

Networks, Processors, and Issuers Payments Surveys (NPIPS)



Survey Period:
Calendar Year 2019

| | |
|---|----|
| General-Purpose Credit Card Network | 3 |
| Private-Label Credit Card Merchant Issuer | 9 |
| Private-Label Credit Card Processor | 13 |
| General-Purpose Debit Card Network | 17 |
| General-Purpose Prepaid Card Network | 24 |
| Automated Teller Machine Card Network | 32 |
| Electronic Benefits Transfer Card Processor | 35 |
| Private-Label Prepaid Card Issuer and Processor | 37 |
| P2P and Money Transfer Processor | 41 |

General Instructions

About the surveys

The Federal Reserve *2020 Networks, Processors, and Issuers Payments Surveys (NPIPS)* collects the number and dollar value of different types of domestic and cross-border electronic payment transactions and related information including third-party fraud originated from US-domiciled accounts during the calendar year 2019, and made by ACH, credit card, debit card, prepaid card, or alternative payment initiation methods. Data from your response will contribute to estimates of the national aggregate number and value of electronic payments made by these transaction methods. The Federal Reserve will compare the results from this 2020 study to those of previous studies conducted since 2001.

Confidentiality

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

Your participation

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

Please leave no survey item blank.

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

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

Definitions and examples

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

<http://www.frbnpips.net/forms.html>

If for any reason you cannot provide complete data, or if you have any questions or concerns, please contact: ebachelder@frbnpips.net or call Blueflame Consulting at (781) 662-8584.

General-Purpose Credit Card Network Payment Survey

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

Do not include: Debit card, prepaid card, or non-network transactions (e.g., convenience checks and balance transfers). Do not include transactions originated from foreign accounts (except for items 12 and 21).

| Calendar year 2019 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 | | |

Preferred basis for reporting payment transactions

- 2. Total authorized transactions**
- 3. Net, authorized & settled transactions**
- 4. Net, purchase transactions**

| Transactions by channel | Number | Value (\$) |
|--|--------|------------|
| 6. [your selection of payment transaction type above] = 6a + 6b | | |
| 6a. In-person transactions <i>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.</i> | | |
| 6b. Remote transactions (person not at merchant location) = 6b.1 + 6b.2 + 6b.3 + 6b.4 <i>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.</i> | | |

General-Purpose Credit Card Network Payment Survey

| | Number | Value (\$) |
|--|--------|------------|
| 6b.1. Mail-order/telephone-order transactions (MOTO) <i>Remote purchase transactions for which the merchant receives an order through the mail or over the telephone. Card is typically charged at time of shipment or delivery. If possible, please exclude payments on account, e.g., bill pay.</i> | | |
| 6b.2. Internet purchase transactions (E-commerce) <i>Purchase transactions for goods and services from a merchant web site or mobile app. May involve varying levels of authentication including the keyed entry of a card number, use of "card on file" information, or redirection to a payment service. Card is typically charged at time of shipment or delivery. If possible, please exclude payments on account, e.g., bill pay.</i> | | |
| 6b.3. Bill pay: recurring/subscription/installment transactions <i>Payments of bills or invoices, often on a prearranged basis and may include "card on file", based on an ongoing customer relationship. Also include payments made on a monthly or installment basis. Examples include utility bill payments and multiple payments for a single purchase.</i> | | |
| 6b.4. Other remote transactions <i>Transactions that do not have identifiers to assign into the remote transaction categories provided above. Include keyed entry transactions or new types of payments that do not map into MOTO, E-commerce or bill pay for recurring/subscription/Installment categories.</i> | | |
| Please describe any significant known types of transactions included in the "Other" category above: | | |

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

General-Purpose Credit Card Network Payment Survey

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

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

| Transaction value distribution | Number | Value (\$) |
|---|--------|------------|
| 11. [your selection of payment transaction type above] (repeat item 6) = 11a + 11b + 11c + 11d + 11e + 11f + 11g + 11h + 11i | | |
| 11a. Transactions with less than \$5.00 in total value | | |
| 11b. Transactions with \$5.00 to \$9.99 in total value | | |
| 11c. Transactions with \$10.00 to \$14.99 in total value | | |
| 11d. Transactions with \$15.00 to \$24.99 in total value | | |
| 11e. Transactions with \$25.00 to \$49.99 in total value | | |
| 11f. Transactions with \$50.00 to \$99.99 in total value | | |
| 11g. Transactions with \$100.00 to \$499.99 in total value | | |
| 11h. Transactions with \$500.00 to \$999.99 in total value | | |
| 11i. Transactions with \$1000.00 or greater in total value | | |

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

General-Purpose Credit Card Network Payment Survey

Third-party fraudulent transactions

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

14. Third-party fraudulent transactions (based on [your selection of fraudulent transaction type above])
= 14a + 14b + 14c + 14d + 14e + 14f

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

14a. Lost or stolen card

14b. Card issued but not received

14c. Fraudulent application (account issued to someone using a fake identity)

14d. Counterfeit card (card-present/stolen card data)

14e. Fraudulent use of account number (card-not-present/stolen card data)

14f. Other (including account takeover)

Preferred basis for reporting fraudulent transactions

2. Total authorized transactions

3. Net, authorized & settled transactions

4. Net, purchase transactions

| Number | Value (\$) |
|--------|------------|
| | |

| | |
|--|--|
| | |
| | |
| | |
| | |
| | |
| | |

Third-party fraudulent transactions by channel

15. Third-party fraudulent transactions (repeat item 14) = 15a + 15b

15a. In-person transactions

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

15b. Remote transactions (person not at merchant location)
= 15b.1 + 15b.2 + 15b.3 + 15b.4

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

15b.1. Mail-order/telephone-order transactions (MOTO)

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

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

Fraudulent purchase transactions for goods and services from a merchant web site or mobile app. May involve varying levels of authentication including the 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.

Number

Value (\$)

| | |
|--|--|
| | |
| | |

| | |
|--|--|
| | |
|--|--|

| | |
|--|--|
| | |
|--|--|

| | |
|--|--|
| | |
|--|--|

General-Purpose Credit Card Network Payment Survey

15b.3. Bill pay: recurring/subscription/installment transactions

Fraudulent payments of bills or invoices, often on a prearranged basis and may include "card on file", based on an ongoing customer relationship. Also include fraudulent payments made on a monthly or installment basis. Examples include fraudulent utility bill payments and multiple payments for a single purchase.

Number

Value (\$)

| | |
|--|--|
| | |
|--|--|

15b.4. Other remote transactions

Fraudulent transaction that do not have identifiers to assign into the remote transaction categories provided above. Include fraudulent keyed entry transactions or new types of payments that do not map into MOTO, E-commerce or bill pay for recurring/subscription/Installment categories.

| | |
|--|--|
| | |
|--|--|

Please describe any significant known types of fraudulent transactions included in the "Other" category above:

| |
|--|
| |
|--|

Third-party fraudulent in-person transactions by authentication method

Number

Value (\$)

16. Third-party fraudulent in-person transactions (repeat item 15a) = 16a + 16b

| | |
|--|--|
| | |
|--|--|

16a. Transactions with chip-authentication = 16a.1 + 16a.2

| | |
|--|--|
| | |
|--|--|

16a.1. Transactions with a PIN

| | |
|--|--|
| | |
|--|--|

16a.2. Transactions without a PIN

| | |
|--|--|
| | |
|--|--|

16b. Transactions without chip-authentication = 16b.1 + 16b.2

| | |
|--|--|
| | |
|--|--|

16b.1. Transactions with a PIN

| | |
|--|--|
| | |
|--|--|

16b.2. Transactions without a PIN

| | |
|--|--|
| | |
|--|--|

17. Third-party fraudulent in-person transactions with chip-authentication (repeat item 16a) = 17a + 17b

| | |
|--|--|
| | |
|--|--|

17a. Contact chip card transactions

| | |
|--|--|
| | |
|--|--|

17b. Contactless transactions

| | |
|--|--|
| | |
|--|--|

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

Number

Value (\$)

18. Third-party fraudulent transactions (repeat item 14) = 18a + 18b

| | |
|--|--|
| | |
|--|--|

18a. Domestic transactions with US cards (merchants/payees within the US)

| | |
|--|--|
| | |
|--|--|

18b. Cross-border transactions with US cards (merchants/payees outside the US) = 18b.1 + 18b.2

| | |
|--|--|
| | |
|--|--|

18b.1. In-person transactions

| | |
|--|--|
| | |
|--|--|

18b.2. Remote transactions

| | |
|--|--|
| | |
|--|--|

General-Purpose Credit Card Network Payment Survey

| 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 <i>Fraudulent transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.</i> | | |
| 19b. Transactions from business/government (commercial) accounts <i>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.</i> | | |

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

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

| Number of cards outstanding | Active cards | Total cards |
|--|--------------|-------------|
| 22. Number of active and total general-purpose credit or charge cards outstanding as of December 31, 2019 = 22a + 22b | | |
| 22a. Cards for consumer accounts | | |
| 22b. Cards for business/government (commercial) accounts | | |

Comments:

Private-Label Credit Card Merchant Issuer Payment Survey

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

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

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

Calendar year 2019 private-label credit card transaction processing

1. Transaction processing

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

**100%
in-house**
[]

**Partially
outsourced**
[]

**Fully
outsourced**
[]

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

| |
|--|
| |
|--|

1b. If your organization outsourced its private-label credit card transaction processing for only part of 2019, please indicate the period of time in 2019 that your organization **did not** outsource:

From
(2019)

mm/dd

To
(2019)

mm/dd

Calendar year 2019 private-label credit card receivables ownership

2. Receivables ownership:

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

**100%
in-house**
[]

**Partially
outsourced**
[]

**Fully
outsourced**
[]

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

| |
|--|
| |
|--|

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

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

Calendar year 2019 private-label credit card transactions

3. Total transactions

3a. Less: Denials (authorization declined)

4. Total authorized transactions

= 3 - 3a

4a. Less: Pre-authorization only (authorized but not completed or posted)

5. Completed transactions (posted to card accounts)

= 4 - 4a

5a. Less: Cash advances

5b. Less: Adjustments and returns

6. Net, purchase transactions

= 5 - 5a - 5b

| | Number | Value (\$) |
|--|--------|------------|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

Private-Label Credit Card Merchant Issuer Payment Survey

| Transactions by channel | Number | Value (\$) |
|---|--------|------------|
| 7. Completed transactions (repeat item 5) = 7a + 7b | | |
| 7a. In-person transactions = 7a.1 + 7a.2 + 7a.3 <i>Transactions for which the card user is present, including transactions initiated using a merchant-issued card or token, using an app on a mobile device, and via instant credit or lookup of account number. Also include purchases initiated online for pickup in store where the payment is made in person.</i> | | |
| 7a.1. Transactions initiated using a merchant-issued card or token | | |
| 7a.2. Transactions initiated using an app on a mobile device | | |
| 7a.3. Other (including instant credit or lookup of account number) | | |
| 7b. Remote transactions (person not at merchant location) = 7b.1 + 7b.2 <i>Transactions for which the card user is not physically present at a merchant location.</i> | | |
| 7b.1. Transactions with online payment and in-store pickup | | |
| 7b.2. Transactions with online payment and shipping to address | | |

| Transactions from consumer or business/government accounts | Number | Value (\$) |
|---|--------|------------|
| 8. Completed transactions (repeat item 5) = 8a + 8b | | |
| 8a. Transactions from consumer accounts <i>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.</i> | | |
| 8b. Transactions from business/government (commercial) accounts <i>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.</i> | | |

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

Private-Label Credit Card Merchant Issuer Payment Survey

- 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

| Number | Value (\$) |
|--------|------------|
| | |
| | |
| | |

Third-party fraudulent transactions

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 account holder or other users authorized to make payments.

- 10a. Lost or stolen card
- 10b. Card issued but not received
- 10c. Fraudulent application (account issued to someone using a fake identity)
- 10d. Counterfeit card (card-present/stolen card data)
- 10e. Fraudulent use of account number (card-not-present/stolen card data)
- 10f. Other (including account takeover)

| Number | Value (\$) |
|--------|------------|
| | |
| | |
| | |
| | |
| | |
| | |

Third-party fraudulent transactions by channel

11. Third-party fraudulent transactions (repeat item 10) = 11a + 11b

11a. In-person transactions = 11a.1 + 11a.2 + 11a.3

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

- 11a.1. Transactions initiated using a merchant-issued card or token
- 11a.2. Transactions initiated using an app on a mobile device
- 11a.3. Other (including instant credit or lookup of account number)

11b. Remote transactions (person not at merchant location) = 11b.1 + 11b.2

Fraudulent transactions for which the card user is not physically present at a merchant location.

- 11b.1. Transactions with online payment and in-store pickup
- 11b.2. Transactions with online payment and shipping to address

| Number | Value (\$) |
|--------|------------|
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

Private-Label Credit Card Merchant Issuer Payment Survey

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

Number

Value (\$)

12. Third-party fraudulent transactions (repeat item 10) = 12a + 12b

12a. Transactions from consumer accounts

Fraudulent transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions. Include both consumer credit and charge cards.

12b. Transactions from business/government (commercial) accounts

Fraudulent transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.

| Number | Value (\$) |
|--------|------------|
| | |
| | |
| | |

Third-party fraudulent transaction value distribution

Number

Value (\$)

13. Third-party fraudulent transactions (repeat item 10) = 13a + 13b + 13c + 13d + 13e + 13f + 13g + 13h + 13i

13a. Transactions with less than \$5.00 in total value

13b. Transactions with \$5.00 to \$9.99 in total value

13c. Transactions with \$10.00 to \$14.99 in total value

13d. Transactions with \$15.00 to \$24.99 in total value

13e. Transactions with \$25.00 to \$49.99 in total value

13f. Transactions with \$50.00 to \$99.99 in total value

13g. Transactions with \$100.00 to \$499.99 in total value

13h. Transactions with \$500.00 to \$999.99 in total value

13i. Transactions with \$1000.00 or greater in total value

| Number | Value (\$) |
|--------|------------|
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

Number of cards outstanding

Active cards

Total cards

14. Number of active and total private-label credit or charge cards outstanding as of December 31, 2019 = 14a + 14b

14a. Cards for consumer accounts

14b. Cards for business/government (commercial) accounts

| Active cards | Total cards |
|--------------|-------------|
| | |
| | |
| | |

Comments:

Private-Label Credit Card Processor Payment Survey

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

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

Calendar year 2019 private-label credit card transaction processing

1. Transaction processing

Please describe your organization's private-label credit card transaction processing services (choose one):

**Only owned
receivables**
[]

**Processed
transactions**
[]

1a. If **Only owned receivables** is chosen, please indicate the name of the processor:

| |
|--|
| |
|--|

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

Calendar year 2019 private-label credit card transactions

2. Total transactions

2a. Less: Denials (authorization declined)

3. Total authorized transactions

= 2 - 2a

3a. Less: Pre-authorization only (authorized but not completed or posted)

4. Completed transactions (posted to card accounts)

= 3 - 3a

4a. Less: Cash advances

4b. Less: Adjustments and returns

5. Net, purchase transactions

= 4 - 4a - 4b

| Number | Value (\$) |
|--------|------------|
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

Transactions by channel

6. Completed transactions (repeat item 4) = 6a + 6b

6a. In-person transactions = 6a.1 + 6a.2 + 6a.3

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

6a.1. Transactions initiated using a merchant-issued card or token

6a.2. Transactions initiated using an app on a mobile device

6a.3. Other (including instant credit or lookup of account number)

| Number | Value (\$) |
|--------|------------|
| | |
| | |
| | |
| | |
| | |

Private-Label Credit Card Processor Payment Survey

**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.

Number Value (\$)

| Number | Value (\$) |
|--------|------------|
| | |

6b.1. Transactions with online payment and in-store pickup

6b.2. Transactions with online payment and shipping to address

| | |
|--|--|
| | |
| | |

Transactions from consumer or business/government accounts

Number Value (\$)

7. Completed transactions (repeat item 4) = 7a + 7b

7a. Transactions from consumer accounts

Transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions. Include both consumer credit and charge cards.

7b. Transactions from business/government (commercial) accounts

Transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.

| Number | Value (\$) |
|--------|------------|
| | |
| | |
| | |

Transaction value distribution

Number Value (\$)

**8. Completed transactions (repeat item 4)
= 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h + 8i**

8a. Transactions with less than \$5.00 in total value

8b. Transactions with \$5.00 to \$9.99 in total value

8c. Transactions with \$10.00 to \$14.99 in total value

8d. Transactions with \$15.00 to \$24.99 in total value

8e. Transactions with \$25.00 to \$49.99 in total value

8f. Transactions with \$50.00 to \$99.99 in total value

8g. Transactions with \$100.00 to \$499.99 in total value

8h. Transactions with \$500.00 to \$999.99 in total value

8i. Transactions with \$1000.00 or greater in total value

| Number | Value (\$) |
|--------|------------|
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

Private-Label Credit Card Processor Payment Survey

Third-party fraudulent transactions

9. Third-party fraudulent transactions = 9a + 9b + 9c + 9d + 9e + 9f

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

9a. Lost or stolen card

9b. Card issued but not received

9c. Fraudulent application (account issued to someone using a fake identity)

9d. Counterfeit card (card-present/stolen card data)

9e. Fraudulent use of account number (card-not-present/stolen card data)

9f. Other (including account takeover)

| Number | Value (\$) |
|--------|------------|
| | |
| | |
| | |
| | |
| | |
| | |
| | |

Third-party fraudulent transactions by channel

10. Third-party fraudulent transactions (repeat item 9) = 10a + 10b

10a. In-person transactions = 10a.1 + 10a.2 + 10a.3

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

10a.1. Transactions initiated using a merchant-issued card or token

10a.2. Transactions initiated using an app on a mobile device

10a.3. Other (including instant credit or lookup of account number)

10b. Remote transactions (person not at merchant location) = 10b.1 + 10b.2

Fraudulent transactions for which the card user is not physically present at a merchant location.

10b.1. Transactions with online payment and in-store pickup

10b.2. Transactions with online payment and shipping to address

| Number | Value (\$) |
|--------|------------|
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

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

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.

| Number | Value (\$) |
|--------|------------|
| | |
| | |
| | |

Private-Label Credit Card Processor Payment Survey

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

| Number of cards outstanding | Active cards | Total cards |
|--|--------------|-------------|
| 13. Number of active and total private-label credit or charge cards outstanding as of December 31, 2019 = 13a + 13b | | |
| 13a. Cards for consumer accounts | | |
| 13b. Cards for business/government (commercial) accounts | | |

Comments:

General-Purpose Debit Card Network Payment Survey

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

Do not include: Credit card, prepaid debit card, or non-network transactions. Do not include electronic benefits transfer (EBT) card transactions, ATM transactions, or transactions originated from foreign accounts (except for items 13 and 23).

Calendar year 2019 general-purpose debit card transactions

1. Please indicate what data are reported in your response to this survey. Your organization may offer both non-prepaid and prepaid debit card authorization and settlement services. If possible, please only report non-prepaid debit card network transactions in this survey (the default selection).

- Non-prepaid debit only**
 Both non-prepaid and prepaid debit

Number **Value (\$)**

2. Total transactions
 Do not include electronic benefits transfer (EBT) card or ATM transactions.

2a. Less: Denials (authorization declined)

3. Total authorized transactions
 = 2 - 2a

3a. Less: Pre-authorization only (authorized but not settled)

4. Net, authorized & settled transactions
 = 3 - 3a

4a. Less: Cash-back at the point of sale

4b. Less: Adjustments and returns
 = 4b.1 + 4b.2

4b.1. Chargebacks (issuer initiated)

4b.2. Other adjustments and returns (acquirer initiated)

5. Net, purchase transactions
 = 4 - 4b for Number, = 4 - 4a - 4b for Value

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

General-Purpose Debit Card Network Payment Survey

Preferred basis for reporting payment transactions

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

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

Transactions by channel

7. [your selection of payment transaction type above] = 7a + 7b

7a. In-person transactions

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

7b. Remote transactions (person not at merchant location) = 7b.1 + 7b.2 + 7b.3 + 7b.4

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

7b.1. Mail-order/telephone-order transactions (MOTO)

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

7b.2. Internet purchase transactions (E-commerce)

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

7b.3. Bill pay: recurring/subscription/installment transactions

Payments of bills or invoices, often on a prearranged basis, based on an ongoing customer relationship. Also include payments made on an installment basis.

7b.4. Other remote transactions

Transactions that do not have identifiers to assign into the remote transaction categories provided above. Include keyed entry transactions or new types of payments that do not map into MOTO, E-commerce or bill pay for recurring/subscription/Installment categories.

Please describe any significant known types of transactions included in the "Other" category above:

| Number | Value (\$) |
|--------|------------|
| | |
| | |

| | |
|--|--|
| | |
|--|--|

| | |
|--|--|
| | |
|--|--|

| | |
|--|--|
| | |
|--|--|

| | |
|--|--|
| | |
|--|--|

| | |
|--|--|
| | |
|--|--|

| | |
|--|--|
| | |
|--|--|

In-person transactions by authentication method

8. In-person transactions (repeat item 7a) = 8a + 8b

8a. Transactions with chip-authentication = 8a.1 + 8a.2

8a.1. Transactions with a PIN

8a.2. Transactions without a PIN

| Number | Value (\$) |
|--------|------------|
| | |
| | |
| | |
| | |

General-Purpose Debit Card Network Payment Survey

| | Number | Value (\$) |
|--|---------------|-------------------|
| 8b. Transactions without chip-authentication = 8b.1 + 8b.2 | | |
| 8b.1. Transactions with a PIN | | |
| 8b.2. Transactions without a PIN | | |
| 9. In-person transactions with chip-authentication (repeat item 8a) = 9a + 9b | | |
| 9a. Contact chip card transactions | | |
| 9b. Contactless transactions | | |
| 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 <i>Transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.</i> | | |
| 11b. Transactions from business/government (commercial) accounts <i>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.</i> | | |
| 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 | | |

General-Purpose Debit Card Network Payment Survey

- 12f. Transactions with \$50.00 to \$99.99 in total value
- 12g. Transactions with \$100.00 to \$499.99 in total value
- 12h. Transactions with \$500.00 to \$999.99 in total value
- 12i. Transactions with \$1000.00 or greater in total value

| Number | Value (\$) |
|--------|------------|
| | |
| | |
| | |
| | |

Transactions with non-US cards

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

| Number | Value (\$) |
|--------|------------|
| | |

Third-party fraudulent transactions

- 14. Please indicate if your network would be able to provide third-party fraud data.

If **Yes** (the default selection), please skip question 14a below.

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

If **Other**, please specify:

- Yes
- No

- Do not track fraud
- Not enough resource
- Data sensitivity
- Other

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

- Preferred basis for reporting fraudulent transactions**
- 3. Total authorized transactions
 - 4. Net, authorized & settled transactions
 - 5. Net, purchase transactions

- 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)

| Number | Value (\$) |
|--------|------------|
| | |

| | |
|--|--|
| | |
| | |
| | |
| | |
| | |
| | |

General-Purpose Debit Card Network Payment Survey

| Third-party fraudulent transactions by channel | Number | Value (\$) |
|--|--------|------------|
| 17. Third-party fraudulent transactions (repeat item 16) = 17a + 17b | | |
| 17a. In-person transactions <i>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.</i> | | |
| 17b. Remote transactions (person not at merchant location) = 17b.1 + 17b.2 + 17b.3 + 17b.4 <i>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.</i> | | |
| 17b.1. Mail-order/telephone-order transactions (MOTO) <i>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.</i> | | |
| 17b.2. Internet purchase transactions (E-commerce) <i>Fraudulent purchase transactions for goods and services from a merchant web site or mobile app. May involve varying levels of authentication including the keyed entry of a card number, use of "card on file" information, or redirection to a payment service. Card is typically charged at time of shipment or delivery. If possible, please exclude fraudulent payments on account, e.g., bill pay.</i> | | |
| 17b.3. Bill pay: recurring/subscription/installment transactions <i>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.</i> | | |
| 17b.4. Other remote transactions <i>Fraudulent transactions that do not have identifiers to assign into the remote transaction categories provided above. Include fraudulent keyed entry transactions or new types of payments that do not map into MOTO, E-commerce or bill pay for recurring/subscription/ Installment categories.</i> | | |
| Please describe any significant known types of fraudulent transactions included in the "Other" category above: | | |

General-Purpose Debit Card Network Payment Survey

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

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

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

General-Purpose Debit Card Network Payment Survey

| 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) | | |

| Number of cards outstanding | Active cards | Total cards |
|---|--------------|-------------|
| 24. Number of active and total debit cards outstanding as of December 31, 2019 = 24a + 24b | | |
| 24a. Cards for consumer accounts | | |
| 24b. Cards for business/government (commercial) accounts | | |

Comments:

General-Purpose Prepaid Card Network Payment Survey

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

Do not include: Credit card, non-prepaid debit card, or non-network transactions. Do not include electronic benefits transfer (EBT) card transactions, ATM transactions, or transactions originated from foreign accounts (except for items 13 and 24).

| Calendar year 2019 general-purpose prepaid card transactions | Number | Value (\$) |
|---|--------|------------|
| 1. Total transactions <i>Do not include: electronic benefits transfer (EBT) card transactions, ATM transactions or transactions that your organization processed but were originated on another network.</i> | | |
| 1a. Less: Denials (authorization declined) | | |
| 2. Total authorized transactions = 1 - 1a | | |
| 2a. Less: Pre-authorization only (authorized but not settled) | | |
| 3. Net, authorized & settled transactions = 2 - 2a | | |
| 3a. Less: Cash-back at the point of sale | | |
| 3b. Less: Adjustments and returns = 3b.1 + 3b.2 | | |
| 3b.1. Chargebacks (issuer initiated) | | |
| 3b.2. Other adjustments and returns (acquirer initiated) | | |
| 4. Net, purchase transactions <i>= 3 - 3b for Number, = 3 - 3a - 3b for Value</i> <i>A point of sale (POS) purchase transaction with cash back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the dollar value amount of the cash-back transactions.</i> | | |

General-Purpose Prepaid Card Network Payment Survey

Preferred basis for reporting payment transactions

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

5. Among the different subtotals of payment transactions listed above, which would you prefer to use to report more detailed allocations of payment transactions below? If possible, please use 3. *Net, authorized & settled transactions* (the default selection).

Transactions by channel

6. [your selection of payment transaction type above] = 6a + 6b

6a. In-person transactions

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

6b. Remote transactions (person not at merchant location) = 6b.1 + 6b.2 + 6b.3 + 6b.4

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

6b.1. Mail-order/telephone-order transactions (MOTO)

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

6b.2. Internet purchase transactions (E-commerce)

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

6b.3. Bill pay: recurring/subscription/installment transactions

Payments of bills or invoices, often on a prearranged basis and may include "card on file", based on an ongoing customer relationship. Also include payments made on a monthly or installment basis. Examples include utility bill payments and multiple payments for a single purchase.

6b.4. Other remote transactions

Transactions that do not have identifiers to assign into the remote transaction categories provided above. Include keyed entry transactions or new types of payments that do not map into MOTO, E-commerce or bill pay for recurring/subscription/Installment categories.

Please describe any significant known types of transactions included in the "Other" category above:

| Number | Value (\$) |
|--------|------------|
| | |
| | |

| | |
|--|--|
| | |
|--|--|

| | |
|--|--|
| | |
|--|--|

| | |
|--|--|
| | |
|--|--|

| | |
|--|--|
| | |
|--|--|

| | |
|--|--|
| | |
|--|--|

| | |
|--|--|
| | |
|--|--|

In-person transactions by authentication method

7. In-person transactions (repeat item 6a) = 7a + 7b

7a. Transactions with chip-authentication = 7a.1 + 7a.2

7a.1. Transactions with a PIN

7a.2. Transactions without a PIN

| Number | Value (\$) |
|--------|------------|
| | |
| | |
| | |
| | |

General-Purpose Prepaid Card Network Payment Survey

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

Transactions with domestic or cross-border merchants/payees

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

Transactions from consumer or business/government accounts

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

General-Purpose Prepaid Card Network Payment Survey

| Transactions with reloadable or non-reloadable cards | Number | Value (\$) |
|---|--------|------------|
| 11. [your selection of payment transaction type above] (repeat item 6) = 11a + 11b | | |
| 11a. Transactions with reloadable cards | | |
| 11b. Transactions with non-reloadable cards | | |
| Transaction value distribution | Number | Value (\$) |
| 12. [your selection of payment transaction type above] (repeat item 6) = 12a + 12b + 12c + 12d + 12e + 12f + 12g + 12h + 12i | | |
| 12a. Transactions with less than \$5.00 in total value | | |
| 12b. Transactions with \$5.00 to \$9.99 in total value | | |
| 12c. Transactions with \$10.00 to \$14.99 in total value | | |
| 12d. Transactions with \$15.00 to \$24.99 in total value | | |
| 12e. Transactions with \$25.00 to \$49.99 in total value | | |
| 12f. Transactions with \$50.00 to \$99.99 in total value | | |
| 12g. Transactions with \$100.00 to \$499.99 in total value | | |
| 12h. Transactions with \$500.00 to \$999.99 in total value | | |
| 12i. Transactions with \$1000.00 or greater in total value | | |
| Transactions with non-US cards | Number | Value (\$) |
| 13. Total transactions with non-US cards (merchants/payees within the US and not included in item 6) | | |

General-Purpose Prepaid Card Network Payment Survey

Third-party fraudulent transactions

14. Please indicate if your network would be able to provide third-party fraud data.

- Yes
 No

If **Yes** (the default selection), please skip question 14a below.

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

- Do not track fraud
 Not enough resource
 Data sensitivity
 Other

If **Other**, please specify:

| |
|--|
| |
|--|

Third-party fraudulent transactions

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

- Preferred basis for reporting fraudulent transactions**
 3. Total authorized transactions
 4. Net, authorized & settled transactions
 5. Net, purchase transactions

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

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

Number Value (\$)

| | |
|--|--|
| | |
|--|--|

16a. Lost or stolen card

16b. Card issued but not received

16c. Fraudulent application (account issued to someone using a fake identity)

16d. Counterfeit card (card-present/stolen card data)

16e. Fraudulent use of account number (card-not-present/stolen card data)

16f. Other (including account takeover)

| | |
|--|--|
| | |
| | |
| | |
| | |
| | |
| | |
| | |

Third-party fraudulent transactions by channel

17. Third-party fraudulent transactions (repeat item 16) = 17a + 17b

17a. In-person transactions

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

17b. Remote transactions (person not at merchant location) = 17b.1 + 17b.2 + 17b.3 + 17b.4

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

Number Value (\$)

| | |
|--|--|
| | |
| | |

| | |
|--|--|
| | |
|--|--|

General-Purpose Prepaid Card Network Payment Survey

- 17b.1. Mail-order/telephone-order transactions (MOTO)**
Fraudulent remote purchase transactions for which the merchant receives an order through the mail or over the telephone. Card is typically charged at time of shipment or delivery. If possible, please exclude fraudulent payments on account, e.g., bill pay.
 - 17b.2. Internet purchase transactions (E-commerce)**
Fraudulent purchase transactions for goods and services from a merchant web site or mobile app. May involve varying levels of authentication including the keyed entry of a card number, use of "card on file" information, or redirection to a payment service. Card is typically charged at time of shipment or delivery. If possible, please exclude fraudulent payments on account, e.g., bill pay.
 - 17b.3. Bill pay: recurring/subscription/installment transactions**
Fraudulent payments of bills or invoices, often on a prearranged basis and may include "card on file", based on an ongoing customer relationship. Also include fraudulent payments made on a monthly or installment basis. Examples include utility bill payments and multiple payments for a single purchase.
 - 17b.4. Other remote transactions**
Fraudulent transactions that do not have identifiers to assign into the remote transaction categories provided above. Include fraudulent keyed entry transactions or new types of payments that do not map into MOTO, E-commerce or bill pay for recurring/subscription/Installment categories.
- Please describe any significant known types of fraudulent transactions included in the "Other" category above:**

| Number | Value (\$) |
|--------|------------|
| | |
| | |
| | |
| | |
| | |

Third-party fraudulent in-person transactions by authentication method

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

| Number | Value (\$) |
|--------|------------|
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

General-Purpose Prepaid Card Network Payment Survey

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

Number

Value (\$)

20. Third-party fraudulent transactions (repeat item 16) = 20a + 20b

20a. Domestic transactions with US cards (merchants/payees within the US)

20b. Cross-border transactions with US cards (merchants/payees outside the US) = 20b.1 + 20b.2

20b.1. In-person transactions

20b.2. Remote transactions

| Number | Value (\$) |
|--------|------------|
| | |
| | |
| | |
| | |
| | |

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

Number

Value (\$)

21. Third-party fraudulent transactions (repeat item 16) = 21a + 21b

21a. Transactions from consumer accounts = 21a.1 + 21a.2
Fraudulent transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.

21a.1. Transactions with government-administered general-purpose cards
Fraudulent transactions made with cards (including virtual cards) issued to a consumer for the purpose of providing government benefits. Include state and federal programs with cash benefits such as unemployment, TANF, or Social Security.

21a.2. Transactions from other consumer accounts (including fraudulent business-sponsored payroll)
Fraudulent transactions made with cards (including virtual cards) issued to a consumer including reloadable and non-reloadable gift cards, FSA/HAS medical cards, customer refund and incentive cards, and business-sponsored payroll cards which are issued to employees for the purpose of paying them and/or making consumer-related transactions.

21b. Transactions from business/government (commercial) accounts
Fraudulent transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.

| Number | Value (\$) |
|--------|------------|
| | |
| | |
| | |
| | |
| | |

Third-party fraudulent transactions with reloadable or non-reloadable card

Number

Value (\$)

22. Third-party fraudulent transactions (repeat item 16) = 22a + 22b

22a. Transactions with reloadable cards

22b. Transactions with non-reloadable cards

| Number | Value (\$) |
|--------|------------|
| | |
| | |
| | |

General-Purpose Prepaid Card Network Payment Survey

| Third-party fraudulent transaction value distribution | Number | Value (\$) |
|---|--------|------------|
| 23. Third-party fraudulent transactions (repeat item 16) = 23a + 23b + 23c + 23d + 23e + 23f + 23g + 23h + 23i | | |
| 23a. Transactions with less than \$5.00 in total value | | |
| 23b. Transactions with \$5.00 to \$9.99 in total value | | |
| 23c. Transactions with \$10.00 to \$14.99 in total value | | |
| 23d. Transactions with \$15.00 to \$24.99 in total value | | |
| 23e. Transactions with \$25.00 to \$49.99 in total value | | |
| 23f. Transactions with \$50.00 to \$99.99 in total value | | |
| 23g. Transactions with \$100.00 to \$499.99 in total value | | |
| 23h. Transactions with \$500.00 to \$999.99 in total value | | |
| 23i. Transactions with \$1000.00 or greater in total value | | |

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

| Number of cards outstanding | Active cards | Total cards |
|---|--------------|-------------|
| 25. Number of active and total general-purpose prepaid cards outstanding as of December 31, 2019 = 25a + 25b | | |
| 25a. Cards for consumer accounts | | |
| 25b. Cards for business/government (commercial) accounts | | |

Comments:

Automated Teller Machine Card Network Transaction Survey

Third-party fraudulent cash withdrawals

- 4. Please indicate if your network would be able to provide third-party fraud data.** Yes
 No

If **Yes** (the default selection), please skip question 4a below.

- 4a.** If **No**, please provide reasons to help us better understand the industry and select all that apply.
- Do not track fraud
 Not enough resource
 Data sensitivity
 Other

If **Other**, please specify:

| |
|--|
| |
|--|

Number **Value (\$)**

- 5. Third-party fraudulent cash withdrawals = 5a + 5b + 5c + 5d + 5e**
Include all unauthorized third-party fraudulent cash withdrawals that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make cash withdrawals.

| | |
|--|--|
| | |
|--|--|

- 5a. Lost or stolen card**
- 5b. Card issued but not received**
- 5c. Fraudulent application (account issued to someone using a fake identity)**
- 5d. Counterfeit card (card-present/stolen card data)**
- 5e. Other (including account takeover)**

| | |
|--|--|
| | |
| | |
| | |
| | |
| | |

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

Number **Value (\$)**

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

| | |
|--|--|
| | |
| | |
| | |

Third-party fraudulent cash withdrawals with non-US cards

Number **Value (\$)**

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

| | |
|--|--|
| | |
|--|--|

Automated Teller Machine Card Network Transaction Survey

Number of ATM terminals

Total terminals

8. Number of ATM terminals as of December 31, 2018 = 8a + 8b

8a. Chip-accepted terminals

8b. Chip-not-accepted terminals

9. Number of ATM terminals as of December 31, 2019 = 9a + 9b

9a. Chip-accepted terminals

9b. Chip-not-accepted terminals

| |
|--|
| |
| |
| |
| |
| |
| |

Comments:

| |
|--|
| |
|--|

Electronic Benefits Transfer Card Processor Payment Survey

For total electronic benefits transfer (EBT) card transactions, please include all those that are initiated with an EBT card to access funds and/or make purchases at approved merchants in accordance with US government-administered program rules for SNAP, TANF, WIC, and cash benefits. Include purchases and cash-back at the point of sale, ATM withdrawals and other payments using EBT cards for which your organization was the processor.

| Calendar year 2019 EBT card transactions | Number | Value (\$) |
|--|--------|------------|
| 1. Total transactions | | |
| 1a. Less: Denials (authorization declined) | | |
| 2. Total authorized transactions = 1 - 1a | | |
| 2a. Less: Pre-authorization only (authorized but not settled) | | |
| 3. Net, authorized & settled transactions = 2 - 2a | | |
| 3a. Less: Cash-back at the point of sale | | |
| 3b. Less: ATM cash withdrawals | | |
| 3c. Less: Adjustments and returns | | |
| 4. Net, purchase transactions = 3 - 3a - 3b - 3c | | |

**Preferred basis for reporting
payment transactions**

- 2. Total authorized transactions**
- 3. Net, authorized & settled transactions**
- 4. Net, purchase transactions**

| Transactions by government-administered program type | Number | Value (\$) |
|---|--------|------------|
| 6. [your selection of payment transaction type above] = 6a + 6b + 6c + 6d | | |
| 6a. SNAP | | |
| 6b. WIC | | |
| 6c. TANF | | |
| 6d. Other <i>e.g., state and federal programs with cash benefits including Social Security and unemployment</i> | | |

Electronic Benefits Transfer Card Processor Payment Survey

Third-party fraudulent transactions

Preferred basis for reporting fraudulent transactions

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

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

8. **Total fraudulent transactions (based on [your selection of fraudulent transaction type above]) = 8a + 8b + 8c + 8d + 8e + 8f**
Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.

Number **Value (\$)**

| | |
|--|--|
| | |
|--|--|

8a. **Lost or stolen card**

| | |
|--|--|
| | |
|--|--|

8b. **Card issued but not received**

| | |
|--|--|
| | |
|--|--|

8c. **Fraudulent application (account issued to someone using a fake identity)**

| | |
|--|--|
| | |
|--|--|

8d. **Counterfeit card (card-present/stolen card data)**

| | |
|--|--|
| | |
|--|--|

8e. **Fraudulent use of account number (card-not-present/stolen card data)**

| | |
|--|--|
| | |
|--|--|

8f. **Other (including account takeover)**

| | |
|--|--|
| | |
|--|--|

Number of cards outstanding

Active cards **Total cards**

9. **Number of active and total EBT cards outstanding as of December 31, 2019 = 9a + 9b + 9c + 9d**

| | |
|--|--|
| | |
|--|--|

9a. **SNAP**

| | |
|--|--|
| | |
|--|--|

9b. **WIC**

| | |
|--|--|
| | |
|--|--|

9c. **TANF**

| | |
|--|--|
| | |
|--|--|

9d. **Other**

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

| | |
|--|--|
| | |
|--|--|

Comments:

Private-Label Prepaid Card Issuer and Processor Payment Survey

For total private-label prepaid card transactions, please include all those originated from US-domiciled accounts and made with private-label (closed-loop) prepaid cards. Private-label prepaid card transactions are typically limited to a single merchant brand or group of brands under a single merchant organization.

Do not include: General-purpose prepaid card, debit card, or credit card transactions. Do not include transactions originated from foreign accounts. Also exclude card funding transactions (requested separately in question 12).

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

| Calendar year 2019 private-label prepaid card transactions | Number | Value (\$) |
|--|--------|------------|
| 1. Total transactions <i>Do not include card funding transactions (requested separately in question 12) or fees charged to the cards (e.g., monthly transaction fees, dormancy fees).</i> | | |
| 1a. Less: Denials (authorization declined) | | |
| 2. Total authorized transactions = 1 - 1a | | |
| 2a. Less: Pre-authorization only (authorized but not completed or posted) | | |
| 3. Completed transactions (posted to card accounts) = 2 - 2a | | |
| 3a. Less: Cash-back at the point of sale | | |
| 3b. Less: Adjustments and returns | | |
| 4. Net, purchase transactions = 3 - 3b for Number, = 3 - 3a - 3b for Value <i>A point of sale (POS) purchase transaction with cash back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the dollar value amount of the cash-back transactions.</i> | | |

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

Private-Label Prepaid Card Issuer and Processor Payment Survey

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

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

| Third-party fraudulent transactions | Number | Value (\$) |
|---|--------|------------|
| 8. Third-party fraudulent transactions = 8a + 8b + 8c + 8d + 8e + 8f <i>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.</i> | | |
| 8a. Lost or stolen card | | |
| 8b. Card issued but not received | | |
| 8c. Fraudulent application (account issued to someone using a fake identity) | | |
| 8d. Counterfeit card (card-present/stolen card data) | | |
| 8e. Fraudulent use of account number (card-not-present/stolen card data) | | |
| 8f. Other (including account takeover) | | |

Private-Label Prepaid Card Issuer and Processor Payment Survey

Third-party fraudulent transactions by channel

Number

Value (\$)

9. Third-party fraudulent transactions (repeat item 8) = 9a + 9b

9a. In-person transactions = 9a.1 + 9a.2 + 9a.3

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

9a.1. Transactions initiated using a merchant-issued card or token

9a.2. Transactions initiated using an app on a mobile device

9a.3. Other (including instant credit or lookup of account number)

9b. Remote transactions (person not at merchant location) = 9b.1 + 9b.2

Fraudulent transactions for which the card user is not physically present at a merchant location.

9b.1. Transactions with online payment and in-store pickup

9b.2. Transactions with online payment and shipping to address

| | |
|--|--|
| | |
| | |

| | |
|--|--|
| | |
| | |
| | |
| | |

| | |
|--|--|
| | |
| | |

Third-party fraudulent transactions with reloadable or non-reloadable cards

Number

Value (\$)

10. Third-party fraudulent transactions (repeat item 8) = 10a + 10b

10a. Transactions with reloadable cards

10b. Transactions with non-reloadable cards

| | |
|--|--|
| | |
| | |
| | |

Third-party fraudulent transactions with purchased or redemption cards

Number

Value (\$)

11. Third-party fraudulent transactions (repeat item 8) = 11a + 11b

11a. Transactions with purchased cards

Fraudulent transactions with cards issued through a purchase or initial load using funds provided by customer, such as a gift card.

11b. Transactions with redemption (refund or incentive) cards

Fraudulent transactions with cards issued to provide funds from the merchant to the customer, such as for the disbursement of refunds for returned merchandise or for customer incentives such as rebates.

| | |
|--|--|
| | |
| | |
| | |

Private-Label Prepaid Card Issuer and Processor Payment Survey

Card funding by customer or merchant - how value was loaded into card account

12. Total credits/loads = 12a + 12b

12a. Funds loaded by customers = 12a.1 + 12a.2

12a.1. Initial loads

12a.2. Reloads

12b. Credits/loads provided by merchants (e.g., incentives, rewards, rebates)

| Number | Value (\$) |
|--------|------------|
| | |
| | |
| | |
| | |
| | |

Number of cards outstanding

13. Number of active and total private-label prepaid cards outstanding as of December 31, 2019 = 13a + 13b

13a. Reloadable cards

13b. Non-reloadable cards

| Active cards | Total cards |
|--------------|-------------|
| | |
| | |
| | |

Comments:

Person-to-Person and Money Transfer Processor Payment Survey

Please include all transactions originated on your person-to-person (P2P) or money transfer system. These funds transfers are typically between individuals, usually feature an online system, agent, email or mobile phone-based system. Include all transactions (domestic and cross-border transactions from accounts domiciled in the US), except for items 6 and 10 which cover transactions made from non-US-domiciled accounts to US payees. Do not include declined transactions.

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

| Calendar year 2019 person-to-person & money transfer transactions | Number | Value (\$) |
|---|--------|------------|
| 1. Total transactions <i>Do not include declined transactions.</i> | | |
| Transactions with domestic or cross-border payees | Number | Value (\$) |
| 2. Total transactions (repeat item 1) = 2a + 2b | | |
| 2a. Domestic transactions from US-domiciled accounts (payees within the US) | | |
| 2b. Cross-border transactions from US-domiciled accounts (payees outside the US) | | |
| Transactions by origination channel | Number | Value (\$) |
| 3. Total transactions (repeat item 1) = 3a + 3b + 3c + 3d | | |
| 3a. Website | | |
| 3b. Mobile phone (via an application or text message) | | |
| 3c. In person (via agent location, kiosk or ATM) | | |
| 3d. Other | | |
| Transaction funding by instrument (how the customer paid for the transfer) | Number | Value (\$) |
| 4. Total 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

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

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

| Third-party fraudulent transactions | Number | Value (\$) |
|---|--------|------------|
| 7. Third-party fraudulent transactions <i>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.</i> | | |

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

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

Person-to-Person and Money Transfer Processor 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:

| |
|--|
| |
|--|