.5	-12.3
Remote general-purpose card fraud	46.2	58.5	12.3

Note:

Figures may not sum because of rounding.

The 2015 percentages are restated.