

# Network, Processor, and Issuer Payments Surveys (NPIPS)

Survey Period:  
Calendar Year 2012

# 2013 NPIPS Survey Forms

## Table of Contents

<b>General Instructions</b> .....	4
<b>Organization Profile</b> .....	5
<b>General-Purpose Credit Card Network Survey</b> .....	7
<b>Private-Label Credit Card Retail Merchant Issuer Survey</b> .....	12
<b>Private-Label Credit Card Processor Survey</b> .....	17
<b>Debit Card Network Survey</b> .....	21
<b>General-Use Prepaid Card Network Survey</b> .....	25
<b>General-Use Prepaid Card Processor Survey</b> .....	30
<b>Private-Label Prepaid Card Issuer and Processor Survey</b> .....	35
<b>P2P and Money Transfer Processor Survey</b> .....	40
<b>Online Bill Payment Processor Survey</b> .....	43
<b>Walk-In Bill Payment Processor Survey</b> .....	46
<b>Deferred Payment Processor Survey</b> .....	49
<b>Private-Label ACH Debit Card Processor Survey</b> .....	52
<b>Far-Field RFID Payment Processor Survey</b> .....	55
<b>Secure Online Payment Processor Survey</b> .....	58
<b>Mobile Wallet Processor Survey</b> .....	60

# The Federal Reserve Payments Study



## Instructions

Survey Period:  
Calendar Year 2012

Surveys of the number and dollar value of  
different types of electronic payment  
transactions in the United States

# General Instructions

## About the surveys

The Federal Reserve Network, Processor, and Issuer Payments Surveys (NPIPS) will support research on electronic payment transactions, including ACH, credit card, debit card, prepaid card, and emerging payment transactions. The objective of this research is to measure the volume and value of electronic payments originated from U.S.-domiciled accounts during the calendar year 2012. The Federal Reserve will compare aggregate results from this 2013 study to those of previous studies conducted in 2001, 2004, 2007, and 2010 to document how the U.S. payments system is changing.

## Your participation

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

## General instructions for numeric fields

There are three possible ways to answer a survey question that requests a numeric value:

Enter the amount: The actual numeric value of the data element.

Enter a zero: When the calculated amount actually equals zero or if the amount does not exist (i.e. your organization does not have volume for the item requested). Please do not enter a non-numeric value, e.g. "NA" or "NR."

Enter "NR" (not reported): If your organization has volume of the type being measured, but you do not know it, or cannot accurately estimate the amount. Please do not enter "NA."

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

Ed Bachelder at Blueflame Consulting

E-mail: [ed.bachelder@bflame.com](mailto:ed.bachelder@bflame.com)

(781) 662-8584

## Organization Profile

This is an industry survey of electronic payment transactions, including

- General-purpose credit card
- Private-label credit card
- Debit card
- General-use prepaid card
- Private-label prepaid card
- Person-to-person (P2P) & Money Transfer
- Online bill payment
- Walk-in bill payment
- Deferred payment
- Private-label ACH debit card
- Far-field RFID payment
- Secure online payment
- Mobile wallet

According to our understanding, your organization has payments information that should be reported in the following surveys:

*[EXAMPLE: Respondents will only be asked to respond to the surveys that are relevant to their organization.]*

- General-purpose credit card
- Private-label credit card
- Debit card
- P2P & money transfer
- Online bill payment

Please contact Ed Bachelder at (781) 662-8584 if you have any questions about the payments categories included for your organization.

# The Federal Reserve Payments Study



## General-Purpose Credit Card Network Survey

Survey Period:  
Calendar Year 2012

Surveys of the number and dollar value of  
different types of electronic payment  
transactions in the United States

# General-Purpose Credit Card Network Survey

*Please do not round.*

**Please enter totals only for transactions originated from U.S.-domiciled accounts processed during the calendar years (CY) requested below.**

**Include:** All point-of-sale (POS) and bill payment transactions made with a credit card or charge card. Include both consumer and business/government card transactions.

**Do not include:** Debit card or prepaid card transactions.

## CY 2012 General-purpose credit card transactions

	Number	Value (\$)
1. Gross authorizations <i>Include 1a &amp; 1b.</i>		
1a. <b>Less:</b> Denials		
1b. <b>Less:</b> Pre-authorization only		
2. Net, authorized & settled transactions <i>= 1 - 1a - 1b</i>		
2a. <b>Less:</b> Cash back at the point of sale		
<input type="checkbox"/> <i>Mark box if your organization does not track cash back at the point of sale.</i>		
2b. <b>Less:</b> Adjustments and returns <i>2b.1 + 2b.2 = 2b</i>		
2b.1. Chargebacks		
2b.2. Other adjustments and returns		
2c. <b>Less:</b> Cash advances		
3. Net, purchase transactions <i>= 2 - 2a - 2b - 2c</i>		

## Credit card vs. charge card transactions

	Number	Value (\$)
4. Allocate your response to 2. Net, authorized & settled transactions between the following categories: <i>4a + 4b = 2</i>	2:	2:
4a. Credit card transactions		
4b. Charge card transactions <i>The entire balance must be paid off at regular intervals (e.g. monthly).</i>		

*Continued*

Payment initiation and authorization

Number

Value (\$)

5. Allocate your response to 2. Net, authorized & settled transactions between the following categories:  
 $5a + 5b = 2$

2:	2:
----	----

5a. Transactions at the point of sale  
*Include card-present transactions.*  
 $5a.1 + 5a.2 = 5a$

--	--

Please allocate your response by initiation method:

5a.1. Chip  
*Include EMV-compatible and other chip-based cards.*  
 $5a.1.1 + 5a.1.2 + 5a.1.3 + 5a.1.4 = 5a.1$

--	--

Please allocate your response by authorization method:

- 5a.1.1. Signature acquired
- 5a.1.2. Dynamic data only  
*e.g. incremental authorization code*
- 5a.1.3. EMV using compliant card and terminal
- 5a.1.4. Other


If Other please describe the authorization method:

--

5a.2. No chip (including magnetic stripe)

--	--

Mark box if your organization does not track chip card transactions at the point of sale.

5b. Card-not-present/remote transactions  
*Do not include mobile at the point of sale.*  
 $5b.1 + 5b.2 + 5b.3 = 5b$

--	--

Please allocate your response by transaction verification method:

- 5b.1. Static card data only  
*i.e. card number, expiration date, CVV, CVV2, etc.*
- 5b.2. Network-sponsored online verification system
- 5b.3. Other


If Other please describe the transaction verification method:

--

6. Allocate your response to 5a. Transactions at the point of sale between the following categories:  
 $6a + 6b = 5a$

5a:	5a:
-----	-----

- 6a. Transactions initiated from or via mobile device  
*e.g. feature phones, smart phones, tablets, and PDAs*
- 6b. Transactions not initiated with a mobile device  
*e.g. magnetic stripe cards and chip cards*


Mark box if your organization does not track mobile device transactions at the point of sale.

Continued



Consumer vs. business/government transactions

7. Allocate your response to 2. Net, authorized & settled transactions between the following categories:  
 $7a + 7b = 2$

7a. Consumer transactions

7b. Business/government transactions

$7b.1 + 7b.2 + 7b.3 = 7b$

7b.1. Procurement cards

7b.2. Fleet cards for fueling and vehicle expenses

7b.3. Other

Number

Value (\$)

2:	2:

U.S. vs. foreign payees

8. Allocate your response to 2. Net, authorized & settled transactions based on the location of the payee:  
 $8a + 8b = 2$

8a. Transactions with U.S. payees

8b. Transactions with payees outside the U.S.

Number

Value (\$)

2:	2:

Transaction value distribution

9. Allocate your response to 2. Net, authorized & settled transactions between the following categories:  
 $9a + 9b + 9c + 9d + 9e + 9f = 2$

9a. Transactions authorized less than \$5.00 in total value

9b. Transactions authorized \$5.00 to \$9.99 in total value

9c. Transactions authorized \$10.00 to \$14.99 in total value

9d. Transactions authorized \$15.00 to \$24.99 in total value

9e. Transactions authorized \$25.00 to \$49.99 in total value

9f. Transactions authorized \$50.00 or greater in total value

Number

Value (\$)

2:	2:

Continued

Number of cards outstanding

Active  
in CY 2012

Total  
as of Dec. 31, 2012

10. Report both active and total credit and charge cards outstanding as of December, 31 2012:

--	--

*For active cards include cards with any transaction activity during CY 2012.  
10a + 10b = 10*

10a. Credit cards outstanding

--	--

10b. Charge cards outstanding

--	--

11. Allocate your response to 10. Active and total credit and charge cards outstanding between the following categories:

10:	10:
-----	-----

*11a + 11b = 10*

11a. Cards with chip technology

--	--

*11a.1 + 11a.2 = 11a*

11a.1. Cards that are EMV compliant

--	--

11a.2. Cards that are not EMV compliant

--	--

11b. Cards without chip technology

--	--

*Mark box if your organization does not track chip cards.*

Historical data

Number

Value (\$)

12. CY 2011 Net, authorized & settled transactions  
*2011 equivalent to 2*

--	--

13. CY 2010 Net, authorized & settled transactions  
*2010 equivalent to 2*

--	--

Comments:

--

# The Federal Reserve Payments Study



## **Private-Label Credit Card Retail Merchant Issuer Survey**

Survey Period:  
Calendar Year 2012

Surveys of the number and dollar value of  
different types of electronic payment  
transactions in the United States

# Private-Label Credit Card Retail Merchant Issuer Survey

*Please do not round.*

**Please enter totals only for transactions originated from U.S.-domiciled accounts processed during the calendar years (CY) requested below.**

**Include:** All point-of-sale (POS) and bill payment transactions made with a private-label credit or charge card (i.e. not network-branded Visa, MasterCard, etc.) for which your organization is the transaction processor. Include both consumer and business/government card transactions.

**Do not include:** Network-branded (e.g. Visa, MasterCard) credit card, debit card, or prepaid card transactions. Also, do not include data associated with transactions for which your organization was the receivables owner but not the transaction processor.

**Note:** We are surveying both in-house and outsourced private-label credit card issuers/processors. To ensure that we do not double-count your organization's volume, please tell us if your organization outsourced its processing or receivables ownership (questions 1 and 2 below).

## CY 2012 Transaction processing

1.	Transaction processing <i>Please indicate if your organization outsourced some or all of its private-label credit card transaction processing to a third party.</i>	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 processing for only part of 2012, please indicate the period of time in 2012 that your organization did not outsource:	From (2012):	mm/dd	To (2012):
			mm/dd	

## Receivables ownership

2.	Receivables ownership: <i>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).</i>	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.*

*Continued*

CY 2012 Private-label credit card transactions

	Number	Value (\$)
3. Gross authorizations <i>Include 3a &amp; 3b</i>		
3a. <b>Less:</b> Denials		
3b. <b>Less:</b> Pre-authorization only		
4. Net, authorized & settled transactions <i>= 3 - 3a - 3b</i>		
4a. <b>Less:</b> Cash back at the point of sale		
<input type="checkbox"/> <i>Mark box if your organization does not track cash back at the point of sale.</i>		
4b. <b>Less:</b> Adjustments and returns <i>4b.1 + 4b.2 = 4b</i>		
4b.1. Chargebacks		
4b.2. Other adjustments and returns		
4c. <b>Less:</b> Cash advances		
5. Net, purchase transactions <i>= 4 - 4a - 4b - 4c</i>		

Payment initiation

	Number	Value (\$)
6. Allocate your response to 4. Net, authorized & settled transactions between the following categories: <i>6a + 6b = 4</i>	4:	4:
6a. Transactions at the point of sale <i>Include card-present transactions.</i> <i>6a.1+6a.2= 6a</i>		
<i>Please allocate your response by initiation method:</i>		
6a.1. Chip		
6a.2. No chip (including magnetic stripe)		
<input type="checkbox"/> <i>Mark box if your organization does not track chip cards.</i>		
6b. Card-not-present/remote transactions <i>Do not include mobile at the point of sale.</i>		
7. Allocate your response to 6a. Transactions at the point of sale between the following categories: <i>7a + 7b = 6a</i>	6a:	6a:
7a. Transactions initiated from or via a mobile device <i>e.g. feature phones, smart phones, tablets, and PDAs</i>		
7b. Transactions not initiated with a mobile device <i>e.g. magnetic stripe cards and chip cards</i>		
<input type="checkbox"/> <i>Mark box if your organization does not track mobile device transactions at the point of sale.</i>		

Continued

Consumer vs. business/government transactions

8. Allocate your response to 4. Net, authorized & settled transactions between the following categories:  
 $8a + 8b = 4$

8a. Consumer transactions

8b. Business/government transactions  
 $8b.1 + 8b.2 + 8b.3 = 8b$

8b.1. Procurement cards

8b.2. Fleet cards for fueling and vehicle expenses

8b.3. Other

Number

Value (\$)

4:	4:

Continued

Transaction value distribution

9. Allocate your response to 4. Net, authorized & settled transactions between the following categories:  
 $9a + 9b + 9c + 9d + 9e + 9f = 4$

9a. Transactions authorized less than \$5.00 in total value

9b. Transactions authorized \$5.00 to \$9.99 in total value

9c. Transactions authorized \$10.00 to \$14.99 in total value

9d. Transactions authorized \$15.00 to \$24.99 in total value

9e. Transactions authorized \$25.00 to \$49.99 in total value

9f. Transactions authorized \$50.00 or greater in total value

Number

Value (\$)

4:	4:

Number of cards outstanding

10. Report both active and total cards outstanding as of December, 31 2012:  
*For active cards include cards with any transaction activity during CY 2012.*  
 $10a + 10b = 10$

10a. Cards with chip technology

10b. Cards without chip technology

*Mark box if your organization does not track chip cards.*

Active  
in CY 2012

Total  
as of Dec. 31, 2012


Historical data

11. CY 2011 Net, authorized & settled transactions  
*2011 equivalent to 4*

12. CY 2010 Net, authorized & settled transactions  
*2010 equivalent to 4*

Number

Value (\$)


Continued

Comments:

# The Federal Reserve Payments Study



## Private-Label Credit Card Processor Survey

Survey Period:  
Calendar Year 2012

Surveys of the number and dollar value of  
different types of electronic payment  
transactions in the United States



# Private-Label Credit Card Processor Survey

*Please do not round.*

**Please enter totals only for transactions originated from U.S.-domiciled accounts processed during the calendar years (CY) requested below.**

**Include:** All point-of-sale (POS) and bill payment transactions made with a private-label credit or charge card for which your organization was the transaction processor. Include both consumer and business/government card transactions.

**Do not include:** General-purpose (e.g. Visa, MasterCard) credit card, prepaid card, or debit card transactions. Also, do not include transactions for which your organization was the receivables owner but not the transaction processor.

## CY 2012 Transaction processing

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

## CY 2012 Private-label credit card transactions

	Number	Value (\$)
2. Gross authorizations <i>Include 2a &amp; 2b.</i>		
2a. <b>Less:</b> Denials		
2b. <b>Less:</b> Pre-authorization only		
3. Net, authorized & settled transactions <i>= 2 - 2a - 2b</i>		
3a. <b>Less:</b> Cash back at the point of sale		
<input type="checkbox"/> <i>Mark box if your organization does not track cash back at the point of sale.</i>		
3b. <b>Less:</b> Adjustments and returns <i>3b.1 + 3b.2 = 3b</i>		
3b.1. Chargebacks		
3b.2. Other adjustments and returns		
3c. <b>Less:</b> Cash advances		
4. Net, purchase transactions <i>= 3 - 3a - 3b - 3c</i>		

*Continued*

Payment initiation

Number

Value (\$)

5. Allocate your response to 3. Net, authorized & settled transactions between the following categories:  
 $5a + 5b = 3$

3:	3:

5a. Transactions at the point of sale  
*Include card-present transactions.*  
 $5a.1 + 5a.2 = 5a$

*Please allocate your response by initiation method:*

5a.1. Chip

5a.2. No chip (including magnetic stripe)


*Mark box if your organization does not track chip cards.*

5b. Card-not-present/remote transactions  
*Do not include mobile at the point of sale.*

--	--

6. Allocate your response to 5a. Transactions at the point of sale between the following categories:  
 $6a + 6b = 5a$

5a:	5a:
-----	-----

6a. Transactions initiated from or via a mobile device  
*e.g. feature phones, smart phones, tablets, and PDAs*

6b. Transactions not initiated with a mobile device  
*e.g. magnetic strip cards and chip cards*


*Mark box if your organization does not track mobile device transactions at the point of sale.*

Consumer vs. business/government transactions

Number

Value (\$)

7. Allocate your response to 3. Net, authorized & settled transactions between the following categories:  
 $7a + 7b = 3$

3:	3:
----	----

7a. Consumer transactions

7b. Business/government transactions  
 $7b.1 + 7b.2 = 7b$

7b.1. Procurement cards

7b.2. Fleet cards for fuel and vehicle expenses


*Continued*

Transaction value distribution

8. Allocate your response to 3. Net, authorized & settled transactions between the following categories:  
 $8a + 8b + 8c + 8d + 8e + 8f = 3$
- 8a. Transactions authorized less than \$5.00 in total value
  - 8b. Transactions authorized \$5.00 to \$9.99 in total value
  - 8c. Transactions authorized \$10.00 to \$14.99 in total value
  - 8d. Transactions authorized \$15.00 to \$24.99 in total value
  - 8e. Transactions authorized \$25.00 to \$49.99 in total value
  - 8f. Transactions authorized \$50.00 or greater in total value

Number	Value (\$)
3:	3:

Number of cards outstanding

9. Report both active and total cards outstanding as of December, 31 2012:  
*For active cards include cards with any transaction activity during CY 2012.*  
 $9a + 9b = 9$
- 9a. Cards with chip technology
  - 9b. Cards without chip technology
- Mark box if your organization does not track chip cards.*

Active in CY 2012	Total as of Dec. 31, 2012

Historical data

- 10. CY 2011 Net, authorized & settled transactions  
*2011 equivalent to 3*
- 11. CY 2010 Net, authorized & settled transactions  
*2010 equivalent to 3*

Number	Value (\$)

Comments:

# The Federal Reserve Payments Study



## Debit Card and General-Use Prepaid Card Network Surveys

Survey Period:  
Calendar Year 2012

Surveys of the number and dollar value of  
different types of electronic payment  
transactions in the United States

# Debit Card Network Survey

*Please do not round.*

**Please enter totals only for transactions originated from U.S.-domiciled accounts processed during calendar year (CY) 2012.**

**Include:** All point-of-sale (POS) and bill payment transactions made with a debit card issued by a depository institution. Include both consumer and business/government card transactions.

**Do not include:** Electronic benefit transfer (EBT) card, credit card, or ATM transactions. Please exclude cash withdrawals from transaction figures.

## CY 2012 Transaction reporting

- |  |            |           |
|--|------------|-----------|
| 1. Can your network report CY 2012 debit card transactions and CY 2012 general-use prepaid card transactions separately? | Yes<br>[ ] | No<br>[ ] |
|--|------------|-----------|

If you answered **Yes** to question 1 above for your organization's transaction reporting, please **exclude general-use prepaid card transactions from the figures in this section**. Report general-use prepaid card transactions in the General-Use Prepaid Card survey only. Please do not report (double-count) transactions in both the Debit Card and General-Use Prepaid Card surveys.

If you answered **No** to question 1 above for your organization's transaction reporting, please **include general-use prepaid card transactions in this section and skip the General-Use Prepaid Card survey**.

## CY 2012 Debit card transactions

	Number	Value (\$)
2. Gross authorizations <i>Include 2a &amp; 2b</i>		
2a. <b>Less:</b> Denials		
2b. <b>Less:</b> Pre-authorization only		
3. Net, authorized & settled transactions = 2 - 2a - 2b		
3a. <b>Less:</b> Cash back at the point of sale		
<input type="checkbox"/> <i>Mark box if your organization does not track cash back at the point of sale.</i>		
3b. <b>Less:</b> Adjustments and returns <i>3b.1 + 3b.2 = 3b</i>		
3b.1. Chargebacks		
3b.2. Other adjustments and returns		
4. Net, purchase transactions = 3 - 3a - 3b		

*Continued*

Payment initiation and authorization

Number

Value (\$)

5. Allocate your response to 3. Net, authorized & settled transactions between the following categories:  
 $5a + 5b = 3$

3:	3:
----	----

5a. Transactions at the point of sale  
*Include card-present transactions.*  
 $5a.1 + 5a.2 = 5a$

--	--

*Please allocate your response by initiation method:*

5a.1. Chip  
 $5a.1.1 + 5a.1.2 + 5a.1.3 + 5a.1.4 = 5a.1$

--	--

*Please allocate your response by authorization method:*

5a.1.1. Signature acquired

--	--

5a.1.2. PIN entry at merchant terminal  
 $5a.1.2(a) + 5a.1.2(b) = 5a.1.2$

--	--

(a) EMV using compliant card and terminal

--	--

(b) Other chip-and-PIN transactions

--	--

5a.1.3. Dynamic data only  
*e.g. incremental authorization code*

--	--

5a.1.4. Other

--	--

If Other please describe the authorization method:

--

5a.2. No chip (including magnetic stripe)  
 $5a.2.1 + 5a.2.2 + 5a.2.3 = 5a.2$

--	--

*Please allocate your response by authorization method:*

5a.2.1. Signature acquired

--	--

5a.2.2. PIN entry at merchant terminal

--	--

5a.2.3. Other

--	--

If Other please describe the authorization method:

--

Mark box if your organization does not track chip card transactions at the point of sale.

Continued

Payment initiation and authorization (continued)

Number

Value (\$)

- 5b. Card-not-present/remote transactions  
*Do not include mobile at the point of sale.*  
 $5b.1 + 5b.2 + 5b.3 + 5b.4 = 5b$

--	--

Please allocate your response by transaction verification method:

- 5b.1. Static card data  
*e.g., card number, expiration date, CVV, CVV2, etc.*  
*Do not include PIN-less debit.*

--	--

- 5b.2. Network-sponsored online verification system  
*Do not include PIN-less debit.*

--	--

- 5b.3. PIN-less debit  
*i.e. bill pay to a utility*

--	--

- 5b.4. Other

--	--

If Other please describe the transaction verification method:

--

6. Allocate your response to 5a. Transactions at the point of sale between the following categories:  
 $6a + 6b = 5a$

5a:	5a:
-----	-----

- 6a. Transactions initiated from or via mobile device  
*e.g. feature phones, smart phones, tablets, and PDAs*

--	--

- 6b. Transactions not initiated with a mobile device  
*e.g. magnetic strip cards and chip cards*

--	--

Mark box if your organization does not track mobile device transactions at the point of sale.

