

## Federal Reserve Payments Study 2018 Annual Supplement Data Tables

### ***Contents***

Table 1 Total card payments, 2012-17

Table 2 Annual growth rates by payment type, 2012-17

Table 1. Total card payments, 2012-17	Number Units	Value Units	2012 Number	2012 Value	2012 Average Value	2015 Number	2015 Value	2015 Average Value	2016 Number	2016 Value	2016 Average Value	2017 Number	2017 Value	2017 Average Value
<b>Total cards</b>	BN	TR	<b>83.4</b>	<b>4.65</b>	<b>56</b>	<b>104.1</b>	<b>5.62</b>	<b>54</b>	<b>112.2</b>	<b>5.98</b>	<b>53</b>	<b>123.5</b>	<b>6.48</b>	<b>52.5</b>
<b>Debit cards</b>	BN	TR	<b>56.5</b>	<b>2.10</b>	<b>37</b>	<b>70.3</b>	<b>2.56</b>	<b>36</b>	<b>74.8</b>	<b>2.70</b>	<b>36</b>	<b>82.6</b>	<b>2.88</b>	<b>34.8</b>
<b>Non-prepaid debit cards</b>	BN	TR	<b>47.3</b>	<b>1.87</b>	<b>40</b>	<b>59.0</b>	<b>2.27</b>	<b>38</b>	<b>63.0</b>	<b>2.41</b>	<b>38</b>	<b>69.6</b>	<b>2.58</b>	<b>37.0</b>
In-person non-prepaid debit cards	BN	TR	41.7	1.46	35	49.8	1.61	32	52.1	1.66	32	55.9	1.72	30.7
In-person chip non-prepaid debit cards	BN	TR	0.0	0.00	14	0.4	0.02	44	8.3	0.35	42	22.8	0.87	38.2
In-person no-chip non-prepaid debit cards	BN	TR	41.7	1.46	35	49.4	1.60	32	43.8	1.30	30	33.1	0.85	25.6
Remote non-prepaid debit cards	BN	TR	5.6	0.41	73	9.2	0.66	71	10.9	0.75	69	13.7	0.86	62.6
<b>Prepaid debit cards</b>	BN	TR	<b>9.3</b>	<b>0.23</b>	<b>25</b>	<b>11.2</b>	<b>0.29</b>	<b>26</b>	<b>11.8</b>	<b>0.29</b>	<b>25</b>	<b>13.1</b>	<b>0.30</b>	<b>23.2</b>
General-purpose prepaid debit cards	BN	TR	3.1	0.11	35	4.3	0.15	35	4.4	0.15	34	5.3	0.16	30.3
In-person general-purpose prepaid debit cards	BN	TR	2.8	0.09	32	3.5	0.10	29	3.6	0.10	28	4.1	0.10	25.7
In-person chip general-purpose prepaid debit cards	BN	TR	0.0	0.00	10	0.0	0.00	37	0.1	0.01	39	0.5	0.01	28.5
In-person no-chip general-purpose prepaid debit cards	BN	TR	2.8	0.09	32	3.5	0.10	29	3.5	0.10	28	3.6	0.09	25.3
Remote general-purpose prepaid debit cards	BN	TR	0.3	0.02	60	0.8	0.05	61	0.8	0.05	59	1.2	0.06	45.9
Private-label prepaid debit cards	BN	TR	3.7	0.05	13	4.4	0.07	16	4.9	0.07	15	5.4	0.08	14.7
Electronic benefits transfer (EBT)	BN	TR	2.5	0.07	30	2.6	0.08	29	2.5	0.07	28	2.4	0.06	26.6
<b>Credit cards</b>	BN	TR	<b>26.8</b>	<b>2.55</b>	<b>95</b>	<b>33.8</b>	<b>3.06</b>	<b>91</b>	<b>37.3</b>	<b>3.27</b>	<b>88</b>	<b>40.8</b>	<b>3.60</b>	<b>88.2</b>
General-purpose credit cards	BN	TR	24.4	2.27	93	31.0	2.80	90	34.3	3.00	88	37.7	3.32	88.1
In-person general-purpose credit cards	BN	TR	18.5	1.26	68	21.7	1.30	60	23.4	1.36	58	24.8	1.43	57.6
In-person chip general-purpose credit cards	BN	TR	0.0	0.00	47	1.0	0.08	77	6.6	0.47	71	12.1	0.79	65.4
In-person no-chip general-purpose credit cards	BN	TR	18.5	1.26	68	20.7	1.22	59	16.8	0.89	53	12.8	0.64	50.2
Remote general-purpose credit cards	BN	TR	5.9	1.01	170	9.3	1.50	161	10.9	1.64	151	12.9	1.89	147.0
Private-label credit cards	BN	TR	2.5	0.28	112	2.8	0.26	92	3.1	0.27	90	3.1	0.28	89.5
<b>General-purpose cards</b>	BN	TR	<b>74.8</b>	<b>4.25</b>	<b>57</b>	<b>94.3</b>	<b>5.22</b>	<b>55</b>	<b>101.7</b>	<b>5.56</b>	<b>55</b>	<b>112.6</b>	<b>6.06</b>	<b>53.8</b>
In-person general-purpose cards	BN	TR	63.0	2.82	45	75.0	3.02	40	79.1	3.12	39	84.8	3.25	38.4
In-person chip general-purpose cards	BN	TR	0.0	0.00	25	1.4	0.10	68	15.0	0.82	55	35.3	1.67	47.4
In-person no-chip general-purpose cards	BN	TR	62.9	2.82	45	73.6	2.92	40	64.1	2.29	36	49.5	1.58	31.9
Remote general-purpose cards	BN	TR	11.8	1.43	121	19.3	2.20	114	22.6	2.44	108	27.8	2.81	101.0

**Note:**

Figures may not sum because of rounding.

CAGR is compound annual growth rate.

Card payments are defined as net, authorized and settled transactions.

General-purpose cards include general-purpose credit, non-prepaid debit, and general-purpose prepaid debit card payments.

ATM withdrawals are not included.

Some figures are restated from previous years based on data revisions received during the 2018 survey process.

Table 1. Total card payments, 2012-17	2012 to 2015 Number Change	2012 to 2015 Value Change	2012 to 2015 Number (CAGR) as a Percent	2012 to 2015 Value (CAGR) as a Percent	2015 to 2016 Number Change	2015 to 2016 Value Change	2015 to 2016 Number (CAGR) as a Percent	2015 to 2016 Value (CAGR) as a Percent	2016 to 2017 Number Change	2016 to 2017 Value Change	2016 to 2017 Number (CAGR) as a Percent	2016 to 2017 Value (CAGR) as a Percent
<b>Total cards</b>	<b>20.7</b>	<b>0.97</b>	<b>7.7</b>	<b>6.5</b>	<b>8.1</b>	<b>0.36</b>	<b>7.8</b>	<b>6.3</b>	<b>11.3</b>	<b>0.50</b>	<b>10.1</b>	<b>8.4</b>
<b>Debit cards</b>	<b>13.7</b>	<b>0.46</b>	<b>7.5</b>	<b>6.8</b>	<b>4.6</b>	<b>0.14</b>	<b>6.5</b>	<b>5.5</b>	<b>7.8</b>	<b>0.18</b>	<b>10.4</b>	<b>6.5</b>
<b>Non-prepaid debit cards</b>	<b>11.8</b>	<b>0.40</b>	<b>7.7</b>	<b>6.6</b>	<b>4.0</b>	<b>0.14</b>	<b>6.8</b>	<b>6.2</b>	<b>6.5</b>	<b>0.17</b>	<b>10.4</b>	<b>7.0</b>
In-person non-prepaid debit cards	8.2	0.15	6.1	3.3	2.3	0.04	4.5	2.7	3.8	0.06	7.2	3.7
In-person chip non-prepaid debit cards	0.4	0.02	146.8	258.9	7.9	0.33	1,938.7	1,858.8	14.5	0.52	174.0	147.2
In-person no-chip non-prepaid debit cards	7.8	0.13	5.9	2.9	-5.6	-0.29	-11.4	-18.3	-10.7	-0.46	-24.5	-35.1
Remote non-prepaid debit cards	3.6	0.25	18.2	17.2	1.7	0.10	18.7	14.7	2.8	0.11	25.5	14.1
<b>Prepaid debit cards</b>	<b>2.0</b>	<b>0.06</b>	<b>6.6</b>	<b>8.2</b>	<b>0.6</b>	<b>0.00</b>	<b>5.2</b>	<b>0.6</b>	<b>1.2</b>	<b>0.01</b>	<b>10.5</b>	<b>3.0</b>
General-purpose prepaid debit cards	1.1	0.04	10.7	10.5	0.2	0.00	4.5	2.5	0.8	0.01	18.9	5.5
In-person general-purpose prepaid debit cards	0.7	0.01	7.5	4.0	0.1	0.00	2.6	-0.7	0.5	0.00	13.4	2.6
In-person chip general-purpose prepaid debit cards	0.0	0.00	341.0	593.0	0.1	0.01	3,330.1	3,490.3	0.3	0.01	226.5	138.8
In-person no-chip general-purpose prepaid debit cards	0.7	0.01	7.4	4.0	0.0	-0.01	-1.2	-5.8	0.2	0.00	4.8	-5.0
Remote general-purpose prepaid debit cards	0.4	0.03	33.9	34.5	0.1	0.00	13.0	9.5	0.4	0.01	42.4	11.3
Private-label prepaid debit cards	0.7	0.02	6.1	14.2	0.5	0.00	11.8	5.2	0.5	0.01	9.8	7.9
Electronic benefits transfer (EBT)	0.1	0.00	1.7	0.2	-0.1	-0.01	-4.4	-7.3	-0.1	-0.01	-3.0	-7.4
<b>Credit cards</b>	<b>7.0</b>	<b>0.51</b>	<b>8.0</b>	<b>6.3</b>	<b>3.5</b>	<b>0.21</b>	<b>10.4</b>	<b>7.0</b>	<b>3.5</b>	<b>0.33</b>	<b>9.4</b>	<b>10.0</b>
General-purpose credit cards	6.6	0.53	8.4	7.3	3.2	0.20	10.5	7.0	3.5	0.32	10.1	10.8
In-person general-purpose credit cards	3.2	0.04	5.5	1.1	1.7	0.05	7.9	4.1	1.4	0.07	6.2	5.4
In-person chip general-purpose credit cards	1.0	0.08	322.3	397.3	5.6	0.39	538.3	482.9	5.5	0.32	83.3	69.6
In-person no-chip general-purpose credit cards	2.2	-0.04	3.8	-1.0	-3.8	-0.33	-18.6	-27.1	-4.0	-0.25	-24.0	-28.1
Remote general-purpose credit cards	3.4	0.49	16.4	14.2	1.5	0.14	16.6	9.6	2.0	0.25	18.5	15.2
Private-label credit cards	0.3	-0.02	4.3	-2.4	0.3	0.02	9.5	6.5	0.1	0.00	2.0	1.7
<b>General-purpose cards</b>	<b>19.5</b>	<b>0.97</b>	<b>8.0</b>	<b>7.1</b>	<b>7.4</b>	<b>0.34</b>	<b>7.9</b>	<b>6.5</b>	<b>10.8</b>	<b>0.50</b>	<b>10.7</b>	<b>9.0</b>
In-person general-purpose cards	12.1	0.20	6.0	2.3	4.1	0.10	5.4	3.2	5.7	0.14	7.2	4.4
In-person chip general-purpose cards	1.4	0.10	228.0	355.2	13.6	0.73	942.2	740.4	20.3	0.85	134.8	103.3
In-person no-chip general-purpose cards	10.7	0.10	5.4	1.2	-9.5	-0.63	-13.0	-21.6	-14.6	-0.71	-22.8	-31.1
Remote general-purpose cards	7.5	0.77	17.8	15.4	3.4	0.25	17.5	11.1	5.1	0.36	22.8	14.8

**Note:**

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CAGR is compound annual growth rate.

Card payments are defined as net, authorized and settled transactions.

General-purpose cards include general-purpose credit, non-prepaid debit, and general-purpose prepaid debit card payments.

ATM withdrawals are not included.

Some figures are restated from previous years based on data revisions received during the 2018 survey process.

<b>Table 2. Annual growth rates by payment type, 2012-17</b>	<b>2012 to 2015 Number (CAGR) as a Percent</b>	<b>2012 to 2015 Value (CAGR) as a Percent</b>	<b>2015 to 2016 Number (CAGR) as a Percent</b>	<b>2015 to 2016 Value (CAGR) as a Percent</b>	<b>2016 to 2017 Number (CAGR) as a Percent</b>	<b>2016 to 2017 Value (CAGR) as a Percent</b>
<b>Cards</b>	<b>7.7</b>	<b>6.5</b>	<b>7.8</b>	<b>6.3</b>	<b>10.1</b>	<b>8.4</b>
<b>Debit cards</b>	<b>7.5</b>	<b>6.8</b>	<b>6.5</b>	<b>5.5</b>	<b>10.4</b>	<b>6.5</b>
Non-prepaid debit cards	7.7	6.6	6.8	6.2	10.4	7.0
Prepaid debit cards	6.6	8.2	5.2	0.6	10.5	3.0
<b>Credit cards</b>	<b>8.0</b>	<b>6.3</b>	<b>10.4</b>	<b>7.0</b>	<b>9.4</b>	<b>10.0</b>
<b>Network automated clearinghouse (ACH)</b>	<b>4.9</b>	<b>4.1</b>	<b>5.3</b>	<b>5.1</b>	<b>5.7</b>	<b>6.9</b>
ACH credit transfers	5.0	5.7	5.2	5.1	6.0	7.5
ACH debit transfers	4.8	1.4	5.3	5.2	5.5	5.9
<b>Checks</b>	<b>-3.0</b>	<b>2.2</b>	<b>-3.6</b>	<b>-3.7</b>	<b>-4.8</b>	<b>7.5</b>
Interbank checks	-1.5	6.7	-3.4	-3.8	-4.2	12.5
On-us checks	-7.1	-6.9	-4.2	-3.3	-6.7	-2.3
<b>Additional estimates</b>						
<b>ATM withdrawals</b>	<b>-3.4</b>	<b>3.6</b>	<b>-0.3</b>	<b>3.9</b>	<b>-2.8</b>	<b>0.5</b>

**Note:**

CAGR is compound annual growth rate.

Card payments are defined as net, authorized, and settled transactions.

Network automated clearinghouse (ACH) covers only payments processed by network operators and excludes on-us payments.

The 2015-16 and 2016-17 growth rates for checks and automated teller machine (ATM) withdrawals are based only on information from the largest depository institutions.

ATM withdrawals are not included in card estimates.

Some figures are restated from previous years based on data revisions received during the 2018 survey process.