Institution ID Number 1234567
Example Depository Institution Name

2019 Federal Reserve Payments Study
Instructions

Thank you for participating in the 2019 *Depository and Financial Institutions Payments Survey* (DFIPS). This study provides critical data for understanding the U.S. payments system, and your participation is greatly appreciated. If you have any questions, please feel free to contact us at **TBD**.

About the survey

The Federal Reserve 2019 *Depository and Financial Institutions Payments Survey* (DFIPS) is a national survey of depository and financial institutions that offer transaction deposit accounts, prepaid card program accounts, and credit card accounts to consumer, business, and government customers. The survey gathers data about noncash payments, cash withdrawals and deposits that posted to customer accounts, and unauthorized third-party payments fraud against those customer's accounts that took place during calendar year 2018. Data from your response will contribute to estimates of the national aggregate number and value of payments and withdrawals made by these transaction methods. The Federal Reserve will compare the results of this 2019 survey to previous surveys conducted since 2001.

The Federal Reserve
Payments Study

Survey Period: Calendar Year 2018

Thank you again for participating in the DFIPS. The Federal Reserve 2019 DFIPS includes:

- Institution's affiliates
- Institution profile
- Check profile, payments, deposits, and outgoing returns
- ACH profile, originations, receipts, and outgoing returns
- Wire transfers originated and received
- Non-prepaid debit cards
- General-purpose prepaid cards
- General-purpose credit cards
- Cash withdrawals and deposits
- Alternative payment initiation methods

>> Please respond by: TBD <<

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

Your response to this survey will be used to estimate national aggregate volumes for calendar year 2018. To achieve the most reliable results, it is important that you respond completely and accurately. If your institution outsourced payments processing to another organization during calendar year 2018, please request the necessary data from that organization or provide them with the survey so they may respond on behalf of your institution.

Public reporting burden for this collection of information is estimated to be an average of 22 hours per response, including the time to gather and maintain data in the required form, to review the instructions and to complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; and to the Office of Management and Budget, Paperwork Reduction Project (7100-0351), Washington, DC 20503.

2019 Federal Reserve Payments Study

Instructions (continued)

Please leave no survey item blank

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

1. If your institution 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 institution 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 institution does not have volume for the item requested (i.e., the item requested does not apply to your institution), please enter “0”.

Third-party fraudulent transactions

This survey includes questions about the volumes of unauthorized third-party fraud that cleared and settled via each payment type. Cleared and settled means that payment instructions passed through the payment system and funds were transferred as a result. For "on-us" transactions, it is considered cleared and settled if funds were made available to the receiving accountholder. The intent is not to measure actual fraud losses, although some of the included fraud would result in losses. The purpose is also not to measure fraud attempts that were prevented before they were cleared and settled, and is not meant to include fraud committed by the accountholder or other users authorized to make payments (first-party fraud). The purpose is to measure all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Please report fraudulent transactions that cleared and settled, for which claims were reported in calendar year 2018 (even if the fraud occurred in the prior year).

Please provide any comments in the box below:

Institution ID Number 1234567
Example Depository Institution Name

Affiliates

Instructions

This is an enterprise-wide survey. Throughout this survey instrument, “your institution” refers to the entire enterprise including all affiliates. For example, during 2018, if your institution acquired or merged with another institution which is not listed, please report data for the combined enterprise; or if your institution began to process combined volume before the end of 2018, please report data for the combined enterprise as if the merger had already occurred during 2018. For accurate statistical estimation of national aggregate figures for full calendar year 2018, we need to know which affiliates (listed in item 1 below) are not included in your response to different parts of the survey and which additional (not listed in item 1 below) are included in your response.

Please contact us at **TBD** if you have any questions or concerns about the items on this page.

Affiliates Profile

1 **For each affiliate listed, please mark any sections where its data are included in your response. According to our records (as of December 31, 2018), the following affiliated institutions should be included in your response**. If you have included additional affiliates in your response, please report them in the empty blue fields below and mark any sections where their data are included in your response.

A CHECK MARK INDICATES THAT THE AFFILIATE IS INCLUDED IN YOUR RESPONSE FOR THAT SECTION OF THE SURVEY. PLEASE UNMARK ANY SECTION WHERE THE AFFILIATE IS NOT INCLUDED.

	Name	**City**	**State**	**Total deposit balances (in thousands of dollars)***	Institution Profile	Checks	ACH	Wire Transfers	Non-Prepaid Debit Cards	General-Purpose Prepaid Cards	General-Purpose Credit Cards	Cash	Alternative Payment Initiation Methods
	<Affiliate name>	<City>	<ST>	<Total deposits>	☑	☑	☑	☑	☑	☑	☑	☑	☑
	<Affiliate name>	<City>	<ST>	<Total deposits>	☑	☑	☑	☑	☑	☑	☑	☑	☑
	<Affiliate name>	<City>	<ST>	<Total deposits>	☑	☑	☑	☑	☑	☑	☑	☑	☑
	<Affiliate name>	<City>	<ST>	<Total deposits>	☑	☑	☑	☑	☑	☑	☑	☑	☑
	<Affiliate name>	<City>	<ST>	<Total deposits>	☑	☑	☑	☑	☑	☑	☑	☑	☑
	<Affiliate name>	<City>	<ST>	<Total deposits>	☑	☑	☑	☑	☑	☑	☑	☑	☑
	<Affiliate name>	<City>	<ST>	<Total deposits>	☑	☑	☑	☑	☑	☑	☑	☑	☑
	<Affiliate name>	<City>	<ST>	<Total deposits>	☑	☐	☑	☑	☑	☑	☑	☑	☑
	<Affiliate name>	<City>	<ST>	<Total deposits>	☑	☑	☑	☑	☑	☑	☑	☑	☑
Additional Affiliates					☐	☐	☐	☐	☐	☐	☐	☐	☐
					☐	☐	☐	☐	☐	☐	☐	☐	☐
					☐	☐	☐	☐	☐	☐	☐	☐	☐
					☐	☐	☐	☐	☐	☐	☐	☐	☐

* Deposit information as of December 31, 2018 obtained from the public regulatory reports.

Please provide any comments in the box below:

Institution ID Number 1234567

Example Depository Institution Name

Data element measured by survey

Comments box

Institution Profile 2018 Data

Instructions

Please use your best available information to complete the survey for full calendar year 2018, including data for all affiliates. “Your institution” refers to the entire enterprise including all affiliates (see page 3). Only report data associated with your institution's U.S. domiciled accounts. The data you provide will only be used to produce national aggregate estimates of the volumes being measured.

Institution Profile

1 **Transaction deposit accounts (including Demand Deposit Accounts (DDAs))**
= 1.a + 1.b

Number

Balance ($)

(Average of monthly totals in 2018)

Include: Checking accounts, NOW accounts, and share draft accounts.

Do not include: Non-transaction accounts (savings accounts, money market accounts, certificates of deposits), prepaid card program accounts, credit card accounts, accounts of foreign governments and official institutions, or accounts of other depository institutions. Do not include balances reported in item 3 (retail sweep program accounts) and item 5 (wholesale sweep program accounts) below.

Average of monthly totals means the average of end-of-month totals for each of the months in 2018.

1.a **Consumer accounts**

Number

Balance ($)

1.b **Business/government accounts**

Number

Balance ($)

2 **Did your institution or any of its affiliates employ the use of a retail sweep program (i.e., reserve sweep program) during calendar year 2018?**

In order to make national aggregate estimates, we use your institution’s deposit balances as a sizing measure. Understanding if your institution used a retail sweep program will help inform our estimates. In a retail sweep, depository institutions move unused funds from checkable deposit accounts (both consumer and business/government) to special purpose money market deposit accounts (MMDAs) and return the funds to checkable deposit accounts only as needed to cover payments. This practice does not adversely impact the accountholder but allows the institution to reduce nonearning assets. Do not consider wholesale sweep program accounts (i.e., corporate sweep program accounts).

3 **Retail sweep program accounts (i.e., reserve sweep program accounts)**
= 3.a + 3.b

Number

Balance ($)

(Average of monthly totals in 2018)

Include: Savings and money market deposit accounts associated with retail sweep programs.

Do not include: Checking accounts, NOW accounts, and share draft accounts. Do not include balances reported in item 1 above (transaction deposit accounts) and item 5 below (wholesale sweep program accounts), or accounts and balances of any savings-type account not associated with transaction deposit accounts under a sweep program.

Average of monthly totals means the average of end-of-month totals for each of the months in 2018.

3.a **Consumer accounts**

Number

Balance ($)

3.b **Business/government accounts**

Number

Balance ($)

4 **Did your institution provide a wholesale sweep program (i.e., corporate sweep program) to your business accountholders during calendar year 2018?**

Do not consider retail sweep program accounts (i.e., reserve sweep program accounts).

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5 **Wholesale sweep program accounts**

(Average of monthly totals in 2018)

Include: Corporate sweep accounts in which funds from your business accountholders are swept overnight into investment instruments.

Do not include: Checking accounts, NOW accounts, and share draft accounts. Do not include balances reported in item 1 (transaction deposit accounts) and item 3 (retail sweep program accounts), or accounts and balances of any savings-type account not associated with transaction deposit accounts under a sweep program.

Average of monthly totals means the average of end-of-month totals for each of the months in 2018.

Number

Balance ($)

Please provide any comments in the box below:

Institution ID Number 1234567
Example Depository Institution Name

Data element measured by survey	🟦
Comments box	☐
Repeated data element (prepopulated from an earlier question)	■

Checks 2018 Data

Instructions

Please use your best available information to complete the survey for full calendar year 2018, including data for all affiliates. “Your institution” refers to the entire enterprise including all affiliates (see page 3). Only report data associated with your institution's U.S. domiciled accounts. The data you provide will only be used to produce national aggregate estimates of the volumes being measured.

This section includes questions on third-party fraudulent check transactions:
These are cleared and settled checks that a third party initiated without the authorization, agreement, or voluntary assistance of an authorized check signer with the intent to deceive for personal gain. For "on-us" checks, it is considered cleared and settled if funds were made available to the receiving accountholder.
Include: All third-party fraudulent check transactions regardless of whether a loss is incurred.
Do not include: Fraud attempts that were prevented before the check was cleared and settled, fraud attempts that resulted in frozen funds (funds not made available to the perpetrator), or fraud committed by your institution's accountholders (first-party fraud).

Check Profile

1 **Did your institution outsource check processing to another organization (i.e., its “processor”) during calendar year 2018?**

1.a **If your answer is "Yes, in all cases" or “Yes, in some cases” to item 1 above, are you able to include these outsourced portion in your answers below?**
If your answer is “No" to item 1.a above, please explain in the comments box at the end of this section.

2 **Are you able to exclude non-check documents from "all checks drawn on your institution" item 5 below?**
Non-check documents are “other” items processed on check sorters (i.e., batch headers, general ledger tickets, cash-in or cash-out tickets, deposit slips).

3 **Are you able to report checks deposited at one affiliate of your institution but drawn on another affiliate of your institution as 'on-us' volume in item 5.b below?**
Some institutions call this “on-we” volume, which should be reported entirely under item 5.b below if possible.

4 **Did your institution process checks for an unaffiliated depository institution as part of a correspondent banking relationship during calendar year 2018?**
As a “correspondent bank,” your institution holds balances for an unaffiliated depository institution in a due-to account and performs check clearing services on its behalf.

Check Payments

5	**Total checks drawn on your institution = 5.a + 5.b**	Number Value ($)
5.a	**Checks drawn on your institution for which another institution was the "bank of first deposit" = 5.a.1 + 5.a.2**	Number Value ($)
5.a.1	**Inclearings**	Number Value ($)
5.a.2	**"On-us" checks deposited by correspondent customers**	Number Value ($)
5.b	**“On-us” checks for which your institution was the “bank of first deposit”**	Number Value ($)

6 **Total checks drawn on your institution (repeat item 5) = 6.a + 6.b**
Number
Value ($)

6.a **From consumer accounts**
Number
Value ($)

6.b **From business/government accounts**
Number
Value ($)

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7 **Third-party fraudulent checks drawn on your institution**
Number
Value ($)

Check Deposits & Outgoing Returns

8 **Total checks deposited at your institution**
Number
Value ($)

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9 **Third-party fraudulent checks deposited at your institution**
Number
Value ($)

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10 **Total outgoing and "on-us" returned checks = 10.a + 10.b**
All checks drawn on your institution that it returned unpaid to another institution or to your institution's accountholder.
Number
Value ($)

10.a **Checks your institution returned unpaid to the collecting institution**
Number
Value ($)

10.b **"On-us" checks your institution returned unpaid to your institution's accountholder**
Number
Value ($)

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11 **Total outgoing and "on-us" returned checks (repeat item 10) = 11.a + 11.b + 11.c + 11.d**
All checks drawn on your institution that it returned unpaid to another institution or to your institution's accountholder.
Number
Value ($)

11.a **Unauthorized returned checks = 11.a.1 + 11.a.2 + 11.a.3**
Number
Value ($)

11.a.1 **Remotely created checks**
Number
Value ($)

11.a.2 **Forgery/suspected forgery**
Number
Value ($)

11.a.3 **Other unauthorized**
Number
Value ($)

11.b **Nonsufficient funds**
Number
Value ($)

11.c **Duplicate presentment**
Number
Value ($)

11.d **Other (including administrative returns)**
Number
Value ($)

Please provide any comments in the box below:

Institution ID Number 1234567
Example Depository Institution Name

Data element measured by survey	🟦
Comments box	☐
Repeated data element (prepopulated from an earlier question)	■

ACH 2018 Data

Instructions

Please use your best available information to complete the survey for full calendar year 2018, including data for all affiliates. “Your institution” refers to the entire enterprise including all affiliates (see page 3). Only report data associated with your institution's U.S. domiciled accounts. If your institution’s accountholder is the payer, then the payee may be domestic or foreign. If your institution’s accountholder is the payee, then the payer may be domestic or foreign. The data you provide will only be used to produce national aggregate estimates of the volumes being measured.

Definitions:

- **Originating Depository Financial Institution (ODFI):** The Originating Depository Financial Institution (ODFI) is the financial institution that initiates and warrants electronic payments through the ACH network (or on-us) on behalf of its customers
- **Receiving Depository Financial Institution (RDFI):** The Receiving Depository Financial Institution (RDFI) is the financial institution that provides depository account services to individuals and organizations and accepts and posts electronic entries to those accounts
- **Network ACH entries:** A network ACH entry is one that is cleared through a network operator (i.e., the Federal Reserve or EPN). Please consider all network ACH entries, including those for which your institution is both the ODFI and RDFI (i.e., network on-us ACH entries), and volume sent or received by a correspondent bank on behalf of your institution via a network operator
- **In-house on-us ACH entries:** An in-house on-us ACH entry is one for which your institution is both the ODFI and the RDFI without the use of a network operator (i.e., the Federal Reserve or EPN), for clearing or settlement. In-house on-us entries result in the movement of funds from one account to another within your institution
- **Direct exchange ACH entries:** A direct exchange ACH entry is one that is exchanged directly between your institution and another. Some institutions call these “direct send” entries. Direct exchange does not include volume sent or received by a correspondent bank on behalf of your institution. Correspondent volume should be included with Network ACH entries
- **Offset entries:** An offset ACH entry is an on-us entry used to effect settlement by an ODFI. For example, when acting as ODFI for one hundred credit entries for $1,000 each for a corporate accountholder, an ODFI might originate a single $100,000 debit entry to draw funds from the originator’s funding account
- **Balanced files:** Balanced files contain offsetting entries that automatically credit or debit the customer’s Demand Deposit Account (DDA) for the debit and/or credit transactions on the file. The debit and credit offset entries should equal the value of the credit and debit originated entries respectively in the received file from the accountholder
- **Unbalanced files:** Unbalanced files do not have an offsetting entry that automatically credits or debits the customer’s DDA for the debit and/or credit originated. After receiving the file from the accountholder, the ODFI will then originate the offset entries to balance the file. Most institutions prefer to receive unbalanced files

This section includes questions on third-party fraudulent ACH transactions:
These are cleared and settled ACH transfers that a third party initiated without the authorization, agreement, or voluntary assistance of an authorized accountholder with the intent to deceive for personal gain. For "on-us" ACH transfers, it is considered cleared and settled if funds were made available to the receiving accountholder.
Include: All third-party fraudulent ACH transactions regardless of whether a loss is incurred.
Do not include: Fraud attempts that were prevented before the ACH was cleared and settled, fraud attempts that resulted in frozen funds (funds not made available to the perpetrator), or fraud committed by your institution's accountholders (first-party fraud).

ACH Profile

1 **Did your institution post transactions from other payment instruments to your Demand Deposit Account (DDA) system using your ACH platform during calendar year 2018?**

Rather than maintaining an interface between your institution’s DDA system and a particular transaction processing system (i.e., signature-based debit card or wire transfer), your institution creates a separate ACH entry to post each of those non-ACH transactions.

2 **Did your institution originate forward ACH credits (not including returns or offset entries) during calendar year 2018?**
If your answer is "No," please report "No" for item 5 below, and report "0" for items 6 and its subsets, 7 and its subsets, 8 and its subsets, and item 9 and its subsets below.

3 **Did your institution originate forward ACH debits (not including returns or offset entries) during calendar year 2018?**
If your answer is "No," please report "0" for items 10, 11, and 14.b below (If you do not originate debit entries, then you will not receive in-house on-us debit entries).

4 **Did your institution originate offset ACH debit or credit entries during calendar year 2018?**

4.a **If your answer is “Yes” to item 4 above, are you able to exclude offset ACH volumes from balanced files in your answers below?**

Even if you are not able to exclude all offset volumes from balanced files, please report the volumes of your institution's forward ACH entries and third-party fraud

4.b **If your answer is “Yes” to item 4 above, are you able to exclude offset ACH volumes from unbalanced files in your answers below?**

Even if you are not able to exclude all offset volumes from unbalanced files, please report the volumes of your institution's forward ACH entries and third-party fraud

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5 **Did your institution offer same-day settlement of ACH credit originations during calendar year 2018?**

The effective date for same-day settlement of credits was September 23, 2016.

If your answer is "No," please report "0" for items 8.a and 9.a below.

ACH Originations

6	**Total forward ACH credit entries your institution originated (ODFI credits) = 6.a + 6.b + 6.c**	Number Value ($)
6.a	**Network ACH credit entries originated**	Number Value ($)
6.b	**In-house on-us ACH credit entries originated**	Number Value ($)
6.c	**Direct exchange ACH credit entries originated**	Number Value ($)
7	**Total forward ACH credit entries your institution originated (ODFI credits) (repeat item 6) = 7.a + 7.b**	Number Value ($)
7.a	**From consumer accounts**	Number Value ($)
7.b	**From business/government accounts**	Number Value ($)
8	**Total forward ACH credit entries your institution originated (ODFI credits) (repeat item 6) = 8.a + 8.b**	Number Value ($)
8.a	**Same-day settlement**	Number Value ($)
8.b	**Non-same-day settlement**	Number Value ($)
9	**Third-party fraudulent forward ACH credit entries your institution originated (fraudulent ODFI credits) = 9.a + 9.b**	Number Value ($)
9.a	**Same-day settlement**	Number Value ($)
9.b	**Non-same-day settlement**	Number Value ($)

10 **Total forward ACH debit entries your institution originated (ODFI debits)**

Number
Value ($)

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11 **Third-party fraudulent forward ACH debit entries your institution originated (fraudulent ODFI debits)**

Number
Value ($)

ACH Receipts & Outgoing Returns

12 **Total forward ACH credit entries your institution received (RDFI credits)**

Number
Value ($)

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13 **Third-party fraudulent forward ACH credit entries your institution received (fraudulent RDFI credits)**

Number
Value ($)

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14 **Total forward ACH debit entries your institution received (RDFI debits) = 14.a + 14.b + 14.c**

Number
Value ($)

14.a **Network ACH debit entries received**

Number
Value ($)

14.b **In-house on-us ACH debit entries received**

Number
Value ($)

14.c **Direct exchange ACH debit entries received**

Number
Value ($)

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15 **Total forward ACH debit entries your institution received (RDFI debits) (repeat item 14) = 15.a + 15.b**

Number
Value ($)

15.a **For consumer accounts**

Number
Value ($)

15.b **For business/government accounts**

Number
Value ($)

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16 **Total forward ACH debit entries your institution received (RDFI debits) (repeat item 14) = 16.a + 16.b**

Number
Value ($)

16.a **Same-day settlement**

Number
Value ($)

16.b **Non-same-day settlement**

Number
Value ($)

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17 **Third-party fraudulent forward ACH debit entries your institution received (fraudulent RDFI debits) = 17.a + 17.b**

Number
Value ($)

17.a **Same-day settlement**

Number
Value ($)

17.b **Non-same-day settlement**

Number
Value ($)

18	**ACH outgoing debit returns (i.e., debit return entries your institution originated including “on-us” debit returns)** These are forward ACH debit entries your institution received and were subsequently returned by your institution, the RDFI.	Number	
		Value ($)	

Please provide any comments in the box below:

Institution ID Number 1234567

Example Depository Institution Name

Data element measured by survey	🟦
Comments box	☐
Repeated data element (prepopulated from an earlier question)	■

Wire Transfers — 2018 Data

Instructions

Please use your best available information to complete the survey for full calendar year 2018, including data for all affiliates. “Your institution” refers to the entire enterprise including all affiliates (see page 3). Only report data associated with your institution's U.S. domiciled accounts. If your institution’s accountholder is the payer, then the payee may be domestic or foreign. If your institution’s accountholder is the payee, then the payer may be domestic or foreign. The data you provide will only be used to produce national aggregate estimates of the volumes being measured.

Wire transfer originations (Outgoing)
Include: All wire transfers originated by your institution’s U.S. domiciled accountholders with either a domestic or foreign beneficiary. Include funds transfers originated using the large-value systems (i.e., Fedwire and CHIPS). Include payments that your institution’s accountholders submitted and settled through these systems directly or through a correspondent. Include book transfers (i.e., internal transfers using your institution’s wire platform).
Do not include: Wire transfers your institution originated on behalf of an unaffiliated depository institution (i.e., correspondent volume).

Wire transfer receipts (Incoming)
Include: All wire transfers received by your institution’s U.S. domiciled accountholders with either a domestic or foreign wire-sender. Include funds transfers received using the large-value systems (i.e., Fedwire and CHIPS). Include payments that your institution’s accountholders received and settled through these systems directly or through a correspondent. Include book transfers (i.e., internal transfers using your institution’s wire platform).
Do not include: Wire transfers your institution received on behalf of an unaffiliated depository institution (i.e., correspondent volume).

This section includes questions on third-party fraudulent wire transactions:
These are cleared and settled wire transfers that a third party initiated without the authorization, agreement, or voluntary assistance of an authorized accountholder with the intent to deceive for personal gain. For "on-us" wire transfers, it is considered cleared and settled if funds were made available to the receiving accountholder.
Include: All third-party fraudulent wire transfers regardless of whether a loss is incurred.
Do not include: Fraud attempts that were prevented before the wire transfer was cleared and settled, fraud attempts that resulted in frozen funds (funds not made available to the perpetrator), or fraud committed by your institution's accountholders (first-party fraud).

Wire Transfers Originated (Outgoing)

1 **Did your institution originate wires on behalf of an unaffiliated depository institution during calendar year 2018 (i.e., correspondent volume)?**

1.a **If your answer is "Yes" to item 1 above, are you able to exclude these volumes from your answers below?**
If your answer is “Yes, in some cases,” please explain in the comments box at the end of this section.

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2 **Did an unaffiliated depository institution originate wires on behalf of your institution during calendar year 2018?**

2.a **If your answer is "Yes" to item 2 above, are you able to include these volumes in your answers below?**
If your answer is “Yes, in some cases,” please explain in the comments box at the end of this section.

3	**Total wire transfer originations (outgoing) = 3.a + 3.b**	Number	
		Value ($)	
3.a	**Consumer originated wire transfers**	Number	
		Value ($)	
3.b	**Business/government originated wire transfers = 3.b.1 + 3.b.2**	Number	
		Value ($)	
3.b.1	**Settlement/bank business originated wire transfers**	Number	
		Value ($)	
3.b.2	**All other business/government originated wire transfers**	Number	
		Value ($)	

4	**Total wire transfer originations (outgoing) (repeat item 3) = 4.a + 4.b**	Number	
		Value ($)	
4.a	**Domestic (U.S.) payee**	Number	
		Value ($)	
4.b	**Foreign payee**	Number	
		Value ($)	
5	**Total wire transfer originations (outgoing) (repeat item 3) = 5.a + 5.b**	Number	
		Value ($)	
5.a	**Sent through a network (i.e., Fedwire or CHIPS) or a correspondent bank**	Number	
		Value ($)	
5.b	**Book transfers (i.e., internal transfers using your institution’s wire platform)**	Number	
		Value ($)	
6	**Third-party fraudulent wire transfer originations = 6.a + 6.b**	Number	
		Value ($)	
6.a	**Domestic (U.S.) payee**	Number	
		Value ($)	
6.b	**Foreign payee**	Number	
		Value ($)	

Wire Transfers Received (Incoming)

7	**Total wire transfer receipts (incoming)**	Number	
		Value ($)	
8	**Third-party fraudulent wire transfer receipts (incoming)**	Number	
		Value ($)	

Please provide any comments in the box below:

Institution ID Number 1234567
Example Depository Institution Name

Data element measured by survey	🟦
Comments box	☐
Repeated data element (prepopulated from an earlier question)	■

Non-Prepaid Debit Cards — 2018 Data

Instructions

Please use your best available information to complete the survey for full calendar year 2018, including data for all affiliates. “Your institution” refers to the entire enterprise including all affiliates (see page 3). Only report data associated with your institution's U.S. domiciled accounts. If your institution’s accountholder is the payer, then the payee may be domestic or foreign. If your institution’s accountholder is the payee, then the payer may be domestic or foreign. The data you provide will only be used to produce national aggregate estimates of the volumes being measured.

This section includes questions on third-party fraudulent non-prepaid debit card transactions:
These are cleared and settled non-prepaid debit card transactions that a third party initiated without the authorization, agreement, or voluntary assistance of an authorized accountholder or cardholder with the intent to deceive for personal gain. For "on-us" transactions, it is considered cleared and settled if funds were made available to the receiving accountholder.
Include: All third-party fraudulent non-prepaid debit card transactions before any recoveries or chargebacks.
Do not include: Fraud prevented by declining a transaction or fraud committed by your institution's accountholders (first-party fraud).

Non-Prepaid Debit Cards

1	**Did your institution have non-prepaid debit cards in circulation in 2018 for which your institution was the issuer?**		
1.a	**If your answer is “Yes” to item 1 above, are you able to exclude general-purpose prepaid card volumes from your answers below?** General-purpose prepaid card (including payroll prepaid card) should only be included in the volumes reported in the General-Purpose Prepaid Cards section of the questionnaire. If your answer is “Yes, in some cases,” please explain in the comments box at the end of this section. If your answer is "No," please report the combined volumes of non-prepaid debit card transactions and general-purpose prepaid card transactions for all items below. Please explain in the comments box at the end of this section.		
2	**Number of non-prepaid debit cards = 2.a + 2.b** (Average of monthly totals in 2018) Report non-prepaid debit cards associated with transaction deposit accounts reported in the Institution Profile section. For **cards in force**, report only cards that had been issued by your institution, activated by your institution’s accountholders, and had not expired at the end of a month. For **cards with purchase activity**, report only cards in force that were used to make at least one point-of-sale (POS) and/or bill payment in a month. Average of monthly totals means the average of end-of-month totals for each of the months in 2018.	In force	
		In force with purchase activity	
2.a	**Consumer cards**	In force	
		In force with purchase activity	
2.b	**Business/government cards**	In force	
		In force with purchase activity	
3	**Total non-prepaid debit card transactions = 3.a + 3.b**	Number	
		Value ($)	
3.a	**From consumer accounts**	Number	
		Value ($)	
3.b	**From business/government accounts**	Number	
		Value ($)	

4	**Total non-prepaid debit card transactions (repeat item 3) = 4.a + 4.b**	Number	
		Value ($)	
4.a	**In-person transactions = 4.a.1 + 4.a.2**	Number	
		Value ($)	
4.a.1	**With a PIN**	Number	
		Value ($)	
4.a.2	**Without a PIN**	Number	
		Value ($)	
4.b	**Remote transactions = 4.b.1 + 4.b.2**	Number	
		Value ($)	
4.b.1	**Domestic (U.S.) payee**	Number	
		Value ($)	
4.b.2	**Foreign payee**	Number	
		Value ($)	

5	**Third-party fraudulent non-prepaid debit card transactions = 5.a + 5.b**	Number	
		Value ($)	
5.a	**In-person transactions = 5.a.1 + 5.a.2**	Number	
		Value ($)	
5.a.1	**With a PIN**	Number	
		Value ($)	
5.a.2	**Without a PIN**	Number	
		Value ($)	
5.b	**Remote transactions = 5.b.1 + 5.b.2**	Number	
		Value ($)	
5.b.1	**Domestic (U.S.) payee**	Number	
		Value ($)	
5.b.2	**Foreign payee**	Number	
		Value ($)	

6	**Total non-prepaid debit digital wallet transactions = 6.a + 6.b** Report all non-prepaid debit card transactions made via a digital wallet, including tokenized digital wallet. Include digital wallet transactions made by using electronic devices, such as a smartphone, smart watch, or activity tracker, by “tapping” the device at the POS terminal (i.e., Apple Pay, Samsung Pay, Google Pay, Fitbit Pay, Masterpass). Also include tokenized digital wallet transactions made by using customer's payment credentials saved in a virtual account number. These credentials can be stored either on a smartphone or in the cloud. When making a purchase, a substitute account number and a transaction specific code (“token”) are used to process payments. This can include purchasing items online with a computer or using a smartphone to make a purchase with a browser or in-app (i.e., Apple Pay, Google Pay, Masterpass, Visa Checkout, Amex Express Checkout). Include digital wallet NFC (near field communication) transactions, MST (magnetic secure transmission) transactions, QR code transactions, barcode transactions, in-app transactions, or browser transactions. Do not include card-on-file e-commerce transactions (cardholder-initiated or merchant-initiated) (i.e., installment payment).	Number Value ($)	
6.a	**In-person transactions** Include transactions for which an electronic device, such as a smartphone, smart watch, or activity tracker, was “tapped” to pay at the POS terminal (i.e., Apple Pay, Samsung Pay, Google Pay, Fitbit Pay).	Number Value ($)	
6.b	**Remote transactions** Include in-app transactions or browser transactions made with a digital wallet. Browser transactions include both digital wallets (i.e., Apple Pay, Google Pay, Samsung Pay) and third-party tokenized digital wallets (i.e., PayPal, Amazon Pay, Square Restaurants, Visa Checkout, Masterpass).	Number Value ($)	
7	**Total non-prepaid debit card cash-back at the point of sale** Please report only the cash value ($) portion of the cash-back transaction (i.e., if a customer paid for $100 in goods at the point of sale using a non-prepaid debit card and asked for $20 in cash back, please report one transaction for Number and $20 for Value in item 7). Do not include ATM withdrawals or the amount paid for goods and services.	Number Value ($)	

Please provide any comments in the box below:

Institution ID Number 1234567
Example Depository Institution Name

Data element measured by survey	🟦
Comments box	⬜
Repeated data element (prepopulated from an earlier question)	⬛

General-Purpose Prepaid Cards 2018 Data

Instructions

Please use your best available information to complete the survey for full calendar year 2018, including data for all affiliates. “Your institution” refers to the entire enterprise including all affiliates (see page 3). Only report data associated with your institution's U.S. domiciled accounts. If your institution’s accountholder is the payer, then the payee may be domestic or foreign. If your institution’s accountholder is the payee, then the payer may be domestic or foreign. The data you provide will only be used to produce national aggregate estimates of the volumes being measured.

This section includes questions on third-party fraudulent general-purpose prepaid card transactions:
These are cleared and settled general-purpose prepaid card transactions that a third party initiated without the authorization, agreement, or voluntary assistance of an authorized accountholder or cardholder with the intent to deceive for personal gain. For "on-us" transactions, it is considered cleared and settled if funds were made available to the receiving accountholder.
Include: All third-party fraudulent general-purpose prepaid card transactions before any recoveries or chargebacks.
Do not include: Fraud prevented by declining a transaction or fraud committed by your institution's accountholders (first-party fraud).

General-Purpose Prepaid Cards

1 **Did your institution offer its customers general-purpose prepaid cards issued by another financial institution during calendar year 2018?**
General-purpose prepaid cards include but are not limited to: payroll prepaid cards, open-loop gift cards, government-administered open-loop prepaid cards, FSA/HSA medical cards, and open-loop customer refund and incentive cards.
If your answer is “Yes,” please do not include these cards (or associated transactions) in your answers below.

2 **Did your institution have general-purpose prepaid cards in circulation in 2018 for which your institution was the issuer?**
Cards issued for prepaid card programs managed by your institution or managed by a third party for which your institution was the issuer and that route transactions over a debit card network.
Include consumer and business/government general-purpose reloadable prepaid cards, general-purpose non-reloadable prepaid cards, payroll prepaid cards, government-administered general-purpose open-loop prepaid cards, open-loop gift cards, FSA/HSA medical cards, and open-loop customer refund and incentive cards.
Do not include non-prepaid debit cards, ATM or ATM-only cards, credit cards, or closed-loop prepaid cards (i.e., prepaid cards that don't route transactions over a debit card network).
If your answer is "No," please report "0" for the remainder of this section.

2.a **If your answer is "Yes" to item 2 above, are you able to include business/government prepaid card volumes in your answers below?**
If your answer is “Yes, in some cases,” please explain in the comments box at the end of this section.

3 **Total general-purpose prepaid card program accounts = 3.a + 3.b**
(Average of monthly totals in 2018)
Include accounts for both reloadable and non-reloadable general-purpose prepaid cards for which your institution was the issuer.
Include accounts for general-purpose prepaid card programs managed by both your institution and a third party.
Average of monthly totals means the average of end-of-month totals for each of the months in 2018.

Number
Balance ($)

3.a **Reloadable accounts**

Number
Balance ($)

3.b **Non-reloadable accounts**

Number
Balance ($)

4 **Number of general-purpose prepaid cards = 4.a + 4.b**
(Average of monthly totals in 2018)

For **cards in force**, report only cards that had been issued by your institution, activated by your institution's accountholders, and had not expired at the end of a month.

For **cards with purchase activity**, report only cards in force that were used to make at least one point-of-sale (POS) and/or bill payment in a month.

Average of monthly totals means the average of end-of-month totals for each of the months in 2018.

In force
In force with purchase activity

4.a **Reloadable cards**
In force
In force with purchase activity

4.b **Non-reloadable cards**
In force
In force with purchase activity

---

5 **Total general-purpose prepaid card transactions = 5.a + 5.b**
Number
Value ($)

5.a **From reloadable accounts**
Number
Value ($)

5.b **From non-reloadable accounts**
Number
Value ($)

---

6 **Total general-purpose prepaid card transactions (repeat item 5) = 6.a + 6.b**
Number
Value ($)

6.a **In-person transactions = 6.a.1 + 6.a.2**
Number
Value ($)

6.a.1 **With a PIN**
Number
Value ($)

6.a.2 **Without a PIN**
Number
Value ($)

6.b **Remote transactions = 6.b.1 + 6.b.2**
Number
Value ($)

6.b.1 **Domestic (U.S.) payee**
Number
Value ($)

6.b.2 **Foreign payee**
Number
Value ($)

---

7 **Third-party fraudulent general-purpose prepaid card transactions = 7.a + 7.b**
Number
Value ($)

7.a **In-person transactions = 7.a.1 + 7.a.2**
Number
Value ($)

7.a.1 **With a PIN**
Number
Value ($)

7.a.2 **Without a PIN**
Number
Value ($)

7.b **Remote transactions = 7.b.1 + 7.b.2**
Number
Value ($)

7.b.1 **Domestic (U.S.) payee**
Number
Value ($)

7.b.2 **Foreign payee**
Number
Value ($)

8 **General-purpose prepaid digital wallet transactions = 8.a + 8.b**

Report all general-purpose prepaid card transactions made via a digital wallet, including tokenized digital wallet.

Include digital wallet transactions made by using electronic devices, such as a smartphone, smart watch, or activity tracker, by “tapping” the device at the POS terminal (i.e., Apple Pay, Samsung Pay, Google Pay, Fitbit Pay, Masterpass).

Also include tokenized digital wallet transactions made by using customer's payment credentials saved in a virtual account number. These credentials can be stored either on a smartphone or in the cloud. When making a purchase, a substitute account number and a transaction specific code (“token”) are used to process payments. This can include purchasing items online with a computer or using a smartphone to make a purchase with a browser or in-app (i.e., Apple Pay, Google Pay, Masterpass, Visa Checkout, Amex Express Checkout).

Include digital wallet NFC (near field communication) transactions, MST (magnetic secure transmission) transactions, QR code transactions, barcode transactions, in-app transactions, or browser transactions.

Do not include card-on-file e-commerce transactions (cardholder-initiated or merchant-initiated) (i.e., installment payment).

Number

Value ($)

8.a **In-person transactions**

Include transactions for which an electronic device, such as a smartphone, smart watch, or activity tracker, was “tapped” to pay at the POS terminal (i.e., Apple Pay, Samsung Pay, Google Pay, Fitbit Pay).

Number

Value ($)

8.b **Remote transactions**

Include in-app transactions or browser transactions made with a digital wallet. Browser transactions include both digital wallets (i.e., Apple Pay, Google Pay, Samsung Pay) and third-party tokenized digital wallets (i.e., PayPal, Amazon Pay, Square Restaurants, Visa Checkout, Masterpass).

Number

Value ($)

---

9 **General-purpose prepaid card cash-back transactions**

Please report only the cash value ($) portion of the cash-back transaction (i.e., if a customer paid for $100 in goods at the point of sale using a general-purpose prepaid card and asked for $20 in cash back, please report one transaction for Number and $20 for Value in item 9).

Do not include ATM withdrawals or the amount paid for goods and services.

Number

Value ($)

Please provide any comments in the box below:

Institution ID Number 1234567
Example Depository Institution Name

Data element measured by survey	🟦
Comments box	⬜
Repeated data element (prepopulated from an earlier question)	⬛

General-Purpose Credit Cards 2018 Data

Instructions

Please use your best available information to complete the survey for full calendar year 2018, including data for all affiliates. “Your institution” refers to the entire enterprise including all affiliates (see page 3). Only report data associated with your institution's U.S. domiciled accounts. If your institution’s accountholder is the payer, then the payee may be domestic or foreign. If your institution’s accountholder is the payee, then the payer may be domestic or foreign. The data you provide will only be used to produce national aggregate estimates of the volumes being measured.

This section includes questions on third-party fraudulent general-purpose credit card transactions:
These are cleared and settled general-purpose credit card transactions that a third party initiated without the authorization, agreement, or voluntary assistance of an authorized accountholder or cardholder with the intent to deceive for personal gain. For "on-us" transactions, it is considered cleared and settled if funds were made available to the receiving accountholder.
Include: All third-party fraudulent general-purpose credit card transactions before any recoveries or chargebacks.
Do not include: Fraud prevented by declining a transaction or fraud committed by your institution's accountholders (first-party fraud).

General-Purpose Credit Cards

1 **Did your institution have general-purpose credit cards in circulation in 2018 for which your institution was the issuer?**
Include general-purpose credit cards, charge cards, and co-branded cards for which your institution owns the receivables and that use any one of the four major credit card networks (i.e., Visa, MasterCard, American Express, and Discover).

---

2 **Did your institution have co-branded credit cards (using one of the above four major credit card networks) in circulation in 2018 for which your institution was the issuer?**

If your answer is “Yes,” please exclude “internal” (closed-loop, not using one of the above four major credit card networks) and include “external” (open-loop, using one of the above four major credit card networks) volumes in your answers below.

2.a **If your answer is "Yes" to item 2 above, are you able to exclude “internal” (closed-loop, not using one of the above four major credit card networks) volumes from your answers below?**
If your answer is “Yes, in some cases,” please explain in the comments box at the end of this section.

---

3 **Total general-purpose credit card accounts = 3.a + 3.b**
(Average of monthly totals in 2018)
Please report account totals, not cards (i.e., if a customer and their spouse both have a card under the same account, please report as 1 account).
Include all general-purpose credit card accounts including zero-balance active accounts with a credit line and the ability to transact.
Do not include closed accounts.
Average of monthly totals means the average of end-of-month totals for each of the months in 2018.

Number
Balance ($)

3.a **Consumer accounts**

Number
Balance ($)

3.b **Business/government accounts**

Number
Balance ($)

4 **Consumer general-purpose credit card accounts (repeat item 3.a) = 4.a + 4.b + 4.c + 4.d**

(Average of monthly totals in 2018)
Average of monthly totals means the average of end-of-month totals for each of the months in 2018.

Number
Balance ($)

4.a **With zero balance (no current balance, no revolving balance)**

Number
Balance ($) $0.00

4.b **With current balance only (nonzero current balance, no revolving balance)**

Number
Balance ($)

4.c **With revolving balance only (no current activity)**

Number
Balance ($)

4.d **With current and revolving balances = 4.d.1 + 4.d.2**

Number
Balance ($)

4.d.1 **Current balance**

Balance ($)

4.d.2 **Revolving balance**

Balance ($)

---

5 **Number of general-purpose credit cards = 5.a + 5.b**

(Average of monthly totals in 2018)
For **cards in force**, report only cards that had been issued by your institution, activated by your institution’s accountholders, and had not expired at the end of a month.
For **cards with purchase activity**, report only cards in force that were used to make at least one point-of-sale (POS) and/or bill payment in a month.
Average of monthly totals means the average of end-of-month totals for each of the months in 2018.

In force
In force with purchase activity

5.a **Consumer cards**

In force
In force with purchase activity

5.b **Business/government cards**

In force
In force with purchase activity

---

6 **Total general-purpose co-branded credit card non-network transactions (“internal” closed-loop transactions)**

Number
Value ($)

---

7 **Total general-purpose credit card network transactions = 7.a + 7.b**

Include all network transactions made with general-purpose credit cards, charge cards, or co-branded cards (network volume) issued by your institution, including cash advances.
Do not include general-purpose credit card non-network transactions (i.e., balance transfers, convenience checks) or co-branded credit card “internal” closed-loop transactions.

Number
Value ($)

7.a **From consumer accounts**

Number
Value ($)

7.b **From business/government accounts**

Number
Value ($)

8	**Total general-purpose credit card network transactions (repeat item 7) = 8.a + 8.b**	Number	
		Value ($)	
8.a	**In-person transactions = 8.a.1 + 8.a.2**	Number	
		Value ($)	
8.a.1	**With a PIN**	Number	
		Value ($)	
8.a.2	**Without a PIN**	Number	
		Value ($)	
8.b	**Remote transactions = 8.b.1 + 8.b.2**	Number	
		Value ($)	
8.b.1	**Domestic (U.S.) payee**	Number	
		Value ($)	
8.b.2	**Foreign payee**	Number	
		Value ($)	

9	**Third-party fraudulent general-purpose credit card network transactions = 9.a + 9.b**	Number	
		Value ($)	
9.a	**In-person transactions = 9.a.1 + 9.a.2**	Number	
		Value ($)	
9.a.1	**With a PIN**	Number	
		Value ($)	
9.a.2	**Without a PIN**	Number	
		Value ($)	
9.b	**Remote transactions = 9.b.1 + 9.b.2**	Number	
		Value ($)	
9.b.1	**Domestic (U.S.) payee**	Number	
		Value ($)	
9.b.2	**Foreign payee**	Number	
		Value ($)	

10	**Total general-purpose credit card digital wallet transactions = 10.a + 10.b** Report all general-purpose credit card transactions made via a digital wallet, including tokenized digital wallet. Include digital wallet transactions made by using electronic devices, such as a smartphone, smart watch, or activity tracker, by "tapping" the device at the POS terminal (i.e., Apple Pay, Samsung Pay, Google Pay, Fitbit Pay, Masterpass). Also include tokenized digital wallet transactions made by using customer's payment credentials saved in a virtual account number. These credentials can be stored either on a smartphone or in the cloud. When making a purchase, a substitute account number and a transaction specific code ("token") are used to process payments. This can include purchasing items online with a computer or using a smartphone to make a purchase with a browser or in-app (i.e., Apple Pay, Google Pay, Masterpass, Visa Checkout, Amex Express Checkout). Include digital wallet NFC (near field communication) transactions, MST (magnetic secure transmission) transactions, QR code transactions, barcode transactions, in-app transactions, or browser transactions. Do not include card-on-file e-commerce transactions (cardholder-initiated or merchant-initiated) (i.e., installment payment).	Number Value ($)	
10.a	**In-person transactions** Include transactions for which an electronic device, such as a smartphone, smart watch, or activity tracker, was "tapped" to pay at the POS terminal (i.e., Apple Pay, Samsung Pay, Google Pay, Fitbit Pay).	Number Value ($)	
10.b	**Remote transactions** Include in-app transactions or browser transactions made with a digital wallet. Browser transactions include both digital wallets (i.e., Apple Pay, Google Pay, Samsung Pay) and third-party tokenized digital wallets (i.e., PayPal, Amazon Pay, Square Restaurants, Visa Checkout, Masterpass).	Number Value ($)	

Please provide any comments in the box below:

Institution ID Number 1234567
Example Depository Institution Name

Data element measured by survey	🟦
Comments box	⬜
Repeated data element (prepopulated from an earlier question)	⬛

Cash — 2018 Data

Instructions

Please use your best available information to complete the survey for full calendar year 2018, including data for all affiliates. “Your institution” refers to the entire enterprise including all affiliates (see page 3). Only report data associated with your institution's U.S. domiciled accounts. If your institution’s accountholder is the payer, then the payee may be domestic or foreign. If your institution’s accountholder is the payee, then the payer may be domestic or foreign. The data you provide will only be used to produce national aggregate estimates of the volumes being measured.

This section includes questions on third-party fraudulent ATM cash withdrawals:
These are cleared and settled ATM cash withdrawal transactions that a third party initiated without the authorization, agreement, or voluntary assistance of an authorized accountholder or cardholder with the intent to deceive for personal gain. All transactions are considered cleared and settled if cash was paid out.
Include: All third-party fraudulent ATM withdrawal transactions before any recoveries or chargebacks.
Do not include: Fraud prevented by declining a transaction or fraud committed by your institution's accountholders (first-party fraud).

Cash Withdrawals

1	**Total cash withdrawals from your institution = 1.a + 1.b + 1.c + 1.d**	Number	
		Value ($)	
1.a	**Over-the-counter cash withdrawals** Cash withdrawals made at bank lobby teller window or drive-through teller.	Number	
		Value ($)	
1.b	**Cash orders at wholesale vaults** Cash withdrawals handled through armored couriers including vaults operated by your institution or outsourced to an armored couriers or other third-party vault operator.	Number	
		Value ($)	
1.c	**Cash withdrawals made at remote currency management terminals (RCMTs)** Cash withdrawals made at RCMTs at merchant customer locations.	Number	
		Value ($)	
1.d	**Total ATM cash withdrawals (your institution’s accountholder, any ATM) = 1.d.1 + 1.d.2**	Number	
		Value ($)	
1.d.1	**"On-us" ATM withdrawals (your institution’s accountholder, your institution’s ATM)** An “on-us” ATM is any ATM owned or operated by your institution.	Number	
		Value ($)	
1.d.2	**“Foreign” ATM withdrawals (your institution’s accountholder, “foreign” ATM)** A "foreign" ATM is any ATM not owned or operated by your institution.	Number	
		Value ($)	
2	**Total cash withdrawals from your institution (repeat item 1) = 2.a + 2.b**	Number	
		Value ($)	
2.a	**From consumer accounts**	Number	
		Value ($)	
2.b	**From business/government accounts**	Number	
		Value ($)	

3	**Total ATM cash withdrawals (your institution’s accountholder, any ATM) (repeat item 1.d) = 3.a + 3.b**	Number Value ($)
3.a	**Domestic ATM withdrawals (your institution’s accountholder, any ATM in the U.S.)**	Number Value ($)
3.b	**Cross-border ATM withdrawals (your institution’s accountholder, any ATM outside the U.S.)**	Number Value ($)
4	**Third-party fraudulent ATM cash withdrawals (your institution’s accountholder, any ATM) = 4.a + 4.b**	Number Value ($)
4.a	**Domestic ATM withdrawals (your institution’s accountholder, any ATM in the U.S.)**	Number Value ($)
4.b	**Cross-border ATM withdrawals (your institution’s accountholder, any ATM outside the U.S.)**	Number Value ($)

Cash Deposits

5	**Total cash deposited at your institution = 5.a + 5.b + 5.c + 5.d**	Number Value ($)
5.a	**Over-the-counter cash deposits** Cash deposits made at bank lobby teller window or drive-through teller.	Number Value ($)
5.b	**Cash deposits at wholesale vaults** Cash deposits handled through armored couriers including vaults operated by your institution or outsourced to an armored couriers or other third-party vault operator.	Number Value ($)
5.c	**Cash deposits made at remote currency management terminals (RCMTs)** Cash deposits made at RCMTs at merchant customer locations.	Number Value ($)
5.d	**ATM cash deposits (your institution’s accountholder, any ATM) = 5.d.1 + 5.d.2**	Number Value ($)
5.d.1	**"On-us" ATM deposits (your institution’s accountholder, your institution’s ATM)** An “on-us” ATM is any ATM owned or operated by your institution.	Number Value ($)
5.d.2	**“Foreign” ATM deposits (your institution’s accountholder, “foreign” ATM)** A "foreign" ATM is any ATM not owned or operated by your institution.	Number Value ($)

Please provide any comments in the box below:

Institution ID Number 1234567
Example Depository Institution Name

Data element measured by survey
Comments box

Alternative Payment Initiation Methods

2018 Data

Instructions

Please use your best available information to complete the survey for full calendar year 2018, including data for all affiliates. "Your institution" refers to the entire enterprise including all affiliates (see page 3). Only report data associated with your institution's U.S. domiciled accounts. If your institution's accountholder is the payer, then the payee may be domestic or foreign. If your institution's accountholder is the payee, then the payer may be domestic or foreign. The data you provide will only be used to produce national aggregate estimates of the volumes being measured.

This section includes questions on third-party fraudulent online or mobile person-to-person (P2P) transactions:
These are cleared and settled P2P transactions that a third party initiated without the authorization, agreement, or voluntary assistance of an authorized accountholder or cardholder with the intent to deceive for personal gain. For "on-us" transactions, it is considered cleared and settled if funds were made available to the receiving accountholder.
Include: All third-party fraudulent P2P transactions before any recoveries or chargebacks.
Do not include: Fraud prevented by declining a transaction or fraud committed by your institution's accountholders (first-party fraud).

Alternative Payment Initiation Methods

1 **Did your institution offer online or mobile consumer bill payments during calendar year 2018?**

Include bill payment transactions made from consumer accounts at your institution and initiated via your institution's website or mobile application.
Do not include payments made through the biller's website.

If your answer is "No," please report "0" for item 2 below.

2 **Total online or mobile bill payment transactions from your institution's consumer accounts**

Number
Value ($)

Only include online or mobile consumer bill payments initiated through your institution's bill payment platform.
Do not include bill payment transactions initiated through a different medium (i.e., Zelle).

3 **Did your institution offer an online or mobile person-to-person (P2P) funds transfer system during calendar year 2018?**

If your answer is "No," please report "0" for item 4 below.

4 **Total online or mobile person-to-person (P2P) transfer originations = 4.a + 4.b**

Number
Value ($)

4.a **"On-us" transfer originations**
Include P2P transfers between two consumer accountholders at your institution.

Number
Value ($)

4.b **"Off-us" transfer originations**
Include P2P transfers originated by your institution's consumer accountholders for which the receiver is a consumer accountholder at another institution.

Number
Value ($)

5 **Third-party fraudulent online or mobile person-to-person (P2P) transfer originations = 5.a + 5.b**

Number
Value ($)

5.a **"On-us" transfer originations**
Include P2P transfers between two consumer accountholders at your institution.

Number
Value ($)

5.b **"Off-us" transfer originations**
Include P2P transfers originated by your institution's consumer accountholders for which the receiver is a consumer accountholder at another institution.

Number
Value ($)

Please provide any comments in the box below: