

2019 Federal Reserve Payments Study Detailed Data Tables

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Notes

Each sheet contains annual data from 2012 to 2018 and their compound annual growth rates (CAGRs). The balances, values and averages are in U.S. dollars. Businesses are defined to include for-profit and not-for profit enterprises and federal, state, and local government agencies.

Acronyms

ACH

Automated Clearinghouse

CAGR

Compound annual growth rate

DFIPS

Depository and Financial Institutions Payments Survey

DI

Depository institution

EBT

Electronic benefits transfer

NPIPS

Networks, Processors, and Issuers Payments Surveys

GP

General-purpose

PL

Private-label

P2P

Person-to-person

More information

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Accounts and Cards 2012-18 DFIPS	2012			2015			2018			CAGR (percent)			
	Number (millions)	Balance (\$ trillions)	Average (\$)	Number (millions)	Balance (\$ trillions)	Average (\$)	Number (millions)	Balance (\$ trillions)	Average (\$)	2012-15		2015-18	
										Number	Balance	Number	Balance
Accounts													
Transaction deposit accounts (DFIPS)	320.0	4.31	13,480	316.0	3.81	12,071	369.1	4.83	13,095	-0.4	-4.0	5.3	8.2
Consumer	287.4	2.30	8,001	279.3	1.50	5,365	330.1	2.13	6,457	-0.9	-13.3	5.7	12.5
Business	32.6	2.01	61,706	36.7	2.32	63,145	39.1	2.70	69,185	4.0	4.8	2.1	5.3
Retail sweep program accounts (DFIPS)				98.8	1.41	14,244	167.3	2.07	12,359			19.2	13.7
Consumer				88.4	0.86	9,786	152.3	1.14	7,479			19.9	9.6
Business				10.5	0.54	51,909	15.0	0.93	61,809			12.8	19.6
Wholesale sweep program accounts (DFIPS)				0.1	0.35	2,782,729	0.1	0.23	2,729,061			-13.1	-13.7
GP prepaid debit card program accounts (DFIPS)	236.3	0.01	35	258.3	0.03	125	435.1	0.05	119	3.0	57.1	19.0	17.1
Reloadable				96.7	0.03	312	85.9	0.05	555			-3.9	16.4
Non-reloadable				161.6	0.00	13	349.2	0.00	12			29.3	25.9
GP credit card accounts (DFIPS)	309.1	0.59	1,900	319.3	0.71	2,223	445.7	0.98	2,200	1.1	6.5	11.8	11.4
Consumer	279.7	0.53	1,900	286.4	0.63	2,202	408.1	0.88	2,165	0.8	5.9	12.5	11.9
Current balances only				113.5	0.15	1,327	235.2	0.18	774			27.5	6.5
Zero balance							128.5	0.00	0				
Non-zero balance							106.8	0.18	1,705				
With revolving balances				172.9	0.48	2,776	172.9	0.70	4,058			0.0	13.5
Revolving only							76.5	0.29	3,727				
Both current and revolving							96.4	0.42	4,321				
Business	29.5	0.06	1,899	32.9	0.08	2,405	37.6	0.10	2584	3.8	12.3	4.5	7.0
Cards													
Non-prepaid debit cards in force (DFIPS)	282.8			384.1			388.8			10.7		0.4	
Consumer	265.4			358.0			364.2			10.5		0.6	
Business	17.4			26.1			24.6			14.5		-1.9	
Non-prepaid debit cards with purchase activity (DFIPS)	182.5			221.6			268.5			6.7		6.6	
Consumer	173.9			209.6			254.3			6.4		6.7	
Business	8.6			11.9			14.2			11.6		5.9	
GP prepaid debit cards in force (DFIPS)	159.1			290.1			554.0			22.2		24.1	
Reloadable				130.1			59.0					-23.2	
Non-reloadable				160.0			495.0					45.7	
GP prepaid debit cards with purchase activity (DFIPS)	29.4			59.2			31.5			26.3		-18.9	
Reloadable				48.4			17.6					-28.6	
Non-reloadable				10.9			13.9					8.5	
GP credit cards in force (DFIPS)	333.6			511.5			453.3			15.3		-3.9	
Consumer	305.3			452.4			413.8			14.0		-2.9	
Business	28.3			59.0			39.5			27.8		-12.5	
GP credit cards with purchase activity (DFIPS)	187.8			284.1			221.8			14.8		-7.9	
Consumer	172.1			260.9			209.6			14.9		-7.0	
Business	15.7			23.2			12.2			13.9		-19.4	

Checks 2012-18 DFIPS	2012			2015			2018			CAGR (percent)			
	Number (billions)	Value (\$ trillions)	Average (\$)	Number (billions)	Value (\$ trillions)	Average (\$)	Number (billions)	Value (\$ trillions)	Average (\$)	2012-15		2015-18	
										Number	Value	Number	Value
Checks paid by check and payer type (DFIPS)	19.7	27.21	1,378	18.1	29.18	1,609	14.0	26.77	1,908	-2.8	2.4	-8.2	-2.8
U.S. treasury checks	0.1	0.20	1,649	0.1	0.14	2,413	0.1	0.15	2,784	-21.0	-10.3	-3.7	1.0
Postal money orders	0.1	0.02	204	0.1	0.02	226	0.1	0.02	254	-5.2	-1.8	-3.4	0.4
Commercial checks	19.5	26.99	1,383	18.0	29.02	1,613	13.9	26.60	1,915	-2.7	2.4	-8.3	-2.9
Consumer				9.5	7.91	829	7.1	6.63	935			-9.4	-5.7
Business				8.5	21.11	2,498	6.8	19.97	2,937			-7.0	-1.8
Checks paid by clearing method (DFIPS)	19.7	27.21	1,378	18.1	29.18	1,609	14.0	26.77	1,908	-2.8	2.4	-8.2	-2.8
Interbank	14.0	17.31	1,236	13.6	21.29	1,564	10.9	20.30	1,865	-0.9	7.1	-7.2	-1.6
On-us	5.7	9.90	1,725	4.5	7.90	1,746	3.1	6.47	2,058	-7.6	-7.3	-11.4	-6.4
Commercial checks paid by clearing method (DFIPS)	19.5	26.99	1,383	18.0	29.02	1,613	13.9	26.60	1,915	-2.7	2.4	-8.3	-2.9
Interbank	13.8	17.09	1,241	13.5	21.12	1,569	10.7	20.13	1,873	-0.8	7.3	-7.2	-1.6
Inclearings	13.2	16.38	1,241	12.8	20.51	1,602	10.1	18.97	1,878	-1.0	7.8	-7.6	-2.6
On-us correspondent	0.6	0.71	1,239	0.7	0.62	933	0.6	1.16	1,793	5.0	-4.5	-0.6	23.6
On-us	5.7	9.90	1,725	4.5	7.90	1,746	3.1	6.47	2,058	-7.6	-7.3	-11.4	-6.4
Checks written (DFIPS)	22.5	27.21	1,212	20.2	29.68	1,468	15.5	27.17	1,747	-3.4	2.9	-8.4	-2.9
Checks converted to ACH payments	2.7	0.00	0	2.1	0.50	238	1.5	0.40	263	-8.5	830.7	-9.9	-6.8
Checks deposited (DFIPS)	24.7	32.42	1,312	22.9	44.42	1,941	19.4	35.48	1,827	-2.5	11.1	-5.3	-7.2
Outgoing checks returned (DFIPS)	0.1	0.08	1,252	0.1	0.13	2,099	0.1	0.11	2,115	-1.4	17.1	-5.8	-5.6

ACH 2012-18 DFIPS & NPIPS	2012			2015			2018			CAGR (percent)			
	Number (billions)	Value (\$ trillions)	Average (\$)	Number (billions)	Value (\$ trillions)	Average (\$)	Number (billions)	Value (\$ trillions)	Average (\$)	2012-15		2015-18	
										Number	Value	Number	Value
Transfers by clearing method (DFIPS & NPIPS)	20.7	46.15	2,225	23.9	52.08	2,177	28.5	64.16	2,250	4.9	4.1	6.0	7.2
Credit	8.6	27.51	3,194	10.0	32.48	3,253	11.9	40.87	3,441	5.1	5.7	6.0	8.0
Debit	12.1	18.65	1,538	13.9	19.60	1,406	16.6	23.28	1,399	4.8	1.7	6.1	5.9
Network (NPIPS)	16.7	36.88	2,205	19.3	41.64	2,159	22.9	51.25	2,234	4.9	4.1	6.0	7.2
Credit	6.9	22.64	3,259	8.0	26.78	3,333	9.5	33.42	3,512	5.0	5.7	5.8	7.7
Debit	9.8	14.24	1,456	11.3	14.86	1,321	13.4	17.83	1,328	4.8	1.4	6.1	6.3
On-us (DFIPS & NPIPS)	4.0	9.28	2,311	4.6	10.44	2,249	5.6	12.90	2,315	5.0	4.0	6.3	7.3
Credit	1.7	4.86	2,920	2.0	5.70	2,922	2.4	7.45	3,154	5.4	5.4	6.6	9.4
Debit	2.3	4.41	1,880	2.7	4.74	1,761	3.2	5.45	1,697	4.7	2.4	6.1	4.8
Network transfers by payer type (NPIPS)	16.7	36.88	2,205	19.3	41.64	2,159	22.9	51.25	2,234	4.9	4.1	6.0	7.2
U.S. treasury	1.4	4.61	3,292	1.6	5.05	3,218	1.7	5.51	3,282	3.9	3.1	2.3	2.9
Credit	1.2	3.30	2,783	1.3	3.50	2,712	1.3	3.88	2,884	2.8	1.9	1.4	3.5
Debit	0.2	1.31	6,135	0.3	1.55	5,548	0.3	1.63	4,885	9.6	6.0	6.0	1.6
Non-U.S. treasury	15.3	32.27	2,105	17.7	36.59	2,065	21.3	45.74	2,151	4.9	4.3	6.3	7.7
Credit	5.8	19.34	3,358	6.7	23.28	3,451	8.2	29.54	3,615	5.4	6.4	6.6	8.3
Debit	9.6	12.93	1,351	11.0	13.31	1,213	13.1	16.20	1,238	4.7	1.0	6.1	6.8
Credit transfers by clearing method (DFIPS)	7.5	67.58	9,040	12.0	42.99	3,578	9.0	71.29	7,890	17.1	-14.0	-9.1	18.4
Network	5.9	19.42	3,318	8.1	21.12	2,620	7.3	26.72	3,651	11.3	2.8	-3.2	8.1
On-us	1.6	48.16	29,693	4.0	21.87	5,532	1.7	44.58	25,948	34.6	-23.1	-24.3	26.8
Credit transfers by payer type (DFIPS)	7.5	67.58	9,040	12.0	42.99	3,578	9.0	71.29	7,890	17.1	-14.0	-9.1	18.4
Consumer				0.3	0.30	1,125	1.3	0.92	719			69.3	45.8
Business				11.8	42.70	3,633	7.8	70.37	9,074			-12.9	18.1
Credit transfers by settlement timing (DFIPS)	7.5	67.58	9,040	12.0	42.99	3,578	9.0	71.29	7,890	17.1	-14.0	-9.1	18.4
Same-day							0.2	2.11	10,142				
Non-same-day							8.8	69.19	7,837				
Debit transfers by clearing method (DFIPS)	12.5	66.87	5,352	13.4	56.44	4,227	15.5	56.69	3,657	2.2	-5.5	5.1	0.1
Network	9.7	16.40	1,693	11.2	13.76	1,226	13.2	16.95	1,280	5.0	-5.7	5.7	7.2
On-us	2.8	50.47	17,972	2.1	42.68	19,989	2.3	39.74	17,632	-8.7	-5.4	1.8	-2.4
Debit transfers by payer type (DFIPS)	12.5	66.87	5,352	13.4	56.44	4,227	15.5	56.69	3,657	2.2	-5.5	5.1	0.1
Consumer				11.5	9.67	840	12.7	8.48	669			3.2	-4.3
Business				1.8	46.76	25,517	2.8	48.21	17,081			15.5	1.0
Debit transfers by settlement timing (DFIPS)	12.5	66.87	5,352	13.4	56.44	4,227	15.5	56.69	3,657	2.2	-5.5	5.1	0.1
Same-day							0.5	1.31	2,620				
Non-same-day							15.0	55.38	3,692				
Outgoing debit transfers returned (DFIPS)				0.1	0.10	687	0.2	0.11	708			2.7	3.7

Wire 2012-18 DFIPS	2012			2015			2018			CAGR (percent)			
	Number (millions)	Value (\$ trillions)	Average (\$)	Number (millions)	Value (\$ trillions)	Average (\$)	Number (millions)	Value (\$ trillions)	Average (\$)	2012-15		2015-18	
										Number	Value	Number	Value
Wire transfers originated by payer type (DFIPS)	287.5	1,116.29	3,882,258	299.0	1,423.96	4,763,037	330.4	1,320.83	3,997,175	1.3	8.5	3.4	-2.5
Consumer	17.4	1.54	88,107	25.2	2.51	99,439	36.3	4.33	119,456	13.1	17.7	12.9	20.0
Business	270.1	1,114.76	4,127,135	273.8	1,421.46	5,192,195	294.2	1,316.50	4,475,321	0.5	8.4	2.4	-2.5
Settlement/bank business	23.6	293.69	12,438,821	81.5	939.78	11,526,943	83.6	622.45	7,448,510	51.1	47.4	0.8	-12.8
Other business	246.5	821.07	3,330,999	192.2	481.67	2,505,597	210.6	694.04	3,295,544	-8.0	-16.3	3.1	12.9
Wire transfers originated by payee location (DFIPS)	287.5	1,116.29	3,882,258	299.0	1,423.96	4,763,037	330.4	1,320.83	3,997,175	1.3	8.5	3.4	-2.5
Domestic	177.2	677.10	3,821,804	188.3	765.84	4,068,043	209.3	858.07	4,100,365	2.0	4.2	3.6	3.9
Cross-border	110.4	439.20	3,979,298	110.7	658.12	5,944,928	121.2	462.76	3,818,968	0.1	14.4	3.1	-11.1
Wire transfers originated by clearing method (DFIPS)	287.5	1,116.29	3,882,258	299.0	1,423.96	4,763,037	330.4	1,320.83	3,997,175	1.3	8.5	3.4	-2.5
Interbank				198.1	760.04	3,837,340	201.5	686.21	3,405,525			0.6	-3.3
Book transfer				100.9	663.93	6,580,195	128.9	634.62	4,921,748			8.5	-1.5
Wire transfers received (DFIPS)				300.5	1,403.62	4,670,788	311.8	938.73	3,010,966			1.2	-12.5

General-Purpose Cards 2012-18 DFIPS & NPIPS	2012			2015			2016			2017			2018			CAGR (percent)			
	Number (billions)	Value (\$ trillions)	Average (\$)	Number (billions)	Value (\$ trillions)	Average (\$)	Number (billions)	Value (\$ trillions)	Average (\$)	Number (billions)	Value (\$ trillions)	Average (\$)	Number (billions)	Value (\$ trillions)	Average (\$)	2012-15		2015-18	
																Number	Value	Number	Value
Payments by channel and authentication method (NPIPS)	74.7	4.25	57	91.9	5.13	56	99.1	5.46	55	109.8	5.96	54	119.6	6.58	55	7.1	6.5	9.2	8.7
In person	62.9	2.81	45	72.7	2.93	40	76.7	3.03	39	82.2	3.16	38	86.1	3.30	38	5.0	1.4	5.8	4.0
Chip	0.0	0.00	25	1.4	0.10	68	14.7	0.81	55	34.2	1.63	48	48.7	2.15	44	225.5	353.7	224.1	180.1
Contact													48.1	2.13	44				
Contactless													0.7	0.02	30				
PIN				0.1	0.01	54							17.8	0.72	41			408.6	363.4
No PIN				1.3	0.09	70							31.0	1.43	46			188.0	150.9
No chip	62.9	2.81	45	71.3	2.84	40	62.0	2.22	36	48.0	1.54	32	37.4	1.15	31	4.3	0.3	-19.4	-26.1
PIN				16.8	0.64	38							8.5	0.27	31			-20.4	-25.5
No PIN				54.5	2.19	40							28.9	0.88	30			-19.1	-26.2
Remote	11.8	1.43	121	19.2	2.19	114	22.4	2.43	108	27.6	2.79	101	33.5	3.29	98	17.5	15.2	20.5	14.4
Mail-order/telephone-order				2.7	0.60	224	2.6	0.56	220	2.6	0.58	222	2.7	0.64	239			-0.2	1.9
Internet purchase				11.8	1.20	101	13.5	1.27	94	17.0	1.44	85	21.1	1.75	83			21.3	13.4
Recurring/installment				3.4	0.23	68	4.0	0.26	64	4.7	0.29	62	5.8	0.35	60			19.7	14.6
Other				1.3	0.17	128	2.3	0.34	147	3.3	0.49	148	3.9	0.56	141			44.9	49.6
Payments by channel, authentication method, and payee location (DFIPS)	78.4	4.34	55	94.6	5.26	56							120.0	6.91	58	6.5	6.6	8.2	9.5
In person				78.0	3.46	44							91.6	3.98	43			5.5	4.8
PIN				22.2	0.91	41							29.2	1.30	45			9.7	12.8
No PIN				55.8	2.55	46							62.3	2.67	43			3.7	1.6
Remote				16.7	1.81	108							28.4	2.94	103			19.4	17.6
Domestic													27.5	2.83	103				
Cross-border													0.9	0.11	126				
Payments by payee location (NPIPS)	74.7	4.25	57	91.9	5.13	56	99.1	5.46	55	109.8	5.96	54	119.6	6.58	55	7.1	6.5	9.2	8.7
Domestic				91.1	5.04	55	98.2	5.36	55	108.6	5.84	54	118.2	6.44	55			9.1	8.5
Cross-border				0.8	0.09	113	1.0	0.10	102	1.2	0.12	102	1.4	0.14	99			21.9	16.7
In person													0.8	0.07	81				
Remote													0.6	0.08	122				
Payments by transaction value range (NPIPS)	74.7	4.25	57	91.9	5.13	56	99.1	5.46	55	109.8	5.96	54	119.6	6.58	55	7.1	6.5	9.2	8.7
Less than \$5.00	8.7	0.03	3	12.2	0.03	3	13.2	0.03	2	17.5	0.03	2	18.9	0.04	2	11.8	6.1	15.8	6.0
\$5.00 to \$9.99	11.7	0.09	7	15.4	0.11	7	16.8	0.12	7	17.8	0.13	7	18.9	0.14	7	9.7	9.6	7.1	7.2
\$10.00 to \$14.99	8.3	0.10	12	10.7	0.13	12	12.0	0.15	12	13.2	0.16	12	14.7	0.18	12	9.0	8.7	11.0	10.9
\$15.00 to \$24.99	11.5	0.23	20	14.4	0.28	20	15.8	0.31	19	16.6	0.32	19	18.0	0.35	19	7.6	7.3	7.7	7.6
\$25.00 to \$49.99	15.9	0.57	36	18.2	0.64	35	19.2	0.67	35	20.8	0.73	35	22.9	0.80	35	4.6	3.8	8.0	8.0
\$50.00 or greater	18.7	3.24	174	21.1	3.94	187	22.2	4.19	189	23.9	4.58	192	26.3	5.08	193	4.1	6.7	7.7	8.9
\$50.00 to \$99.99				11.0	0.76	69	11.5	0.79	69	12.4	0.85	69	13.8	0.94	68			7.8	7.6
\$100.00 to \$499.99				9.0	1.65	183	9.6	1.75	183	10.2	1.88	185	11.1	2.06	185			7.2	7.6
\$500.00 to \$999.99				0.7	0.45	664	0.7	0.48	661	0.8	0.53	663	0.9	0.59	661			10.0	9.9
\$1000.00 or greater				0.4	1.08	2,706	0.4	1.17	2,703	0.5	1.32	2,708	0.5	1.49	2,718			11.1	11.2
Payments via digital wallet by channel (DFIPS)													1.6	0.06	35				
In person													0.9	0.02	26				
Remote													0.7	0.03	48				
Adjustments and returns (NPIPS)	0.9	0.08	97	1.6	0.15	92	1.7	0.15	88	2.1	0.18	85	2.1	0.23	107	23.2	21.0	10.5	16.4
Chargebacks	0.0	0.01	155	0.0	0.01	153	0.1	0.01	142	0.1	0.01	137	0.0	0.00	142	-0.2	-0.8	-3.0	-5.2
Other	0.8	0.08	94	1.6	0.14	90	1.7	0.15	87	2.0	0.17	84	2.1	0.22	107	24.1	22.3	10.8	17.2
Denials (NPIPS)	4.2	0.48	114	5.0	1.06	214	5.9	1.22	206	7.0	1.26	180	8.7	1.31	151	5.8	30.6	20.5	7.3
Payments, cross-border with non-U.S. cards (U.S. payee) (NPIPS)				2.5	0.30	118	1.7	0.17	99	1.8	0.18	99	2.1	0.21	99			-6.3	-11.5

Non-Prepaid Debit Cards 2012-18 DFIPS & NPIPS	2012			2015			2016			2017			2018			CAGR (percent)			
	Number (billions)	Value (\$ trillions)	Average (\$)	Number (billions)	Value (\$ trillions)	Average (\$)	Number (billions)	Value (\$ trillions)	Average (\$)	Number (billions)	Value (\$ trillions)	Average (\$)	Number (billions)	Value (\$ trillions)	Average (\$)	2012-15		2015-18	
																Number	Value	Number	Value
Payments by channel and authentication method (NPIPS)	47.2	1.87	40	56.6	2.18	38	60.4	2.31	38	66.8	2.47	37	72.7	2.75	38	6.3	5.2	8.7	8.1
In person	41.6	1.46	35	47.5	1.53	32	49.7	1.57	32	53.3	1.63	31	56.0	1.73	31	4.5	1.4	5.6	4.3
Chip	0.0	0.00	14	0.4	0.02	45	8.0	0.34	42	21.7	0.82	38	32.5	1.15	35	144.3	258.4	334.3	300.4
Contact													32.1	1.15	36				
Contactless													0.4	0.01	15				
PIN	0.0	0.00	40	0.1	0.01	50							17.0	0.69	41	1,247.4	1,349.9	423.6	389.2
No PIN	0.0	0.00	14	0.3	0.01	43							15.4	0.46	30	117.1	214.3	281.6	237.0
No chip	41.6	1.46	35	47.1	1.51	32	41.7	1.23	30	31.6	0.80	25	23.5	0.58	25	4.3	1.0	-20.7	-27.4
PIN	16.9	0.71	42	15.4	0.60	39							7.2	0.23	32	-3.2	-5.5	-22.3	-27.2
No PIN	24.6	0.76	31	31.7	0.91	29							16.2	0.35	21	8.8	6.4	-20.0	-27.5
Remote	5.6	0.41	73	9.1	0.65	71	10.7	0.74	69	13.5	0.85	63	16.7	1.02	61	17.7	16.9	22.4	16.2
Mail-order/telephone-order				1.4	0.16	113	1.3	0.15	114	1.3	0.15	115	1.4	0.16	121			-0.4	1.6
Internet purchase				5.5	0.37	67	6.3	0.40	64	8.4	0.47	56	10.9	0.61	56			25.7	18.4
Recurring/installment				1.5	0.08	54	1.9	0.10	51	2.2	0.11	51	2.8	0.13	47			24.2	18.9
Other				0.8	0.05	62	1.2	0.09	80	1.5	0.11	70	1.7	0.12	68			28.5	32.9
Payments by channel, authentication method, and payee location (DFIPS)	51.2	2.05	40	59.2	2.32	39							73.5	2.90	39	5.0	4.3	7.5	7.7
In person				52.2	1.85	35							59.0	2.08	35			4.2	4.1
PIN				20.7	0.84	41							25.6	1.04	41			7.3	7.5
No PIN				31.4	1.01	32							33.4	1.04	31			2.1	1.1
Remote				7.0	0.48	68							14.5	0.82	57			27.3	19.8
Domestic													14.2	0.81	57				
Cross-border													0.2	0.01	59				
Payments by payer type (DFIPS)	51.2	2.05	40	59.2	2.32	39							73.5	2.90	39	5.0	4.3	7.5	7.7
Consumer	49.4	1.89	38	57.0	2.13	37							70.8	2.64	37	4.9	3.9	7.5	7.5
Business	1.7	0.15	89	2.2	0.20	92							2.8	0.26	95	7.9	8.9	8.4	9.5
Payments by payer type (NPIPS)	47.2	1.87	40	56.6	2.18	38	60.4	2.31	38	66.8	2.47	37	72.7	2.75	38	6.3	5.2	8.7	8.1
Consumer	45.8	1.74	38	54.7	2.00	37	58.4	2.12	36	64.4	2.27	35	70.2	2.52	36	6.1	4.7	8.7	8.2
Business	1.4	0.13	92	2.0	0.18	93	2.0	0.19	91	2.3	0.20	88	2.4	0.23	92	11.2	11.5	7.7	7.5
Payments by payee location (NPIPS)	47.2	1.87	40	56.6	2.18	38	60.4	2.31	38	66.8	2.47	37	72.7	2.75	38	6.3	5.2	8.7	8.1
Domestic				56.3	2.16	38	60.1	2.29	38	66.3	2.45	37	72.1	2.72	38			8.6	8.0
Cross-border				0.3	0.02	63	0.3	0.02	58	0.4	0.02	56	0.5	0.03	55			23.4	18.0
In person													0.3	0.01	47				
Remote													0.3	0.02	63				
Payments by transaction value range (NPIPS)	47.2	1.87	40	56.6	2.18	38	60.4	2.31	38	66.8	2.47	37	72.7	2.75	38	6.3	5.2	8.7	8.1
Less than \$5.00	5.9	0.02	3	8.0	0.02	3	8.6	0.02	2	11.7	0.02	2	12.5	0.02	2	10.5	3.7	16.1	3.8
\$5.00 to \$9.99	8.3	0.06	7	10.7	0.08	7	11.5	0.08	7	12.0	0.09	7	12.6	0.09	7	8.6	8.7	5.9	6.0
\$10.00 to \$14.99	5.7	0.07	12	7.2	0.09	12	8.0	0.10	12	8.6	0.10	12	9.5	0.12	12	8.3	8.1	9.8	9.7
\$15.00 to \$24.99	7.7	0.15	20	9.3	0.18	20	10.1	0.20	20	10.5	0.20	19	11.4	0.22	19	6.6	6.5	7.0	6.9
\$25.00 to \$49.99	10.0	0.35	36	11.0	0.38	35	11.4	0.40	35	12.3	0.43	35	13.6	0.47	35	3.4	2.8	7.3	7.3
\$50.00 or greater	9.6	1.22	127	10.4	1.42	137	10.9	1.51	139	11.7	1.63	139	13.0	1.82	141	2.8	5.4	7.5	8.5
\$50.00 to \$99.99				6.0	0.41	69	6.2	0.43	69	6.6	0.46	69	7.4	0.51	68			7.4	7.2
\$100.00 to \$499.99				4.2	0.74	178	4.4	0.79	178	4.7	0.84	179	5.1	0.93	180			7.3	7.7
\$500.00 to \$999.99				0.2	0.13	657	0.2	0.14	658	0.2	0.15	658	0.3	0.18	657			11.4	11.4
\$1000.00 or greater				0.1	0.14	1,852	0.1	0.16	1,919	0.1	0.18	1,857	0.1	0.21	1,839			14.0	13.7
Payments via digital wallet by channel (DFIPS)													0.9	0.02	25				
In person													0.5	0.01	22				
Remote													0.4	0.01	30				
Cash-back at the point of sale (NPIPS)	0.5	0.03	57	0.7	0.03	45	0.6	0.02	38	0.6	0.03	43	0.6	0.03	45	9.4	0.8	-3.3	-3.4
Adjustments and returns (NPIPS)	0.3	0.02	72	0.5	0.03	62	0.6	0.04	64	0.8	0.05	63	1.3	0.09	70	21.2	15.5	34.4	39.8
Chargebacks	0.0	0.00	151	0.0	0.00	99	0.0	0.00	95	0.0	0.00	90	0.0	0.00	92	8.9	-5.2	-6.7	-9.0
Other	0.3	0.02	69	0.5	0.03	61	0.6	0.04	63	0.8	0.05	62	1.3	0.09	70	21.7	17.0	35.2	41.4
Denials (NPIPS)	2.4	0.21	88	2.8	0.44	158	3.4	0.56	168	3.9	0.53	137	4.7	0.50	106	4.5	27.1	19.8	4.9
Payments, cross-border with non-U.S. cards (U.S. payee) (NPIPS)				0.3	0.02	70	0.3	0.02	60	0.4	0.02	58	0.5	0.03	50			21.8	9.2

General-Purpose Prepaid Debit Cards 2012-18 DFIPS & NPIPS	2012			2015			2016			2017			2018			CAGR (percent)			
	Number (billions)	Value (\$ trillions)	Average (\$)	Number (billions)	Value (\$ trillions)	Average (\$)	Number (billions)	Value (\$ trillions)	Average (\$)	Number (billions)	Value (\$ trillions)	Average (\$)	Number (billions)	Value (\$ trillions)	Average (\$)	2012-15		2015-18	
																Number	Value	Number	Value
Payments by channel and authentication method (NPIPS)	3.1	0.11	35	4.3	0.15	35	4.4	0.15	34	5.3	0.16	30	6.0	0.19	32	10.5	10.5	12.3	8.7
In person	2.9	0.09	32	3.5	0.10	29	3.6	0.10	28	4.1	0.10	26	4.5	0.12	27	7.1	3.6	8.9	5.6
Chip	0.0	0.00	9	0.0	0.00	37	0.1	0.01	39	0.5	0.01	29	0.9	0.03	28	381.5	675.2	506.8	453.8
Contact													0.9	0.03	28				
Contactless													0.0	0.00	13				
PIN	0.0	0.00	25	0.0	0.00	37							0.6	0.02	33	1,170.2	1,360.7	532.4	508.8
No PIN	0.0	0.00	8	0.0	0.00	37							0.3	0.01	19	264.2	497.4	467.4	351.7
No chip	2.9	0.09	32	3.5	0.10	29	3.5	0.10	28	3.6	0.09	25	3.6	0.09	26	7.0	3.6	1.1	-2.5
PIN	1.6	0.06	38	1.4	0.04	32							1.2	0.04	29	-6.0	-10.5	-3.5	-6.9
No PIN	1.2	0.03	25	2.1	0.06	27							2.4	0.06	25	20.9	24.3	3.9	0.7
Remote	0.3	0.02	61	0.8	0.05	61	0.8	0.05	59	1.2	0.06	46	1.5	0.07	47	36.5	36.7	25.7	15.2
Mail-order/telephone-order				0.1	0.01	90	0.1	0.01	88	0.1	0.01	85	0.2	0.01	90			5.1	5.0
Internet purchase				0.5	0.03	51	0.6	0.03	48	0.8	0.03	37	1.0	0.04	38			26.4	14.8
Recurring/installment				0.1	0.00	54	0.1	0.00	52	0.1	0.00	34	0.1	0.00	32			25.1	5.3
Other				0.0	0.00	105	0.1	0.01	90	0.1	0.01	66	0.2	0.01	73			62.5	43.7
Payments by account type (DFIPS)	3.5	0.10	29	4.1	0.17	42							4.6	0.16	35	5.2	19.7	4.1	-2.7
Reloadable				3.8	0.16	43							3.9	0.13	35			0.7	-6.1
Non-reloadable				0.3	0.01	35							0.7	0.02	34			39.7	38.0
Payments by channel, authentication method, and payee location (DFIPS)	3.5	0.10	29	4.1	0.17	42							4.6	0.16	35	5.2	19.7	4.1	-2.7
In person				3.3	0.14	43							4.3	0.15	34			8.5	0.4
PIN				1.4	0.06	46							0.8	0.03	33			-16.8	-25.4
No PIN				2.0	0.08	41							3.5	0.12	35			20.9	14.0
Remote				0.7	0.03	38							0.3	0.01	39			-24.9	-24.5
Domestic													0.3	0.01	39				
Cross-border													0.0	0.00	32				
Payments by payee location (NPIPS)	3.1	0.11	35	4.3	0.15	35	4.4	0.15	34	5.3	0.16	30	6.0	0.19	32	10.5	10.5	12.3	8.7
Domestic	3.1	0.11	35	4.2	0.15	35	4.4	0.15	34	5.2	0.16	30	6.0	0.19	32	10.4	10.4	12.2	8.7
Cross-border	0.0	0.00	37	0.0	0.00	27	0.0	0.00	25	0.0	0.00	21	0.1	0.00	25	31.6	18.1	14.4	11.4
In person													0.0	0.00	31				
Remote													0.0	0.00	23				
Payments by transaction value range (NPIPS)	3.1	0.11	35	4.3	0.15	35	4.4	0.15	34	5.3	0.16	30	6.0	0.19	32	10.5	10.5	12.3	8.7
Less than \$5.00	0.6	0.00	3	0.9	0.00	2	1.0	0.00	2	1.6	0.00	2	1.8	0.00	1	13.0	8.6	26.5	6.3
\$5.00 to \$9.99	0.6	0.00	7	0.9	0.01	7	0.9	0.01	7	1.0	0.01	7	1.1	0.01	7	12.3	13.1	8.3	8.4
\$10.00 to \$14.99	0.4	0.00	12	0.5	0.01	12	0.6	0.01	12	0.6	0.01	12	0.7	0.01	12	10.9	11.3	11.3	11.2
\$15.00 to \$24.99	0.5	0.01	19	0.6	0.01	19	0.6	0.01	19	0.7	0.01	19	0.8	0.01	19	8.9	9.2	8.0	7.7
\$25.00 to \$49.99	0.5	0.02	34	0.7	0.02	35	0.6	0.02	34	0.7	0.02	34	0.8	0.03	34	8.1	8.4	5.6	5.4
\$50.00 or greater	0.5	0.07	134	0.7	0.10	141	0.7	0.10	145	0.7	0.11	148	0.9	0.13	152	9.1	10.9	6.9	9.5
\$50.00 to \$99.99				0.4	0.03	68	0.4	0.03	67	0.4	0.03	68	0.4	0.03	68			5.8	5.7
\$100.00 to \$499.99				0.3	0.05	179	0.3	0.05	180	0.3	0.06	181	0.4	0.07	182			7.7	8.3
\$500.00 to \$999.99				0.0	0.01	639	0.0	0.01	645	0.0	0.01	647	0.0	0.02	653			13.5	14.3
\$1000.00 or greater				0.0	0.01	1,676	0.0	0.01	1,647	0.0	0.01	1,680	0.0	0.01	1,722			19.0	20.1
Payments via digital wallet by channel (DFIPS)													0.0	0.00	16				
In person													0.0	0.00	12				
Remote													0.0	0.00	23				
Cash-back at the point of sale (NPIPS)	0.1	0.00	64	0.1	0.00	55	0.0	0.00	43	0.1	0.00	46	0.1	0.00	44	6.1	1.2	-1.9	-9.1
Adjustments and returns (NPIPS)	0.0	0.00	49	0.0	0.00	53	0.0	0.00	53	0.1	0.00	56	0.1	0.00	52	36.7	40.5	30.7	29.7
Chargebacks	0.0	0.00	98	0.0	0.00	105	0.0	0.00	62	0.0	0.00	110	0.0	0.00	101	31.3	34.1	-9.0	-10.1
Other	0.0	0.00	47	0.0	0.00	52	0.0	0.00	52	0.1	0.00	55	0.1	0.00	52	36.9	41.0	31.7	31.7
Denials (NPIPS)	0.6	0.04	66	0.9	0.10	106	1.0	0.10	94	1.5	0.12	85	2.0	0.11	55	14.4	34.2	28.0	3.0
Payments, cross-border with non-U.S. cards (U.S. payee) (NPIPS)				0.1	0.00	66	0.1	0.01	66	0.1	0.01	64	0.1	0.01	57			10.5	4.7

General-Purpose Credit Cards 2012-18 DFIPS & NPIPS	2012			2015			2016			2017			2018			CAGR (percent)			
	Number (billions)	Value (\$ trillions)	Average (\$)	Number (billions)	Value (\$ trillions)	Average (\$)	Number (billions)	Value (\$ trillions)	Average (\$)	Number (billions)	Value (\$ trillions)	Average (\$)	Number (billions)	Value (\$ trillions)	Average (\$)	2012-15		2015-18	
																Number	Value	Number	Value
Payments by channel and authentication method (NPIPS)	24.4	2.27	93	31.0	2.80	90	34.3	3.00	88	37.7	3.32	88	40.9	3.64	89	8.4	7.3	9.7	9.1
In person	18.4	1.26	68	21.7	1.30	60	23.4	1.36	58	24.8	1.43	58	25.6	1.45	57	5.6	1.2	5.7	3.5
Chip	0.0	0.00	46	1.0	0.08	77	6.6	0.47	71	12.1	0.79	65	15.4	0.97	63	316.4	394.9	146.0	130.3
Contact													15.1	0.96	64				
Contactless													0.3	0.01	49				
PIN				0.0	0.00	90							0.1	0.01	77			107.6	97.4
No PIN				1.0	0.08	77							15.2	0.97	63			146.5	130.7
No chip	18.4	1.26	68	20.7	1.22	59	16.8	0.89	53	12.8	0.64	50	10.3	0.47	46	3.9	-0.9	-20.8	-27.2
PIN				0.0	0.00	128							0.0	0.00	92			-30.2	-37.4
No PIN				20.6	1.22	59							10.3	0.47	46			-20.8	-27.1
Remote	5.9	1.01	170	9.3	1.50	161	10.9	1.64	151	12.9	1.89	147	15.3	2.20	143	16.2	14.0	18.0	13.6
Mail-order/telephone-order				1.2	0.43	371	1.2	0.41	353	1.1	0.41	367	1.1	0.46	400			-0.7	1.8
Internet purchase				5.8	0.81	138	6.6	0.84	127	7.7	0.94	121	9.2	1.10	119			16.4	11.0
Recurring/installment				1.9	0.15	79	2.0	0.16	77	2.4	0.17	73	2.9	0.21	73			15.8	12.4
Other				0.5	0.11	247	1.1	0.24	228	1.6	0.37	227	2.1	0.43	207			65.6	56.1
Payments by channel, authentication method, and payee location (DFIPS)	23.7	2.19	92	31.4	2.77	88							41.9	3.85	92	9.8	8.1	10.1	11.7
In person				22.5	1.47	65							28.3	1.75	62			8.0	6.0
PIN				0.0	0.01	135							2.8	0.24	83			317.9	255.1
No PIN				22.4	1.46	65							25.4	1.51	60			4.3	1.2
Remote				8.9	1.30	145							13.6	2.10	154			15.1	17.4
Domestic													13.0	2.01	154				
Cross-border													0.6	0.09	154				
Payments by payer type (NPIPS)	24.4	2.27	93	31.0	2.80	90	34.3	3.00	88	37.7	3.32	88	40.9	3.64	89	8.4	7.3	9.7	9.1
Consumer	20.9	1.59	76	26.9	1.95	72	29.9	2.10	70	33.0	2.32	70	35.9	2.53	70	8.8	7.0	10.1	9.1
Business	3.5	0.68	195	4.1	0.86	207	4.4	0.90	206	4.7	1.01	213	5.0	1.12	221	5.8	7.9	6.8	9.2
Payments by payer type (DFIPS)	23.7	2.19	92	31.4	2.77	88							41.9	3.85	92	9.8	8.1	10.1	11.7
Consumer	19.9	1.51	76	28.1	2.09	74							37.1	2.59	70	12.2	11.5	9.7	7.4
Business	3.8	0.68	179	3.3	0.67	204							4.8	1.26	263	-4.7	-0.5	13.2	23.2
Payments by payee location (NPIPS)	24.4	2.27	93	31.0	2.80	90	34.3	3.00	88	37.7	3.32	88	40.9	3.64	89	8.4	7.3	9.7	9.1
Domestic	24.1	2.21	92	30.5	2.73	89	33.7	2.92	87	37.0	3.23	87	40.1	3.53	88	8.2	7.3	9.5	8.9
Cross-border	0.3	0.06	188	0.5	0.07	148	0.6	0.08	133	0.7	0.10	134	0.9	0.11	130	16.9	8.0	21.5	16.4
In person													0.5	0.05	99				
Remote													0.3	0.06	181				
Payments by transaction value range (NPIPS)	24.4	2.27	93	31.0	2.80	90	34.3	3.00	88	37.7	3.32	88	40.9	3.64	89	8.4	7.3	9.7	9.1
Less than \$5.00	2.1	0.01	3	3.3	0.01	2	3.7	0.01	2	4.2	0.01	2	4.6	0.01	2	15.2	12.3	11.9	11.1
\$5.00 to \$9.99	2.7	0.02	8	3.9	0.03	7	4.4	0.03	7	4.8	0.04	7	5.1	0.04	7	12.2	11.5	10.1	10.0
\$10.00 to \$14.99	2.2	0.03	12	3.0	0.04	12	3.5	0.04	12	3.9	0.05	12	4.4	0.05	12	10.7	9.7	13.7	13.6
\$15.00 to \$24.99	3.4	0.07	20	4.5	0.09	20	5.1	0.10	19	5.4	0.11	19	5.8	0.11	19	9.7	8.9	9.2	9.0
\$25.00 to \$49.99	5.4	0.20	36	6.5	0.23	35	7.1	0.25	35	7.9	0.28	35	8.5	0.30	35	6.5	5.1	9.2	9.3
\$50.00 or greater	8.5	1.95	229	9.9	2.41	243	10.6	2.57	243	11.5	2.85	248	12.5	3.13	251	5.2	7.4	7.9	9.0
\$50.00 to \$99.99				4.6	0.32	69	4.9	0.34	69	5.3	0.37	69	5.9	0.40	69			8.5	8.3
\$100.00 to \$499.99				4.6	0.86	189	4.9	0.91	188	5.2	0.99	190	5.6	1.06	190			7.1	7.4
\$500.00 to \$999.99				0.5	0.31	668	0.5	0.33	662	0.5	0.36	666	0.6	0.40	664			9.3	9.0
\$1000.00 or greater				0.3	0.93	2,932	0.3	0.99	2,916	0.4	1.13	2,940	0.4	1.26	2,978			10.2	10.8
Payments via digital wallet by channel (DFIPS)													0.7	0.03	49				
In person													0.4	0.01	32				
Remote													0.3	0.02	70				
Cash advances (NPIPS)	0.1	0.00	69	0.0	0.01	247	0.0	0.01	258	0.0	0.01	240	0.0	0.01	247	-14.3	31.0	-0.2	-0.2
Adjustments and returns (NPIPS)	0.5	0.06	112	1.0	0.11	108	1.1	0.11	105	1.2	0.12	102	0.8	0.13	176	23.9	22.6	-9.1	6.8
Chargebacks	0.0	0.00	159	0.0	0.00	194	0.0	0.01	178	0.0	0.01	172	0.0	0.00	174	-6.0	0.4	-0.2	-3.8
Other	0.5	0.06	109	1.0	0.11	106	1.0	0.11	103	1.2	0.12	100	0.7	0.13	176	25.0	23.9	-9.3	7.2
Denials (NPIPS)	1.2	0.22	194	1.3	0.53	414	1.5	0.56	369	1.6	0.61	367	2.0	0.70	351	3.4	33.1	16.0	9.9
Payments, cross-border with non-U.S. cards (U.S. payee) (NPIPS)				2.2	0.27	126	1.3	0.14	111	1.4	0.15	113	1.5	0.18	119			-12.2	-13.8
Payments, non-network with co-branded cards (DFIPS)													0.6	0.01	19				

Private-Label Prepaid Debit & EBT Cards 2012-18 NPIPS	2012			2015			2016			2017			2018			CAGR (percent)			
	Number (billions)	Value (\$ trillions)	Average (\$)	Number (billions)	Value (\$ trillions)	Average (\$)	Number (billions)	Value (\$ trillions)	Average (\$)	Number (billions)	Value (\$ trillions)	Average (\$)	Number (billions)	Value (\$ trillions)	Average (\$)	2012-15		2015-18	
																Number	Value	Number	Value
Payments by channel (NPIPS)	3.7	0.05	13	4.4	0.07	16	4.9	0.07	15	5.4	0.08	15	5.5	0.10	18	6.1	14.2	8.3	12.5
In person	3.6	0.04	12	4.4	0.07	16	4.7	0.07	14	5.0	0.07	14	5.3	0.09	18	6.4	17.3	6.5	10.2
Remote	0.0	0.00	145	0.0	0.00	60	0.1	0.00	33	0.3	0.01	21	0.3	0.01	22	-68.1	-76.2	585.8	389.8
Payments by card type (NPIPS)	3.7	0.05	13	4.4	0.07	16	4.9	0.07	15	5.4	0.08	15	5.5	0.10	18	6.1	14.2	8.3	12.5
Reloadable				3.5	0.04	10	4.8	0.07	15	5.2	0.07	14	4.6	0.07	14			9.3	22.5
Non-reloadable				0.9	0.03	38	0.1	0.00	45	0.1	0.00	36	1.0	0.03	33			4.0	-0.8
Electronic benefits transfer (EBT) (NPIPS)	2.5	0.07	30	2.6	0.08	29	2.5	0.07	28	2.4	0.06	27	2.2	0.06	26	1.7	0.2	-5.2	-7.8

Private-Label Credit Cards 2012-18 NPIPS	2012			2015			2016			2017			2018			CAGR (percent)			
	Number (billions)	Value (\$ trillions)	Average (\$)	Number (billions)	Value (\$ trillions)	Average (\$)	Number (billions)	Value (\$ trillions)	Average (\$)	Number (billions)	Value (\$ trillions)	Average (\$)	Number (billions)	Value (\$ trillions)	Average (\$)	2012-15		2015-18	
																Number	Value	Number	Value
Payments by channel (NPIPS)	2.5	0.28	112	2.7	0.25	93	2.9	0.26	90	3.0	0.27	90	3.8	0.34	89	2.8	-3.5	12.7	11.0
In person	2.4	0.27	110	2.3	0.23	99	2.4	0.24	99	2.4	0.24	100	3.0	0.29	98	-2.1	-5.3	9.2	8.6
Remote	0.0	0.01	276	0.4	0.02	56	0.5	0.03	54	0.6	0.03	51	0.9	0.05	58	118.9	28.5	29.5	30.9
Payments by payer type (NPIPS)	2.5	0.28	112	2.7	0.25	93	2.9	0.26	90	3.0	0.27	90	3.8	0.34	89	2.8	-3.5	12.7	11.0
Consumer	1.7	0.19	111	1.8	0.19	103	2.0	0.20	101	2.0	0.20	100	2.5	0.24	97	2.2	-0.3	10.8	8.8
Business	0.8	0.09	116	0.9	0.06	73	0.9	0.06	67	1.0	0.07	71	1.4	0.10	74	4.1	-11.1	16.4	16.9

Alternative Payment Methods & Systems 2012-18 DFIPS & NPIPS	2012			2015			2018			CAGR (percent)			
	Number (millions)	Value (\$ billions)	Average (\$)	Number (millions)	Value (\$ billions)	Average (\$)	Number (millions)	Value (\$ billions)	Average (\$)	2012-15		2015-18	
										Number	Value	Number	Value
Alternative payments via DI website or app													
Bill payment transactions (DFIPS)	2,547.8	3,491.34	1,370	2,484.9	1,021.89	411	3,467.5	1,890.15	545	-0.8	-33.6	11.7	22.8
Person-to-person (P2P) transfers (DFIPS)	138.0	47.96	348	207.5	123.09	593	711.7	293.20	412	14.6	36.9	50.8	33.6
On-us							426.1	225.93	530				
Off-us (interbank)							285.7	67.27	235				
Person-to-Person (P2P) and Money Transfer Processors													
Payments by payee location (NPIPS)	205.3	91.52	446	396.9	138.35	351	841.3	246.47	293	24.6	14.8	28.5	21.2
Domestic	122.4	61.12	499	329.0	113.54	348	788.4	224.34	285	39.0	22.9	33.8	25.5
Cross-border	82.9	30.41	367	67.9	24.81	368	52.9	22.13	418	-6.4	-6.6	-8.0	-3.7
Payments by origination channel (NPIPS)	205.3	91.52	446	396.9	138.35	349	841.3	246.47	293	24.6	14.8	28.5	21.2
Website	65.1	37.86	582	154.9	78.24	505	384.5	80.40	209	33.5	27.4	35.4	0.9
Mobile device	21.8	2.39	109	119.0	18.33	154	301.4	54.44	181	76.0	97.2	36.3	43.7
In person	116.2	50.73	436	101.2	39.64	392	135.3	108.19	800	-4.5	-7.9	10.2	39.7
Other	2.2	0.54	250	21.8	2.14	98	20.1	3.44	171	116.2	58.2	-2.7	17.2
Payments by clearing method (NPIPS)	205.3	91.52	446	396.9	138.35	349	841.3	246.47	293	24.6	14.8	28.5	21.2
Credit card/signature debit network	10.3	1.67	163	16.4	2.36	143	526.0	94.41	179	17.0	12.2	217.4	242.1
EFT/PIN debit network	0.9	0.24	271	31.6	3.17	100	87.7	14.06	160	227.7	135.4	40.6	64.3
ACH	15.9	6.50	409	71.4	20.37	285	43.2	20.96	485	65.1	46.4	-15.4	1.0
Book transfer	89.2	21.13	237	203.2	58.92	290	135.7	102.37	754	31.6	40.7	-12.6	20.2
Other	89.0	61.98	696	74.3	53.53	720	48.7	14.67	301	-5.8	-4.8	-13.1	-35.1
Payments, cross-border from non-U.S. domiciled accounts (NPIPS)				11.0	3.29	298	7.7	2.64	341			-11.2	-7.1
Online Bill Payment Processors													
Payments by initiation method (NPIPS)	3,097.4	1,180.39	381	3,233.1	1,571.66	486	3,550.8	1,923.21	542	1.4	10.0	3.2	7.0
Bank/intermediary	2,819.1	1,036.37	368	2,718.6	1,308.92	481	2,499.7	1,462.45	585	-1.2	8.1	-2.8	3.8
Biller-direct	278.3	144.02	517	514.6	262.73	511	1,051.1	460.76	438	22.7	22.2	26.9	20.6
Payments by disbursement method (NPIPS)	3,097.4	1,180.39	381	3,233.1	1,571.66	486	3,550.8	1,923.21	542	1.4	10.0	3.2	7.0
ACH				1,897.3	944.14	498	2,303.1	1,227.48	533			6.7	9.1
Check				453.4	266.46	588	446.1	364.65	817			-0.5	11.0
Wire				578.9	227.89	394	715.5	296.56	414			7.3	9.2
Other				303.5	133.16	439	86.2	34.52	401			-34.3	-36.2
Payments by funding method (NPIPS)	3,097.4	1,180.39	381	3,233.1	1,571.66	486	3,550.8	1,923.21	542	1.4	10.0	3.2	7.0
Cash				0.1	0.01	150	0.0	0.00	148			-58.9	-59.0
Check				254.8	177.05	695	7.4	5.50	739			-69.2	-68.6
General-purpose card				275.5	54.45	198	337.6	70.71	209			7.0	9.1
ACH				2,460.4	1,235.47	502	2,767.5	1,640.61	593			4.0	9.9
Other				242.4	104.69	432	438.2	206.39	471			21.8	25.4
Walk-In Bill Payment Processors													
Payments by disbursement method (NPIPS)	285.6	43.81	153	239.4	33.50	140	169.8	24.85	146	-5.7	-8.6	-10.8	-9.5
ACH				199.9	26.73	134	108.1	16.67	154			-18.5	-14.6
Check				10.3	2.18	211	24.4	3.09	127			33.3	12.4
Wire				5.7	0.77	134	4.8	0.70	146			-6.0	-3.2
Other				23.4	3.83	163	32.5	4.39	135			11.5	4.7

Alternative Payment Methods & Systems 2012-18 DFIPS & NPIPS	2012			2015			2018			CAGR (percent)			
	Number (millions)	Value (\$ billions)	Average (\$)	Number (millions)	Value (\$ billions)	Average (\$)	Number (millions)	Value (\$ billions)	Average (\$)	2012-15		2015-18	
										Number	Value	Number	Value
Payments by funding method (NPIPS)	285.6	43.81	153	239.4	33.50	140	169.8	24.85	146	-5.7	-8.6	-10.8	-9.5
Cash	262.9	38.20	145	228.8	31.34	137	150.0	22.13	148	-4.5	-6.4	-13.1	-11.0
General-purpose card	0.0	0.00	0	1.4	0.08	59	0.0	0.00	0			-100.0	-100.0
Other	22.7	5.61	248	9.2	2.08	225	19.7	2.72	138	-25.9	-28.2	28.8	9.4
Private-Label ACH Debit Card Processors													
Payments (NPIPS)	117.7	7.74	66	233.9	11.79	50	293.6	14.91	51	25.7	15.1	7.9	8.1
Cash-back at the point of sale (NPIPS)	10.1	0.31	31	16.1	0.44	27	6.6	0.29	44	16.9	11.7	-25.7	-12.8
Adjustments and returns (NPIPS)	6.6	0.28	42	14.8	0.45	30	10.6	1.43	134	30.5	17.3	-10.3	47.6
ACH returns				0.6	0.04	76	0.7	0.04	51			7.4	-6.2
Other				14.2	0.40	28	9.9	1.39	140			-11.2	51.5
Denials (NPIPS)				0.4	0.02	53	1.4	0.29	206			51.1	137.9
Online Payment Authentication Methods Processors													
Payments by authentication method (NPIPS)	1,819.5	93.03	51	3,362.1	159.47	47	4,106.4	158.12	39	22.7	19.7	6.9	-0.3
Redirected from the merchant or biller site	682.8	18.36	27	999.2	27.59	28	0.3	0.01	43	13.5	14.5	-93.3	-92.2
Secure online prepaid/escrow-account	1,037.6	69.97	67	2,252.6	125.69	56	2,528.9	128.75	51	29.5	21.6	3.9	0.8
Token vault	0.0	0.00	0	0.0	0.00	0	0.0	0.00	0				
Other	99.1	4.70	47	110.3	6.19	56	1,577.1	29.36	19	3.6	9.6	142.7	68.0
Mobile Wallet Processors													
Payments by channel (NPIPS)	250.6	9.48	38	1,273.5	48.93	38	2,908.0	112.44	39	71.9	72.8	31.7	32.0
Purchase				1,250.1	45.94	37	2,750.2	91.68	33			30.1	25.9
In person				635.1	17.64	28	1,325.1	25.60	19			27.8	13.2
Remote				615.0	28.30	46	1,425.1	66.08	46			32.3	32.7
Person-to-person (P2P)				23.5	2.98	127	157.7	20.76	132			88.7	90.9
Other				0.0	0.00	0	0.0	0.00	29				