Consumer vs. business/government transactions

Number

Value (\$)

7. Allocate your response to 3. Net, authorized & settled transactions between the following categories:  
 $7a + 7b = 3$

3:	3:
----	----

- 7a. Consumer transactions

--	--

- 7b. Business/government transactions

--	--

U.S. vs. foreign payees

Number

Value (\$)

8. Allocate your response to 3. Net, authorized & settled transactions based on the location of the payee:  
 $8a + 8b = 3$

3:	3:
----	----

- 8a. Transactions with U.S. payees

--	--

- 8b. Transactions with payees outside the U.S.

--	--

Continued

Transaction value distribution

Number

Value (\$)

9. Allocate your response to 3. Net, authorized & settled transactions between the following categories:  
 $9a + 9b + 9c + 9d + 9e + 9f = 3$

3:	3:

9a. Transactions authorized less than \$5.00 in total value

9b. Transactions authorized \$5.00 to \$9.99 in total value

9c. Transactions authorized \$10.00 to \$14.99 in total value

9d. Transactions authorized \$15.00 to \$24.99 in total value

9e. Transactions authorized \$25.00 to \$49.99 in total value

9f. Transactions authorized \$50.00 or greater in total value

Comments:



# General-Use Prepaid Card Network Survey

*Please do not round.*

*Please enter totals only for transactions originated from U.S.-domiciled accounts processed during calendar year (CY) 2012.*

**Definition:** A card, or other payment code or device, that is (1) issued on prepaid basis in a specified amount, whether or not that amount may be increased or reloaded, in exchange for payment ; and (2) redeemable upon presentation at multiple, unaffiliated merchants for goods or services,

**Include:** All point-of-sale (POS) and bill payment transactions made with a general-use prepaid card. Include both consumer and business/government card transactions.

**Do not include:** Non-prepaid debit card, electronic benefit transfer (EBT) card, private-label prepaid card, credit card, or ATM transactions. Please exclude cash withdrawals from transaction figures.

## CY 2012 General-use prepaid card transactions

Number

Value (\$)

1. Gross authorizations

*Include 1a & 1b.*

1a. **Less:** Denials

1b. **Less:** Pre-authorization only

2. Net, authorized & settled transactions

$= 1 - 1a - 1b$

2a. **Less:** Cash back at the point of sale

*Mark box if your organization does not track cash back at the point of sale.*

2b. **Less:** Adjustments and returns

$2b.1 + 2b.2 = 2b$

2b.1. Chargebacks

2b.2. Other adjustments and returns

3. Net, purchase transactions

$= 2 - 2a - 2b$

	Number	Value (\$)
1. Gross authorizations		
<i>Include 1a &amp; 1b.</i>		
1a. <b>Less:</b> Denials		
1b. <b>Less:</b> Pre-authorization only		
2. Net, authorized & settled transactions		
$= 1 - 1a - 1b$		
2a. <b>Less:</b> Cash back at the point of sale		
<input type="checkbox"/> <i>Mark box if your organization does not track cash back at the point of sale.</i>		
2b. <b>Less:</b> Adjustments and returns		
$2b.1 + 2b.2 = 2b$		
2b.1. Chargebacks		
2b.2. Other adjustments and returns		
3. Net, purchase transactions		
$= 2 - 2a - 2b$		

*Continued*

Payment initiation and authorization

Number

Value (\$)

4. Allocate your response to 2. Net, authorized & settled transactions between the following categories:  
 $4a + 4b = 2$

2:		2:	
----	--	----	--

4a. Transactions at the point of sale  
*Include card-present transactions.*  
 $4a.1 + 4a.2 = 4a$

--	--	--	--

*Please allocate your response by initiation method:*

4a.1. Chip  
 $4a.1.1 + 4a.1.2 + 4a.1.3 + 4a.1.4 = 4a.1$

--	--	--	--

*Please allocate your response by authorization method:*

- 4a.1.1. Signature acquired
- 4a.1.2. PIN entry at merchant terminal  
 $4a.1.2(a) + 4a.1.2(b) = 4a.1.2$ 
  - (a) EMV using compliant card and terminal
  - (b) Other chip-and-PIN transactions
- 4a.1.3. Dynamic data only  
*e.g. incremental authorization code*
- 4a.1.4. Other


If Other please describe the authorization method:

--

4a.2. No chip (including magnetic stripe)  
 $4a.2.1 + 4a.2.2 + 4a.2.3 = 4a.2$

--	--	--	--

*Please allocate your response by authorization method:*

- 4a.2.1. Signature acquired
- 4a.2.2. PIN entry at merchant terminal
- 4a.2.3. Other


If Other please describe the authorization method:

--

Mark box if your organization does not track payments initiated by cards with chip technology at the point of sale.

**Payment initiation and authorization (continued)**

Number

Value (\$)

- 4b. Card-not-present/remote transactions  
*Do not include mobile at the point of sale.*  
 $4b.1 + 4b.2 + 4b.3 + 4b.4 = 4b$

--	--

*Please allocate your response by transaction verification method:*

- 4b.1. Static card data  
*i.e. card number, expiration date, CVV, CVV2, etc.*  
*Do not include PIN-less debit.*

--	--

- 4b.2. Network-sponsored online verification system  
*Do not include PIN-less debit.*

--	--

- 4b.3. PIN-less debit  
*i.e. bill pay to a utility*

--	--

- 4b.4. Other

--	--

If Other please describe the transaction verification method:

--

5. Allocate your response to 4a. Transactions at the point of sale between the following categories:  
 $5a + 5b = 4a$

4a:	4a:
-----	-----

- 5a. Transactions initiated from or via mobile device  
*e.g. feature phones, smart phones, tablets, and PDAs*

--	--

- 5b. Transactions not initiated with a mobile device  
*e.g. magnetic strip cards and chip cards*

--	--

Mark box if your organization does not track mobile device transactions at the point of sale.

**U.S. vs. foreign payees**

Number

Value (\$)

6. Allocate your response to 2. Net, authorized & settled transactions based on the location of the payee:  
 $6a + 6b = 2$

2:	2:
----	----

- 6a. Transactions with U.S. payees

--	--

- 6b. Transactions with payees outside the U.S.

--	--

**Transaction value distribution**

Number

Value (\$)

7. Allocate your response to 2. Net, authorized & settled transactions between the following categories:  
 $7a + 7b + 7c + 7d + 7e + 7f = 2$

2:	2:
----	----

- 7a. Transactions authorized less than \$5.00 in total value

--	--

- 7b. Transactions authorized \$5.00 to \$9.99 in total value

--	--

- 7c. Transactions authorized \$10.00 to \$14.99 in total value

--	--

- 7d. Transactions authorized \$15.00 to \$24.99 in total value

--	--

- 7e. Transactions authorized \$25.00 to \$49.99 in total value

--	--

- 7f. Transactions authorized \$50.00 or greater in total value

--	--

*Continued*

Comments:

# The Federal Reserve Payments Study



## General-Use Prepaid Card Processor Survey

Survey Period:  
Calendar Year 2012

Surveys of the number and dollar value of  
different types of electronic payment  
transactions in the United States

# General-Use Prepaid Card Processor Survey

*Please do not round.*

**Please enter totals only for transactions originated from U.S.-domiciled accounts processed during calendar year (CY) 2012.**

**Definition:** A card, or other payment code or device, that is (1) issued on prepaid basis in a specified amount, whether or not that amount may be increased or reloaded, in exchange for payment ; and (2) redeemable upon presentation at multiple, unaffiliated merchants for goods or services.

