

General-Purpose Credit Card Network Payment Survey

Calendar year 2016 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

- 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).

<input type="radio"/> 2. Total authorized transactions
<input checked="" type="radio"/> 3. Net, authorized & settled transactions
<input type="radio"/> 4. Net, purchase transactions

Payment transaction type

	Number	Value (\$)
6. Net, authorized & settled transactions = 6a + 6b		
6a. Person-present/merchant point-of-sale transactions = 6a.1 + 6a.2 <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>		
6a.1. Chip		
6a.2. No chip (magnetic stripe/key entered/other)		
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>		
6b.1. Mail-order/telephone-order transactions		
6b.2. Internet purchase transactions (E-commerce)		
6b.3. Recurring/installment transactions <i>Payments of bills or invoices, often on a prearranged basis, based on an ongoing customer relationship. Also include payments made on an installment basis.</i>		
6b.4. Other/unknown		

General-Purpose Credit Card Network Payment Survey

7. Net, authorized & settled transactions (repeat item 6) = 7a + 7b

7a. Transactions initiated with a mobile device

7b. Transactions not initiated with a mobile device

**8. Person-present/merchant point-of-sale transactions (repeat item 6a)
= 8a + 8b + 8c + 8d + 8e**

8a. Two-factor

e.g., EMV card

8b. PIN only

8c. Signature only

8d. Authentication not required

e.g., low dollar value PIN-less, no signature

8e. Other/unknown

Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.

9. Remote transactions (repeat item 6b) = 9a + 9b + 9c

9a. Two-factor authentication

e.g., 3-D Secure

9b. Other cardholder-provided authentication/identification information

e.g., CVV, expiry date, customer billing address, email, one-time code

9c. Other/unknown

Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.

10. Transactions initiated with a mobile device (repeat item 7a)

= 10a + 10b + 10c + 10d

10a. Person-present using an NFC contactless chip in a mobile device

e.g., Secure Element, Host Card Emulation

10b. Person-present scanning a coded image displayed on a mobile device

e.g., bar code, QR code

10c. Person-present using another proximity system

e.g., MST

10d. Remote online using a mobile device

e.g., in-app, fingerprint swipe

Fraudulent transactions

11. 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).

Preferred basis for reporting fraudulent transactions

<input type="radio"/>	2. Total authorized transactions
<input checked="" type="radio"/>	3. Net, authorized & settled transactions
<input type="radio"/>	4. Net, purchase transactions

12. Total fraudulent transactions (based on 3. Net, authorized & settled transactions) = 12a + 12b + 12c + 12d + 12e + 12f

12a. Lost or stolen card

12b. Card issued but not received

12c. Fraudulent application (account issued to someone using a fake identity)

Number	Value (\$)

General-Purpose Credit Card Network Payment Survey

- 12d. Counterfeit card (card-present/stolen card data)
- 12e. Fraudulent use of account number (card-not-present/stolen card data)
- 12f. Other (including account takeover)

- 13. Total fraudulent transactions (repeat item 12) = 13a + 13b
 - 13a. Fraudulent person-present/merchant point-of-sale transactions = 13a.1 + 13a.2
 - 13a.1. Chip
 - 13a.2. No chip (magnetic stripe/key entered/other)
 - 13b. Fraudulent remote transactions (person not at merchant location) = 13b.1 + 13b.2 + 13b.3 + 13b.4
 - 13b.1. Mail-order/telephone-order transactions
 - 13b.2. Internet purchase transactions (E-commerce)
 - 13b.3. Recurring/installment transactions
 - 13b.4. Other/unknown

- 14. Total fraudulent transactions (repeat item 12) = 14a + 14b
 - 14a. Fraudulent transactions initiated with a mobile device
 - 14b. Fraudulent transactions not initiated with a mobile device

- 15. Fraudulent person-present/merchant point-of-sale transactions (repeat item 13a) = 15a + 15b + 15c + 15d + 15e
 - 15a. Two-factor
e.g., EMV card
 - 15b. PIN only
 - 15c. Signature only
 - 15d. Authentication not required
e.g., low dollar value PIN-less, no signature
 - 15e. Other/unknown
Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.

- 16. Fraudulent remote transactions (repeat item 13b) = 16a + 16b + 16c
 - 16a. Two-factor authentication
e.g., 3-D Secure
 - 16b. Other cardholder-provided authentication or identification method
e.g., CVV, expiry date, customer billing address, email, one-time code
 - 16c. Other/unknown
Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.

General-Purpose Credit Card Network Payment Survey

17. Fraudulent transactions initiated with a mobile device (repeat item 14a)

= 17a + 17b + 17c + 17d

17a. Person-present using an NFC contactless chip in a mobile device

e.g., Secure Element, Host Card Emulation

17b. Person-present scanning a coded image displayed on a mobile device

e.g., bar code, QR code

17c. Person-present using another proximity system

e.g., MST

17d. Remote online using a mobile device

e.g., in-app, fingerprint swipe

Transactions by consumer or business/government

Number

Value (\$)

18. Net, authorized & settled transactions (repeat item 6) = 18a + 18b

18a. Consumer transactions

Transactions on consumer cards.

18b. Business/government transactions

Transactions on business/government cards. Include corporate charge, small business, commercial travel/entertainment, procurement, and fleet cards. Also include cards issued to employees and sponsored by the employer.

Transactions by payee location

Number

Value (\$)

19. Net, authorized & settled transactions (repeat item 6) = 19a + 19b

19a. Domestic transactions with U.S. cards

(merchants/payees within the U.S.)

19b. Cross-border transactions with U.S. cards

(merchants/payees outside the U.S.)

20. Cross-border transactions with non-U.S. cards

(merchants/payees within the U.S.)

Fraudulent transactions by payee location

Number

Value (\$)

21. Total fraudulent transactions (repeat item 12) = 21a + 21b

21a. Fraudulent domestic transactions with U.S. cards

(merchants/payees within the U.S.)

21b. Fraudulent cross-border transactions with U.S. cards

(merchants/payees outside the U.S.)

22. Fraudulent cross-border transactions with non-U.S. cards

(merchants/payees within the U.S.)

Transaction value distribution

Number

Value (\$)

23. Net, authorized & settled transactions (repeat item 6)

= 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

General-Purpose Credit Card Network Payment Survey

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

Number of cards outstanding

Active cards

Total cards

24. Number of active and total general-purpose credit or charge cards outstanding as of December 31, 2016 = 24a + 24b

24a. Consumer cards

24b. Business/government cards

Comments:

Private-Label Credit Card Merchant Issuer Payment Survey

Payment transaction type

8. Net, authorized & settled transactions = 8a + 8b

8a. Person-present/merchant point-of-sale transactions = 8a.1 + 8a.2

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.

8a.1. Chip

8a.2. No chip (magnetic stripe/key entered/other)

8b. Remote transactions (person not at merchant location)

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

9. Net, authorized & settled transactions (repeat item 8) = 9a + 9b

9a. Transactions initiated with a mobile device

9b. Transactions not initiated with a mobile device

Fraudulent transactions

10. 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 5. *Net, authorized & settled transactions* (the default selection).

Preferred basis for reporting fraudulent transactions

<input type="radio"/>	4. Total authorized
<input checked="" type="radio"/>	5. Net, authorized & settled transactions
<input type="radio"/>	6. Net, purchase

11. Total fraudulent transactions (based on 5. Net, authorized & settled transactions) = 11a + 11b + 11c + 11d + 11e + 11f

11a. Lost or stolen card

11b. Card issued but not received

11c. Fraudulent application (account issued to someone using a fake identity)

11d. Counterfeit card (card-present/stolen card data)

11e. Fraudulent use of account number (card-not-present/stolen card data)

11f. Other (including account takeover)

12. Total fraudulent transactions (repeat item 11) = 12a + 12b

12a. Fraudulent person-present/merchant point-of-sale transactions = 12a.1 + 12a.2

12a.1. Chip

12a.2. No chip (magnetic stripe/key entered/other)

12b. Fraudulent remote transactions (person not at merchant locations)

Number **Value (\$)**

Number **Value (\$)**

Private-Label Credit Card Merchant Issuer Payment Survey

13. Total fraudulent transactions (repeat item 11) = 13a + 13b

13a. Fraudulent transactions initiated with a mobile device

13b. Fraudulent transactions not initiated with a mobile device

Transactions by consumer or business/government

14. Net, authorized & settled transactions (repeat item 8) = 14a + 14b

14a. Consumer transactions

Transactions on consumer cards.

14b. Business/government transactions

Transactions on business/government cards. Include corporate charge, small business, commercial travel/entertainment, procurement, fleet and other business cards.

Number	Value (\$)

Transaction value distribution

15. Net, authorized & settled transactions (repeat item 8)
= 15a + 15b + 15c + 15d + 15e + 15f + 15g + 15h + 15i

15a. Transactions with less than \$5.00 in total value

15b. Transactions with \$5.00 to \$9.99 in total value

15c. Transactions with \$10.00 to \$14.99 in total value

15d. Transactions with \$15.00 to \$24.99 in total value

15e. Transactions with \$25.00 to \$49.99 in total value

15f. Transactions with \$50.00 to \$99.99 in total value

15g. Transactions with \$100.00 to \$499.99 in total value

15h. Transactions with \$500.00 to \$999.99 in total value

15i. Transactions with \$1000.00 or greater in total value

Number	Value (\$)

Number of cards outstanding

16. Number of active and total private-label credit or charge cards outstanding as of December 31, 2016 = 16a + 16b

16a. Consumer cards

16b. Business/government cards

Active cards	Total cards

Comments:

Private-Label Credit Card Processor Payment Survey

8. Net, authorized & settled transactions (repeat item 7) = 8a + 8b

8a. Transactions initiated with a mobile device

8b. Transactions not initiated with a mobile device

Fraudulent transactions

9. 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

10. Total fraudulent transactions (based on 4. Net, authorized & settled transactions) = 10a + 10b + 10c + 10d + 10e + 10f

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 (\$)

Number	Value (\$)

11. Total fraudulent transactions (repeat item 10) = 11a + 11b

11a. Fraudulent person-present/merchant point-of-sale transactions = 11a.1 + 11a.2

11a.1. Chip

11a.2. No chip (magnetic stripe/key entered/other)

11b. Fraudulent remote transactions (person not at merchant location)

12. Total fraudulent transactions (repeat item 10) = 12a + 12b

12a. Fraudulent transactions initiated with a mobile device

12b. Fraudulent transactions not initiated with a mobile device

Transactions by consumer or business/government

13. Net, authorized & settled transactions (repeat item 7) = 13a + 13b

13a. Consumer transactions

Transactions on consumer cards.

13b. Business/government transactions

Transactions on business/government cards. Include corporate charge, small business, commercial travel/entertainment, procurement, fleet cards, and other business cards.

Number

Value (\$)

Number	Value (\$)

Private-Label Credit Card Processor Payment Survey

Transaction value distribution

- 14. Net, authorized & settled transactions (repeat item 7)**
= 14a + 14b + 14c + 14d + 14e + 14f + 14g + 14h + 14i
- 14a. Transactions with less than \$5.00 in total value**
- 14b. Transactions with \$5.00 to \$9.99 in total value**
- 14c. Transactions with \$10.00 to \$14.99 in total value**
- 14d. Transactions with \$15.00 to \$24.99 in total value**
- 14e. Transactions with \$25.00 to \$49.99 in total value**
- 14f. Transactions with \$50.00 to \$99.99 in total value**
- 14g. Transactions with \$100.00 to \$499.99 in total value**
- 14h. Transactions with \$500.00 to \$999.99 in total value**
- 14i. Transactions with \$1000.00 or greater in total value**

Number	Value (\$)

Number of cards outstanding

- 15. Number of active and total private-label credit or charge cards outstanding as of December 31, 2016 = 15a + 15b**
- 15a. Consumer cards**
- 15b. Business/government cards**

Comments:

General-Purpose Debit Card Network Payment Survey

Calendar year 2016 debit card transactions	Number	Value (\$)
1. Total transactions <i>Do not include electronic benefits transfer (EBT) card or ATM transactions.</i>		
1a. Less: Denials (authorization declined)		
2. Total authorized transactions <i>= 1 - 1a</i>		
2a. Less: Pre-authorization only (authorized but not settled)		
3. Net, authorized & settled transactions <i>= 2 - 2a</i>		
3a. Less: Cash-back at the point of sale		
3b. Less: Adjustments and returns <i>= 3b.1 + 3b.2</i>		
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>		

Preferred basis for reporting payment 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. <i>Net, authorized & settled transactions</i> (the default selection).	<input type="radio"/> 2. Total authorized transactions <input checked="" type="radio"/> 3. Net, authorized & settled transactions <input type="radio"/> 4. Net, purchase transactions
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Payment transaction type	Number	Value (\$)
6. Net, authorized & settled transactions = 6a + 6b		
6a. Person-present/merchant point-of-sale transactions = 6a.1 + 6a.2 <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>		
6a.1. Chip		
6a.2. No chip (magnetic stripe/key entered/other)		
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, this includes card-not-present transactions. Also include any remote transactions classified as card-present solely because of the level of authentication.</i>		
6b.1. Mail-order/telephone-order transactions		
6b.2. Internet purchase transactions (E-commerce)		
6b.3. Recurring/installment transactions <i>Payments of bills or invoices, often on a prearranged basis, based on an ongoing customer relationship. Also include payments made on an installment basis.</i>		

General-Purpose Debit Card Network Payment Survey

6b.4. Other/unknown

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7. Net, authorized & settled transactions (repeat item 6) = 7a + 7b

7a. Transactions initiated with a mobile device

7b. Transactions not initiated with a mobile device

8. Person-present/merchant point-of-sale transactions (repeat item 6a)

= 8a + 8b + 8c + 8d + 8e

8a. Two-factor

e.g., EMV card

8b. PIN only

8c. Signature only

8d. Authentication not required

e.g., low dollar value PIN-less, no signature

8e. Other/unknown

Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.

9. Remote transactions (repeat item 6b) = 9a + 9b + 9c

9a. Two-factor authentication

e.g., 3-D Secure, PIN entry

9b. Other cardholder-provided authentication/identification information

e.g., CVV, expiry date, customer billing address, email, one-time code

9c. Other/unknown

Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.

10. Transactions initiated with a mobile device (repeat item 7a)

= 10a + 10b + 10c + 10d

10a. Person-present using an NFC contactless chip in a mobile device

e.g., Secure Element, Host Card Emulation

10b. Person-present scanning a coded image displayed on a mobile device

e.g., bar code, QR code

10c. Person-present using another proximity system

e.g., MST

10d. Remote online using a mobile device

e.g., in-app, fingerprint swipe

Fraudulent transactions

11. 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).

Preferred basis for reporting fraudulent transactions

2. Total authorized transactions

3. Net, authorized & settled transactions

4. Net, purchase transactions

12. Total fraudulent transactions (based on 3. Net, authorized & settled transactions) = 12a + 12b + 12c + 12d + 12e + 12f

12a. Lost or stolen card

12b. Card issued but not received

Number	Value (\$)

General-Purpose Debit Card Network Payment Survey

12c. Fraudulent application (account issued to someone using a fake identity)

12d. Counterfeit card (card-present/stolen card data)

12e. Fraudulent use of account number (card-not-present/stolen card data)

12f. Other (including account takeover)

13. Total fraudulent transactions (repeat item 12) = 13a + 13b

13a. Fraudulent person-present/merchant point-of-sale transactions = 13a.1 + 13a.2

13a.1. Chip

13a.2. No chip (magnetic stripe/key entered/other)

13b. Fraudulent remote transactions (person not at merchant location) = 13b.1 + 13b.2 + 13b.3 + 13b.4

13b.1. Mail-order/telephone-order transactions

13b.2. Internet purchase transactions (E-commerce)

13b.3. Recurring/installment transactions

13b.4. Other/unknown

14. Total fraudulent transactions (repeat item 12) = 14a + 14b

14a. Fraudulent transactions initiated with a mobile device

14b. Fraudulent transactions not initiated with a mobile device

15. Fraudulent person-present/merchant point-of-sale transactions (repeat item 13a) = 15a + 15b + 15c + 15d + 15e

15a. Two-factor

e.g., EMV card

15b. PIN only

15c. Signature only

15d. Authentication not required

e.g., low dollar value PIN-less, no signature

15e. Other/unknown

Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.

16. Fraudulent remote transactions (repeat item 13b) = 16a + 16b + 16c

16a. Two-factor authentication

e.g., 3-D Secure, PIN entry

16b. Other cardholder-provided authentication or identification method

e.g., CVV, expiry date, customer billing address, email, one-time code

16c. Other/unknown

Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.

General-Purpose Debit Card Network Payment Survey

17. Fraudulent transactions initiated with a mobile device (repeat item 14a)

= 17a + 17b + 17c + 17d

17a. Person-present using an NFC contactless chip in a mobile device

e.g., Secure Element, Host Card Emulation

17b. Person-present scanning a coded image displayed on a mobile device

e.g., bar code, QR code

17c. Person-present using another proximity system

e.g., MST

17d. Remote online using a mobile device

e.g., in-app, fingerprint swipe

Transactions by consumer or business/government

Number

Value (\$)

18. Net, authorized & settled transactions (repeat item 6) = 18a + 18b

18a. Consumer transactions

Transactions on consumer cards.

18b. Business/government transactions

Transactions on business/government cards. Include corporate charge, small business, commercial travel/entertainment, procurement, and fleet cards. Also include cards issued to employees and sponsored by the employer.

Transactions by payee location

Number

Value (\$)

19. Net, authorized & settled transactions (repeat item 6) = 19a + 19b

19a. Domestic transactions with U.S. cards

(merchants/payees within the U.S.)

19b. Cross-border transactions with U.S. cards

(merchants/payees outside the U.S.)

**20. Cross-border transactions with non-U.S. cards
(merchants/payees within the U.S.)**

Fraudulent transactions by payee location

Number

Value (\$)

21. Total fraudulent transactions (repeat item 12) = 21a + 21b

21a. Fraudulent domestic transactions with U.S. cards

(merchants/payees within the U.S.)

21b. Fraudulent cross-border transactions with U.S. cards

(merchants/payees outside the U.S.)

**22. Fraudulent cross-border transactions with non-U.S. cards
(merchants/payees within the U.S.)**

Transaction value distribution

Number

Value (\$)

**23. Net, authorized & settled transactions (repeat item 6)
= 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

General-Purpose Debit Card Network Payment Survey

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

Number of cards outstanding

**24. Number of active and total debit cards outstanding
as of December 31, 2016 = 24a + 24b**

24a. Consumer cards

24b. Business/government cards

Comments:

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General-Purpose Prepaid Card Network Payment Survey

6b.4. Other/unknown

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7. Net, authorized & settled transactions (repeat item 6) = 7a + 7b

7a. Transactions initiated with a mobile device

7b. Transactions not initiated with a mobile device

8. Person-present/merchant point-of-sale transactions (repeat item 6a) = 8a + 8b + 8c + 8d + 8e

8a. Two-factor

e.g., EMV card

8b. PIN only

8c. Signature only

8d. Authentication not required

e.g., low dollar value PIN-less, no signature

8e. Other/unknown

Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.

9. Remote transactions (repeat item 6b) = 9a + 9b + 9c

9a. Two-factor authentication

e.g., 3-D Secure, PIN entry

9b. Other cardholder-provided authentication/identification information

e.g., CVV, expiry date, customer billing address, email, one-time code

9c. Other/unknown

Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.

10. Transactions initiated with a mobile device (repeat item 7a)

= 10a + 10b + 10c + 10d

10a. Person-present using an NFC contactless chip in a mobile device

e.g., Secure Element, Host Card Emulation

10b. Person-present scanning a coded image displayed on a mobile device

e.g., bar code, QR code

10c. Person-present using another proximity system

e.g., MST

10d. Remote online using a mobile device

e.g., in-app, fingerprint swipe

Fraudulent transactions

Preferred basis for reporting fraudulent transactions

11. 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).

<input type="radio"/>	2. Total authorized transactions
<input checked="" type="radio"/>	3. Net, authorized & settled transactions
<input type="radio"/>	4. Net, purchase transactions

12. Total fraudulent transactions (based on 3. Net, authorized & settled transactions) = 12a + 12b + 12c + 12d + 12e + 12f

12a. Lost or stolen card

12b. Card issued but not received

Number **Value (\$)**

General-Purpose Prepaid Card Network Payment Survey

12c. Fraudulent application (account issued to someone using a fake identity)

12d. Counterfeit card (card-present/stolen card data)

12e. Fraudulent use of account number (card-not-present/stolen card data)

12f. Other (including account takeover)

13. Total fraudulent transactions (repeat item 12) = 13a + 13b

13a. Fraudulent person-present/merchant point-of-sale transactions = 13a.1 + 13a.2

13a.1. Chip

13a.2. No chip (magnetic stripe/key entered/other)

13b. Fraudulent remote transactions (person not at merchant location) = 13b.1 + 13b.2 + 13b.3 + 13b.4

13b.1. Mail-order/telephone-order transactions

13b.2. Internet purchase transactions (E-commerce)

13b.3. Recurring/installment transactions

13b.4. Other/unknown

14. Total fraudulent transactions (repeat item 12) = 14a + 14b

14a. Fraudulent transactions initiated with a mobile device

14b. Fraudulent transactions not initiated with a mobile device

15. Fraudulent person-present/merchant point-of-sale transactions (repeat item 13a) = 15a + 15b + 15c + 15d + 15e

15a. Two-factor

e.g., EMV card

15b. PIN only

15c. Signature only

15d. Authentication not required

e.g., low dollar value PIN-less, no signature

15e. Other/unknown

Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.

16. Fraudulent remote transactions (repeat item 13b) = 16a + 16b + 16c

16a. Two-factor authentication

e.g., 3-D Secure, PIN entry

16b. Other cardholder-provided authentication or identification method

e.g., CVV, expiry date, customer billing address, email, one-time code

16c. Other/unknown

Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.

General-Purpose Prepaid Card Network Payment Survey

17. Fraudulent transactions initiated with a mobile device (repeat item 14a)

= 17a + 17b + 17c + 17d

17a. Person-present using an NFC contactless chip in a mobile device

e.g., Secure Element, Host Card Emulation

17b. Person-present scanning a coded image displayed on a mobile device

e.g., bar code, QR code

17c. Person-present using another proximity system

e.g., MST

17d. Remote online using a mobile device

e.g., in-app, fingerprint swipe

Transactions by consumer or business/government

Number

Value (\$)

18. Net, authorized & settled transactions (repeat item 6) = 18a + 18b

18a. Consumer transactions

Transactions on consumer cards.

18b. Business/government transactions

Transactions on business/government cards. Include corporate charge, small business, commercial travel/entertainment, procurement, and fleet cards. Also include cards issued to employees and sponsored by the employer.

Transactions by prepaid card type

Number

Value (\$)

19. Net, authorized & settled transactions (repeat item 6) = 19a + 19b

19a. Reloadable card transactions

19b. Non-reloadable card transactions

Transactions by payee location

Number

Value (\$)

20. Net, authorized & settled transactions (repeat item 6) = 20a + 20b

**20a. Domestic transactions with U.S. cards
(merchants/payees within the U.S.)**

**20b. Cross-border transactions with U.S. cards
(merchants/payees outside the U.S.)**

**21. Cross-border transactions with non-U.S. cards
(merchants/payees within the U.S.)**

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Fraudulent transactions by payee location

Number

Value (\$)

22. Total fraudulent transactions (repeat item 12) = 22a + 22b

**22a. Fraudulent domestic transactions with U.S. cards
(merchants/payees within the U.S.)**

**22b. Fraudulent cross-border transactions with U.S. cards
(merchants/payees outside the U.S.)**

**23. Fraudulent cross-border transactions with non-U.S. cards
(merchants/payees within the U.S.)**

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Transaction value distribution

Number

Value (\$)

**24. Net, authorized & settled transactions (repeat item 6)
= 24a + 24b + 24c + 24d + 24e + 24f + 24g + 24h + 24i**

24a. Transactions with less than \$5.00 in total value

24b. Transactions with \$5.00 to \$9.99 in total value

24c. Transactions with \$10.00 to \$14.99 in total value

General-Purpose Prepaid Card Network Payment Survey

- 24d. Transactions with \$15.00 to \$24.99 in total value
- 24e. Transactions with \$25.00 to \$49.99 in total value
- 24f. Transactions with \$50.00 to \$99.99 in total value
- 24g. Transactions with \$100.00 to \$499.99 in total value
- 24h. Transactions with \$500.00 to \$999.99 in total value
- 24i. Transactions with \$1000.00 or greater in total value

Number of cards outstanding

- 25. Number of active and total general-purpose prepaid cards outstanding as of December 31, 2016 = 25a + 25b
 - 25a. Consumer cards = 25a.1 + 25a.2
 - 25a.1. Government-administered general-use prepaid cards
 - 25a.2. Other consumer prepaid cards
 - 25b. Business/government cards

Active cards Total cards

Comments:

ATM Card Network Transaction Survey

Calendar year 2016 ATM transactions

	Number	Value (\$)
1. Total ATM transactions		
1a. Denials/declines		
1b. Balance inquiries		
1c. Cash withdrawals = 1c.1 + 1c.2 + 1c.3		
1c.1. From debit cards		
1c.2. From prepaid cards = 1c.2.1 + 1c.2.2		
1c.2.1. Government-administered general-use prepaid cards		
1c.2.2. Other prepaid cards		
1c.3. From credit cards		
1d. Deposits		
1e. Account-to-account transfers		
1f. Other		

Fraudulent transaction type

	Number	Value (\$)
2. Total fraudulent transactions = 2a + 2b + 2c + 2d + 2e		
2a. Lost or stolen card		
2b. Card issued but not received		
2c. Fraudulent application (account issued to someone using a fake identity)		
2d. Counterfeit card (card-present/stolen card data)		
2e. Other (including account takeover)		

Number of ATM terminals

	Total terminals
3. Number of ATM terminals as of December 31, 2015 = 3a + 3b	
3a. Chip-accepted terminals	
3b. Chip-not-accepted terminals	

ATM Card Network Transaction Survey

4. Number of ATM terminals as of December 31, 2016 = 4a + 4b

4a. Chip-accepted terminals

4b. Chip-not-accepted terminals

Comments:

General-Purpose Prepaid Card Processor Payment Survey

Card funding - how value was loaded into card account	Number	Value (\$)
12. Total credits/loads = 12a + 12b		
12a. Credits/loads for government-administered general-use prepaid cards =12a.1 + 12a.2 + 12.3		
12a.1. Initial loads		
12a.2. Reloads		
12a.3. Other credits/loads		
12b. Credits/loads for all other general-purpose prepaid cards = 12b.1 + 12b.2 + 12b.3		
12b.1. Initial loads		
12b.2. Reloads		
12b.3. Other credits/loads		
13. Credits/loads for all other general-purpose prepaid cards (repeat item 12b) = 13a + 13b + 13c +13d + 13e		
13a. Cash		
13b. Check		
13c. General-purpose card (credit, debit, or prepaid)		
13d. ACH		
13e. Other		

Number of cards outstanding	Active cards	Total Cards
14. Number of active and total general-purpose prepaid cards outstanding as of December 31, 2016 = 15a + 15b		
15a. Consumer cards = 15a.1 + 15a.2 + 15a.3 +15a.4 + 15a.5 + 15a.6		
15a.1. Government-administered general-use cards		
15a.2. Gift cards		
15a.3. FSA/HSA medical cards		
15a.4. Customer refund & incentive cards		
15a.5. Payroll cards		
15a.6. Other consumer cards		
15b. Business/government cards		

Comments:

EBT Card Processor Payment Survey

8. Total fraudulent transactions (based on 3. Net, authorized & settled transactions) = 8a + 8b + 8c + 8d + 8e + 8f

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	Value (\$)

Number of cards outstanding

9. Number of active and total EBT cards outstanding as of December 31, 2016 = 10a + 10b + 10c + 10d

10a. SNAP

10b. WIC

10c. TANF

10d. Other

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

Active Cards	Total Cards

Comments:

Private-Label Prepaid Card Issuer and Processor Payment Survey

7. Net, authorized & settled transactions (repeat item 6) = 7a + 7b

7a. Transactions initiated with a mobile device

7b. Transactions not initiated with a mobile device

Fraudulent transactions

8. 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).

Preferred basis for reporting fraudulent transactions

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

9. Total fraudulent transactions (based on 3. Net, authorized & settled transactions) = 9a + 9b + 9c + 9d + 9e + 9f

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 (\$)

Number	Value (\$)

10. Total fraudulent transactions (repeat item 9) = 10a + 10b

10a. Fraudulent person-present/merchant point-of-sale transactions = 10a.1 + 10a.2

10a.1. Chip

10a.2. No chip

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

10b.1. Physical card

10b.2. Virtual/eCard (not a plastic card)

11. Total fraudulent transactions (repeat item 9) = 11a + 11b

11a. Fraudulent transactions initiated with a mobile device

11b. Fraudulent transactions not initiated with a mobile device

Transactions by prepaid card type

12. Net, authorized & settled transactions (repeat item 6) = 12a + 12b

12a. Reloadable card transactions

12b. Non-reloadable card transactions = 12b.1 + 12b.2 + 12b.3

Number Value (\$)

Number	Value (\$)

Private-Label Prepaid Card Issuer and Processor Payment Survey

12b.1. Gift card transactions

Private-label (e.g., merchant or shopping center-branded) prepaid cards marketed as a gift-giving alternative to cash, checks, and gift certificates or as loyalty cards with payment capabilities.

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12b.2. Customer refund & incentive card transactions

Cards issued to disburse refunds for returned merchandise and customer incentives such as rebates.

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12b.3. Other non-reloadable card transactions

e.g., Virtual/eCard

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Card funding - how value was loaded into card account

13. Total credits/loads = 13a + 13b + 13c

13a. Initial loads

13b. Reloads

13c. Other credits/loads

Number

Value (\$)

14. Total credits/loads (repeat item 13) = 14a + 14b + 14c + 14d + 14e

14a. Cash

14b. Check

14c. General-purpose card (credit, debit or prepaid)

14d. ACH

14e. Other

Number of cards outstanding

15. Number of active and total private-label prepaid cards outstanding as of December 31, 2016 = 15a + 15b

15a. Reloadable cards

15b. Non-reloadable cards = 15b.1 + 15b.2 + 15b.3

15b.1. Gift cards

15b.2. Customer refund & incentive cards

15b.3. Other non-reloadable private-label prepaid cards

Active cards

Total cards

Comments: