



| | | | |
|------------|---|--|--|
| 7 | Total forward ACH credit entries your institution originated (repeat item 6) = 7.a + 7.b (ODFI Credits) Do not include any returns or offset entries | Number | |
| | | Value (\$) | |
| | | Avg Value | |
| | • Include: Network, in-house on-us, and direct exchange forward ACH credit entries originated | | |
| 7.a | Same-day settlement | Number | |
| | | Value (\$) | |
| | | Avg Value | |
| | | % of Total forward ACH credits originated (Number) | |
| 7.b | Non-same-day settlement | Number | |
| | | Value (\$) | |
| | | Avg Value | |
| | | % of Total forward ACH credits originated (Number) | |

| | | | |
|----------|---|--|--|
| 8 | Third-party fraudulent forward ACH credit entries your institution originated = 8.a + 8.b | Number | |
| | | Value (\$) | |
| | | Avg Value | |
| | | Forward ACH credits originated third-party fraud rate (Number) | |
| | | Forward ACH credits originated third-party fraud rate (Value) | |
| | • Include: Only third-party fraudulent cleared & settled ACH credit transactions originated, for which your institution was the ODFI, which resulted in a transfer of funds to the RDFI. This would typically be fraudulent payments resulting from an account takeover by an unauthorized third party. If the fraudulent transaction is on-us, cleared & settled means that funds were made available to the receiving accountholder. Please include all third-party fraudulent ACH transactions regardless of whether or not the funds were subsequently recovered by your institution's accountholders | | |
| | • Do not include: ACH fraud attempts that were prevented before funds were made available to the RDFI, returns solely for reason codes R05, R07, R10, R29, or R51 (i.e., verify with your fraud department that the unauthorized transaction was actual fraud and that the transaction settled with the RDFI), or fraud committed by your institution's accountholders (first-party fraud) | | |

| | | | |
|------------|--------------------------------|--|--|
| 8.a | Same-day settlement | Number | |
| | | Value (\$) | |
| | | Avg Value | |
| | | Same-day settlement forward ACH credits originated third-party fraud rate (Number) | |
| | | Same-day settlement forward ACH credits originated third-party fraud rate (Value) | |
| 8.b | Non-same-day settlement | Number | |
| | | Value (\$) | |
| | | Avg Value | |
| | | Non-same-day settlement forward ACH credits originated third-party fraud rate (Number) | |
| | | Non-same-day settlement forward ACH credits originated third-party fraud rate (Value) | |

ACH Receipts & Outgoing Returns

| | | | |
|------------|---|---|--|
| 9 | Total forward ACH debit entries your institution received = 9.a + 9.b + 9.c (RDFI Debits) Do not include any returns or offset entries | Number | |
| | | Value (\$) | |
| | | Avg Value | |
| | • Include: Network, in-house on-us, and direct exchange forward ACH credit entries received | | |
| 9.a | Network ACH debit entries received | Number | |
| | | Value (\$) | |
| | | Avg Value | |
| | | % of Total forward ACH debits received (Number) | |
| | • Include: Network non-offset entries | | |
| | • Do not include: Returns or offset entries | | |
| 9.b | In-house on-us ACH debit entries received | Number | |
| | | Value (\$) | |
| | This is the same as in-house on-us ACH debits originated | | |



- Include: In-house on-us non-offset entries
- Do not include: Returns or offset entries

Avg Value
% of Total forward ACH debits received (Number)

| |
|--|
| |
| |

9.c

- Direct exchange ACH debit entries received**
- Include: Direct exchange non-offset transactions
 - Do not include: Returns or offset entries

Number
Value (\$)
Avg Value
% of Total forward ACH debits received (Number)

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

10

ACH outgoing debit returns (i.e., debit return entries your institution originated including “on-us” debit returns)

These are forward ACH debit entries your institution received and were subsequently returned by your institution, the Receiving Depository Financial Institution (RDFI).

Number
Value (\$)
Avg Value
Outgoing debit returns rate (Number)
Outgoing debit returns rate (Value)

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

11

Third-party fraudulent forward ACH debit entries your institution received

- Include: Only third-party fraudulent cleared & settled ACH debit transactions received, for which your institution was the RDFI, which resulted in a transfer of funds to the ODFI. If the fraudulent transaction is on-us, cleared & settled means funds were made available to the originating accountholder. Please include all third-party fraudulent ACH transaction regardless of whether or not the funds were subsequently recovered by your institution’s accountholders
- Do not include: ACH fraud attempts that were prevented before funds were made available to the ODFI, returns solely for reason codes R05, R07, R10, R29, or R51 (i.e., verify with your fraud department that the unauthorized transaction was actual fraud and that the transaction settled with the ODFI), or fraud committed by your institution’s accountholders (first-party fraud)

Number
Value (\$)
Avg Value
Forward ACH debits received third-party fraud rate (Number)
Forward ACH debits received third-party fraud rate (Value)

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

Comments



| | |
|------------------|--------------|
| ID Unit | 1111111 |
| Institution Name | EXAMPLE BANK |

| | |
|----------------------|--|
| <input type="text"/> | Data element measured by survey |
| <input type="text"/> | Repeated data element. Prepopulated from an earlier question |

Wire Transfers

2016 Data

Instructions

Please include calendar year 2016 data for all questions below, unless otherwise specified.
 For an affiliate, if its data are completely excluded from your response to the Wire section, please identify this affiliate in item 1 on the Affiliates tab.
 For an affiliate, if you can only report its data for some items but not others, please explain in the comments box below.
 If there are any errors flagged in column S which you believe are incorrect, please make a note of it in the comments box at the end of the page.

[Link to Affiliates](#)

Wire Transfers Originated (Outgoing)

1 Did your institution originate wires on behalf of an unaffiliated depository institution during calendar year 2016 (i.e., correspondent volume)?

If your answer is "No," please skip item 1.a below.

1.a If your answer is "Yes" to item 1 above, are you able to exclude these volumes from your answers below?

If your answer is "Yes, in some cases," please explain in the comments box below.

| |
|----------------------|
| <input type="text"/> |
| <input type="text"/> |

2 Did an unaffiliated depository institution originate wires on behalf of your institution during calendar year 2016?

If your answer is "No," please skip item 2.a below.

2.a If your answer is "Yes" to item 2 above, are you able to include these volumes in your answers below?

If your answer is "Yes, in some cases," please explain in the comments box below.

| |
|----------------------|
| <input type="text"/> |
| <input type="text"/> |

3 **Total wire transfer originations (outgoing) = 3.a + 3.b**

- Include: All wire transfers originated by your institution's U.S. domiciled accountholders with either a domestic or foreign beneficiary. Funds transfers originated using the large-value systems (i.e., Fedwire and CHIPS). Payments that your institution's accountholders submitted and settled through these systems directly or through a correspondent. Book transfers (i.e., internal transfers using your institution's wire platform)
- Do not include: Wire transfers your institution originated on behalf of an unaffiliated depository institution (i.e., correspondent volume)

Number
Value (\$)
Avg Value

| |
|----------------------|
| <input type="text"/> |
| <input type="text"/> |
| <input type="text"/> |

3.a Sent through a network (e.g., Fedwire or CHIPS) or a correspondent bank

Number
Value (\$)
Avg Value
% of Total wire transfer originations (Number)

| |
|----------------------|
| <input type="text"/> |
| <input type="text"/> |
| <input type="text"/> |
| <input type="text"/> |

3.b Book transfers (i.e., internal transfers using your institution's wire platform)

Number
Value (\$)
Avg Value
% of Total wire transfer originations (Number)

| |
|----------------------|
| <input type="text"/> |
| <input type="text"/> |
| <input type="text"/> |
| <input type="text"/> |



| | | | |
|------------|---|--|--|
| 4 | Total wire transfer originations (outgoing) (repeat item 3) = 4.a + 4.b | Number Value (\$) Avg Value | |
| 4.a | Consumer originated wire transfers | Number Value (\$) Avg Value % of Total wire transfer originations (Number) | |
| 4.b | Business/government originated wire transfers | Number Value (\$) Avg Value % of Total wire transfer originations (Number) | |
| 5 | Total wire transfer originations (outgoing) (repeat item 3) = 5.a + 5.b | Number Value (\$) Avg Value | |
| 5.a | Domestic (U.S.) payee | Number Value (\$) Avg Value % of Total wire transfer originations (Number) | |
| 5.b | Foreign payee | Number Value (\$) Avg Value % of Total wire transfer originations (Number) | |
| 6 | Third-party fraudulent wire transfers your institution originated = 6.a + 6.b <ul style="list-style-type: none"> • Include: Only fraudulent cleared & settled wire transfer originations that were not authorized by your institution's accountholders (third-party fraud). Please include all third-party fraudulent wire originated transaction regardless of whether or not the funds were subsequently recovered by your institution's accountholders • Do not include: Wire fraud attempts that were prevented before funds were made available to the RDFI, or fraud committed by your institution's accountholders (first-party fraud) | Number Value (\$) Avg Value Wires originated fraud rate (Number) Wires originated fraud rate (Value) | |
| 6.a | Sent through a network (e.g., Fedwire or CHIPS) or a correspondent bank | Number Value (\$) Avg Value Wires sent through a network fraud rate (Number) Wires sent through a network fraud rate (Value) | |
| 6.b | Book transfers (i.e., internal transfers using your institution's wire platform) | Number Value (\$) Avg Value Book transfers fraud rate (Number) Book transfers fraud rate (Value) | |



| | | | |
|---------------------|---|---|--|
| 7 | Third-party fraudulent wire transfers your institution originated (repeat item 6) = 7.a + 7.b | Number | |
| | | Value (\$) | |
| | | Avg Value | |
| 7.a | Consumer originated wire transfers | Number | |
| | | Value (\$) | |
| | | Avg Value | |
| | | Consumer originated wires fraud rate (Number) | |
| | | Consumer originated wires fraud rate (Value) | |
| 7.b | Business/government originated wire transfers | Number | |
| | | Value (\$) | |
| | | Avg Value | |
| | | Business originated wires fraud rate (Number) | |
| | | Business originated wires fraud rate (Value) | |

| | | | |
|---------------------|---|--|--|
| 8 | Third-party fraudulent wire transfers your institution originated (repeat item 6) = 8.a + 8.b | Number | |
| | | Value (\$) | |
| | | Avg Value | |
| 8.a | Domestic (U.S.) payee | Number | |
| | | Value (\$) | |
| | | Avg Value | |
| | | Domestic payee wires fraud rate (Number) | |
| | | Domestic payee wires fraud rate (Value) | |
| 8.b | Foreign payee | Number | |
| | | Value (\$) | |
| | | Avg Value | |
| | | Foreign payee wires fraud rate (Number) | |
| | | Foreign payee wires fraud rate (Value) | |

Comments



| | |
|------------------|--------------|
| ID Unit | 1111111 |
| Institution Name | EXAMPLE BANK |

Data element measured by survey

Repeated data element. Prepopulated from an earlier question

Debit & Prepaid **2016 Data**

Instructions

Please include calendar year 2016 data for all questions below, unless otherwise specified.
 For an affiliate, if its data are completely excluded from your response to the Debit and Prepaid section, please identify this affiliate in item 1 on the Affiliates tab.
 For an affiliate, if you can only report its data for some items but not others, please explain in the comments box below.
 If there are any errors flagged in column S which you believe are incorrect, please make a note of it in the comments box at the end of the page.

[Link to Affiliates](#)

General-Purpose Debit and Prepaid Cards

1 **Did your institution have general-purpose debit cards in circulation in 2016 for which your institution was the issuer?**

Cards issued by your institution or managed by a third-party for which your institution was the issuer and that route transactions over a general-use debit card network.

- Include: Debit cards and ATM cards (not including prepaid cards) that can be used to make purchases at the point of sale
- Do not include: ATM-only cards that cannot be used to make purchases at the point of sale, prepaid cards, or credit cards

If your answer is "No," please report "0" for items 2 and its subsets, 3 and its subsets, and 9.a below.

2 **Number of general-purpose debit cards**

Please report the average of the end-of-month totals for 2016.

For cards in force, report only debit cards that can be used at the point of sale, were issued by your institution, activated by your institution's accountholders, had not expired at the end of a month, and draw on the transaction deposit accounts reported in item 1 in the Institution Profile section.

We expect general-purpose debit cards "In force" to be greater than or equal to "In force w/ purchase activity" cards.

2.a **Consumer**

In force
In force w/ purchase activity

2.b **Business/government**

In force
In force w/ purchase activity

3 **Number of general-purpose debit cards (repeat item 2) = 3.a + 3.b**

Please report the average of the end-of-month totals for 2016.

For cards in force, report only debit cards that can be used at the point of sale, were issued by your institution, activated by your institution's accountholders, had not expired at the end of a month, and draw on the transaction deposit accounts reported in item 1 in the Institution Profile section.

We expect general-purpose debit cards "In force" to be greater than or equal to "In force chip enabled" cards.

3.a **Consumer**

In force
In force chip enabled

3.b **Business/government**

In force
In force chip enabled



4 Did your institution offer its customers general-purpose prepaid cards issued by another financial institution during calendar year 2016?
 If your answer is "Yes," please do not include these cards (or associated transactions) in your answers below.

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

5 Did your institution have general-purpose prepaid cards in circulation in 2016 for which your institution was the issuer?
 Cards issued for prepaid card programs managed by your institution or managed by a third party for which your institution was the issuer and that route transactions over a general-use debit card network.
 • Include: General-purpose prepaid, gift, and payroll cards
 If your answer is "No," please report "0" for items 6, 7 and its subsets, 8 and its subsets, and 9.b below.

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

6 General-purpose prepaid card program accounts
 Please report the average of the end-of-month totals for 2016.

| | |
|--------------------------------------|--|
| Number of accounts | |
| Funds outstanding | |
| Avg funds outstanding per total acct | |

7 Number of general-purpose prepaid cards = 7.a + 7.b
 Please report the average of the end-of-month totals for 2016.
 For cards in force, report only prepaid cards that can be used at the point of sale, were issued by your institution, had not expired at the end of a month, and draw on the prepaid card program accounts listed in item 6 above.
 We expect general-purpose prepaid cards "In force" to be greater than or equal to "In force w/ purchase activity" cards.

| | |
|-------------------------------|--|
| In force | |
| In force w/ purchase activity | |

7.a Consumer

| | |
|-------------------------------|--|
| In force | |
| In force w/ purchase activity | |

7.b Business/government

| | |
|-------------------------------|--|
| In force | |
| In force w/ purchase activity | |

8 Number of general-purpose prepaid cards (repeat item 7) = 8.a + 8.b
 Please report the average of the end-of-month totals for 2016.
 For cards in force, report only prepaid cards that can be used at the point of sale, were issued by your institution, had not expired at the end of a month, and draw on the prepaid card program accounts listed in item 6 above.
 We expect general-purpose prepaid cards "In force" to be greater than or equal to "In force w/ purchase activity" cards.

| | |
|-----------------------|--|
| In force | |
| In force chip enabled | |

8.a Consumer

| | |
|-----------------------|--|
| In force | |
| In force chip enabled | |

8.b Business/government

| | |
|-----------------------|--|
| In force | |
| In force chip enabled | |

9 Total general-purpose debit and prepaid card transactions = 9.a + 9.b
 • Include: All transactions over any debit card network for which your institution was the issuer. All point-of-sale (POS) or bill pay transactions made by debit and prepaid cards processed over either signature payment card networks or PIN payment card networks (including cash-back at the point of sale)
 • Do not include: ATM withdrawals or credit card transactions

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

9.a General-purpose debit card transactions

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



| | | | |
|------------------------|--|---|--|
| 9.b | General-purpose prepaid card transactions | % of Total general-purpose debit and prepaid card transactions (Number) Number Value (\$) Avg Value % of Total general-purpose debit and prepaid card transactions (Number) | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| 10 | Total general-purpose debit and prepaid card transactions (repeat item 9) = 10.a+ 10.b <ul style="list-style-type: none"> • Include: All transactions over any debit card network for which your institution was the issuer. All point-of-sale (POS) or bill pay transactions made by debit and prepaid cards processed over either signature payment card networks or PIN payment card networks (including cash-back at the point of sale) • Do not include: ATM withdrawals or credit card transactions | Number Value (\$) Avg Value | <input type="text"/> <input type="text"/> <input type="text"/> |
| 10.a | Transactions from consumer accounts | Number Value (\$) Avg Value % of Total general-purpose debit and prepaid card transactions (Number) | <input type="text"/> <input type="text"/> <input type="text"/> |
| 10.b | Transactions from business/government accounts | Number Value (\$) Avg Value % of Total general-purpose debit and prepaid card transactions (Number) | <input type="text"/> <input type="text"/> <input type="text"/> |
| 11 | Total general-purpose debit and prepaid card transactions (repeat item 9) = 11.a + 11.b <ul style="list-style-type: none"> • Include: All transactions over any debit card network for which your institution was the issuer. All point-of-sale (POS) or bill pay transactions made by debit and prepaid cards processed over either signature payment card networks or PIN payment card networks (including cash-back at the point of sale) • Do not include: ATM withdrawals or credit card transactions | Number Value (\$) Avg Value | <input type="text"/> <input type="text"/> <input type="text"/> |
| 11.a | Person-present transactions = 11.a.1 + 11.a.2 + 11.a.3 + 11.a.4 <ul style="list-style-type: none"> • Include: 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 | Number Value (\$) Avg Value % of Total general-purpose debit and prepaid card transactions (Number) | <input type="text"/> <input type="text"/> <input type="text"/> |
| 11.a.1 | Digital Wallet authentication (i.e., NFC, MST, QR code, and barcode transactions) | Number Value (\$) Avg Value % of Total general-purpose debit and prepaid card person-present transactions (Number) | <input type="text"/> <input type="text"/> <input type="text"/> |
| 11.a.2 | EMV (chip card) authentication | Number Value (\$) Avg Value % of Total general-purpose debit and prepaid card person-present transactions (Number) | <input type="text"/> <input type="text"/> <input type="text"/> |
| 11.a.3 | Magnetic stripe authentication (transmitted track data from card) | Number Value (\$) Avg Value % of Total general-purpose debit and prepaid card person-present transactions (Number) | <input type="text"/> <input type="text"/> <input type="text"/> |



| | | | |
|------------------------|---|--|----------------------|
| 11.a.4 | Other authentication (e.g., key-entered transaction, RFID, manual imprint) | Number | <input type="text"/> |
| | | Value (\$) | <input type="text"/> |
| | | Avg Value | <input type="text"/> |
| | | % of Total general-purpose debit and prepaid card person-present transactions (Number) | <input type="text"/> |

| | | | |
|----------------------|--|---|----------------------|
| 11.b | Remote transactions = 11.b.1 + 11.b.2 + 11.b.3 <ul style="list-style-type: none"> • Include: Transactions for which the card user is NOT physically present, including mail-order transactions, telephone-order transactions, internet transactions, and any remote transactions classified as card-present solely because of the level of authentication | Number | <input type="text"/> |
| | | Value (\$) | <input type="text"/> |
| | | Avg Value | <input type="text"/> |
| | | % of Total general-purpose debit and prepaid card transactions (Number) | <input type="text"/> |

| | | | |
|------------------------|---|--|----------------------|
| 11.b.1 | Digital Wallet authentication (i.e., in-app or browser transactions) | Number | <input type="text"/> |
| | | Value (\$) | <input type="text"/> |
| | | Avg Value | <input type="text"/> |
| | | % of Total general-purpose debit and prepaid card remote transactions (Number) | <input type="text"/> |

| | | | |
|------------------------|---|--|----------------------|
| 11.b.2 | Manually entered online authentication (e.g., e-commerce, recurring sales) | Number | <input type="text"/> |
| | | Value (\$) | <input type="text"/> |
| | | Avg Value | <input type="text"/> |
| | | % of Total general-purpose debit and prepaid card remote transactions (Number) | <input type="text"/> |

| | | | |
|------------------------|---|--|----------------------|
| 11.b.3 | Other authentication (e.g., phone order, mail order) | Number | <input type="text"/> |
| | | Value (\$) | <input type="text"/> |
| | | Avg Value | <input type="text"/> |
| | | % of Total general-purpose debit and prepaid card remote transactions (Number) | <input type="text"/> |

| | | | |
|--------------------|--|------------|----------------------|
| 12 | Total general-purpose debit and prepaid card transactions (repeat item 9) = 12.a + 12.b <ul style="list-style-type: none"> • Include: All transactions over any debit card network for which your institution was the issuer. All point-of-sale (POS) or bill pay transactions made by debit and prepaid cards processed over either signature payment card networks or PIN payment card networks (including cash-back at the point of sale) • Do not include: ATM withdrawals or credit card transactions | Number | <input type="text"/> |
| | | Value (\$) | <input type="text"/> |
| | | Avg Value | <input type="text"/> |

| | | | |
|----------------------|--|---|----------------------|
| 12.a | Digital wallet (mobile) transactions Include all debit and prepaid card transactions made via a digital wallet (e.g., Apple Pay, Android Pay, Samsung Pay, PayPal Mobile), this can include purchasing items on-line with a computer or using a smartphone to purchase something at a store or in-app. <ul style="list-style-type: none"> • Include: Digital wallet NFC (near field communication) transactions, MST (magnetic secure transmission) transactions, QR code transactions, barcode transactions, in-app transactions, or browser transactions • Do not include: All transactions made with a debit and prepaid card not via a digital wallet | Number | <input type="text"/> |
| | | Value (\$) | <input type="text"/> |
| | | Avg Value | <input type="text"/> |
| | | % of Total general-purpose debit and prepaid card transactions (Number) | <input type="text"/> |

| | | | |
|----------------------|---|---|----------------------|
| 12.b | Non-digital wallet transactions <ul style="list-style-type: none"> • Include: All transactions made with a debit and prepaid card not via a digital wallet • Do not include: All debit and prepaid card transactions made via a digital wallet (e.g., Apple Pay, Android Pay, Samsung Pay, PayPal Mobile) | Number | <input type="text"/> |
| | | Value (\$) | <input type="text"/> |
| | | Avg Value | <input type="text"/> |
| | | % of Total general-purpose debit and prepaid card transactions (Number) | <input type="text"/> |



13

**Third-party fraudulent general-purpose debit and prepaid card transactions
= 13.a + 13.b**

- Include: Only debit and prepaid card transactions that were not authorized by your institution's accountholders (third-party fraud) before any recoveries or chargebacks. Please include all third-party fraudulent debit and prepaid card transaction regardless of whether or not the transaction resulted in a loss of funds
- Do not include: Fraud prevented by declining a transaction or fraud committed by your institution's accountholders (first-party fraud)

Number
Value (\$)
Avg Value
Debit and prepaid transactions fraud rate (Number)
Debit and prepaid transactions fraud rate (Value)

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

13.a

Person-present transactions = 13.a.1 + 13.a.2 + 13.a.3 + 13.a.4

- Only third-party fraudulent debit and prepaid card transactions for which the card user was physically present along with the card at the point of sale, including POS transactions, NFC transactions, MST transactions, manually entered transactions, RFID transactions, QR code transactions, or barcode transactions.
- Include: Only person-present general-purpose debit and prepaid card transactions that were not authorized by your institution's accountholders (third-party fraud) before any recoveries or chargebacks. Please consult the glossary for the definition of person-present transactions. Please include all third-party fraudulent person-present debit and prepaid transaction regardless of whether or not the transaction resulted in a loss of funds
 - Do not include: Fraud prevented by declining a transaction, fraud committed by your institution's accountholders (first-party fraud), or remote third-party fraud transactions

Number
Value (\$)
Avg Value
Person-present general-purpose debit and prepaid card transactions fraud rate (Number)
Person-present general-purpose debit and prepaid card transactions fraud rate (Value)

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

13.a.1

Digital Wallet authentication (i.e., NFC, MST, QR code, and barcode transactions)

Number
Value (\$)
Avg Value
Digital Wallet auth general-purpose debit and prepaid card transactions fraud rate (Number)
Digital Wallet auth general-purpose debit and prepaid card transactions fraud rate (Value)

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

13.a.2

EMV (chip card) authentication

Number
Value (\$)
Avg Value
EMV (chip card) auth general-purpose debit and prepaid card transactions fraud rate (Number)
EMV (chip card) auth general-purpose debit and prepaid card transactions fraud rate (Value)

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

13.a.3

Magnetic stripe authentication (transmitted track data from card)

Number
Value (\$)
Avg Value
Magnetic stripe auth general-purpose debit and prepaid card transactions fraud rate (Number)
Magnetic stripe auth general-purpose debit and prepaid card transactions fraud rate (Value)

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

13.a.4

Other authentication (e.g., key-entered transaction, RFID, manual imprint)

Number
Value (\$)
Avg Value
Other auth general-purpose debit and prepaid card transactions fraud rate (Number)
Other auth general-purpose debit and prepaid card transactions fraud rate (Value)

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



[13.b](#)

Remote transactions = 13.b.1 + 13.b.2 + 13.b.3

Only third-party fraudulent debit and prepaid card transactions for which the card user did not physically present the card to authorize the transaction, including mail-order transactions, telephone-order transactions, internet transactions, in-app transactions, or digital-wallet in-app transactions.

- Include: Only remote general-purpose debit and prepaid card transactions that were not authorized by your institution's accountholders (third-party fraud) before any recoveries or chargebacks. Please consult the glossary for the definition of remote transactions. Please include all third-party fraudulent remote debit and prepaid transaction regardless of whether or not the transaction resulted in a loss of funds
- Do not include: Fraud prevented by declining a transaction, fraud committed by your institution's accountholders (first-party fraud), or person-present third-party fraud transactions

Number
Value (\$)
Avg Value
Remote general-purpose debit and prepaid card transactions fraud rate (Number)
Remote general-purpose debit and prepaid card transactions fraud rate (Value)

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

[13.b.1](#)

Digital Wallet authentication (i.e., in-app or browser transactions)

Number
Value (\$)
Avg Value
Digital Wallet remote auth general-purpose debit and prepaid card transactions fraud rate (Number)
Digital Wallet remote auth general-purpose debit and prepaid card transactions fraud rate (Value)

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[13.b.2](#)

Manually entered online authentication (e.g., e-commerce, recurring sales)

Number
Value (\$)
Avg Value
Manual online auth general-purpose debit and prepaid card transactions fraud rate (Number)
Manual online auth general-purpose debit and prepaid card transactions fraud rate (Value)

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[13.b.3](#)

Other authentication (e.g., phone order, mail order)

Number
Value (\$)
Avg Value
Other remote auth general-purpose debit and prepaid card transactions fraud rate (Number)
Other remote auth general-purpose debit and prepaid card transactions fraud rate (Value)

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[14](#)

Third-party fraudulent general-purpose debit and prepaid card transactions (repeat item 13) = 14.a + 14.b

- Include: Only debit and prepaid card transactions that were not authorized by your institution's accountholders (third-party fraud) before any recoveries or chargebacks. Please include all third-party fraudulent debit and prepaid card transaction regardless of whether or not the transaction resulted in a loss of funds
- Do not include: Fraud prevented by declining a transaction or fraud committed by your institution's accountholders (first-party fraud)

Number
Value (\$)
Avg Value
Debit and prepaid transactions fraud rate (Number)
Debit and prepaid transactions fraud rate (Value)

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[14.a](#)

Digital wallet (mobile) transactions

Only third-party fraudulent debit and prepaid card transactions made via a digital wallet (e.g., Apple Pay, Android Pay, Samsung Pay, PayPal Mobile), this can include purchasing items on-line with a computer, using a smartphone to purchase something at a store (NFC, MST, QR code, and barcode transactions), or in-app.

- Include: Only digital wallet general-purpose debit and prepaid card transactions that were not authorized by your institution's accountholders (third-party fraud) before any recoveries or chargebacks. Please include all third-party fraudulent digital wallet debit and prepaid transaction regardless of whether or not the transaction resulted in a loss of funds
- Do not include: Fraud prevented by declining a transaction, fraud committed by your institution's accountholders (first-party fraud), or non-digital wallet third-party fraud transactions

Number
Value (\$)
Avg Value
Digital wallet general-purpose debit and prepaid card transactions fraud rate (Number)
Digital wallet general-purpose debit and prepaid card transactions fraud rate (Value)

| |
|--|
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14.b

Non-digital wallet transactions

- Include: Only non-digital wallet general-purpose debit and prepaid card transactions that were not authorized by your institution's accountholders (third-party fraud) before any recoveries or chargebacks. Please include all third-party fraudulent non-digital wallet debit and prepaid transactions regardless of whether or not the transaction resulted in a loss of funds
- Do not include: Fraud prevented by declining a transaction, fraud committed by your institution's accountholders (first-party fraud), or digital wallet third-party fraud transactions

Number
 Value (\$)
 Avg Value
 Non-digital wallet general-purpose debit and prepaid card transactions fraud rate (Number)
 Non-digital wallet general-purpose debit and prepaid card transactions fraud rate (Value)

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15

Total general-purpose debit and prepaid card cash-back at the point of sale

- Please report only the cash value (\$) portion of the cash-back transaction (e.g., if a customer paid for \$100 in goods at the point of sale using a general-purpose prepaid card and asked for \$20 in cash back, please report one transaction for Number and \$20 for Value in item 15).
- Include: Cash-back transactions at the point of sale
 - Do not include: ATM withdrawals, credit card transactions, or the amount paid for goods and services

Number
 Value (\$)
 Avg Value
 % of Total general-purpose debit and prepaid card transactions (Number)
 % of Total general-purpose debit and prepaid card transactions (Value)

| |
|--|
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Comments



| | |
|------------------|--------------|
| ID Unit | 1111111 |
| Institution Name | EXAMPLE BANK |

Data element measured by survey

Repeated data element. Prepopulated from an earlier question

Credit **2016 Data**

Instructions

Please include calendar year 2016 data for all questions below, unless otherwise specified.
 For an affiliate, if its data are completely excluded from your response to the Credit section, please identify this affiliate in item 1 on the Affiliates tab.
 For an affiliate, if you can only report its data for some items but not others, please explain in the comments box below.
 If there are any errors flagged in column S which you believe are incorrect, please make a note of it in the comments box at the end of the page.

[Link to Affiliates](#)

General-Purpose Credit Cards

1 **Did your institution have general-purpose credit cards in circulation in 2016 for which your institution was the issuer?**
 Credit cards and charge cards for which your institution owns the receivables and that use any one of the four major credit card networks (i.e., Visa, MasterCard, American Express, and Discover).

If your answer is "No," please report "0" for the rest of the section below.

2 **Total general-purpose credit card accounts = 2.a + 2.b**
 Please report the average of the end-of-month totals for 2016. Please report account totals, not cards
 • Include: Zero-balance accounts with a credit line and the ability to transact
 • Do not include: Closed accounts

Number
Balances (\$)
Avg Balance

| |
|----------------------|
| <input type="text"/> |
| <input type="text"/> |
| <input type="text"/> |

2.a **Consumer**

Number
Balances (\$)
Avg Balance
% of Total general-purpose credit card accounts (Number)

| |
|----------------------|
| <input type="text"/> |
| <input type="text"/> |
| <input type="text"/> |
| <input type="text"/> |

2.b **Business/government**

Number
Balances (\$)
Avg Balance
% of Total general-purpose credit card accounts (Number)

| |
|----------------------|
| <input type="text"/> |
| <input type="text"/> |
| <input type="text"/> |
| <input type="text"/> |

3 **Consumer general-purpose credit card accounts (repeat item 2.a) = 3.a + 3.b**
 Please report the average of the end-of-month totals for 2016. Please report account totals, not cards
 • Include: Zero-balance accounts with a credit line and the ability to transact
 • Do not include: Closed accounts

Number
Balances (\$)
Avg Balance

| |
|----------------------|
| <input type="text"/> |
| <input type="text"/> |
| <input type="text"/> |

3.a **With current balances only**
 • Include: Zero-balance accounts with a credit line and the ability to transact
 • Do not include: Closed accounts

Number
Balances (\$)
Avg Balance
% of Total consumer general-purpose credit card accounts (Number)

| |
|----------------------|
| <input type="text"/> |
| <input type="text"/> |
| <input type="text"/> |
| <input type="text"/> |

3.b **With revolving balances**

Number
Balances (\$)
Avg Balance
% of Total consumer general-purpose credit card accounts (Number)

| |
|----------------------|
| <input type="text"/> |
| <input type="text"/> |
| <input type="text"/> |
| <input type="text"/> |



4 **Number of general-purpose credit cards = 4.a + 4.b**
 Please report the average of the end-of-month totals for 2016.
 For cards in force, report only cards that had been issued by your institution, activated by your institution's accountholders, and had not expired at the end of a month.
 We expect general-purpose credit cards "In force" to be greater than or equal to "In force w/ purchase activity" cards.

In force
 In force w/ purchase activity

4.a **Consumer**

In force
 In force w/ purchase activity

4.b **Business/government**

In force
 In force w/ purchase activity

5 **Number of general-purpose credit cards (repeat item 4) = 5.a + 5.b**
 Please report the average of the end-of-month totals for 2016.
 For cards in force, report only cards that had been issued by your institution, activated by your institution's accountholders, and had not expired at the end of a month.
 We expect general-purpose credit cards "In force" to be greater than or equal to "In force chip enabled" cards.

In force
 In force chip enabled

5.a **Consumer**

In force
 In force chip enabled

5.b **Business/government**

In force
 In force chip enabled

6 **Total general-purpose credit card network transactions = 6.a + 6.b**
 • Include: All transactions made with credit or charge cards issued by your institution and processed over a traditional signature credit or PIN network, including cash advances
 • Do not include: Debit card transactions, prepaid card transactions, or credit card non-network transactions (e.g., balance transfers or convenience checks)

Number
 Value (\$)
 Avg Value

6.a **Transactions from consumer accounts**

Number
 Value (\$)
 Avg Value
 % of Total general-purpose credit card network transactions (Number)

6.b **Transactions from business/government accounts**

Number
 Value (\$)
 Avg Value
 % of Total general-purpose credit card network transactions (Number)

7 **Total general-purpose credit card network transactions (repeat item 6) = 7.a + 7.b**
 • Include: All transactions made with credit or charge cards issued by your institution and processed over a traditional signature credit or PIN network, including cash advances
 • Do not include: Debit card transactions, prepaid card transactions, or credit card non-network transactions (e.g., balance transfers or convenience checks)

Number
 Value (\$)
 Avg Value

7.a **Person-present transactions = 7.a.1 + 7.a.2 + 7.a.3 + 7.a.4**
 • Include: 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

Number
 Value (\$)
 Avg Value
 % of Total general-purpose credit card network transactions (Number)



| | | | |
|-----------------------|---|--|--|
| 7.a.1 | Digital Wallet authentication (i.e., NFC, MST, QR code, and barcode transactions) | Number Value (\$) Avg Value % of Total general-purpose credit card person-present transactions (Number) | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| 7.a.2 | EMV (chip card) authentication | Number Value (\$) Avg Value % of Total general-purpose credit card person-present transactions (Number) | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| 7.a.3 | Magnetic stripe authentication (transmitted track data from card) | Number Value (\$) Avg Value % of Total general-purpose credit card person-present transactions (Number) | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| 7.a.4 | Other authentication (e.g., key-entered transaction, RFID, manual imprint) | Number Value (\$) Avg Value % of Total general-purpose credit card person-present transactions (Number) | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| 7.b | Remote transactions = 7.b.1 + 7.b.2 + 7.b.3 • Include: Transactions for which the card user is NOT physically present, including mail-order transactions, telephone-order transactions, internet transactions, and any remote transactions classified as card-present solely because of the level of authentication | Number Value (\$) Avg Value % of Total general-purpose credit card network transactions (Number) | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| 7.b.1 | Digital Wallet authentication (i.e., in-app or browser transactions) | Number Value (\$) Avg Value % of Total general-purpose credit card remote transactions (Number) | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| 7.b.2 | Manually entered online authentication (e.g., e-commerce, recurring sales) | Number Value (\$) Avg Value % of Total general-purpose credit card remote transactions (Number) | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| 7.b.3 | Other authentication (e.g., phone order, mail order) | Number Value (\$) Avg Value % of Total general-purpose credit card remote transactions (Number) | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |



8

Total general-purpose credit card network transactions (repeat item 6) = 8.a + 8.b

- Include: All transactions made with credit or charge cards issued by your institution and processed over a traditional signature credit or PIN network, including cash advances
- Do not include: Debit card transactions, prepaid card transactions, or credit card non-network transactions (e.g., balance transfers or convenience checks)

Number
Value (\$)
Avg Value

| |
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8.a

Digital wallet (mobile) transactions

Include all credit card transactions made via a digital wallet (e.g., Apple Pay, Android Pay, Samsung Pay, PayPal Mobile), this can include purchasing items on-line with a computer or using a smartphone to purchase something at a store or in-app.

- Include: Digital wallet NFC (near field communication) transactions, MST (magnetic secure transmission) transactions, QR code transactions, barcode transactions, in-app transactions, or browser transactions
- Do not include: All transactions made with a credit card not loaded to a digital wallet

Number
Value (\$)
Avg Value

% of Total general-purpose credit card network transactions (Number)

| |
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8.b

Non-digital wallet transactions

- Include: All transactions made with a credit card not via a digital wallet
- Do not include: All credit card transactions made via a digital wallet (e.g., Apple Pay, Android Pay, Samsung Pay, PayPal Mobile)

Number
Value (\$)
Avg Value

% of Total general-purpose credit card network transactions (Number)

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9

Third-party fraudulent general-purpose credit card network transactions = 9.a + 9.b

- Include: Only credit card transactions that were not authorized by your institution's accountholders (third-party fraud) before any recoveries or chargebacks. Please include all third-party fraudulent credit card transaction regardless of whether or not the transaction resulted in a loss of funds
- Do not include: Fraud prevented by declining a transaction or fraud committed by your institution's accountholders (first-party fraud)

Number
Value (\$)
Avg Value

Credit network transactions fraud rate (Number)
Credit network transactions fraud rate (Value)

| |
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| |
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9.a

Person-present transactions = 9.a.1 + 9.a.2 + 9.a.3 + 9.a.4

Only third-party fraudulent credit card transactions for which the card user was physically present along with the card at the point of sale, including POS transactions, NFC transactions, MST transactions, manually entered transactions, RFID transactions, QR code transactions, or barcode transactions.

- Include: Only person-present general-purpose credit card transactions that were not authorized by your institution's accountholders (third-party fraud) before any recoveries or chargebacks. Please consult the glossary for the definition of person-present transactions. Please include all third-party fraudulent person-present credit transaction regardless of whether or not the transaction resulted in a loss of funds
- Do not include: Fraud prevented by declining a transaction, fraud committed by your institution's accountholders (first-party fraud), or remote third-party fraud transactions

Number
Value (\$)
Avg Value

Person-present general-purpose credit card transactions fraud rate (Number)
Person-present general-purpose credit card transactions fraud rate (Value)

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| | | | |
|-----------------------|--|--|--|
| 9.a.1 | Digital Wallet authentication (i.e., NFC, MST, QR code, and barcode transactions) | Number Value (\$) Avg Value Digital Wallet auth general-purpose credit card transactions fraud rate (Number) Digital Wallet auth general-purpose credit card transactions fraud rate (Value) | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| 9.a.2 | EMV (chip card) authentication | Number Value (\$) Avg Value EMV (chip card) auth general-purpose credit card transactions fraud rate (Number) EMV (chip card) auth general-purpose credit card transactions fraud rate (Value) | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| 9.a.3 | Magnetic stripe authentication (transmitted track data from card) | Number Value (\$) Avg Value Magnetic stripe auth general-purpose credit card transactions fraud rate (Number) Magnetic stripe auth general-purpose credit card transactions fraud rate (Value) | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| 9.a.4 | Other authentication (e.g., key-entered transaction, RFID, manual imprint) | Number Value (\$) Avg Value Other auth general-purpose credit card transactions fraud rate (Number) Other auth general-purpose credit card transactions fraud rate (Value) | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| 9.b | Remote transactions = 9.b.1 + 9.b.2 + 9.b.3 Only third-party fraudulent credit card transactions for which the card user did not physically present the card to authorize the transaction, including mail-order transactions, telephone-order transactions, internet transactions, in-app transactions, or digital-wallet in-app transactions <ul style="list-style-type: none"> • Include: Only remote general-purpose credit card transactions that were not authorized by your institution's accountholders (third-party fraud) before any recoveries or chargebacks. Please consult the glossary for the definition of remote transactions. Please include all third-party fraudulent remote credit transaction regardless of whether or not the transaction resulted in a loss of funds • Do not include: Fraud prevented by declining a transaction, fraud committed by your institution's accountholders (first-party fraud), or person-present third-party fraud transactions | Number Value (\$) Avg Value Remote general-purpose credit card transactions fraud rate (Number) Remote general-purpose credit card transactions fraud rate (Value) | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| 9.b.1 | Digital Wallet authentication (i.e., in-app or browser transactions) | Number Value (\$) Avg Value Digital Wallet remote auth general-purpose credit card transactions fraud rate (Number) Digital Wallet remote auth general-purpose credit card transactions fraud rate (Value) | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| 9.b.2 | Manually entered online authentication (e.g., e-commerce, recurring sales) | Number Value (\$) Avg Value Manual online auth general-purpose credit card transactions fraud rate (Number) Manual online auth general-purpose credit card transactions fraud rate (Value) | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| 9.b.3 | Other authentication (e.g., phone order, mail order) | Number Value (\$) Avg Value Other remote auth general-purpose credit card transactions fraud rate (Number) Other remote auth general-purpose credit card transactions fraud rate (Value) | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |



10

Third-party fraudulent general-purpose credit card network transactions

(repeat item 9) = 10.a + 10.b

- Include: Only credit card transactions that were not authorized by your institution's accountholders (third-party fraud) before any recoveries or chargebacks. Please include all third-party fraudulent credit card transaction regardless of whether or not the transaction resulted in a loss of funds
- Do not include: Fraud prevented by declining a transaction or fraud committed by your institution's accountholders (first-party fraud)

Number
Value (\$)
Avg Value
Credit network transactions fraud rate (Number)
Credit network transactions fraud rate (Value)

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| |

10.a

Digital wallet (mobile) transactions

Only third-party fraudulent credit card transactions made via a digital wallet (e.g., Apple Pay, Android Pay, Samsung Pay, PayPal Mobile), this can include purchasing items on-line with a computer, using a smartphone to purchase something at a store (NFC, MST, QR code, and barcode transactions), or in-app.

- Include: Only digital wallet general-purpose credit card transactions that were not authorized by your institution's accountholders (third-party fraud) before any recoveries or chargebacks. Please include all third-party fraudulent digital wallet credit transaction regardless of whether or not the transaction resulted in a loss of funds
- Do not include: Fraud prevented by declining a transaction, fraud committed by your institution's accountholders (first-party fraud), or non-digital wallet third-party fraud transactions

Number
Value (\$)
Avg Value
Digital wallet general-purpose credit card transactions fraud rate (Number)
Digital wallet general-purpose credit card transactions fraud rate (Value)

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

10.b

Non-digital wallet transactions

- Include: Only non-digital wallet general-purpose credit card transactions that were not authorized by your institution's accountholders (third-party fraud) before any recoveries or chargebacks. Please include all third-party fraudulent non-digital wallet credit transactions regardless of whether or not the transaction resulted in a loss of funds
- Do not include: Fraud prevented by declining a transaction, fraud committed by your institution's accountholders (first-party fraud), or digital wallet third-party fraud transactions

Number
Value (\$)
Avg Value
Non-digital wallet general-purpose credit card transactions fraud rate (Number)
Non-digital wallet general-purpose credit card transactions fraud rate (Value)

| |
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Comments



| | |
|------------------|--------------|
| ID Unit | 1111111 |
| Institution Name | EXAMPLE BANK |

Data element measured by survey
 Repeated data element. Prepopulated from an earlier question

Cash **2016 Data**

Instructions

Please include calendar year 2016 data for all questions below, unless otherwise specified.
 For an affiliate, if its data are completely excluded from your response to the Cash section, please identify this affiliate in item 1 on the Affiliates tab.
 For an affiliate, if you can only report its data for some items but not others, please explain in the comments box below.
 If there are any errors flagged in column S which you believe are incorrect, please make a note of it in the comments box at the end of the page.

[Link to Affiliates](#)

Cash Withdrawals

1 Did your institution outsource vault operations during calendar year 2016?

If your answer is "No," please skip item 1.a below.

1.a If your answer is "Yes" to item 1 above, are you able to report outsourced vault operations volumes?

If your answer is "No," please report "NR" for item 5.b below.
 If your answer is "Yes, in some cases," please explain in the comments box below.

2 Did your institution offer remote currency management terminals (RCMTs) or "smart safes" to your merchant customers during calendar year 2016?

If your answer is "Yes," please report these volumes for item 5.b below.

3 Did your institution use cash recyclers at your teller window in order to process cash deposits or withdrawals during calendar year 2016?

If your answer to this question is "Yes," please include these volumes in item 5.b.

4 Did your institution take part in a branch-sharing agreement during calendar year 2016?

If your answer is "Yes," please be sure to include only your portion of cash withdrawals in the volumes you report below.

5 Total cash withdrawals by your institution's accountholders
 = 5.a + 5.b
 • Include: Cash withdrawals from debit, prepaid and credit card accountholders
 Avg Value

5.a Total ATM cash withdrawals (your institution's accountholder, any ATM)
 = 5.a.1 + 5.a.2
 • Include: Your institution's prepaid, debit, and credit card accountholder's ATM cash withdrawals at any ATM (include cash advances from credit card accountholders)
 • Do not include: Over-the-counter cash withdrawals
 Avg Value

5.a.1 On-us ATM withdrawals (your institution's accountholder, your institution's ATM)
 • Include: Your institution's prepaid, debit, and credit card accountholder's ATM cash withdrawals at your institution's ATM (include cash advances from credit card accountholders)
 • Do not include: Over-the-counter cash withdrawals or cash withdrawals at a "foreign" ATM
 Number
 Value (\$)
 Avg Value
 % of Total ATM cash withdrawals (Number)



[5.a.2](#)

“Foreign” ATM withdrawals (your institution’s accountholder, “foreign” ATM). A “foreign” ATM is any ATM not owned or operated by your institution

- Include: Your institution's prepaid, debit, and credit card accountholder's ATM cash withdrawals at a "foreign" ATM (include cash advances from credit card accountholders)
- Do not include: Over-the-counter cash withdrawals or cash withdrawals at your institution's ATM

Number
Value (\$)
Avg Value
% of Total ATM cash withdrawals (Number)

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

[5.b](#)

Non-ATM cash withdrawals (your institution’s accountholder)

- Include: Over-the-counter cash withdrawals, wholesale vault cash withdrawals, RCMTs cash withdrawals, or cash advances not from ATMs
- Do not include: ATM cash withdrawals by your institution's accountholders or cash advances from ATMs

Number
Value (\$)
Avg Value

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

[6](#)

Total cash withdrawals by your institution’s accountholders (repeat item 5)
= 6.a + 6.b + 6.c

Number
Value (\$)
Avg Value

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

[6.a](#)

Cash withdrawals from deposit accounts

Number
Value (\$)
Avg Value

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

[6.b](#)

Cash withdrawals from prepaid card program accounts

Number
Value (\$)
Avg Value

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

[6.c](#)

Cash withdrawals from credit cards (cash advances)

Number
Value (\$)
Avg Value

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

[7](#)

Third-party fraudulent ATM cash withdrawals (your institution’s accountholder, any ATM)

- Include: All ATM cash withdrawals that were not authorized by your institution’s accountholders (third-party fraud)
- Do not include: Fraud committed by your institution's accountholders (first-party fraud)

Number
Value (\$)
Avg Value
ATM cash withdrawals fraud rate (Number)
ATM cash withdrawals fraud rate (Value)

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

Cards with ATM access

[8](#)

Total number of general-purpose cards with ATM access = 8.a + 8.b + 8.c

Please report the average of the end-of-month totals for 2016.
For cards in force, report only cards that had been issued by your institution, activated by your institution’s accountholders, and had not expired at the end of a month.

In force
With ATM withdrawal activity

| |
|--|
| |
| |

[8.a](#)

Number of general-purpose debit cards with ATM access

In force
With ATM withdrawal activity

| |
|--|
| |
| |

[8.b](#)

Number of general-purpose prepaid cards with ATM access

In force
With ATM withdrawal activity

| |
|--|
| |
| |

[8.c](#)

Number of general-purpose credit cards with ATM access

In force
With ATM withdrawal activity

| |
|--|
| |
| |

Comments

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



| | |
|------------------|--------------|
| ID Unit | 1111111 |
| Institution Name | EXAMPLE BANK |

Data element measured by survey

| | |
|-----------------------------|------------------|
| Alternative Payments | 2016 Data |
|-----------------------------|------------------|

Instructions

Please include calendar year 2016 data for all questions below, unless otherwise specified.
 For an affiliate, if its data are completely excluded from your response to the Alternative Payments section, please identify this affiliate in item 1 on the Affiliates tab.
 For an affiliate, if you can only report its data for some items but not others, please explain in the comments box below.
 If there are any errors flagged in column S which you believe are incorrect, please make a note of it in the comments box at the end of the page.

[Link to Affiliates](#)

Alternative Payment Initiation Methods

1 **Did your institution offer online or mobile consumer bill payments during calendar year 2016?**

- Include: Transactions paid from accounts at your institution and initiated via your institution's website or mobile application
- Do not include: Payments made through the biller's website

If your answer is "No," please report "0" for item 2 below.

2 **Total online or mobile bill payment transactions initiated by your institution's consumer accountholders**

| | | |
|--|------------|--|
| | Number | <input style="width: 80%; height: 15px;" type="text"/> |
| | Value (\$) | <input style="width: 80%; height: 15px;" type="text"/> |
| | Avg Value | <input style="width: 80%; height: 15px;" type="text"/> |

3 **Did your institution offer an online or mobile person-to-person (P2P), business/govt-to-person (B2P) or business/govt-to-business/govt (B2B) funds transfer system during calendar year 2016?**

If your answer is "No," please report "0" for item 4, 5, and 6 below.

4 **Total online or mobile person-to-person (P2P) transfers**

| | | |
|--|------------|--|
| | Number | <input style="width: 80%; height: 15px;" type="text"/> |
| | Value (\$) | <input style="width: 80%; height: 15px;" type="text"/> |
| | Avg Value | <input style="width: 80%; height: 15px;" type="text"/> |

5 **Total online or mobile business/govt-to-person (B2P) transfers**

| | | |
|--|------------|--|
| | Number | <input style="width: 80%; height: 15px;" type="text"/> |
| | Value (\$) | <input style="width: 80%; height: 15px;" type="text"/> |
| | Avg Value | <input style="width: 80%; height: 15px;" type="text"/> |

6 **Total online or mobile business/govt-to-business/govt (B2B) transfers**

| | | |
|--|------------|--|
| | Number | <input style="width: 80%; height: 15px;" type="text"/> |
| | Value (\$) | <input style="width: 80%; height: 15px;" type="text"/> |
| | Avg Value | <input style="width: 80%; height: 15px;" type="text"/> |

Comments