**Include:** All point-of-sale (POS) and bill pay transactions made with a general-use (network-branded or open-loop) prepaid card.

**Do not include:** Private-label (closed-loop) prepaid card, non-prepaid debit card, or credit card transactions. Please exclude cash withdrawals from transaction figures.

**Note:** Any fees charged to the cards (e.g. monthly transaction fees, etc.) are not considered to be transactions and should be excluded.

## CY 2012 General-use prepaid card transactions

	Number	Value (\$)
1. Gross authorizations <i>Include 1a &amp; 1b.</i>		
1a. <b>Less:</b> Denials		
1b. <b>Less:</b> Pre-authorization only		
2. Net, authorized & settled transactions <i>= 1 - 1a - 1b</i>		
2a. <b>Less:</b> Cash back at the point of sale		
<input type="checkbox"/> <i>Mark box if your organization does not track cash back at the point of sale.</i>		
2b. <b>Less:</b> Adjustments and returns <i>2b.1 + 2b.2 = 2b</i>		
2b.1. Chargebacks		
2b.2. Other adjustments and returns		
3. Net, purchase transactions <i>= 2 - 2a - 2b</i>		

## Payment initiation

	Number	Value (\$)
4. Allocate your response to 2. Net, authorized & settled transactions between the following categories: <i>4a + 4b = 2</i>	2:	2:
4a. Transactions at the point of sale <i>Include card-present transactions.</i> <b>Error! Reference source not found.</b> <i>+ 4a.1 = 4a</i>  <i>Please allocate your response by initiation method:</i>		
4a.1. Chip		
4a.2. No chip (including magnetic stripe)		
<input type="checkbox"/> <i>Mark box if your organization does not track payments initiated by cards with chip technology at the point of sale.</i>		
4b. Card-not-present/remote transactions <i>Do not include mobile at the point of sale.</i>		

*Continued*

Payment initiation (continued)		Number	Value (\$)
5.	Allocate your response to 4a. Transactions at the point of sale between the following categories: <i>5a + 5b = 4a</i>	4a:	4a:
5a.	Transactions initiated from or via mobile device <i>e.g. feature phones, smart phones, tablets, and PDAs</i>		
5b.	Transactions not initiated with a mobile device <i>e.g. magnetic strip cards and chip cards</i>		
<input type="checkbox"/> Mark box if your organization does not track mobile device transactions at the point of sale.			

U.S. vs. foreign payees		Number	Value (\$)
6.	Allocate your response to 2. Net, authorized & settled transactions based on the location of the payee: <i>6a + 6b = 2</i>	2:	2:
6a.	Transactions with U.S. payees		
6b.	Transactions with payees outside the U.S.		

Transactions by prepaid card type		Number	Value (\$)
7.	Allocate your response to 2. Net, authorized & settled transactions between the following categories: <i>7a + 7b + 7c + 7d + 7e + 7f + 7g = 2</i>	2:	2:
7a.	General-purpose prepaid card transactions <i>Reloadable, prepaid debit cards that allow ATM cash withdrawals; typically marketed directly to consumers as a checking account alternative.</i>		
7b.	Gift card transactions <i>Non-reloadable Visa, MasterCard, American Express, Discover or other general-use prepaid cards marketed as a gift-giving alternative to cash, checks, and gift certificates.</i>		
7c.	Medical card transactions <i>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.</i>		
7d.	Customer refund & incentive card transactions <i>Cards issued to disburse refunds for returned merchandise and customer incentives such as rebates.</i>		
7e.	Payroll card transactions <i>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.</i>		
7f.	Government card transactions <i>Prepaid cards issued to disburse local, state, and federal government payments such as welfare (EBT, etc.), social security, unemployment, and disaster relief; cards are typically issued as an electronic alternative to cash and check disbursements.</i>		
7g.	Other general-use prepaid card transactions		

If Other general-use prepaid card transactions please describe the card types:

--

Continued

**Transaction value distribution**

Number

Value (\$)

8. Allocate your response to 2. Net, authorized & settled transactions between the following categories:  
 $8a + 8b + 8c + 8d + 8e + 8f = 2$

2:	2:

8a. Transactions authorized less than \$5.00 in total value

8b. Transactions authorized \$5.00 to \$9.99 in total value

8c. Transactions authorized \$10.00 to \$14.99 in total value

8d. Transactions authorized \$15.00 to \$24.99 in total value

8e. Transactions authorized \$25.00 to \$49.99 in total value

8f. Transactions authorized \$50.00 or greater in total value

**Card funding**

Number

Value (\$)

9. Total credits/loads  
 $9a + 9b + 9c = 9$

--	--

Please allocate your response between the following categories:

9a. Initial Loads

9b. Reloads

9c. Other credits/loads


10. Allocate your response to 9. Total credits/loads based on the funding method that was used to credit/load the card:  
 $10a + 10b + 10c + 10d + 10e + 10f = 9$

9:	9:
----	----

10a. Cash

10b. Check

10c. Credit card

10d. Debit card

10e. ACH

10f. Other


Continued



Number of cards outstanding

Active  
in CY 2012

Total  
as of Dec. 31, 2012

11. Report both active and total cards outstanding as of December 31, 2012:  
For active cards include cards with any transaction activity during CY 2012.  
 $11a + 11b + 11c + 11d + 11e + 11f + 11g = 11$

--	--

Please allocate your response between the following categories (see question 7 above for definitions):

11a. General-purpose prepaid cards

--	--

11b. Gift cards

--	--

11c. Medical cards

--	--

11d. Customer refund & incentive cards

--	--

11e. Payroll cards

--	--

11f. Government

--	--

11g. Other

--	--

12. Allocate your response to 11. Active and total credit and charge cards outstanding between the following categories:  
 $12a + 12b = 11$

11:	11:
-----	-----

12a. Cards with chip technology  
 $12a.1 + 12a.2 = 12a$

--	--

12a.1. Cards that are EMV compliant

--	--

12a.2. Cards that are not EMV compliant

--	--

12b. Cards without chip technology

--	--

Mark box if your organization does not track chip cards.

Comments:

--

# The Federal Reserve Payments Study



## Private-Label Prepaid Card Issuer and Processor Survey

Survey Period:  
Calendar Year 2012

Surveys of the number and dollar value of  
different types of electronic payment  
transactions in the United States

# Private-Label Prepaid Card Issuer and Processor Survey

*Please do not round.*

**Please enter totals only for transactions originated from U.S.-domiciled accounts processed during the calendar years (CY) requested below.**

**Include:** All point-of-sale (POS) and bill payment transactions made with private-label (closed-loop) prepaid cards.

**Do not include:** General-use prepaid card, debit card, or credit card transactions. Please exclude cash withdrawals from transaction figures unless specifically requested.

**Note:** Any fees charged to the cards (e.g. monthly fees, dormancy fees, etc.) are not considered to be transactions and should be excluded.

## CY 2012 Private-label prepaid card transactions

	Number	Value (\$)
1. Gross authorizations <i>Include 1a &amp; 1b</i>		
1a. <b>Less:</b> Denials		
1b. <b>Less:</b> Pre-authorization only		
2. Net, authorized & settled transactions <i>= 1 - 1a - 1b</i>		
2a. <b>Less:</b> Cash back at the point of sale		
<input type="checkbox"/> <i>Mark box if your organization does not track cash back at the point of sale.</i>		
2b. <b>Less:</b> Adjustments and returns <i>2b.1 + 2b.2 = 2b</i>		
2b.1. Chargebacks		
2b.2. Other adjustments and returns		
3. Net, purchase transactions <i>= 2 - 2a - 2b</i>		

## Payment initiation

	Number	Value (\$)
4. Allocate your response to 2. Net, authorized & settled transactions between the following categories: <i>4a + 4b = 2</i>	2:	2:
4a. Transactions at the point of sale <i>Include card-present transactions.</i> <i>4a.1 + 4a.2 = 4a</i>		
<i>Please allocate your response by initiation method:</i>		
4a.1. Chip		
4a.2. No chip (including magnetic stripe)		
<input type="checkbox"/> <i>Mark box if your organization does not track payments initiated by cards with chip technology at the point of sale.</i>		
4b. Card-not-present/remote transactions <i>Do not include mobile at the point of sale.</i>		

*Continued*

Payment initiation (continued)

Number

Value (\$)

5. Allocate your response to 4a. Transactions at the point of sale between the following categories:  
 $5a + 5b = 4a$

4a:	4a:

5a. Transactions initiated from or via mobile device  
*e.g. feature phones, smart phones, tablets, and PDAs*

5b. Transactions not initiated with a mobile device  
*e.g. magnetic strip cards and chip cards*

Mark box if your organization does not track mobile device transactions.

Transactions by prepaid card type

Number

Value (\$)

6. Allocate your response to 2. Net, authorized & settled transactions between the following categories:  
 $6a + 6b + 6c + 6d = 2$

2:	2:

6a. Gift card transactions  
*Private-label (e.g. merchant or shopping center-branded) prepaid cards marketed as gift-giving alternatives to cash, checks, and gift certificates or as loyalty cards with payment capabilities.*

6b. Transit card transactions  
*Cards issued for toll and fare payment on transportation systems such as rail, bus, subway, and tollways.*

6c. Customer refund & incentive card transactions  
*Cards issued to disburse refunds for returned merchandise and customer incentives such as rebates.*

6d. Other private-label prepaid card transactions


If Other private-label prepaid card transactions please describe the card types:

--

Transaction value distribution

Number

Value (\$)

7. Allocate your response to 2. Net, authorized & settled transactions between the following categories:  
 $7a + 7b + 7c + 7d + 7e + 7f = 2$

2:	2:

7a. Transactions authorized less than \$5.00 in total value

7b. Transactions authorized \$5.00 to \$9.99 in total value

7c. Transactions authorized \$10.00 to \$14.99 in total value

7d. Transactions authorized \$15.00 to \$24.99 in total value

7e. Transactions authorized \$25.00 to \$49.99 in total value

7f. Transactions authorized \$50.00 or greater in total value

*Continued*

Card funding		Number	Value (\$)
8.	Total credits/loads $8a + 8b + 8c = 8$ <i>Please allocate your response between the following categories:</i>		
8a.	Initial loads		
8b.	Reloads		
8c.	Other credits/loads		
9.	Allocate your response to 8. Total credits/loads based on the funding method that was used to credit/load the card: $9a + 9b + 9c + 9d + 9e + 9f = 8$	8:	8:
9a.	Cash		
9b.	Check		
9c.	Credit card		
9d.	Debit card		
9e.	ACH		
9f.	Other		

Cash withdrawals		Number	Value (\$)
10.	CY 2012 Approved cash withdrawals <i>Please report the number and value of approved cash withdrawals.</i>		

Number of cards outstanding		Active in CY 2012	Total as of Dec. 31, 2012
11.	Report both active and total cards outstanding as of December, 31 2012: <i>For active cards include cards with any transaction activity during CY 2012.</i> $11a + 11b + 11c + 11d = 11$ <i>Please allocate your response between the following categories (see question 6 above for definitions):</i>		
11a.	Gift cards		
11b.	Transit cards		
11c.	Customer refund & incentive cards		
11d.	Other		

Continued

Historical data

Number

Value (\$)

- 12. CY 2011 Net, authorized & settled transactions  
*2011 equivalent to 2*
- 13. CY 2010 Net, authorized & settled transactions  
*2010 equivalent to 2*


Comments:

# The Federal Reserve Payments Study



## **P2P and Money Transfer Processor Survey**

Survey Period:  
Calendar Year 2012

Surveys of the number and dollar value of  
different types of electronic payment  
transactions in the United States

# P2P and Money Transfer Processor Survey

*Please do not round.*

**Please enter totals only for transactions originated from U.S.-domiciled accounts or a U.S. agent location processed during the calendar years (CY) requested below.**

**Include:** Transactions originated from and received by a consumer or consumer-owned (i.e. not a business- or government-owned) account.

**Do not include:** Transactions originated from or received by business- or government-owned accounts. Also, do not include account-to-account transfers for which both the originating and receiving accounts were owned by the same accountholder (i.e. balance transfers).

## CY 2012 P2P & money transfer transactions

Number

Value (\$)

1. Total transactions

--	--

## U.S. vs. foreign payees

Number

Value (\$)

2. Allocate your response to 1. Total transactions based on the location of the payee:  
 $2a + 2b = 1$

1:	1:
----	----

2a. Transactions with U.S. payees

--	--

2b. Transactions with payees outside the U.S.

--	--

## Transaction value distribution

Number

Value (\$)

3. Allocate your response to 1. Total transactions between the following categories:  
 $3a + 3b + 3c + 3d + 3e + 3f = 1$

1:	1:
----	----

3a. Transactions authorized less than \$5.00 in total value

--	--

3b. Transactions authorized \$5.00 to \$9.99 in total value

--	--

3c. Transactions authorized \$10.00 to \$14.99 in total value

--	--

3d. Transactions authorized \$15.00 to \$24.99 in total value

--	--

3e. Transactions authorized \$25.00 to \$49.99 in total value

--	--

3f. Transactions authorized \$50.00 or greater in total value

--	--

*Continued*



Clearing system

Number

Value (\$)

4. Allocate your response to 1. Total transactions between the following categories:  
 $4a + 4b + 4c + 4d + 4e = 1$

1:	1:
----	----

Please report the payment methods used to transmit payments between consumer accounts:

4a. Credit card / signature debit networks

--	--

4b. EFT / PIN debit networks

--	--

4c. ACH

--	--

4d. Cash Collected / Book transfer  
*i.e. a payment cleared via internal accounting transfer*

--	--

4e. Other

--	--

If Other please describe:

--

Origination channel

Number

Value (\$)

5. Allocate your response to 1. Total transactions between the following categories based on the channel used to originate payment:  
 $5a + 5b + 5c + 5d = 1$

1:	1:
----	----

5a. Website

--	--

5b. Mobile phone  
*via an application or text message*

--	--

5c. In-person  
*via agent location, kiosk or ATM*

--	--

5d. Other

--	--

If Other please describe:

--

Comments:

--

# The Federal Reserve Payments Study



## Online Bill Payment Processor Survey

Survey Period:  
Calendar Year 2012

Surveys of the number and dollar value of  
different types of electronic payment  
transactions in the United States

# Online Bill Payment Processor Survey

*Please do not round.*

**Please enter totals only for transactions originated from U.S.-domiciled accounts processed during calendar year (CY) 2012.**

**Include:** Bill payment transactions originated through a financial institution or other intermediary's online bill payment portal (i.e. bank online bill payments) and directly via biller websites (i.e. biller direct bill payments).

**Note:** In the case where a batch of bills were settled through a single combined payment to the biller (i.e. check and list payments) please include transaction totals for the individual bills within the batch. Do not include batch transactions because this will double count the individual bill totals.

## CY 2012 Online bill payment transactions

1. Bank/intermediary online bill payment transactions  
*Include direct send / consolidator transactions (i.e., Fiserv/ CheckFree).*
2. Biller direct online bill payment transactions

Number

Value (\$)


## Transaction value distribution – Bank/intermediary online bill payments

3. Allocate your response to 1. Bank/intermediary online bill payment transactions between the following categories:

$$3a + 3b + 3c + 3d + 3e = 1$$

- 3a. Transactions authorized less than \$5.00 in total value
- 3b. Transactions authorized \$5.00 to \$14.99 in total value
- 3c. Transactions authorized \$15.00 to \$24.99 in total value
- 3d. Transactions authorized \$25.00 to \$49.99 in total value
- 3e. Transactions authorized \$25.00 to \$49.99 in total value
- 3f. Transactions authorized \$50.00 or greater in total value

Number

Value (\$)

1:	1:

## Transaction value distribution – Biller direct online bill payments

4. Allocate your response to 2. Biller direct online bill payment transactions between the following categories:

$$4a + 4b + 4c + 4d + 4e + 4f = 2$$

- 4a. Transactions authorized less than \$5.00 in total value
- 4b. Transactions authorized \$5.00 to \$9.99 in total value
- 4c. Transactions authorized \$10.00 to \$14.99 in total value
- 4d. Transactions authorized \$15.00 to \$24.99 in total value
- 4e. Transactions authorized \$25.00 to \$49.99 in total value
- 4f. Transactions authorized \$50.00 or greater in total value

Number

Value (\$)

2:	2:

*Continued*

Settlement system – Bank/intermediary online bill payments

Number

Value (\$)

5. Allocate your response to 1. Bank/intermediary online bill payment transactions based on the payment method used to transmit payment to billers for settlement:  
 $5a + 5b + 5c = 1$

1:		1:	
----	--	----	--

5a. ACH

--	--

5b. Check

--	--

5c. Other

--	--

If Other please describe:

--

Comments:

--

# The Federal Reserve Payments Study



## Walk-In Bill Payment Processor Survey

Survey Period:  
Calendar Year 2012

Surveys of the number and dollar value of  
different types of electronic payment  
transactions in the United States

# Walk-In Bill Payment Processor Survey

*Please do not round.*

**Please enter totals only for transactions originated from U.S.-domiciled accounts processed during calendar year (CY) 2012.**

**Include:** Bill payment transactions made in person that your organization received or processed on behalf of billers. Include only transactions made at locations (e.g. kiosks, ATMs, agents, or retailers) other than those operated by the biller.

**Do not include:** Online, mail, or telephone bill payments. Do not include in-person bill payments made at locations operated by the biller.

**Note:** In the case where a batch of bills were settled through a single combined payment to the biller (i.e. check and list payments) please include transaction totals for the individual bills within the batch. Do not include batch transactions because this would double-count the individual bill totals.

## CY 2012 Walk-in bill payment transactions

Number

Value (\$)

1. Total transactions

--	--

## Transaction value distribution

Number

Value (\$)

2. Allocate your response to 1. Total transactions between the following categories:

$$2a + 2b + 2c + 2d + 2e = 1$$

2a. Transactions authorized less than \$5.00 in total value

2b. Transactions authorized \$5.00 to \$9.99 in total value

2c. Transactions authorized \$10.00 to \$14.99 in total value

2d. Transactions authorized \$15.00 to \$24.99 in total value

2e. Transactions authorized \$25.00 to \$49.99 in total value

2f. Transactions authorized \$50.00 or greater in total value

1:	1:

## Settlement system

Number

Value (\$)

3. Allocate your response to 1. Total transactions based on the payment method used to transmit payment to billers for settlement of walk-in bill payment received on their behalf:

$$3a + 3b + 3c + 3d = 1$$

3a. ACH

3b. Check

3c. Book transfer (cash payments)

3d. Other

If Other please describe:

1:	1:

--

*Continued*

Funding method

Number

Value (\$)

4. Total funding  
 $4a + 4b + 4c + 4d + 4e + 4f = 4$

--	--

*Please allocate your response based on the funding method that was used by the payer for walk-in bill payment:*

- 4a. Cash
- 4b. Check
- 4c. Credit card
- 4d. Debit card
- 4e. ACH
- 4f. Other


Comments:

--

# The Federal Reserve Payments Study



## Deferred Payment Processor Survey

Survey Period:  
Calendar Year 2012

Surveys of the number and dollar value of  
different types of electronic payment  
transactions in the United States



# Deferred Payment Processor Survey

*Please do not round.*

**Please enter totals only for transactions originated from U.S.-domiciled accounts processed during calendar year (CY) 2012.**

**Include:** Point-of-sale (POS) transactions for which your organization provided credit or an installment payment plan to buyers. Report transaction and dollar value totals based on the initial purchase transaction made to the merchant.

**Do not include:** Loan repayments or installment payments on layaway items made subsequent to the initial purchase transaction.

## CY 2012 Deferred payment transactions

Number

Value (\$)

1. Total transactions

--	--

## Transaction value distribution

Number

Value (\$)

2. Allocate your response to 1. Total transactions between the following categories:  
 $2a + 2b + 2c + 2d + 2e + 2f = 1$

1:	1:
----	----

2a. Transactions authorized less than \$5.00 in total value

--	--

2b. Transactions authorized \$5.00 to \$9.99 in total value

--	--

2c. Transactions authorized \$10.00 to \$14.99 in total value

--	--

2d. Transactions authorized \$15.00 to \$24.99 in total value

--	--

2e. Transactions authorized \$25.00 to \$49.99 in total value

--	--

2f. Transactions authorized \$50.00 or greater in total value

--	--

## Merchant settlement

Number

Value (\$)

3. Allocate your response to 1. Total transactions between the following categories based on how funds were transferred into merchants' accounts to settle purchases:  
 $3a + 3b + 3c = 1$

1:	1:
----	----

3a. ACH

--	--

3b. Wire

--	--

3c. Other

--	--

If Other please describe:

--

*Continued*

Funding method

Number

Value (\$)

4. Total funding  
 $4a + 4b + 4c + 4d + 4e + 4f = 4$

--	--

*Please allocate your response based on the funding method that was used by the payer for deferred payment:*

- 4a. Cash
- 4b. Check
- 4c. Credit card
- 4d. Debit card
- 4e. ACH
- 4f. Other


Comments:

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# The Federal Reserve Payments Study



## Private-Label ACH Debit Card Processor Survey

Survey Period:  
Calendar Year 2012

Surveys of the number and dollar value of  
different types of electronic payment  
transactions in the United States

# Private-Label ACH Debit Card Processor Survey

*Please do not round.*

**Please enter totals only for transactions originated from U.S.-domiciled accounts processed during calendar year (CY) 2012.**

**Include:** Transactions on private-label (merchant-branded) payment cards for which the ACH system was used to settle daily card transactions, whether individually or on an aggregated basis, from a cardholder deposit account linked to the card account (i.e. decoupled debit transactions).

**Do not include:** Transactions on prepaid cards or transactions on payment cards through which credit was routinely extended to cardholders for more than one business day before an attempt was made to settle with cardholders.

## CY 2012 Private-label ACH debit card transactions

	Number	Value (\$)
1. Gross authorizations <i>Include 1a &amp; 1b.</i>		
1a. <b>Less:</b> Denials		
1b. <b>Less:</b> Pre-authorizations only		
2. Net, authorized & settled transactions <i>= 1 - 1a - 1b</i>		
2a. <b>Less:</b> Cash back at the point of sale		
<input type="checkbox"/> <i>Mark box if your organization does not track cash back at the point of sale.</i>		
2b. <b>Less:</b> Adjustments and returns <i>2b.1 + 2b.2 = 2b</i>		
2b.1. Chargebacks		
2b.2. Other adjustments and returns		
3. Net, purchase transactions <i>= 2 - 2a - 2b</i>		

## Transaction value distribution

	Number	Value (\$)
4. Allocate your response to 2. Net, authorized & settled transactions between the following categories: <i>4a + 4b + 4c + 4d + 4e = 2</i>	2:	2:
4a. Transactions authorized less than \$5.00 in total value		
4b. Transactions authorized \$5.00 to \$9.99 in total value		
4c. Transactions authorized \$10.00 to \$14.99 in total value		
4d. Transactions authorized \$15.00 to \$24.99 in total value		
4e. Transactions authorized \$25.00 to \$49.99 in total value		
4f. Transactions authorized \$50.00 or greater in total value		

*Continued*

Merchant settlement		Number	Value (\$)
5.	Allocate your response to 2. Net, authorized & settled transactions based on the method that funds were transferred into a merchant's bank account to settle for a purchase: $5a + 5b + 5c = 2$	2:	2:
5a.	ACH		
5b.	Wire		
5c.	Other		
	If Other please describe:		

Number of cards outstanding		Active in CY 2012	Total as of Dec. 31, 2012
6.	Report both active and total cards outstanding as of December, 31 2012: <i>For active cards include cards with any transaction activity during CY 2012.</i>		

Comments:

# The Federal Reserve Payments Study



## Far-Field RFID Payment Processor Survey

Survey Period:  
Calendar Year 2012

Surveys of the number and dollar value of  
different types of electronic payment  
transactions in the United States

# Far-Field RFID Payment Processor Survey

*Please do not round.*

**Please enter totals only for transactions originated from U.S.-domiciled accounts processed during calendar year (CY) 2012.**

**Include:** Toll transactions authorized via a far-field RFID transponder i.e, E-Z Pass Highway Toll Collection Systems.

**Do not include:** Initial load and subsequent reload transactions made to a prepaid account associated with the RFID payment service.

## CY 2012 Far-field RFID transactions

Number

Value (\$)

1. Total transactions

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## Transaction value distribution

Number

Value (\$)

2. Allocate your response to 1. Total transactions between the following categories:  
 $2a + 2b + 2c + 2d + 2e + 2f = 1$

1:	1:
----	----

2a. Transactions authorized less than \$5.00 in total value

--	--

2b. Transactions authorized \$5.00 to \$9.99 in total value

--	--

2c. Transactions authorized \$10.00 to \$14.99 in total value

--	--

2d. Transactions authorized \$15.00 to \$24.99 in total value

--	--

2e. Transactions authorized \$25.00 to \$49.99 in total value

--	--

2f. Transactions authorized \$50.00 or greater in total value

--	--

## Funding method

Number

Value (\$)

3. Total funding  
 $3a + 3b + 3c + 3d + 3e + 3f = 3$

--	--

*Please allocate your response based on the funding method that was used by the payer for far-field RFID payment:*

3a. Cash

--	--

3b. Check

--	--

3c. Credit card

--	--

3d. Debit card

--	--

3e. ACH

--	--

3f. Other

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--	--

*Continued*

Comments:



# The Federal Reserve Payments Study



## Secure Online Payment Processor Survey

Survey Period:  
Calendar Year 2012

Surveys of the number and dollar value of  
different types of electronic payment  
transactions in the United States

# Secure Online Payment Processor Survey

*Please do not round.*

**Please enter totals only for transactions originated from U.S.-domiciled accounts processed during calendar year (CY) 2012.**

**Include:** eCommerce point-of-sale transactions or online transactions where the buyers were redirected from the merchants to their financial institution's or a third party's online bill payment system to originate payment.

For the debit transactions, include point-of-sale (POS) and bill payment transactions for eCommerce purchases made with a PIN (single-message) debit card where PIN entry was facilitated via a webpage or peripheral device attached to the payer's computer.

## CY 2012 Secure online payment transactions

- 1. Total transactions  
*Include 1a + 1b + 1c*
- 1a. Redirected from the merchant or biller site
  - 1a.1. eCommerce secure online credit card payments
  - 1a.2. eCommerce secure online PIN debit payments
- 1b. Secure Online Prepaid/Escrow-Account i.e., PayPal
- 1c. Other Secure eCommerce Payments

Number

Value (\$)

	Number	Value (\$)
1. Total transactions <i>Include 1a + 1b + 1c</i>		
1a. Redirected from the merchant or biller site		
1a.1. eCommerce secure online credit card payments		
1a.2. eCommerce secure online PIN debit payments		
1b. Secure Online Prepaid/Escrow-Account i.e., PayPal		
1c. Other Secure eCommerce Payments		

## Transaction value distribution

- 2. Allocate your response to 1. Total transactions between the following categories:  
 $2a + 2b + 2c + 2d + 2e + 2f = 1$
- 2a. Transactions authorized less than \$5.00 in total value
- 2b. Transactions authorized \$5.00 to \$9.99 in total value
- 2c. Transactions authorized \$10.00 to \$14.99 in total value
- 2d. Transactions authorized \$15.00 to \$24.99 in total value
- 2e. Transactions authorized \$25.00 to \$49.99 in total value
- 2f. Transactions authorized \$50.00 or greater in total value

Number

Value (\$)

	Number	Value (\$)
2. Allocate your response to 1. Total transactions between the following categories: $2a + 2b + 2c + 2d + 2e + 2f = 1$	1:	1:
2a. Transactions authorized less than \$5.00 in total value		
2b. Transactions authorized \$5.00 to \$9.99 in total value		
2c. Transactions authorized \$10.00 to \$14.99 in total value		
2d. Transactions authorized \$15.00 to \$24.99 in total value		
2e. Transactions authorized \$25.00 to \$49.99 in total value		
2f. Transactions authorized \$50.00 or greater in total value		

Comments:

# The Federal Reserve Payments Study



## Mobile Wallet Processor Survey

Survey Period:  
Calendar Year 2012

Surveys of the number and dollar value of  
different types of electronic payment  
transactions in the United States

# Mobile Wallet Processor Survey

*Please do not round.*

**Please enter totals only for transactions originated from U.S.-domiciled accounts processed during calendar year (CY) 2012.**

**Include:** Mobile wallet transactions where the buyer made a payment using SMS messaging, a mobile application, virtual-cloud-based account or near-field RFID technology connected with a mobile device.

## CY 2012 Mobile wallet transactions

1. Total transactions

Number

Value (\$)

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## Transaction value distribution

2. Allocate your response to 1. Total transactions between the following categories:  
 $2a + 2b + 2c + 2d + 2e + 2f = 1$

Number

Value (\$)

1:	1:

2a. Transactions authorized less than \$5.00 in total value

2b. Transactions authorized \$5.00 to \$9.99 in total value

2c. Transactions authorized \$10.00 to \$14.99 in total value

2d. Transactions authorized \$15.00 to \$24.99 in total value

2e. Transactions authorized \$25.00 to \$49.99 in total value

2f. Transactions authorized \$50.00 or greater in total value

Comments: