

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

General-Purpose Credit Card Network Payment Survey

Calendar year 2017 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. In-person transactions = 6a.1 + 6a.2 + 6a.3 + 6a.4 + 6a.5		
<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.1.1 + 6a.1.2		
6a.1.1. EMV		
6a.1.2. RFID/NFC (including both mobile and card-based chips)		
6a.2. Scanner (Barcode/QR code)		
6a.3. Magnetic stripe		
6a.4. Card number/cashier key entry		
6a.5. 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		
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	Preferred basis for reporting 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).	<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	Number	Value (\$)
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)		
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

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

- | | |
|---|--|
| 12a. 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> | |
| 12b. 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> | |

Transactions by payee location

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

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.) | |

Transactions by consumer or business/government

Number Value (\$)

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

- | | |
|---|--|
| 12a. 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> | |
| 12b. 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> | |

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.

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

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

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:

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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).

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

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

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. <input type="checkbox"/> 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. <input type="checkbox"/> 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. <input type="checkbox"/> 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. <input type="checkbox"/> 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>		

Transaction value distribution	Number	Value (\$)
11. Completed transactions (repeat item 5) = 11a + 11b + 11c + 11d + 11e + 11f + 11g + 11h + 11i		
11a. Transactions with less than \$5.00 in total value		
11b. Transactions with \$5.00 to \$9.99 in total value		
11c. Transactions with \$10.00 to \$14.99 in total value		
11d. Transactions with \$11.00 to \$24.99 in total value		
11e. Transactions with \$25.00 to \$49.99 in total value		
11f. Transactions with \$50.00 to \$99.99 in total value		
11g. Transactions with \$100.00 to \$499.99 in total value		
11h. Transactions with \$500.00 to \$999.99 in total value		
11i. Transactions with \$1000.00 or greater in total value		

Number of cards outstanding	Active cards	Total cards
12. Number of active and total private-label credit or charge cards outstanding as of December 31, 2017 = 12a + 12b		
12a. Consumer cards		
12b. Business/government cards		

Comments:

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 (\$)

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.

Number Value (\$)

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.

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		

Comments:

General-Purpose Debit Card Network Payment Survey

Calendar year 2017 general-purpose debit card transactions

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

- | |
|---|
| <input checked="" type="radio"/> 1. Non-prepaid debit only |
| <input type="radio"/> 2. Both non-prepaid and prepaid debit |

2. Total transactions
Do not include electronic benefits transfer (EBT) card or ATM transactions.
- 2a. **Less:** Denials (authorization declined)
3. Total authorized transactions
 $= 2 - 2a$
- 3a. **Less:** Pre-authorization only (authorized but not settled)
4. Net, authorized & settled transactions
 $= 3 - 3a$
- 4a. **Less:** Cash-back at the point of sale
- 4b. **Less:** Adjustments and returns
 $= 4b.1 + 4b.2$
- 4b.1. Chargebacks (issuer initiated)
- 4b.2. Other adjustments and returns (acquirer initiated)
5. Net, purchase transactions
 $= 4 - 4b$ for Number, $= 4 - 4a - 4b$ for Value

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

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

Preferred basis for reporting payment transactions

- | |
|--|
| <input type="radio"/> 3. Total authorized transactions |
| <input checked="" type="radio"/> 4. Net, authorized & settled transactions |
| <input type="radio"/> 5. Net, purchase transactions |

Payment transaction type

7. Net, authorized & settled transactions = 7a + 7b
- 7a. In-person transactions = 7a.1 + 7a.2 + 7a.3 + 7a.4 + 7a.5

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 (\$)

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 <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>	
7b.1. Mail-order/telephone-order transactions	
7b.2. Internet purchase transactions (E-commerce)	
7b.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>	
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	Preferred basis for reporting 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).	<input type="radio"/> 3. Total authorized transactions <input checked="" type="radio"/> 4. Net, authorized & settled transactions <input type="radio"/> 5. Net, purchase transactions
10. Total fraudulent transactions (based on 4. Net, authorized & settled transactions) = 10a + 10b + 10c + 10d + 10e + 10f	Number Value (\$)
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)	

11. Total fraudulent transactions (repeat item 10) = 11a + 11b
 - 11a. Fraudulent in-person transactions= 11a.1 + 11a.2 + 11a.3 + 11a.4 + 11a.5
 - 11a.1. Chip = 11a.1.1 + 11a.1.2
 - 11a.1.1. EMV
 - 11a.1.2. RFID/NFC (including both mobile and card-based chips)
 - 11a.2. Scanner (Barcode/QR code)
 - 11a.3. Magnetic stripe
 - 11a.4. Card number/cashier key entry
 - 11a.5. Other
 - 11b. Fraudulent remote transactions (person not at merchant location)
= 11b.1 + 11b.2 + 11b.3 + 11b.4
 - 11b.1. Mail-order/telephone-order transactions
 - 11b.2. Internet purchase transactions (E-commerce)
 - 11b.3. Recurring/installment transactions
 - 11b.4. Other/unknown

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

12a. PIN (personal identification number)

12b. Zip code

12c. Card identification number

12d. Other/unknown

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		

Comments:

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General-Purpose Prepaid Card Network Payment Survey

Calendar year 2017 general-purpose prepaid card transactions

1. Total transactions

Do not include: electronic benefits transfer (EBT) card transactions, ATM transactions or transactions that your organization processed but were originated on another network.

1a. **Less:** Denials (authorization declined)

2. Total authorized transactions

= 1 - 1a

2a. **Less:** Pre-authorization only (authorized but not settled)

3. Net, authorized & settled transactions

= 2 - 2a

3a. **Less:** Cash-back at the point of sale

3b. **Less:** Adjustments and returns

= 3b.1 + 3b.2

3b.1. Chargebacks (issuer initiated)

3b.2. Other adjustments and returns (acquirer initiated)

4. Net, purchase transactions

= 3 - 3b for Number, = 3 - 3a - 3b for Value

A point-of-sale (POS) purchase transaction with cash back is counted as one transaction.

Do not subtract the number of cash-back transactions. Only subtract the dollar value amount of the cash-back transactions.

Number Value (\$)

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).

Number Value (\$)

Payment transaction type

6. Net, authorized & settled transactions = 6a + 6b

6a. In-person transactions = 6a.1 + 6a.2 + 6a.3 + 6a.4 + 6a.5

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. Chip = 6a.1.1 + 6a.1.2

6a.1.1. EMV

6a.1.2. RFID/NFC (including both mobile and card-based chips)

6a.2. Scanner (Barcode/QR code)

6a.3. Magnetic stripe

6a.4. Card number/cashier key entry

6a.5. 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>		
6b.4. Other/unknown		
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).
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)

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 |

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

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

12a. Consumer transactions = 12a.1 + 12a.2

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

12a.1. Government-administered general-purpose card transactions

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

12a.2. Other consumer transactions
(including business-sponsored payroll)
Transactions made with cards (including virtual cards) issued to a consumer including reloadable and non-reloadable gift cards, FSA/HAS medical cards, customer refund and incentive cards, and business-sponsored payroll cards which are issued to employees for the purpose of paying them and/or making consumer-related transactions.

- 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

13. Net, authorized & settled transactions (repeat item 6) = 13a + 13b
- 13a. Reloadable card transactions
- 13b. Non-reloadable card transactions

Number Value (\$)

Transactions by payee location

- 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.)

Number Value (\$)

Fraudulent transactions by payee location

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.)

Number Value (\$)

Transaction value distribution

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 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:

Private-Label Prepaid Card Issuer and Processor Payment Survey

Calendar year 2017 private-label prepaid card transactions

1. Total transactions

Do not include: card funding transactions (requested separately in question 10) or fees charged to the cards (e.g., monthly transaction fees, dormancy fees).

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

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.

	Number	Value (\$)
1. Total transactions		
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		

Payment transaction type

5. Completed transactions (repeat item 3) = 5a + 5b

5a. In-person transactions = 5a.1 + 5a.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.

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)

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 (\$)
5. Completed transactions (repeat item 3) = 5a + 5b		
5a. In-person transactions = 5a.1 + 5a.2		
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)		

Fraudulent transactions

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)

	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	Number	Value (\$)
8.a. Completed transactions (repeat item 3) = 8a + 8b		
8a. Reloadable card transactions		
8b. Non-reloadable card transactions		

Transactions by purchased or redemption card	Number	Value (\$)
9. Completed transactions (repeat item 3) = 9a + 9b		
9a. Purchased card transactions <i>Transactions with cards issued through a purchase or initial load using funds provided by customer, such as a gift card.</i>		
9b. Redemption (refund or incentive) card transactions <i>Transactions with cards issued to provide funds from the merchant to the customer, such as for the disbursement of refunds for returned merchandise or for customer incentives such as rebates.</i>		

Card funding by customer or merchant	Number	Value (\$)
10.a. 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 of cards outstanding	Active cards	Total cards
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		

Comments: