

Networks, Processors, and Issuers Payments Surveys (NPIPS)

Survey Period:
Calendar Year 2017

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Instructions

About the surveys

The Federal Reserve 2018 Networks, Processors, and Issuers Payments Surveys (NPIPS) collects the number and dollar value of different types of domestic and cross-border electronic payment transactions and related information including fraud originated from U.S.-domiciled accounts during the calendar year 2017, and made by credit card, debit card, or prepaid card. Data from your response will contribute to estimates of the national aggregate number and value of electronic payments made by these transaction methods. The Federal Reserve will compare the results from this 2018 study to those of previous studies conducted from 2001 to 2017.

Confidentiality

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

Your participation

To achieve the most reliable results, it is important that you respond completely and accurately. **Please leave no survey item blank.**

General instructions for numeric fields

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

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

Definitions and examples

Definitions and examples can be found in the glossary. Please visit [TBD] to download a PDF copy of the glossary.

If for any reason you cannot provide complete data, or if you have any questions or concerns, please contact: TBD

- 6b.1. Mail-order/telephone-order transactions
- 6b.2. Internet purchase transactions (E-commerce)
- 6b.3. Recurring/installment transactions

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

- 6b.4. Other/unknown

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

- 7a. PIN (personal identification number)
- 7b. Zip code
- 7c. Card identification number
- 7d. Other/unknown

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 (\$)

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

- 10a. Fraudulent in-person transactions= 10a.1 + 10a.2 + 10a.3 + 10a.4 + 10a.5
 - 10a.1. Chip = 10a.1.1 + 10a.1.2
 - 10a.1.1. EMV
 - 10a.1.2. RFID/NFC (including both mobile and card-based chips)
 - 10a.2. Scanner (Barcode/QR code)
 - 10a.3. Magnetic stripe
 - 10a.4. Card number/cashier key entry

- 10a.5. Other
- 10b. Fraudulent remote transactions (person not at merchant location)
= 10b.1 + 10b.2 + 10b.3 + 10b.4
- 10b.1. Mail-order/telephone-order transactions
- 10b.2. Internet purchase transactions (E-commerce)
- 10b.3. Recurring/installment transactions
- 10b.4. Other/unknown

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

- 11a. PIN (personal identification number)
- 11b. Zip code
- 11c. Card identification number
- 11d. Other/unknown

Transactions by consumer or business/government

Number Value (\$)

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

- 12a. Consumer transactions
Transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions. Include both consumer credit and charge cards.
- 12b. Business/government (commercial) transactions
Transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.

Transactions by payee location

Number Value (\$)

13. Net, authorized & settled transactions (repeat item 6) = 13a + 13b

- 13a. Domestic transactions with U.S. cards
(merchants/payees within the U.S.)
- 13b. Cross-border transactions with U.S. cards
(merchants/payees outside the U.S.)

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

Fraudulent transactions by payee location

Number Value (\$)

15. Total fraudulent transactions (repeat item 9) = 15a + 15b

- 15a. Fraudulent domestic transactions with U.S. cards
(merchants/payees within the U.S.)
- 15b. Fraudulent cross-border transactions with U.S. cards
(merchants/payees outside the U.S.)

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

Transaction value distribution

	Number	Value (\$)
17. Net, authorized & settled transactions (repeat item 6) = 17a + 17b + 17c + 17d + 17e + 17f + 17g + 17h + 17i		
17a. Transactions with less than \$5.00 in total value		
17b. Transactions with \$5.00 to \$9.99 in total value		
17c. Transactions with \$10.00 to \$14.99 in total value		
17d. Transactions with \$15.00 to \$24.99 in total value		
17e. Transactions with \$25.00 to \$49.99 in total value		
17f. Transactions with \$50.00 to \$99.99 in total value		
17g. Transactions with \$100.00 to \$499.99 in total value		
17h. Transactions with \$500.00 to \$999.99 in total value		
17i. Transactions with \$1000.00 or greater in total value		

Number of cards outstanding

	Active cards	Total cards
18. Number of active and total general-purpose credit or charge cards outstanding as of December 31, 2017 = 18a + 18b		
18a. Consumer cards		
18b. Business/government cards		

Comments:

Private-Label Credit Card Merchant Issuer Payment Survey

Calendar year 2017 private-label credit card transaction processing

1. Transaction processing

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

<input type="radio"/> 100% in-house
<input checked="" type="radio"/> Partially outsourced
<input type="radio"/> Fully outsourced

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

1b. If your organization outsourced its private-label credit card transaction processing for only part of 2017, please indicate the period of time in 2017 that your organization did not outsource:

From (2017) mm/dd:	To (2017) mm/dd:

Calendar year 2017 private-label credit card receivables ownership

2. Receivables ownership:

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

<input checked="" type="radio"/> 100% in-house
<input type="radio"/> Partially outsourced
<input type="radio"/> Fully outsourced

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

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

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

Calendar year 2017 private-label credit card transactions

3. Total transactions

3a. **Less:** Denials (authorization declined)

4. Total authorized transactions

= 3 - 3a

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

5. Completed transactions (posted to card accounts)

= 4 - 4a

5a. **Less:** Cash advances

5b. **Less:** Adjustments and returns

6. Net, purchase transactions

= 5 - 5a - 5b

	Number	Value (\$)

Payment transaction type	Number	Value (\$)
7. Completed transactions (repeat item 5) = 7a + 7b		
7a. In-person transactions = 7a.1 + 7a.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>		
7a.1. Transactions initiated with a mobile device		
7a.2. Transactions not initiated with a mobile device		
7b. Remote transactions (person not at merchant location) <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>		

Fraudulent transactions	Number	Value (\$)
8. Total fraudulent 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)		
9. Total fraudulent transactions (repeat item 8) = 9a + 9b		
9a. Fraudulent In-person transactions = 9a.1 + 9a.2		
9a.1. Fraudulent transactions initiated with a mobile device		
9a.2. Fraudulent transactions not initiated with a mobile device		
9b. Fraudulent remote transactions (person not at merchant locations)		

Transactions by consumer or business/government	Number	Value (\$)
10. Completed transactions (repeat item 5) = 10a + 10b		
10a. Consumer transactions <i>Transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions. Include both consumer credit and charge cards.</i>		
10b. Business/government (commercial) transactions <i>Transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.</i>		

Private-Label Credit Card Processor Payment Survey

Calendar year 2017 transaction processing

1. Transaction processing

Please describe your organization's private-label credit card transaction

processing services (choose one):

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

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

<input checked="" type="radio"/> Only owned receivables
<input type="radio"/> Processed transactions

Calendar year 2017 private-label credit card transactions

2. Total transactions

2a. **Less:** Denials (authorization declined)

3. Total authorized transactions

= 2 - 2a

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

4. Completed transactions (posted to card accounts)

= 4 - 4a

4a. **Less:** Cash advances

4b. **Less:** Adjustments and returns

5. Net, purchase transactions

= 4 - 4a - 4b

Number Value (\$)

Number	Value (\$)

Payment transaction type

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

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

6a.1. Transactions initiated with a mobile device

6a.2. Transactions not initiated with a mobile device

6b. 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.

Number Value (\$)

Number	Value (\$)

Fraudulent transactions		Number	Value (\$)
7.	Total fraudulent transactions = 7a + 7b + 7c + 7d + 7e + 7f		
7a.	Lost or stolen card		
7b.	Card issued but not received		
7c.	Fraudulent application (account issued to someone using a fake identity)		
7d.	Counterfeit card (card-present/stolen card data)		
7e.	Fraudulent use of account number (card-not-present/stolen card data)		
7f.	Other (including account takeover)		

8.	Total fraudulent transactions (repeat item 7) = 8a + 8b		
8a.	Fraudulent In-person transactions = 8a.1 + 8a.2		
8a.1.	Fraudulent transactions initiated with a mobile device		
8a.2.	Fraudulent transactions not initiated with a mobile device		
8b.	Fraudulent remote transactions (person not at merchant locations)		

Transactions by consumer or business/government		Number	Value (\$)
9.	Completed transactions (repeat item 4) = 9a + 9b		
9a.	Consumer transactions <i>Transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions. Include both consumer credit and charge cards.</i>		
9b.	Business/government (commercial) transactions <i>Transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.</i>		

Transaction value distribution		Number	Value (\$)
10.	Completed transactions (repeat item 4) = 10a + 10b + 10c + 10d + 10e + 10f + 10g + 10h + 10i		
10a.	Transactions with less than \$5.00 in total value		
10b.	Transactions with \$5.00 to \$9.99 in total value		
10c.	Transactions with \$10.00 to \$14.99 in total value		
10d.	Transactions with \$15.00 to \$24.99 in total value		
10e.	Transactions with \$25.00 to \$49.99 in total value		
10f.	Transactions with \$50.00 to \$99.99 in total value		
10g.	Transactions with \$100.00 to \$499.99 in total value		
10h.	Transactions with \$500.00 to \$999.99 in total value		
10i.	Transactions with \$1000.00 or greater in total value		

Number of cards outstanding

Number

Value (\$)

11. Number of active and total private-label credit or charge cards outstanding as of December 31, 2017 = 11a + 11b

11a. Consumer cards

11b. Business/government cards

Number	Value (\$)

Comments:

7a.1. Chip = 7a.1.1 + 7a.1.2

7a.1.1. EMV

7a.1.2. RFID/NFC (including both mobile and card-based chips)

7a.2. Scanner (Barcode/QR code)

7a.3. Magnetic stripe

7a.4. Card number/cashier key entry

7a.5. Other

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

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

7b.1. Mail-order/telephone-order transactions

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

7b.3. Recurring/installment transactions

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

7b.4. Other/unknown

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

8a. PIN (personal identification number)

8b. Zip code

8c. Card identification number

8d. Other/unknown

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)

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Number	Value (\$)

Transactions by consumer or business/government

	Number	Value (\$)
13. Net, authorized & settled transactions (repeat item 7) = 13a + 13b		
13a. Consumer transactions <i>Transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions. Include cards drawing on personal accounts or other accounts holding consumer funds</i>		
13b. Business/government (commercial) transactions <i>Transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate, small business, commercial travel/entertainment, procurement, and fleet cards.</i>		

Transactions by payee location

	Number	Value (\$)
14. Net, authorized & settled transactions (repeat item 7) = 14a + 14b		
14a. Domestic transactions with U.S. cards (merchants/payees within the U.S.)		
14b. Cross-border transactions with U.S. cards (merchants/payees outside the U.S.)		
15. Cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)		

Fraudulent transactions by payee location

	Number	Value (\$)
16. Total fraudulent transactions (repeat item 10) = 16a + 16b		
16a. Fraudulent domestic transactions with U.S. cards (merchants/payees within the U.S.)		
16b. Fraudulent cross-border transactions with U.S. cards (merchants/payees outside the U.S.)		
17. Fraudulent cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)		

Transaction value distribution

	Number	Value (\$)
18. Net, authorized & settled transactions (repeat item 7) = 18a + 18b + 18c + 18d + 18e + 18f + 18g + 18h + 18i		
18a. Transactions with less than \$5.00 in total value		
18b. Transactions with \$5.00 to \$9.99 in total value		
18c. Transactions with \$10.00 to \$14.99 in total value		
18d. Transactions with \$15.00 to \$24.99 in total value		
18e. Transactions with \$25.00 to \$49.99 in total value		
18f. Transactions with \$50.00 to \$99.99 in total value		
18g. Transactions with \$100.00 to \$499.99 in total value		
18h. Transactions with \$500.00 to \$999.99 in total value		
18i. Transactions with \$1000.00 or greater in total value		

Number of cards outstanding

Active cards

Total cards

19. Number of active and total debit cards outstanding
as of December 31, 2017 = 19a + 19b

19a. Consumer cards

19b. Business/government cards

Active cards	Total cards

Comments:

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

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

6b.1. Mail-order/telephone-order transactions

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

6b.3. Recurring/installment transactions

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

6b.4. Other/unknown

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

7a. PIN (personal identification number)

7b. Zip code

7c. Card identification number

7d. Other/unknown

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

<input type="radio"/>	2. Total authorized transactions
<input checked="" type="radio"/>	3. Net, authorized & settled transactions
<input type="radio"/>	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 (\$)

12b. Business/government (commercial) transactions

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

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Transactions by reloadable or non-reloadable card

Number Value (\$)

13. Net, authorized & settled transactions (repeat item 6) = 13a + 13b

13a. Reloadable card transactions

13b. Non-reloadable card transactions

Transactions by payee location

Number Value (\$)

14. Net, authorized & settled transactions (repeat item 6) = 14a + 14b

14a. Domestic transactions with U.S. cards
(merchants/payees within the U.S.)

14b. Cross-border transactions with U.S. cards
(merchants/payees outside the U.S.)

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

Fraudulent transactions by payee location

Number Value (\$)

16. Total fraudulent transactions (repeat item 9) = 16a + 16b

16a. Fraudulent domestic transactions with U.S. cards
(merchants/payees within the U.S.)

16b. Fraudulent cross-border transactions with U.S. cards
(merchants/payees outside the U.S.)

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

Transaction value distribution

Number Value (\$)

18. Net, authorized & settled transactions (repeat item 6)
= 18a + 18b + 18c + 18d + 18e + 18f + 18g + 18h + 18i

18a. Transactions with less than \$5.00 in total value

18b. Transactions with \$5.00 to \$9.99 in total value

18c. Transactions with \$10.00 to \$14.99 in total value

18d. Transactions with \$15.00 to \$24.99 in total value

18e. Transactions with \$25.00 to \$49.99 in total value

18f. Transactions with \$50.00 to \$99.99 in total value

18g. Transactions with \$100.00 to \$499.99 in total value

18h. Transactions with \$500.00 to \$999.99 in total value

18i. Transactions with \$1000.00 or greater in total value

Number of cards outstanding

Active cards

Total cards

19. Number of active and total prepaid cards outstanding
as of December 31, 2017 = 19a + 19b

19a. Consumer cards

19b. Business/government cards

Comments:

Automated Teller Machine Card Network Transaction Survey

Calendar year 2017 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-purpose prepaid cards		
1c.2.2. Other prepaid cards		
1c.3. From credit cards		
1d. Deposits		
1e. Account-to-account transfers		
1f. Other		

Fraudulent transactions

	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, 2016 = 3a + 3b

3a. Chip-accepted terminals

3b. Chip-not-accepted terminals

4. Number of ATM terminals as of December 31, 2017 = 4a + 4b

4a. Chip-accepted terminals

4b. Chip-not-accepted terminals

Comments:

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Private-Label Prepaid Card Issuer and Processor Payment Survey

Calendar year 2017 private-label prepaid card transactions		Number	Value (\$)
1.	Total transactions <i>Do not include: card funding transactions (requested separately in question 10) or fees charged to the cards (e.g., monthly transaction fees, dormancy fees).</i>		
	1a. Less: Denials (authorization declined)		
2.	Total authorized transactions = 1 - 1a		
	2a. Less: Pre-authorization only (authorized but not completed or posted)		
3.	Completed transactions (posted to card accounts) = 2 - 2a		
	3a. Less: Cash-back at the point of sale		
	3b. Less: Adjustments and returns		
4.	Net, purchase transactions = 3 - 3b for Number, = 3 - 3a - 3b for Value <i>A point-of-sale (POS) purchase transaction with cash back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the dollar value amount of the cash-back transactions.</i>		

Payment transaction type		Number	Value (\$)
5.	Completed transactions (repeat item 3) = 5a + 5b		
	5a. In-person transactions = 5a.1 + 5a.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>		
	5a.1. Transactions initiated with a mobile device		
	5a.2. Transactions not initiated with a mobile device		
	5b. Remote transactions (person not at merchant location) <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>		

Fraudulent transactions		Number	Value (\$)
6.	Total fraudulent transactions = 6a + 6b + 6c + 6d + 6e + 6f		
	6a. Lost or stolen card		
	6b. Card issued but not received		
	6c. Fraudulent application (account issued to someone using a fake identity)		
	6d. Counterfeit card (card-present/stolen card data)		
	6e. Fraudulent use of account number (card-not-present/stolen card data)		
	6f. Other (including account takeover)		

7 Total fraudulent transactions (repeat item 6) = 7a + 7b

7a. Fraudulent in-person transactions = 7a.1 + 7a.2

7a.1. Fraudulent transactions initiated with a mobile device

7a.2. Fraudulent transactions not initiated with a mobile device

7b. Fraudulent remote transactions (person not at merchant location)

Transactions by reloadable or non-reloadable card

8. Completed transactions (repeat item 3) = 8a + 8b

8a. Reloadable card transactions

8b. Non-reloadable card transactions

Number Value (\$)

Transactions by purchased or redemption card

9. Completed transactions (repeat item 3) = 9a + 9b

9a. Purchased card transactions

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

9b. Redemption (refund or incentive) card transactions

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

Number Value (\$)

Card funding by customer or merchant

10. Total credits/loads = 10a + 10b

10a. Funds loaded by customers

10a.1. Initial loads

10a.2. Reloads

10b. Credits/loads provided by merchant (e.g., incentives, rewards, rebates)

Number Value (\$)

Number of cards outstanding

11. Number of active and total private-label prepaid cards outstanding as of December 31, 2017 = 11a + 11b

11a. Reloadable cards

11b. Non-reloadable cards

Active cards Total cards

Comments: