Networks, Processors, and Issuers Payments Surveys (NPIPS)

Survey Period:
Calendar Year 2015

Instructions

About the surveys

The Federal Reserve *2016 Networks, Processors, and Issuers Payments Surveys* collects the number and dollar value of different types of electronic payment transactions and related information including fraud originated from U.S.-domiciled accounts during the calendar year 2015 (CY 2015), and made by ACH, credit card, debit card, prepaid card, or alternative payment initiation methods. Data from your response will contribute to estimates of the national aggregate number and value of electronic payments made by these transaction methods. The Federal Reserve will compare the results from this 2016 study to those of previous triennial studies conducted from 2001 to 2013.

Your participation

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

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.

General instructions for numeric fields

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

If your institution has volume for the item requested and the volume is known, **enter the amount**. (**Enter "0" if the amount equals zero**.)

If your institution has volume for the item requested but the volume is unknown and cannot be accurately estimated, **enter "NR"** (not reported). (**Do not enter "0" if the volume exists but the amount is unknown**.)

If your institution does not have volume for the item requested (i.e., the item requested does not apply to your institution), **enter "0"**.

Definitions and examples

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

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

General-Purpose Credit Card Network Payment Survey

CY 2015 General-purpose credit card transactions	Number	Value ($)
1. Total transactions *Include 1a & 1b.*		
1a. *Less:* **Denials (authorization declined)**		
1b. *Less:* **Pre-authorization only (authorized but not settled)**		
2. Net, authorized & settled transactions *= 1 – 1a – 1b*		
2a. *Less:* **Cash advances**		
2b. *Less:* **Adjustments and returns** *= 2b.1 + 2b.2*		
2b.1. Chargebacks (issuer-initiated)		
2b.2. Other adjustments and returns (acquirer-initiated)		
3. Net, purchase transactions *= 2 – 2a – 2b*		

Payment transaction type	Number	Value ($)
4. Allocate your response to **2. Net, authorized & settled transactions** to the following categories:		
4a. Person-present/merchant point-of-sale transactions *Include all transactions where the cardholder is present, including card-present transactions and mobile transactions at the point of sale. Include both attended and unattended transactions at merchant locations.*		
4a.1. Chip		
4a.1.1. Contact		
a) **Signature**		
b) **PIN**		
c) **Other/no signature required**		
4a.1.2. Contactless/NFC		
a) **Signature**		
b) **PIN**		
c) **Other/no signature required**		
4a.2. No Chip (magnetic stripe/key entered/other)		
a) **Signature**		
b) **PIN**		
c) **Other/no signature required**		

General-Purpose Credit Card Network Payment Survey

4b.	**Remote transactions (person not at merchant location)** *Include internet, mail-order, telephone-order, and remote mobile transactions. Do not include person-present mobile transactions.*		
	4b.1. **Mail-order/telephone-order transactions**		
	4b.2. **Internet purchase transactions (E-commerce)**		
	a) **Authenticated (two-factor authentication via 3-D Secure)**		
	b) **Other**		
	4b.3. **Recurring transactions** *Include payment of bills or invoices, often on a prearranged basis, based on an ongoing customer relationship.*		
	4b.4. **Installment transactions** *Include payments made on an installment basis.*		
	4b.5. **Other/unknown**		
5.	Allocate your response to **4a. Person-present/merchant point-of-sale transactions** to the following categories:		
	5a. **Transactions initiated with a mobile device**		
	5a.1. **Tokenized**		
	5a.2. **Other**		
	5b. **Transactions not initiated with a mobile device**		
6.	Allocate your response to **4b. Remote transactions (person not at merchant location)** to the following categories:		
	6a. **Transactions initiated with a mobile device**		
	6a.1. **Tokenized**		
	6a.2. **Other**		
	6b. **Transactions not initiated with a mobile device**		

Fraudulent transaction type	Number	Value ($)
7. **Total fraudulent transactions** *Do not include declined transactions.*		
7a. **Lost card**		
7b. **Stolen card**		
7c. **Card issued but not received**		
7d. **Fraudulent application (account issued to someone using a fake identity)**		
7e. **Counterfeit card (card-present/stolen card data)**		
7f. **Fraudulent use of account number (card-not-present/stolen card data)**		
7g. **Other** *Include account takeover.*		

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General-Purpose Credit Card Network Payment Survey

8. Allocate your response to **7. Total fraudulent transactions** to the following categories:		
8a. Fraudulent person-present/merchant point-of-sale transactions		
8a.1. Chip		
8a.1.1. Contact		
a) **Signature**		
b) **PIN**		
c) **Other/no signature required**		
8a.1.2. Contactless/NFC		
a) **Signature**		
b) **PIN**		
c) **Other/no signature required**		
8a.2. No Chip (magnetic stripe/key entered/other)		
a) **Signature**		
b) **PIN**		
c) **Other/no signature required**		
8b. Fraudulent remote transactions (person not at merchant location)		
8b.1. Mail-order/telephone-order transactions		
8b.2. Internet purchase transactions (E-commerce)		
a) **Authenticated (two-factor authentication via 3-D Secure)**		
b) **Other**		
8b.3. Recurring transactions		
8b.4. Installment transactions		
8b.5. Other/unknown		

General-Purpose Credit Card Network Payment Survey

9.	Allocate your response to **8a. Fraudulent person-present/merchant point-of-sale transactions** to the following categories:		
	9a. **Fraudulent transactions initiated with a mobile device**		
	9a.1. **Tokenized**		
	9a.2. **Other**		
	9b. **Fraudulent transactions not initiated with a mobile device**		
10.	Allocate your response to **8b. Fraudulent remote transactions (person not at merchant location)** to the following categories:		
	10a. **Fraudulent transactions initiated with a mobile device**		
	10a.1. **Tokenized**		
	10a.2. **Other**		
	10b. **Fraudulent transactions not initiated with a mobile device**		

Transactions by consumer or business/government	Number	Value ($)	
11. Allocate your response to **2. Net, authorized & settled transactions** to the following categories:			
11a. Consumer transactions			
11b. Business/government transactions			
11b.1. Procurement cards			
11b.2. Fleet cards for fueling and vehicle expenses			
11b.3. Other			

Transactions by payee location	Number	Value ($)	
12. Allocate your response to **2. Net, authorized & settled transactions** based on the location of the payee:			
12a. Transactions with U.S. payees			
12b. Transactions with payees outside the U.S.			
13. Transactions made to U.S. payees with foreign cards			

Fraudulent transactions by payee location	Number	Value ($)	
14. Allocate your response to **7. Total fraudulent transactions** based on the location of the payee:			
14a. Fraudulent transactions with U.S. payees			
14b. Fraudulent transactions with payees outside the U.S.			
15. Fraudulent transactions made to U.S. payees with foreign cards			

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General-Purpose Credit Card Network Payment Survey

Transaction value distribution	Number	Value ($)
16. Allocate your response to **2. Net, authorized & settled transactions** to the following categories:		
16a. Transactions with less than $5.00 in total value		
16b. Transactions with $5.00 to $9.99 in total value		
16c. Transactions with $10.00 to $14.99 in total value		
16d. Transactions with $15.00 to $24.99 in total value		
16e. Transactions with $25.00 to $49.99 in total value		
16f. Transactions with $50.00 to $99.99 in total value		
16g. Transactions with $100.00 to $499.99 in total value		
16h. Transactions with $500.00 or greater in total value		

Number of cards outstanding	Active Average of monthly totals	Total Average of monthly totals
17. Report average number of monthly total cards for both **active and total credit and charge cards outstanding**. *Note: **Active cards** are cards that were used to make at least one purchase or bill payment in a month. **Average of monthly totals** means the average of end-of-month totals for each of the months in 2015.*		
17a. Consumer cards		
17b. Business/government cards		
18. Allocate your response to **17. Active and total credit and charge cards outstanding** to the following categories:		
18a. Cards with chip technology		
18b. Cards without chip technology		
19. Report average number of monthly total cards **provisioned to a mobile wallet/token vault**.		

Number of merchant card-acceptance terminals	Active Average of monthly totals	Total Average of monthly totals
20. Report average number of monthly total **merchant card-acceptance terminals**. *Note: **Active terminals** are terminals that accepted at least one transaction in a month. **Average of monthly totals** means the average of end-of-month totals for each of the months in 2015.*		
20a. Chip-accepted terminal		
20a.1. Contact		
20a.2. Contactless/NFC		
20b. Chip-not-accepted terminals		

2016 Networks, Processors, and Issuers Payments Surveys

Private-Label Credit Card Merchant Issuer Payment Survey

CY 2015 Transaction processing

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

100% in-house [ ]	Partially outsourced [ ]	Fully outsourced [ ]

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

1b. If your organization outsourced its private-label credit card transaction processing for only part of 2015, please indicate the period of time in 2015 that your organization **did not** outsource:

From (2015):	mm/dd	**To** (2015):	mm/dd

Receivables ownership

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

100% In-house [ ]	Partially outsourced [ ]	Fully outsourced [ ]

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

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

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

CY 2015 Private-label credit card transactions	Number	Value ($)
3. Total transactions *Include 3a & 3b.*		
3a. *Less:* **Denials (authorization declined)**		
3b. *Less:* **Pre-authorization only (authorized but not settled)**		
4. Net, authorized & settled transactions *= 3 – 3a – 3b*		
4a. *Less:* **Cash advances**		
4b. *Less:* **Adjustments and returns** *= 4b.1 + 4b.2*		
4b.1. Chargebacks (issuer-initiated)		
4b.2. Other adjustments and returns (acquirer-initiated)		
5. Net, purchase transactions *= 4 – 4a – 4b*		

Private-Label Credit Card Merchant Issuer Payment Survey

Payment transaction type	Number	Value ($)
6. Allocate your response to **4. Net, authorized & settled transactions** to the following categories:		
6a. **Person-present/merchant point-of-sale transactions** *Include all transactions where the cardholder is present, including card-present transactions and mobile transactions at the point of sale. Include both attended and unattended transactions at merchant locations.*		
6a.1. **Chip**		
6a.2. **No chip (magnetic stripe/key entered/other)**		
6b. **Remote transactions (person not at merchant location)** *Include internet, mail-order, telephone-order, and remote mobile transactions. Do not include person-present mobile transactions.*		
7. Allocate your response to **6a. Person-present/merchant point-of-sale transactions** to the following categories:		
7a. **Transactions initiated with a mobile device**		
7a.1. **Tokenized**		
7a.2. **Other**		
7b. **Transactions not initiated with a mobile device**		
8. Allocate your response to **6b. Remote transactions (person not at merchant location)** to the following categories:		
8a. **Transactions initiated with a mobile device**		
8a.1. **Tokenized**		
8a.2. **Other**		
8b. **Transactions not initiated with a mobile device**		

Fraudulent transaction type	Number	Value ($)
9. **Total fraudulent transactions** *Do not include declined transactions.*		
9a. **Lost card**		
9b. **Stolen card**		
9c. **Card issued but not received**		
9d. **Fraudulent application (account issued to someone using a fake identity)**		
9e. **Counterfeit card (card-present/stolen card data)**		
9f. **Fraudulent use of account number (card-not-present/stolen card data)**		
9g. **Other** *Include account takeover.*		

Private-Label Credit Card Merchant Issuer Payment Survey

	Number	Value ($)
10. Allocate your response to **9. Total fraudulent transactions** to the following categories:		
10a. Fraudulent person-present/merchant point-of-sale transactions		
10a.1. Chip		
10a.2. No chip (magnetic stripe/key entered/other)		
10b. Fraudulent remote transactions (person not at merchant location)		
11. Allocate your response to **10a. Fraudulent person-present/merchant point-of-sale transactions** to the following categories:		
11a. Fraudulent transactions initiated with a mobile device		
11a.1. Tokenized		
11a.2. Other		
11b. Fraudulent transactions not initiated with a mobile device		
12. Allocate your response to **10b. Fraudulent remote transactions (person not at merchant location)** to the following categories:		
12a. Fraudulent transactions initiated with a mobile device		
12a.1. Tokenized		
12a.2. Other		
12b. Fraudulent transactions not initiated with a mobile device		
Transactions by consumer or business/government	**Number**	**Value ($)**
13. Allocate your response to **4. Net, authorized & settled transactions** to the following categories:		
13a. Consumer transactions		
13b. Business/government transactions		
13b.1. Procurement cards		
13b.2. Fleet cards for fuel and vehicle expenses		
13b.3. Other		

Private-Label Credit Card Merchant Issuer Payment Survey

Transaction value distribution	Number	Value ($)
14. Allocate your response to **4. Net, authorized & settled transactions** to the following categories:		
14a. Transactions with less than $5.00 in total value		
14b. Transactions with $5.00 to $9.99 in total value		
14c. Transactions with $10.00 to $14.99 in total value		
14d. Transactions with $15.00 to $24.99 in total value		
14e. Transactions with $25.00 to $49.99 in total value		
14f. Transactions with $50.00 to $99.99 in total value		
14g. Transactions with $100.00 to $499.99 in total value		
14h. Transactions with $500.00 or greater in total value		

Number of cards outstanding	Active Average of monthly totals	Total Average of monthly totals
15. Report average number of monthly total cards for both **active and total cards outstanding**. *Note:* ***Active cards*** *are cards that were used to make at least one purchase or bill payment in a month.* ***Average of monthly totals*** *means the average of end-of-month totals for each of the months in 2015.*		
15a. Consumer cards		
15b. Business/government cards		
16. Allocate your response to **15. Active and total cards outstanding** to the following categories:		
16a. Cards with chip technology		
16b. Cards without chip technology		
17. Report average number of monthly total cards **associated with mobile wallet transactions**.		

Private-Label Credit Card Processor Payment Survey

CY 2015 Transaction processing	Owned Receivables [ ]	Processed Transactions [ ]
1. **Which of the following describes your organization's private-label credit card processing services? (Please check all that apply)**		
1a. If your organization only owned receivables, please list its processor(s):		

CY 2015 Private-label credit card transactions	Number	Value ($)
2. **Total transactions** *Include 2a & 2b.*		
2a. *Less:* **Denials (authorization declined)**		
2b. *Less:* **Pre-authorization only (authorized but not settled)**		
3. **Net, authorized & settled transactions** = 2 − 2a − 2b		
3a. *Less:* **Cash advances**		
3b. *Less:* **Adjustments and returns** = 3b.1 + 3b.2		
3b.1. **Chargebacks (issuer-initiated)**		
3b.2. **Other adjustments and returns (acquirer-initiated)**		
4. **Net, purchase transactions** = 3 − 3a − 3b		

Payment transaction type	Number	Value ($)
5. Allocate your response to **3. Net, authorized & settled transactions** to the following categories:		
5a. **Person-present/merchant point-of-sale transactions** *Include all transactions where the cardholder is present, including card-present transactions and mobile transactions at the point of sale. Include both attended and unattended transactions at merchant locations.*		
5a.1. **Chip**		
5a.2. **No chip (magnetic stripe/key entered/other)**		
5b. **Remote transactions (person not at merchant location)** *Include internet, mail-order, telephone-order, and remote mobile transactions. Do not include person-present mobile transactions.*		
6. Allocate your response to **5a. Person-present/merchant point-of-sale transactions** to the following categories:		
6a. **Transactions initiated with a mobile device**		
6a.1. **Tokenized**		
6a.2. **Other**		
6b. **Transactions not initiated with a mobile device**		

Private-Label Credit Card Processor Payment Survey

7.	Allocate your response to **5b. Remote transactions (person not at merchant location)** to the following categories:		
	7a. **Transactions initiated with a mobile device**		
	7a.1. **Tokenized**		
	7a.2. **Other**		
	7b. **Transactions not initiated with a mobile device**		

Fraudulent transaction type	**Number**	**Value ($)**
8. **Total fraudulent transactions** *Do not include declined transactions.*		
8a. **Lost card**		
8b. **Stolen card**		
8c. **Card issued but not received**		
8d. **Fraudulent application (account issued to someone using a fake identity)**		
8e. **Counterfeit card (card-present/stolen card data)**		
8f. **Fraudulent use of account number (card-not-present/stolen card data)**		
8g. **Other** *Include account takeover.*		
9. Allocate your response to **8. Total fraudulent transactions** to the following categories:		
9a. **Fraudulent person-present/merchant point-of-sale transactions**		
9a.1. **Chip**		
9a.2. **No chip (magnetic stripe/key entered/other)**		
9b. **Fraudulent remote transactions (person not at merchant location)**		
10. Allocate your response to **9a. Fraudulent person-present/merchant point-of-sale transactions** to the following categories:		
10a. **Fraudulent transactions initiated with a mobile device**		
10a.1. **Tokenized**		
10a.2. **Other**		
10b. **Fraudulent transactions not initiated with a mobile device**		
11. Allocate your response to **9b. Fraudulent remote transactions (person not at merchant location)** to the following categories:		
11a. **Fraudulent transactions initiated with a mobile device**		
11a.1. **Tokenized**		
11a.2. **Other**		
11b. **Fraudulent transactions not initiated with a mobile device**		

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Private-Label Credit Card Processor Payment Survey

Transactions by consumer or business/government	Number	Value ($)
12. Allocate your response to **3. Net, authorized & settled transactions** to the following categories:		
12a. Consumer transactions		
12b. Business/government transactions		
12b.1. Procurement cards		
12b.2. Fleet cards for fuel and vehicle expenses		
12b.3. Other		

Transaction value distribution	Number	Value ($)
13. Allocate your response to **3. Net, authorized & settled transactions** to the following categories:		
13a. Transactions with less than $5.00 in total value		
13b. Transactions with $5.00 to $9.99 in total value		
13c. Transactions with $10.00 to $14.99 in total value		
13d. Transactions with $15.00 to $24.99 in total value		
13e. Transactions with $25.00 to $49.99 in total value		
13f. Transactions with $50.00 to $99.99 in total value		
13g. Transactions with $100.00 to $499.99 in total value		
13h. Transactions with $500.00 or greater in total value		

Number of cards outstanding	**Active** Average of monthly totals	**Total** Average of monthly totals
14. Report average number of monthly total cards for both **active and total cards outstanding**. *Note: **Active cards** are cards that were used to make at least one purchase or bill payment in a month. **Average of monthly totals** means the average of end-of-month totals for each of the months in 2015.*		
14a. Consumer cards		
14b. Business/government cards		
15. Allocate your response to **14. Active and total cards outstanding** to the following categories:		
15a. Cards with chip technology		
15b. Cards without chip technology		
16. Report average number of monthly total cards **associated with mobile wallet transactions**.		

General-Purpose Debit Card Network Payment Survey

CY 2015 Debit card transactions	Number	Value ($)
1. Total transactions *Include 1a & 1b. Do not include electronic benefits transfer (EBT) card or ATM transactions.*		
1a. *Less:* **Denials (authorization declined)**		
1b. *Less:* **Pre-authorization only (authorized but not settled)**		
2. Net, authorized & settled transactions *= 1 − 1a − 1b*		
2a. *Less:* **Cash-back at the point of sale**		
2b. *Less:* **Adjustments and returns** *= 2b.1 + 2b.2*		
2b.1. Chargebacks (issuer-initiated)		
2b.2. Other adjustments and returns (acquirer-initiated)		
3. Net, purchase transactions *= 2 − 2a − 2b* *Do not subtract the number of cash-back transactions.*	▨	

Payment transaction type	Number	Value ($)
4. Allocate your response to **2. Net, authorized & settled transactions** to the following categories:		
4a. Person-present/merchant point-of-sale transactions *Include all transactions where the cardholder is present, including card-present transactions and mobile transactions at the point of sale. Include both attended and unattended transactions at merchant locations.*		
4a.1. Chip		
4a.1.1. Contact		
a) Signature		
b) PIN		
c) Other/no signature required		
4a.1.2. Contactless/NFC		
a) Signature		
b) PIN		
c) Other/no signature required		
4a.2. No chip (magnetic stripe/key entered/other)		
a) Signature		
b) PIN		
c) Other/no signature required		

General-Purpose Debit Card Network Payment Survey

4b.	**Remote transactions (person not at merchant location)** *Include internet, mail-order, telephone-order, and remote mobile transactions. Do not include person-present mobile transactions.*		
	4b.1. **Mail-order/telephone-order transactions**		
	4b.2. **Internet purchase transactions (E-commerce)**		
	a) **Authenticated (two-factor authentication via 3-D Secure)**		
	b) **Other**		
	4b.3. **Recurring transactions** *Include payment of bills or invoices, often on a prearranged basis, based on an ongoing customer relationship.*		
	4b.4. **Installment transactions** *Include payments made on an installment basis.*		
	4b.5. **Other/unknown**		
5.	Allocate your response to **4a. Person-present/merchant point-of-sale transactions** to the following categories:		
	5a. **Transactions initiated with a mobile device**		
	5a.1. **Tokenized**		
	5a.2. **Other**		
	5b. **Transactions not initiated with a mobile device**		
6.	Allocate your response to **4b. Remote transactions (person not at merchant location)** to the following categories:		
	6a. **Transactions initiated with a mobile device**		
	6a.1. **Tokenized**		
	6a.2. **Other**		
	6b. **Transactions not initiated with a mobile device**		

Fraudulent transaction type	**Number**	**Value ($)**
7. **Total fraudulent transactions** *Do not include declined transactions.*		
7a. **Lost card**		
7b. **Stolen card**		
7c. **Card issued but not received**		
7d. **Fraudulent application (account issued to someone using a fake identity)**		
7e. **Counterfeit card (card-present/stolen card data)**		
7f. **Fraudulent use of account number (card-not-present/stolen card data)**		
7g. **Other** *Include account takeover.*		

General-Purpose Debit Card Network Payment Survey

8. Allocate your response to **7. Total fraudulent transactions** to the following categories:

    8a. Fraudulent person-present/merchant point-of-sale transactions

        8a.1. Chip

            8a.1.1. Contact

                a) Signature

                b) PIN

                c) Other/no signature required

            8a.1.2. Contactless/NFC

                a) Signature

                b) PIN

                c) Other/no signature required

        8a.2. No chip (magnetic stripe/key entered/other)

                a) Signature

                b) PIN

                c) Other/no signature required

    8b. Fraudulent remote transactions(person not at merchant location)

        8b.1. Mail-order/telephone-order transactions

        8b.2. Internet purchase transactions (E-commerce)

                a) Authenticated (two-factor authentication via 3-D Secure)

                b) Other

        8b.3. Recurring transactions

        8b.4. Installment transactions

        8b.5. Other/unknown

2016 Networks, Processors, and Issuers Payments Surveys

General-Purpose Debit Card Network Payment Survey

9. Allocate your response to **8a. Fraudulent person-present/merchant point-of-sale transactions** to the following categories:		
9a. **Fraudulent transactions initiated with a mobile device**		
9a.1. **Tokenized**		
9a.2. **Other**		
9b. **Fraudulent transactions not initiated with a mobile device**		
10. Allocate your response to **8b. Fraudulent remote transactions (person not at merchant location)** to the following categories:		
10a. **Fraudulent transactions initiated with a mobile device**		
10a.1. **Tokenized**		
10a.2. **Other**		
10b. **Fraudulent transactions not initiated with a mobile device**		

Transactions by consumer or business/government	Number	Value ($)
11. Allocate your response to **2. Net, authorized & settled transactions** to the following categories:		
11a. **Consumer transactions**		
11b. **Business/government transactions**		
11b.1. **Procurement cards**		
11b.2. **Fleet cards for fueling and vehicle expenses**		
11b.3. **Other**		

Transactions by payee location	Number	Value ($)
12. Allocate your response to **2. Net, authorized & settled transactions** based on the location of the payee:		
12a. **Transactions with U.S. payees**		
12b. **Transactions with payees outside the U.S.**		
13. **Transactions made to U.S. payees with foreign cards**		

Fraudulent transactions by payee location	Number	Value ($)
14. Allocate your response to **7. Total fraudulent transactions** based on the location of the payee:		
14a. **Fraudulent transactions with U.S. payees**		
14b. **Fraudulent transactions with payees outside the U.S.**		
15. **Fraudulent transactions made to U.S. payees with foreign cards**		

2016 Networks, Processors, and Issuers Payments Surveys

General-Purpose Debit Card Network Payment Survey

Transaction value distribution	Number	Value ($)
16. Allocate your response to **2. Net, authorized & settled transactions** to the following categories:		
16a. Transactions with less than $5.00 in total value		
16b. Transactions with $5.00 to $9.99 in total value		
16c. Transactions with $10.00 to $14.99 in total value		
16d. Transactions with $15.00 to $24.99 in total value		
16e. Transactions with $25.00 to $49.99 in total value		
16f. Transactions with $50.00 to $99.99 in total value		
16g. Transactions with $100.00 or greater in total value		

Number of cards outstanding	Active Average of monthly totals	Total Average of monthly totals
17. Report average number of monthly total cards for both **active and total cards outstanding**. *Note: **Active cards** are cards that were used to make at least one purchase or bill payment in a month. **Average of monthly totals** means the average of end-of-month totals for each of the months in 2015.*		
17a. Consumer cards		
17b. Business/government cards		
18. Allocate your response to **17. Active and total cards outstanding** to the following categories:		
18a. Cards with chip technology		
18b. Cards without chip technology		
19. Report average number of monthly total cards **provisioned to a mobile wallet/token vault**.		

Number of merchant card-acceptance terminals	Active Average of monthly totals	Total Average of monthly totals
20. Report average number of monthly total **merchant card-acceptance terminals**. *Note: **Active terminals** are terminals that accepted at least one transaction in a month. **Average of monthly totals** means the average of end-of-month totals for each of the months in 2015.*		
20a. Chip-accepted terminal		
20a.1. Contact		
20a.2. Contactless/NFC		
20b. Chip-not-accepted terminals		

General-Purpose Prepaid Card Network Payment Survey

CY 2015 General-purpose prepaid card transactions	Number	Value ($)
1. Total transactions *Include 1a & 1b. Do not include electronic benefits transfer (EBT) card or ATM transactions.*		
1a. *Less:* **Denials (authorization declined)**		
1b. *Less:* **Pre-authorization only (authorized but not settled)**		
2. Net, authorized & settled transactions *= 1 − 1a − 1b*		
2a. *Less:* **Cash-back at the point of sale**		
2b. *Less:* **Adjustments and returns** *= 2b.1 + 2b.2*		
2b.1. Chargebacks (issuer-initiated)		
2b.2. Other adjustments and returns (acquirer-initiated)		
3. Net, purchase transactions *= 2 − 2a − 2b* *Do not subtract the number of cash-back transactions.*		

Payment transaction type	Number	Value ($)
4. Allocate your response to **2. Net, authorized & settled transactions** to the following categories:		
4a. Person-present/merchant point-of-sale transactions *Include all transactions where the cardholder is present, including card-present transactions and mobile transactions at the point of sale. Include both attended and unattended transactions at merchant locations.*		
4a.1. Chip		
4a.1.1. Contact		
a) **Signature**		
b) **PIN**		
c) **Other/no signature required**		
4a.1.2. Contactless/NFC		
a) **Signature**		
b) **PIN**		
c) **Other/no signature required**		
4a.2. No chip (magnetic stripe/key entered/other)		
a) **Signature**		
b) **PIN**		
c) **Other/no signature required**		

General-Purpose Prepaid Card Network Payment Survey

4b. Remote transactions (person not at merchant location) *Include internet, mail-order, telephone-order, and remote mobile transactions. Do not include person-present mobile transactions.*		
4b.1. Mail-order/telephone-order transactions		
4b.2. Internet purchase transactions (E-commerce)		
a) Authenticated (two-factor authentication via 3-D Secure)		
b) Other		
4b.3. Recurring transactions *Include payment of bills or invoices, often on a prearranged basis, based on an ongoing customer relationship.*		
4b.4. Installment transactions *Include payments made on an installment basis.*		
4b.5. Other/unknown		
5. Allocate your response to **4a. Person-present/merchant point-of-sale transactions** to the following categories:		
5a. Transactions initiated with a mobile device		
5a.1. Tokenized		
5a.2. Other		
5b. Transactions not initiated with a mobile device		
6. Allocate your response to **4b. Remote transaction (person not at merchant location)** to the following categories:		
6a. Transactions initiated with a mobile device		
6a.1. Tokenized		
6a.2. Other		
6b. Transactions not initiated with a mobile device		

Fraudulent transaction type	Number	Value ($)
7. Total fraudulent transactions *Do not include declined transactions.*		
7a. Lost card		
7b. Stolen card		
7c. Card issued but not received		
7d. Fraudulent application (account issued to someone using a fake identity)		
7e. Counterfeit card (card-present/stolen card data)		
7f. Fraudulent use of account number (card-not-present/stolen card data)		
7g. Other *Include account takeover.*		

General-Purpose Prepaid Card Network Payment Survey

8. Allocate your response to **7. Total fraudulent transactions** to the following categories:

8a. **Fraudulent person-present/merchant point-of-sale transactions**		
8a.1. **Chip**		
8a.1.1. **Contact**		
a) **Signature**		
b) **PIN**		
c) **Other/no signature required**		
8a.1.2. **Contactless/NFC**		
a) **Signature**		
b) **PIN**		
c) **Other/no signature required**		
8a.2. **No chip (magnetic stripe/key entered/other)**		
a) **Signature**		
b) **PIN**		
c) **Other/no signature required**		
8b. **Fraudulent remote transactions(person not at merchant location)**		
8b.1. **Mail-order/telephone-order transactions**		
8b.2. **Internet purchase transactions (E-commerce)**		
8b.2.1. **Authenticated (two-factor authentication via 3-D Secure)**		
8b.2.2. **Other**		
8b.3. **Recurring transactions**		
8b.4. **Installment transactions**		
8b.5. **Other/unknown**		

General-Purpose Prepaid Card Network Payment Survey

9. Allocate your response to **8a. Fraudulent person-present/merchant point-of-sale transactions** to the following categories:		
9a. Fraudulent transactions initiated with a mobile device		
9a.1. Tokenized		
9a.2. Other		
9b. Fraudulent transactions not initiated with a mobile device		
10. Allocate your response to **8b. Fraudulent remote transactions (person not at merchant location)** to the following categories:		
10a. Fraudulent transactions initiated with a mobile device		
10a.1. Tokenized		
10a.2. Other		
10b. Fraudulent transactions not initiated with a mobile device		

Transactions by consumer or business/government	Number	Value ($)
11. Allocate your response to **2. Net, authorized & settled transactions** to the following categories:		
11a. Consumer transactions		
11b. Business/government transactions		

Transaction by card program type	Number	Value ($)
12. Allocate your response to **2. Net, authorized & settled transactions** based on the card program type:		
12a. Reloadable		
12b. Non-reloadable		

Transactions by payee location	Number	Value ($)
13. Allocate your response to **2. Net, authorized & settled transactions** based on the location of the payee:		
13a. Transactions with U.S. payees		
13b. Transactions with payees outside the U.S.		
14. **Transactions made to U.S. payees with foreign cards**		

Fraudulent transactions by payee location	Number	Value ($)
15. Allocate your response to **7. Total fraudulent transactions** based on the location of the payee:		
15a. Fraudulent transactions with U.S. payees		
15b. Fraudulent transactions with payees outside the U.S.		
16. **Fraudulent transactions made to U.S. payees with foreign cards**		

General-Purpose Prepaid Card Network Payment Survey

Transaction value distribution	Number	Value ($)
17. Allocate your response to **2. Net, authorized & settled transactions** to the following categories:		
17a. Transactions with less than $5.00 in total value		
17b. Transactions with $5.00 to $9.99 in total value		
17c. Transactions with $10.00 to $14.99 in total value		
17d. Transactions with $15.00 to $24.99 in total value		
17e. Transactions with $25.00 to $49.99 in total value		
17f. Transactions with $50.00 to $99.99 in total value		
17g. Transactions with $100.00 or greater in total value		

Number of cards outstanding	Active Average of monthly totals	Total Average of monthly totals
18. Report average number of monthly total cards for both **active and total cards outstanding**. *Note: **Active cards** are cards that were used to make at least one purchase or bill payment in a month. **Average of monthly totals** means the average of end-of-month totals for each of the months in 2015.*		
18a. Consumer cards		
18b. Business/government cards		
19. Allocate your response to **17. Active and total cards outstanding** to the following categories:		
19a. Cards with chip technology		
19b. Cards without chip technology		
20. Report average number of monthly total cards **provisioned to a mobile wallet/token vault**.		

Number of merchant card-acceptance terminals	Active Average of monthly totals	Total Average of monthly totals
21. Report average number of monthly total **merchant card-acceptance terminals**. *Note: **Active terminals** are terminals that accepted at least one transaction in a month. **Average of monthly totals** means the average of end-of-month totals for each of the months in 2015.*		
21a. Chip-accepted terminal		
21a.1. Contact		
21a.2. Contactless/NFC		
21b. Chip-not-accepted terminals		

Automated Teller Machine Card Network Transaction Survey

CY 2015 ATM transactions		Number	Value ($)
1.	**Total ATM transactions**		
	1a. Cash withdrawals		
	1a.1. From debit card accounts		
	1a.2. From prepaid card accounts		
	1a.3. From credit card accounts		
	1b. Deposits		
	1b.1. Cash		
	1b.2. Checks		
	1c. Account-to-account transfers		
	1d. Other		

Fraudulent transaction type		Number	Value ($)
2.	**Total fraudulent transactions** *Do not include declined transactions.*		
	2a. Lost card		
	2b. Stolen card		
	2c. Card issued but not received		
	2d. Fraudulent application (account issued to someone using a fake identity)		
	2e. Counterfeit card (card-present/stolen card data)		
	2f. Fraudulent use of account number (card-not-present/stolen card data)		
	2g. Other *Include account takeover.*		

Number of ATM terminals		Active Average of monthly totals	Total Average of monthly totals
3.	Report average number of monthly total **ATM terminals**. *Note: **Active terminals** are terminals that accepted at least one transaction in a month. **Average of monthly totals** means the average of end-of-month totals for each of the months in 2015.*		
	3a. Chip-accepted terminals		
	3a.1. Contact		
	3a.2. Contactless/NFC		
	3b. Chip-not-accepted terminals		

General-Purpose Prepaid Card Processor Payment Survey

CY 2015 General-purpose prepaid card transactions	Number	Value ($)
1. Total transactions *Include 1a & 1b.*		
1a. *Less:* **Denials (authorization declined)**		
1b. *Less:* **Pre-authorization only (authorized but not settled)**		
2. Net, authorized & settled transactions *= 1 – 1a – 1b*		
2a. *Less:* **Cash-back at the point of sale**		
2b. *Less:* **Adjustments and returns** *= 2b.1 + 2b.2*		
2b.1. Chargebacks (issuer-initiated)		
2b.2. Other adjustments and returns (acquirer-initiated)		
3. Net, purchase transactions *= 2 – 2a – 2b* *Do not subtract the number of cash-back transactions.*		

Payment transaction type	Number	Value ($)
4. Allocate your response to **2. Net, authorized & settled transactions** to the following categories:		
4a. Person-present/merchant point-of-sale transactions *Include all transactions where the cardholder is present, including card-present transactions and mobile transactions at the point of sale. Include both attended and unattended transactions at merchant locations.*		
4a.1. Chip		
4a.2. No chip (magnetic stripe/key entered/other)		
4b. Remote transactions (person not at merchant location) *Include internet, mail-order, telephone-order, and remote mobile transactions. Do not include person-present mobile transactions.*		
5. Allocate your response to **4a. Person-present/merchant point-of-sale transactions** to the following categories:		
5a. Transactions initiated with a mobile device		
5a.1. Tokenized		
5a.2. Other		
5b. Transactions not initiated with a mobile device		
6. Allocate your response to **4b. Remote transactions (person not at merchant location)** to the following categories:		
6a. Transactions initiated with a mobile device		
6a.1. Tokenized		
6a.2. Other		
6b. Transactions not initiated with a mobile device		

General-Purpose Prepaid Card Processor Payment Survey

Fraudulent transaction type	Number	Value ($)
7. Total fraudulent transactions *Do not include declined transactions.*		
7a. Lost card		
7b. Stolen card		
7c. Card issued but not received		
7d. Fraudulent application (account issued to someone using a fake identity)		
7e. Counterfeit card (card-present/stolen card data)		
7f. Fraudulent use of account number (card-not-present/stolen card data)		
7g. Other *Include account takeover.*		
8. Allocate your response to **7. Total fraudulent transactions** to the following categories:		
8a. Fraudulent person-present/merchant point-of-sale transactions		
8a.1. Chip		
8a.2. No chip (magnetic stripe/key entered/other)		
8b. Fraudulent remote transactions (person not at merchant location)		
9. Allocate your response to **8a. Fraudulent person-present/merchant point-of-sale transactions** to the following categories:		
9a. Fraudulent transactions initiated with a mobile device		
9a.1. Tokenized		
9a.2. Other		
9b. Fraudulent transactions not initiated with a mobile device		
10. Allocate your response to **8b. Fraudulent remote transactions (person not at merchant location)** to the following categories:		
10a. Fraudulent transactions initiated with a mobile device		
10a.1. Tokenized		
10a.2. Other		
10b. Fraudulent transactions not initiated with a mobile device		

General-Purpose Prepaid Card Processor Payment Survey

Transactions payee locations	Number	Value ($)
11. Allocate your response to **2. Net, authorized & settled transactions** based on the location of the payee:		
11a. Transactions with U.S. payees		
11b. Transactions with payees outside the U.S.		
12. Transactions made to U.S. payees with foreign cards		

Transactions by prepaid card type	Number	Value ($)
13. Allocate your response to **2. Net, authorized & settled transactions** to the following categories:		
13a. General-purpose prepaid card transactions *Reloadable, prepaid debit cards that allow ATM cash withdrawals; typically marketed directly to consumers as a checking account alternative.*		
13b. Gift card transactions *Non-reloadable Visa, MasterCard, American Express, Discover or other general-purpose prepaid cards marketed as a gift-giving alternative to cash, checks, and gift certificates.*		
13c. Medical card transactions *Cards issued to provide point-of-sale access to Flexible Spending and Health Savings Accounts funds and avoid the need for insurers to issue reimbursement checks.*		
13d. Customer refund & incentive card transactions *Cards issued to disburse refunds for returned merchandise and customer incentives such as rebates.*		
13e. Payroll card transactions *Reloadable, prepaid debit cards issued to disburse employee wages; typically marketed to employers as a means to replace paper check or cash wage disbursements to unbanked employees.*		
13f. Government card transactions *Prepaid cards issued to disburse local, state, and federal government payments such as welfare (e.g., EBT card), social security, unemployment, and disaster relief; cards are typically issued as an electronic alternative to cash and check disbursements.*		
13g. Other general-purpose prepaid card transactions		

General-Purpose Prepaid Card Processor Payment Survey

Transaction value distribution	Number	Value ($)
14. Allocate your response to **2. Net, authorized & settled transactions** to the following categories:		
14a. Transactions with less than $5.00 in total value		
14b. Transactions with $5.00 to $9.99 in total value		
14c. Transactions with $10.00 to $14.99 in total value		
14d. Transactions with $15.00 to $24.99 in total value		
14e. Transactions with $25.00 to $49.99 in total value		
14f. Transactions with $50.00 to $99.99 in total value		
14g. Transactions with $100.00 or greater in total value		

Card funding	Number	Value ($)
15. Total credits/loads		
15a. Initial loads		
15b. Reloads		
15c. Other credits/loads		
16. Allocate your response to **15. Total credits/loads** *based on the funding method that was used to credit/load the card*:		
16a. Cash		
16b. Check		
16c. General-purpose card (credit, debit or prepaid)		
16d. ACH		
16e. Other		

General-Purpose Prepaid Card Processor Payment Survey

Number of cards outstanding	Active Average of monthly totals	Total Average of monthly totals
17. Report average number of monthly total cards for both **active and total cards outstanding**. *Note: **Active cards** are cards that were used to make at least one purchase or bill payment in a month. **Average of monthly totals** means the average of end-of-month totals for each of the months in 2015.*		
17a. General-purpose prepaid cards		
17b. Gift cards		
17c. Medical cards		
17d. Customer refund & incentive cards		
17e. Payroll cards		
17f. Government cards		
17g. Other general-purpose prepaid cards		
18. Allocate your response to **17. Active and total cards outstanding** to the following categories:		
18a. Cards with chip technology		
18b. Cards without chip technology		
19. Report average number of monthly total cards **associated with mobile wallet transactions**.		

Number of merchant card-acceptance terminals	Active Average of monthly totals	Total Average of monthly totals
20. Report average number of monthly total **merchant card-acceptance terminals**. *Note: **Active terminals** are terminals that accepted at least one transaction in a month. **Average of monthly totals** means the average of end-of-month totals for each of the months in 2015.*		
20a. Chip-accepted terminals		
20a.1. Contact		
20a.2. Contactless/NFC		
20b. Chip-not-accepted terminal		

Electronic Benefits Transfer Card Processor Payment Survey

CY 2015 EBT card transactions	Number	Value ($)
1. **Total transactions** *Include 1a & 1b.*		
1a. *Less:* **Denials (authorization declined)**		
1b. *Less:* **Pre-authorization only (authorized but not settled)**		
2. **Net, authorized & settled transactions** *= 1 − 1a − 1b*		
2a. *Less:* **Cash-back at the point of sale**		
2b. *Less:* **Adjustments and returns** *= 2b.1 + 2b.2*		
2b.1. **Chargebacks (issuer-initiated)**		
2b.2. **Other adjustments and returns (acquirer-initiated)**		
3. **Net, purchase transactions** *= 2 − 2a − 2b* *Do not subtract the number of cash-back transactions.*		

Payment transaction type	Number	Value ($)
4. Allocate your response to **2. Net, authorized & settled transactions** to the following categories:		
4a. **Person-present/merchant point-of-sale transactions** *Include all transactions where the cardholder is present, including card-present transactions and mobile transactions at the point of sale. Include both attended and unattended transactions at merchant locations.*		
4a.1. **Chip**		
4a.2. **No chip (magnetic stripe/key entered/other)**		
4b. **Remote transactions (person not at merchant location)** *Include internet, mail-order, telephone-order, and remote mobile transactions. Do not include person-present mobile transactions.*		
5. Allocate your response to **4a. Person-present/merchant point-of-sale transactions** to the following categories:		
5a. **Transactions initiated with a mobile device**		
5a.1. **Tokenized**		
5a.2. **Other**		
5b. **Transactions not initiated with a mobile device**		
6. Allocate your response to **4b. Remote transactions (person not at merchant location)** to the following categories:		
6a. **Transactions initiated with a mobile device**		
6a.1. **Tokenized**		
6a.2. **Other**		
6b. **Transactions not initiated with a mobile device**		

Electronic Benefits Transfer Card Processor Payment Survey

Fraudulent transaction type	Number	Value ($)
7. Total fraudulent transactions *Do not include declined transactions.*		
7a. Lost card		
7b. Stolen card		
7c. Card issued but not received		
7d. Fraudulent application (account issued to someone using a fake identity)		
7e. Counterfeit card (card-present/stolen card data)		
7f. Fraudulent use of account number (card-not-present/stolen card data)		
7g. Other *Include account takeover.*		
8. Allocate your response to **7. Total fraudulent transactions** to the following categories:		
8a. Fraudulent person-present/merchant point-of-sale transactions		
8a.1. Chip		
8a.2. No chip (magnetic stripe/key entered/other)		
8b. Fraudulent remote transactions (person not at merchant location)		
9. Allocate your response to **8a. Fraudulent person-present/merchant point-of-sale transactions** to the following categories:		
9a. Fraudulent transactions initiated with a mobile device		
9a.1. Tokenized		
9a.2. Other		
9b. Fraudulent transactions not initiated with a mobile device		
10. Allocate your response to **8b. Fraudulent remote transactions (person not at merchant location)** to the following categories:		
10a. Fraudulent transactions initiated with a mobile device		
10a.1. Tokenized		
10a.2. Other		
10b. Fraudulent transactions not initiated with a mobile device		

Electronic Benefits Transfer Card Processor Payment Survey

Transactions by EBT card type		Number	Value ($)
11.	Allocate your response to **2. Net, authorized & settled transactions** to the following categories:		
	11a. SNAP		
	11b. WIC		
	11c. TANF		
	11d. Other		

Transaction value distribution		Number	Value ($)
12.	Allocate your response to **2. Net, authorized & settled transactions** to the following categories:		
	12a. Transactions with less than $5.00 in total value		
	12b. Transactions with $5.00 to $9.99 in total value		
	12c. Transactions with $10.00 to $14.99 in total value		
	12d. Transactions with $15.00 to $24.99 in total value		
	12e. Transactions with $25.00 to $49.99 in total value		
	12f. Transactions with $50.00 to $99.99 in total value		
	12g. Transactions with $100.00 or greater in total value		

Number of cards outstanding		Active Average of monthly totals	Total Average of monthly totals
13.	Report average number of monthly total cards for both **active and total cards outstanding**. *Note: **Active cards** are cards that were used to make at least one purchase or bill payment in a month. **Average of monthly totals** means the average of end-of-month totals for each of the months in 2015.*		
	13a. SNAP		
	13b. WIC		
	13c. TANF		
	13d. Other		
14.	Allocate your response to **13. Active and total cards outstanding** to the following categories:		
	14a. Cards with chip technology		
	14b. Cards without chip technology		
15.	Report average number of monthly total cards **associated with mobile wallet transactions**.		

Electronic Benefits Transfer Card Processor Payment Survey

Number of merchant card-acceptance terminals	Active Average of monthly totals	Total Average of monthly totals
16. Report average number of monthly total **merchant card-acceptance terminals**. *Note:* **Active terminals** *are terminals that accepted at least one transaction in a month.* **Average of monthly totals** *means the average of end-of-month totals for each of the months in 2015.*		
16a. Chip-accepted terminals		
16a.1. Contact		
16a.2. Contactless/NFC		
16b. Chip-not-accepted terminal		

Automated Teller Machine Card Processor Transaction Survey

CY 2015 ATM transactions	Number	Value ($)
1. **Total ATM transactions**		
1a. **Cash withdrawals**		
1a.1. **From debit card accounts**		
1a.2. **From prepaid card accounts**		
1a.3. **From credit card accounts**		
1b. **Deposits**		
1b.1. **Cash**		
1b.2. **Checks**		
1c. **Account-to-account transfers**		
1d. **Other**		

Fraudulent transaction type	Number	Value ($)
2. **Total fraudulent transactions** *Do not include declined transactions.*		
2a. **Lost card**		
2b. **Stolen card**		
2c. **Card issued but not received**		
2d. **Fraudulent application (account issued to someone using a fake identity)**		
2e. **Counterfeit card (card-present/stolen card data)**		
2f. **Fraudulent use of account number (card-not-present/stolen card data)**		
2g. **Other** *Include account takeover.*		

Number of terminals	Active Average of monthly totals	Total Average of monthly totals
3. Report average number of monthly total **ATM terminals**. *Note: **Active terminals** are terminals that accepted at least one transaction in a month. **Average of monthly totals** means the average of end-of-month totals for each of the months in 2015.*		
3a. **Chip-accepted terminals**		
3a.1. **Contact**		
3a.2. **Contactless/NFC**		
3b. **Chip-not-accepted terminals**		

Private-Label Prepaid Card Issuer and Processor Payment Survey

CY 2015 Private-label prepaid card transactions	Number	Value ($)
1. Total transactions *Include 1a & 1b.*		
1a. *Less:* **Denials (authorization declined)**		
1b. *Less:* **Pre-authorization only (authorized but not settled)**		
2. Net, authorized & settled transactions *= 1 − 1a − 1b*		
2a. *Less:* **Cash-back at the point of sale**		
2b. *Less:* **Adjustments and returns** *= 2b.1 + 2b.2*		
2b.1. Chargebacks (issuer-initiated)		
2b.2. Other adjustments and returns (acquirer-initiated)		
3. Net, purchase transactions *= 2 − 2a − 2b* *Do not subtract the number of cash-back transactions.*	(shaded)	

Payment transaction type	Number	Value ($)
4. Allocate your response to **2. Net, authorized & settled transactions** to the following categories:		
4a. Person-present/merchant point-of-sale transactions *Include all transactions where the cardholder is present, including card-present transactions and mobile transactions at the point of sale. Include both attended and unattended transactions at merchant locations.*		
4a.1. Chip		
4a.2. No chip (magnetic stripe/key entered/other)		
4b. Remote transactions (person not at merchant location) *Include internet, mail-order, telephone-order, and remote mobile transactions. Do not include person-present mobile transactions.*		
5. Allocate your response to **4a. Person-present/merchant point-of-sale transactions** to the following categories:		
5a. Transactions initiated with a mobile device		
5a.1. Tokenized		
5a.2. Other		
5b. Transactions not initiated with a mobile device		
6. Allocate your response to **4b. Remote transactions (person not at merchant location)** to the following categories:		
6a. Transactions initiated with a mobile device		
6a.1. Tokenized		
6a.2. Other		
6b. Transactions not initiated with a mobile device		

Private-Label Prepaid Card Issuer and Processor Payment Survey

Fraudulent transaction type	Number	Value ($)
7. Total fraudulent transactions *Do not include declined transactions.*		
7a. Lost card		
7b. Stolen card		
7c. Card issued but not received		
7d. Fraudulent application (account issued to someone using a fake identity)		
7e. Counterfeit card (card-present/stolen card data)		
7f. Fraudulent use of account number (card-not-present/stolen card data)		
7g. Other *Include account takeover.*		
8. Allocate your response to **7. Total fraudulent transactions** to the following categories:		
8a. Fraudulent person-present/merchant point-of-sale transactions		
8a.1. Chip		
8a.2. No chip (magnetic stripe/key entered/other)		
8b. Fraudulent remote transactions (person not at merchant location)		
9. Allocate your response to **8a. Fraudulent person-present/merchant point-of-sale transactions** to the following categories:		
9a. Fraudulent transactions initiated with a mobile device		
9a.1. Tokenized		
9a.2. Other		
9b. Fraudulent transactions not initiated with a mobile device		
10. Allocate your response to **8b. Fraudulent remote transactions (person not at merchant location)** to the following categories:		
10a. Fraudulent transactions initiated with a mobile device		
10a.1. Tokenized		
10a.2. Other		
10b. Fraudulent transactions not initiated with a mobile device		

Private-Label Prepaid Card Issuer and Processor Payment Survey

Transactions by prepaid card type	Number	Value ($)
11. Allocate your response to **2. Net, authorized & settled transactions** to the following categories:		
11a. Gift card transactions *Private-label (e.g., merchant or shopping center-branded) prepaid cards marketed as a gift-giving alternative to cash, checks, and gift certificates or as loyalty cards with payment capabilities.*		
11b. Transit card transactions *Cards issued for toll and fare payment on transportation systems such as rail, bus, subway, and tollway.*		
11c. Customer refund & incentive card transactions *Cards issued to disburse refunds for returned merchandise and customer incentives such as rebates.*		
11d. Other private-label prepaid card transactions		

Transaction value distribution	Number	Value ($)
12. Allocate your response to **2. Net, authorized & settled transactions** to the following categories:		
12a. Transactions with less than $5.00 in total value		
12b. Transactions with $5.00 to $9.99 in total value		
12c. Transactions with $10.00 to $14.99 in total value		
12d. Transactions with $15.00 to $24.99 in total value		
12e. Transactions with $25.00 to $49.99 in total value		
12f. Transactions with $50.00 to $99.99 in total value		
12g. Transactions with $100.00 or greater in total value		

Card funding	Number	Value ($)
13. Total credits/loads		
13a. Initial loads		
13b. Reloads		
13c. Other credits/loads		
14. Allocate your response to **13. Total credits/loads** *based on the funding method that was used to credit/load the card*:		
14a. Cash		
14b. Check		
14c. General-purpose card (credit, debit or prepaid)		
14d. ACH		
14e. Other		

Private-Label Prepaid Card Issuer and Processor Payment Survey

Cash withdrawals	Number	Value ($)
15. Approved **cash withdrawals**		

Number of cards outstanding	Active Average of monthly totals	Total Average of monthly totals
16. Report average number of monthly total cards for both **active and total cards outstanding** and allocate your response to the following categories (see question 11 above for definitions): *Note: **Active cards** are cards that were used to make at least one purchase or bill payment in a month. **Average of monthly totals** means the average of end-of-month totals for each of the months in 2015.*		
16a. Gift cards		
16b. Transit cards		
16c. Customer refund & incentive cards		
16d. Other private-label prepaid cards		

Person-to-Person and Money Transfer Processor Survey

CY 2015 P2P & money transfer transactions	Number	Value ($)
1. **Total transactions**		

Fraudulent transactions	Number	Value ($)
2. **Total fraudulent transactions** *Do not include declined transaction.*		

Transactions by payee location	Number	Value ($)
3. Allocate your response to **1. Total transactions** based on the location of the payee:		
3a. **Transactions with U.S. payees**		
3b. **Transactions with payees outside the U.S.**		
4. **Transactions made to U.S. payees from foreign accounts**		

Fraudulent transactions by payee location	Number	Value ($)
5. Allocate your response to **2. Total fraudulent transactions** based on the location of the payee:		
5a. **Fraudulent transactions with U.S. payees**		
5b. **Fraudulent transactions with payees outside the U.S.**		
6. **Fraudulent transactions made to U.S. payees from foreign accounts**		

Transaction value distribution	Number	Value ($)
7. Allocate your response to **1. Total transactions** to the following categories:		
7a. **Transactions with less than $25.00 in total value**		
7b. **Transactions with $25.00 to $49.99 in total value**		
7c. **Transactions with $50.00 to $99.99 in total value**		
7d. **Transactions with $100.00 to $249.99 in total value**		
7e. **Transactions with $250.00 to $499.99 in total value**		
7f. **Transactions with $500.00 or greater in total value**		

Person-to-Person and Money Transfer Processor Survey

Clearing system		Number	Value ($)
8.	Allocate your response to **1. Total transactions** based on the payment method that was used to transmit payments between consumer accounts:		
	8a. **Credit card/signature debit networks**		
	8b. **EFT/PIN debit networks**		
	8c. **ACH**		
	8d. **Cash collected/book transfer** *e.g., a payment cleared via internal accounting transfer*		
	8e. **Other** *e.g. wire*		

Origination channel		Number	Value ($)
9.	Allocate your response to **1. Total transactions** based on the channel that was used to originate payment:		
	9a. **Website**		
	9b. **Mobile phone** *via an application or text message*		
	9c. **In-person** *via agent location, kiosk or ATM*		
	9d. **Other**		

Fraudulent transaction origination channel		Number	Value ($)
10.	Allocate your response to **2. Total fraudulent transactions** based on the channel that was used to originate payment:		
	10a. **Website**		
	10b. **Mobile phone** *via an application or text message*		
	10c. **In-person** *via agent location, kiosk or ATM*		
	10d. **Other**		

Online Bill Payment Processor Payment Survey

CY 2015 Online bill payment transactions	Number	Value ($)
1. Bank/intermediary online bill payment transactions *Include direct send/consolidator transactions (e.g., Fiserv/CheckFree).*		
2. Biller-direct online bill payment transactions		

Fraudulent transactions	Number	Value ($)
3. Total fraudulent transactions *Do not include declined transactions.*		

Transaction value distribution – Bank/intermediary online bill payments	Number	Value ($)
4. Allocate your response to **1. Bank/intermediary online bill payment transactions** to the following categories:		
4a. Transactions with less than $25.00 in total value		
4b. Transactions with $25.00 to $49.99 in total value		
4c. Transactions with $50.00 to $99.99 in total value		
4d. Transactions with $100.00 to $249.99 in total value		
4e. Transactions with $250.00 to $499.99 in total value		
4f. Transactions with $500.00 or greater in total value		

Transaction value distribution – Biller-direct online bill payments	Number	Value ($)
5. Allocate your response to **2. Biller-direct online bill payment transactions** to the following categories:		
5a. Transactions with less than $25.00 in total value		
5b. Transactions with $25.00 to $49.99 in total value		
5c. Transactions with $50.00 to $99.99 in total value		
5d. Transactions with $100.00 to $249.99 in total value		
5e. Transactions with $250.00 to $499.99 in total value		
5f. Transactions with $500.00 or greater in total value		

Online Bill Payment Processor Payment Survey

Settlement system – Bank/intermediary online bill payments	Number	Value ($)
6. Allocate your response to **1. Bank/intermediary online bill payment transactions** based on the method that was used to settle with billers:		
6a. ACH		
6b. Check		
6c. Other		

Funding method – Biller-direct online bill payment transactions	Number	Value ($)
7. Total funding		
7a. Cash		
7b. Check		
7c. General-purpose card (credit, debit or prepaid)		
7d. ACH		
7e. Other		

Walk-In Bill Payment Processor Survey

CY 2015 Walk-in bill payment transactions		Number	Value ($)
1.	**Total transactions**		

Fraudulent transactions		Number	Value ($)
2.	**Total fraudulent transactions** *Do not include declined transactions.*		

Transaction value distribution		Number	Value ($)
3.	Allocate your response to **1. Total transactions** to the following categories:		
3a.	**Transactions with less than $25.00 in total value**		
3b.	**Transactions with $25.00 to $49.99 in total value**		
3c.	**Transactions with $50.00 to $99.99 in total value**		
3d.	**Transactions with $100.00 to $249.99 in total value**		
3e.	**Transactions with $250.00 to $499.99 in total value**		
3f.	**Transactions with $500.00 or greater in total value**		

Settlement system		Number	Value ($)
4.	Allocate your response to **1. Total transactions** based on the method that was used to settle with billers:		
4a.	**ACH**		
4b.	**Check**		
4c.	**Book transfer (cash payments)**		
4d.	**Other**		

Funding method		Number	Value ($)
5.	**Total funding**		
5a.	**Cash**		
5b.	**Check**		
5c.	**General-purpose card (credit, debit or prepaid)**		
5d.	**ACH**		
5e.	**Other**		

Deferred Payment Processor Survey

CY 2015 Deferred payment transactions	Number	Value ($)
1. **Total transactions**		

Fraudulent transactions	Number	Value ($)
2. **Total fraudulent transactions** *Do not include declined transactions.*		

Transaction value distribution	Number	Value ($)
3. Allocate your response to **1. Total transactions** to the following categories:		
3e. **Transactions with less than $5.00 in total value**		
3f. **Transactions with $5.00 to $9.99 in total value**		
3g. **Transactions with $10.00 to $14.99 in total value**		
3h. **Transactions with $15.00 to $24.99 in total value**		
3i. **Transactions with $25.00 to $49.99 in total value**		
3j. **Transactions with $50.00 to $99.99 in total value**		
3k. **Transactions with $100.00 or greater in total value**		

Merchant settlement	Number	Value ($)
4. Allocate your response to **1. Total transactions** based on the method that funds were transferred into a merchant's account to settle for a purchase:		
4e. **ACH**		
4f. **Wire**		
4g. **Other**		

Funding method	Number	Value ($)
5. **Total funding**		
5e. **Cash**		
5f. **Check**		
5g. **General-purpose card (credit, debit or prepaid)**		
5h. **ACH**		
5i. **Other**		

Private-Label ACH Debit Card Processor Payment Survey

CY 2015 Private-label ACH debit card transactions	Number	Value ($)
1. Total transactions *Include 1a & 1b.*		
1a. *Less:* **Denials (authorization declined)**		
1b. *Less:* **Pre-authorizations only (authorized but not settled)**		
2. Net, authorized & settled transactions *= 1 − 1a − 1b*		
2a. *Less:* **Cash-back at the point of sale**		
2b. *Less:* **Adjustments and returns** *= 2b.1 + 2b.2*		
2b.1. Chargebacks (issuer-initiated)		
2b.2. Other adjustments and returns (acquirer-initiated)		
3. Net, purchase transactions *= 2 − 2a − 2b* *Do not subtract the number of cash-back transactions.*		

Fraudulent transactions	Number	Value ($)
4. Total fraudulent transactions *Do not include declined transactions.*		

Transaction value distribution	Number	Value ($)
5. Allocate your response to **2. Net, authorized & settled transactions** to the following categories:		
5a. Transactions with less than $5.00 in total value		
5b. Transactions with $5.00 to $9.99 in total value		
5c. Transactions with $10.00 to $14.99 in total value		
5d. Transactions with $15.00 to $24.99 in total value		
5e. Transactions with $25.00 to $49.99 in total value		
5f. Transactions with $50.00 to $99.99 in total value		
5g. Transactions with $100.00 or greater in total value		

Far-Field RFID Processor Payment Survey

.CY 2015 Far-field RFID transactions	Number	Value ($)
1. Total transactions		

Fraudulent transactions	Number	Value ($)
2. Total fraudulent transactions *Do not include declined transactions.*		

Transaction value distribution	Number	Value ($)
3. Allocate your response to **1. Total transactions** to the following categories:		
3a. Transactions with less than $1.00 in total value		
3b. Transactions with $1.00 to $1.99 in total value		
3c. Transactions with $2.00 to $2.99 in total value		
3d. Transactions with $3.00 to $4.99 in total value		
3e. Transactions with $5.00 to $9.99 in total value		
3f. Transactions with $10.00 or greater in total value		

Funding method	Number	Value ($)
4. Total far-field RFID funding		
4a. Cash		
4b. Check		
4c. General-purpose card (credit, debit or prepaid)		
4d. ACH		
4e. Other		

Secure Online Payment Processor Survey

CY 2015 Secure online payment transactions	Number	Value ($)
1. **Total transactions**		
1a. **Redirected from the merchant or biller site**		
1a.1. **E-commerce secure online credit card**		
1a.2. **E-commerce secure online PIN debit**		
1b. **Secure online prepaid/escrow-account**		
1c. **Token vault**		
1d. **Other secure E-commerce**		

Fraudulent transactions	Number	Value ($)
2. **Total fraudulent transactions** *Do not include declined transactions.*		

Transaction value distribution	Number	Value ($)
3. Allocate your response to **1. Total transactions** to the following categories:		
3a. **Transactions with less than $5.00 in total value**		
3b. **Transactions with $5.00 to $9.99 in total value**		
3c. **Transactions with $10.00 to $14.99 in total value**		
3d. **Transactions with $15.00 to $24.99 in total value**		
3e. **Transactions with $25.00 to $49.99 in total value**		
3f. **Transactions with $50.00 to $99.99 in total value**		
3g. **Transactions with $100.00 or greater in total value**		

Mobile Wallet Processor Payment Survey

CY 2015 Mobile wallet transactions	Number	Value ($)
1. **Total transactions**		
1a. **Purchase transactions**		
1a.1. **Person-present/merchant point of sale transactions**		
1a.2. **Remote transactions**		
1b. **Person-to-person transactions**		
1c. **Other transactions**		

Fraudulent transactions	Number	Value ($)
2. **Total fraudulent transactions** *Do not include declined transactions.*		

Transaction value distribution	Number	Value ($)
3. Allocate your response to **1. Total transactions** to the following categories:		
3a. **Transactions with less than $5.00 in total value**		
3b. **Transactions with $5.00 to $9.99 in total value**		
3c. **Transactions with $10.00 to $14.99 in total value**		
3d. **Transactions with $15.00 to $24.99 in total value**		
3e. **Transactions with $25.00 to $49.99 in total value**		
3f. **Transactions with $50.00 to $99.99 in total value**		
3g. **Transactions with $100.00 to $499.99 in total value**		
3h. **Transactions with $500.00 or greater in total value**		

Number of cards associated with transactions	Active Average of monthly totals	Total Average of monthly totals
4. Report average number of monthly total **cards associated with transactions**. *Note: **Active cards** are cards that were used to make at least one purchase or bill payment in a month. **Average of monthly totals** means the average of end-of-month totals for each of the months in 2015.*		

Transit System Operator Payment Survey

CY 2015 Transit operator transactions (trips)	Number	Value ($)
1. Total transactions (trips)		
1a. Cash payment		
1b. General-purpose card (credit, debit or prepaid) payment		
1c. Payment made by instruments issued by your organization		
1c.1. Chip (e.g., contactless card/token)		
1c.1.1. Unlimited rides for a specified time period		
1c.1.2. Other		
1c.2. No chip (e.g., magnetic stripe pass, metal token)		
1c.2.1. Unlimited rides for a specified time period		
1c.2.2. Other		
1d. Payment made by mobile device		
1e. Payment made by other instruments		

Funding method	Number	Value ($)
2. Total funding for payment instruments issued by your organization (1c above).		
2a. Cash		
2b. Check		
2c. General-purpose card (credit, debit, or prepaid)		
2d. ACH		
2e. Other		

2016 Networks, Processors, and Issuers Payments Surveys

Transit System Operator Payment Survey

Number of payment instruments issued by your organization outstanding	Active Average of monthly totals	Total Average of monthly totals
3. Report average number of monthly total payment instruments issued by your organization for both **active and total payment instruments outstanding**. *Note: **Active payment instruments issued by your organization** are payment instruments that were used to make at least one trip in a month.* ***Average of monthly totals** means the average of end-of-month totals for each of the months in 2015.*		
3a. Chip (e.g., contactless card/token)		
3a.1. Unlimited rides for a specified time period		
3a.2. Other		
3b. No chip (e.g., magnetic stripe pass, metal token)		
3b.1. Unlimited rides for a specified time period		
3b.2. Other		