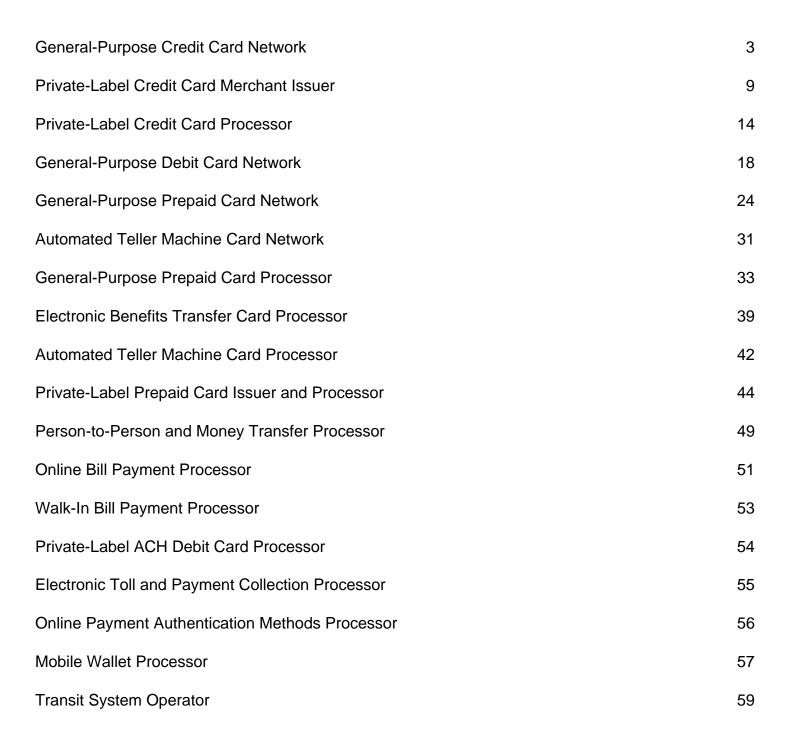# Networks, Processors, and Issuers Payments Surveys (NPIPS)

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 **domestic and cross-border** electronic payment transactions and related information including fraud originated from **U.S.-domiciled accounts** during **calendar year 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.

Confidentiality

Any information you provide for this survey is strictly confidential. Individual responses to the survey will not be shared with the public or the industry.

Your participation

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 respond to a survey item that requests a numeric value:

If your institution has volume for the item requested and the volume is known or can be accurately estimated, **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 http://www.frbnpips.net/forms.html 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: **ebachelder@frbnpips.net** or call Blueflame Consulting at (781) 662-8584.

General-Purpose Credit Card Network Payment Survey

Calendar year 2015 general-purpose credit card transactions	Number	Value ($)
1. **Total transactions**		
1a. *Less:* **Denials (authorization declined)**		
2. **Total authorized transactions** *= 1 - 1a*		
2a. *Less:* **Pre-authorization only (authorized but not settled)**		
3. **Net, authorized & settled transactions** *= 2 - 2a*		
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*		

5.   Among the different subtotals of payment transactions listed above, which would you prefer to use to report more detailed allocations of transactions below? If they are equally acceptable, please choose and report net, authorized & settled transactions.

Preferred basis for reporting payment transactions

[ ] **2. Total authorized transactions**

[ ] **3. Net, authorized & settled transactions**

[ ] **4. Net, purchase transactions**

Payment transaction type	Number	Value ($)
6. Allocate your response to **[your selection of payment transaction type above]** 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 attended and unattended transactions at merchant locations and in-app or online transactions where the customer must show the card when picking up the product or service.*		
6a.1. **Chip**		
6a.1.1. **Signature-authenticated**		
6a.1.2. **PIN-authenticated**		
6a.1.3. **Other/no signature required**		
6a.2. **No Chip (magnetic stripe/key entered/other)**		
6a.2.1. **Signature-authenticated**		
6a.2.2. **PIN-authenticated**		
6a.2.3. **Other/no signature required**		

General-Purpose Credit Card Network Payment Survey

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. Include remote transactions even if classified as "card-present" because of the level of authentication.

    6b.1. **Mail-order/telephone-order transactions**

    6b.2. **Internet purchase transactions (E-commerce)**

        6b.2.1. **Two-factor authentication (e.g., 3-D Secure)**

        6b.2.2. **Other**

    6b.3. **Recurring transactions**
Include payment of bills or invoices, often on a prearranged basis, based on an ongoing customer relationship.

    6b.4. **Installment transactions**
Include payments made on an installment basis.

    6b.5. **Other/unknown**

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**

        7b.1. **Tokenized**

        7b.2. **Other**

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**

        8b.1. **Tokenized**

        8b.2. **Other**

General-Purpose Credit Card Network Payment Survey

Preferred basis for reporting fraudulent transactions

9. Some organizations may track fraudulent transactions differently than payment transactions. On which basis would you prefer to report fraudulent transactions below? If they are equally acceptable, please choose and report net, authorized & settled transactions.

[ ] 2. Total authorized transactions

[ ] 3. Net, authorized & settled transactions

[ ] 4. Net, purchase transactions

Fraudulent transaction type	Number	Value ($)
10. Total fraudulent transactions *Include unauthorized transactions committed by a third-party who is not the authorized accountholder or cardholder that resulted in losses incurred even if subsequently recovered. Do not include declined transactions.*		
10a. Lost or stolen card *Include fraudulent transactions that resulted from the use of a lost or stolen card.*		
10b. Card issued but not received *Include fraudulent transactions that resulted from use of an intercepted new or replacement card in transit to a cardholder.*		
10c. Fraudulent application (account issued to someone using a fake identity) *Include fraudulent transactions that resulted from a new card that was issued based on a falsified or stolen identity.*		
10d. Counterfeit card (card-present/stolen card data) *Include fraudulent transactions that were perpetrated at the point of sale by someone using an altered or cloned card based on card account details fraudulently obtained.*		
10e. Fraudulent use of account number (card-not-present/stolen card data) *Include fraudulent transactions that were perpetrated remotely (that is, via telephone, mail, or Internet) using card account details fraudulently obtained.*		
10f. Other *Include all other fraudulent transactions not covered above. In particular, "other" covers a form of identity theft whereby an unauthorized party gains access to and use of an existing card account. Include account takeover.*		
11. Allocate your response to **10. Total fraudulent transactions** to the following categories:		
11a. Fraudulent person-present/merchant point-of-sale transactions		
11a.1. Chip		
11a.1.1. Signature-authenticated		
11a.1.2. PIN-authenticated		
11a.1.3. Other/no signature required		
11a.2. No Chip (magnetic stripe/key entered/other)		
11a.2.1. Signature-authenticated		
11a.2.2. PIN-authenticated		
11a.2.3. Other/no signature required		

2016 Networks, Processors, and Issuers Payments Surveys

General-Purpose Credit Card Network Payment Survey

	Number	Value ($)
11b. **Fraudulent remote transactions (person not at merchant location)**		
11b.1. **Mail-order/telephone-order transactions**		
11b.2. **Internet purchase transactions (E-commerce)**		
11b.2.1.Two-factor authentication (e.g., 3-D Secure)		
11b.2.2.Other		
11b.3. **Recurring transactions**		
11b.4. **Installment transactions**		
11b.5. **Other/unknown**		
12. Allocate your response to **11a. Fraudulent person-present/merchant point-of-sale transactions** to the following categories:		
12a. **Fraudulent transactions initiated with a mobile device**		
12a.1. **Tokenized**		
12a.2. **Other**		
12b. **Fraudulent transactions not initiated with a mobile device**		
12b.1. **Tokenized**		
12b.2. **Other**		
13. Allocate your response to **11b. Fraudulent remote transactions (person not at merchant location)** to the following categories:		
13a. **Fraudulent transactions initiated with a mobile device**		
13a.1. **Tokenized**		
13a.2. **Other**		
13b. **Fraudulent transactions not initiated with a mobile device**		
13b.1. **Tokenized**		
13b.2. **Other**		
Transactions by consumer or business/government	**Number**	**Value ($)**
14. Allocate your response to **[your selection of payment transaction type above]** to the following categories:		
14a. **Consumer transactions** *Transactions made by a consumer cardholder.*		
14b. **Business/government transactions** *Transactions made by a business/government cardholder. Include corporate charge, small business, commercial/travel entertainment, procurement, fleet and other business cards.*		

General-Purpose Credit Card Network Payment Survey

Transactions by payee location	Number	Value ($)
15. Allocate your response to **[your selection of payment transaction type above]** based on the location of the payee:		
15a. Domestic transactions with U.S. cards (merchants/payees within the U.S.)		
15b. Cross-border transactions with U.S. cards (merchants/payees outside the U.S.)		
16. Cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)		

Fraudulent transactions by payee location	Number	Value ($)
17. Allocate your response to **10. Total fraudulent transactions** based on the location of the payee:		
17a. Fraudulent domestic transactions with U.S. cards (merchant/payees within the U.S.)		
17b. Fraudulent cross-border transactions with U.S. cards (merchants/payees outside the U.S.)		
18. Fraudulent cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)		

Transaction value distribution	Number	Value ($)
19. Allocate your response **[your selection of payment transaction type above]** to the following categories:		
19a. Transactions with less than $5.00 in total value		
19b. Transactions with $5.00 to $9.99 in total value		
19c. Transactions with $10.00 to $14.99 in total value		
19d. Transactions with $15.00 to $24.99 in total value		
19e. Transactions with $25.00 to $49.99 in total value		
19f. Transactions with $50.00 to $99.99 in total value		
19g. Transactions with $100.00 to $499.99 in total value		
19h. Transactions with $500.00 to $999.99 in total value		
19i. Transactions with $1,000.00 or greater in total value		

General-Purpose Credit Card Network Payment Survey

Preferred basis for reporting card activity

[ ] 1 month   [ ] 3 months

[ ] 6 months   [ ] 1 year

[ ] Other, please describe below:

_____

20. **Active cards** are cards that were used to make at least one purchase or bill payment over a period of time. On which basis would you prefer to report active cards below? If you have no preference, please choose 1 year.

Number of cards outstanding	Active cards	Total cards
21. **Number of active and total credit or charge cards outstanding as of December 31, 2014**		
21a. **Consumer cards**		
21b. **Business/government cards** *Include corporate charge cards, small business cards, commercial/travel entertainment, procurement, fleet and other business cards.*		
22. **Number of active and total credit or charge cards outstanding as of December 31, 2015.**		
22a. **Consumer cards**		
22b. **Business/government cards** *Include corporate charge cards, small business cards, commercial/travel entertainment, procurement, fleet and other business cards.*		
23. Allocate your response to **21. Number of active and total credit or charge cards outstanding as of December 31, 2014** to the following categories:		
23a. **Cards with chip technology**		
23b. **Cards without chip technology**		
24. Allocate your response to **22. Number of active and total credit or charge cards outstanding as of December 31, 2015** to the following categories:		
24a. **Cards with chip technology**		
24b. **Cards without chip technology**		
25. **Number of active and total credit or charge cards provisioned to a mobile wallet as of December 31, 2014**		
26. **Number of active and total credit or charge cards provisioned to a mobile wallet as of December 31, 2015**		

Number of merchant card-acceptance terminals that accepted your network brands	Total terminal
27. **Number of merchant card-acceptance terminals as of December 31, 2014**	
27a. **Chip-accepted terminals**	
27b. **Chip-not-accepted terminals**	
28. **Number of merchant card-acceptance terminals as of December 31, 2015**	
28a. **Chip-accepted terminals**	
28b. **Chip-not-accepted terminals**	

2016 Networks, Processors, and Issuers Payments Surveys

Private-Label Credit Card Merchant Issuer Payment Survey

Calendar year 2015 transaction processing

	100% in-house	Partially outsourced	Fully outsourced
1. Transaction processing *Please indicate if your organization outsourced some or all of its private-label credit card transaction processing to a third party.*	[ ]	[ ]	[ ]

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

	100% in-house	Partially outsourced	Fully outsourced
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).*	[ ]	[ ]	[ ]

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.*

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

Private-Label Credit Card Merchant Issuer Payment Survey

7. Among the different subtotals of payment transactions listed above, which would you prefer to use to report more detailed allocations of transactions below? If they are equally acceptable, please choose and report net, authorized & settled transactions.

[ ] 4. **Total authorized transactions**

[ ] 5. **Net, authorized & settled transactions**

[ ] 6. **Net, purchase transactions**

Payment transaction type	Number	Value ($)
8. Allocate your response to **[your selection of payment transaction type above]** to the following categories:		
8a. 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 and in-app transactions where the customer is picking up the product or service.*		
8a.1. Chip		
8a.2. No chip (magnetic stripe/key entered/other)		
8b. Remote transactions (person not at merchant location) *Include internet, mail-order, telephone-order, and remote mobile transactions. Do not include person-present mobile transactions. Include remote transactions even if classified as "card-present" because of the level of authentication.*		
9. Allocate your response to **8a. Person-present/merchant point-of-sale transactions** to the following categories:		
9a. Transactions initiated with a mobile device		
9b. Transactions not initiated with a mobile device		
10. Allocate your response to **8b. Remote transactions (person not at merchant location)** to the following categories:		
10a. Transactions initiated with a mobile device		
10b. Transactions not initiated with a mobile device		

Private-Label Credit Card Merchant Issuer Payment Survey

Preferred basis for reporting fraudulent transactions

[ ] 4. Total authorized transactions

[ ] 5. Net, authorized & settled transactions

[ ] 6. Net, purchase transactions

11. Some organizations may track fraudulent transactions differently than payment transactions. On which basis would you prefer to report fraudulent transactions below? If they are equally acceptable, please choose and report net, authorized & settled transactions.

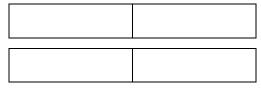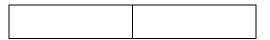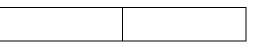| Fraudulent transaction type	Number	Value ($)
12. Total fraudulent transactions *Include unauthorized transactions committed by a third-party who is not the authorized accountholder or cardholder that resulted in losses incurred even if subsequently recovered. Do not include declined transactions.*		
12a. Lost or stolen card *Include fraudulent transactions that resulted from the use of a lost or stolen card.*		
12b. Card issued but not received *Include fraudulent transactions that resulted from use of an intercepted new or replacement card in transit to a cardholder.*		
12c. Fraudulent application (account issued to someone using a fake identity) *Include fraudulent transactions that resulted from a new card that was issued based on a falsified or stolen identity.*		
12d. Counterfeit card (card-present/stolen card data) *Include fraudulent transactions that were perpetrated at the point of sale by someone using an altered or cloned card based on card account details fraudulently obtained.*		
12e. Fraudulent use of account number (card-not-present/stolen card data) *Include fraudulent transactions that were perpetrated remotely (that is, via telephone, mail, or Internet) using card account details fraudulently obtained.*		
12f. Other *Include all other fraudulent transactions not covered above. In particular, "other" covers a form of identity theft whereby an unauthorized party gains access to and use of an existing card account. Include account takeover.*		
13. Allocate your response to **12. Total fraudulent transactions** to the following categories:		
13a. Fraudulent person-present/merchant point-of-sale transactions		
13a.1. Chip		
13a.2. No chip (magnetic stripe/key entered/other)		
13b. Fraudulent remote transactions (person not at merchant location)		
14. Allocate your response to **13a. Fraudulent person-present/merchant point-of-sale transactions** to the following categories:		
14a. Fraudulent transactions initiated with a mobile device		
14b. Fraudulent transactions not initiated with a mobile device		

2016 Networks, Processors, and Issuers Payments Surveys

Private-Label Credit Card Merchant Issuer Payment Survey

15. Allocate your response to **13b. Fraudulent remote transactions (person not at merchant location)** to the following categories:		
15a. Fraudulent transactions initiated with a mobile device		
15b. Fraudulent transactions not initiated with a mobile device		

Transactions by consumer or business/government	Number	Value ($)
16. Allocate your response to **[your selection of payment transaction type above]** to the following categories:		
16a. Consumer transactions *Transactions made by a consumer cardholder.*		
16b. Business/government transactions *Transactions made by a business/government cardholder. Include corporate charge, small business, commercial/travel entertainment, procurement, fleet and other business cards.*		

Transaction value distribution	Number	Value ($)
17. Allocate your response to **[your selection of payment transaction type above]** 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 to $499.99 in total value		
17h. Transactions with $500.00 to $999.00 in total value		
17i. Transactions with $1,000.00 or greater in total value		

Private-Label Credit Card Merchant Issuer Payment Survey

Preferred basis for reporting card activity

18. **Active cards** are cards that were used to make at least one purchase or bill payment over a period of time. On which basis would you prefer to report active cards below? If you have no preference, please choose 1 year.

[ ] 1 month   [ ] 3 months

[ ] 6 months   [ ] 1 year

[ ] Other, please describe below:

_____

Number of cards outstanding	Active cards	Total cards
19. **Number of active and total credit or charge cards outstanding as of December 31, 2014**		
19a. Consumer cards		
19b. Business/government cards *Include corporate charge cards, small business cards, commercial/travel entertainment, procurement, fleet and other business cards.*		
20. **Number of active and total credit or charge cards outstanding as of December 31, 2015**		
20a. Consumer cards		
20b. Business/government cards *Include corporate charge cards, small business cards, commercial/travel entertainment, procurement, fleet and other business cards.*		
21. Allocate your response to **19. Number of active and total credit or charge cards outstanding as of December 31, 2014** to the following categories:		
21a. Cards with chip technology		
21b. Cards without chip technology		

	Active cards	Total cards
22. Allocate your response to **20. Number of active and total credit or charge cards outstanding as of December 31, 2015** to the following categories:		
22a. Cards with chip technology		
22b. Cards without chip technology		
23. **Number of active and total credit or charge cards provisioned to a mobile wallet as of December 31, 2014**		
24. **Number of active and total credit or charge cards provisioned to a mobile wallet as of December 31, 2015**		

Private-Label Credit Card Processor Payment Survey

Calendar year 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):		

Calendar year 2015 private-label credit card transactions

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

6. Among the different subtotals of payment transactions listed above, which would you prefer to use to report more detailed allocations of transactions below? If they are equally acceptable, please choose and report net, authorized & settled transactions.

Preferred basis for reporting payment transactions

[ ] 3. Total authorized transactions

[ ] 4. Net, authorized & settled transactions

[ ] 5. Net, purchase transactions

Payment transaction type

	Number	Value ($)
7. Allocate your response to **[your selection of payment transaction type above]** to the following categories:		
7a. 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 and in-app transactions where the customer is picking up the product or service.*		
7a.1. Chip		
7a.2. No chip (magnetic stripe/key/entered/other)		
7b. Remote transaction (person not at merchant location) *Include internet, mail-order, telephone-order, and remote mobile transactions. Do not include person-present mobile transactions. Include remote transactions even if classified as "card-present" because of the level of authentication.*		

Private-Label Credit Card Processor Payment Survey

8. Allocate your response to **7a. Person-present/merchant point-of-sale transactions** to the following categories:

   8a. Transactions initiated with a mobile device

   8b. Transactions not initiated with a mobile device

9. Allocate your response to **7b. Remote transactions (person not at merchant location)** to the following categories:

   9a. Transactions initiated with a mobile device

   9b. Transactions not initiated with a mobile device

Preferred basis for reporting fraudulent transactions

10. Some organizations may track fraudulent transactions differently than payment transactions. On which basis would you prefer to report fraudulent transactions below? If they are equally acceptable, please choose and report net, authorized & settled transactions.

[ ] 3. Total authorized transactions

[ ] 4. Net, authorized & settled transactions

[ ] 5. Net, purchase transactions

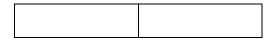| Fraudulent transaction type	Number	Value ($)
11. Total fraudulent transactions *Include unauthorized transactions committed by a third-party who is not the authorized accountholder or cardholder that resulted in losses incurred even if subsequently recovered. Do not include declined transactions.*		
11a. Lost or stolen card *Include fraudulent transactions that resulted from the use of a lost or stolen card.*		
11b. Card issued but not received *Include fraudulent transactions that resulted from use of an intercepted new or replacement card in transit to a cardholder.*		
11c. Fraudulent application (account issued to someone using a fake identity) *Include fraudulent transactions that resulted from a new card that was issued based on a falsified or stolen identity.*		
11d. Counterfeit card (card-present/stolen card data) *Include fraudulent transactions that were perpetrated at the point of sale by someone using an altered or cloned card based on card account details fraudulently obtained.*		
11e. Fraudulent use of account number (card-not-present/stolen card data) *Include fraudulent transactions that were perpetrated remotely (that is, via telephone, mail, or Internet) using card account details fraudulently obtained.*		
11f. Other *Include all other fraudulent transactions not covered above. In particular, "other" covers a form of identity theft whereby an unauthorized party gains access to and use of an existing card account. Include account takeover.*		

2016 Networks, Processors, and Issuers Payments Surveys

Private-Label Credit Card Processor Payment Survey

12. Allocate your response to **11. Total fraudulent transactions** to the following categories:		
12a. Fraudulent person-present/merchant point-of-sale transactions		
12a.1. Chip		
12a.2. No chip (magnetic stripe/key entered/other)		
12b. Fraudulent remote transactions (person not at merchant location)		
13. Allocate your response to **12a. Fraudulent person-present/merchant point-of-sale transactions** to the following categories:		
13a. Fraudulent transactions initiated with a mobile device		
13b. Fraudulent transactions initiated without a mobile device		
14. Allocate your response to **12b. Fraudulent remote transactions (person not at merchant location)** to the following categories:		
14a. Fraudulent transactions initiated with a mobile device		
14b. Fraudulent transactions not initiated with a mobile device		

Transactions by consumer or business/government	Number	Value ($)
15. Allocate your response to **[your selection of payment transaction type above]** to the following categories:		
15a. Consumer transactions *Transactions made by a consumer cardholder.*		
15b. Business/government transactions *Transactions made by a business/government cardholder. Include corporate charge, small business, commercial/travel entertainment, procurement, fleet and other business cards.*		

Transaction value distribution	Number	Value ($)
16. Allocate your response to **[your selection of payment transaction type above]** 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 to $999.00 in total value		
16i. Transactions with $1,000.00 or greater in total value		

Private-Label Credit Card Processor Payment Survey

17. **Active cards** are cards that were used to make at least one purchase or bill payment over a period of time. On which basis would you prefer to report active cards below? If you have no preference, please choose 1 year.

Number of cards outstanding	Active cards	Total cards
18. **Number of active and total credit or charge cards outstanding as of December 31, 2014**		
18a. Consumer cards		
18b. Business/government cards *Include corporate charge cards, small business cards, commercial/travel entertainment, procurement, fleet and other business cards.*		
19. **Number of active and total credit or charge cards outstanding as of December 31, 2015**		
19a. Consumer cards		
19b. Business/government cards *Include corporate charge cards, small business cards, commercial/travel entertainment, procurement, fleet and other business cards.*		
20. Allocate your response to **18. Number of active and total credit or charge cards outstanding as of December 31, 2014** to the following categories:		
20a. Cards with chip technology		
20b. Cards without chip technology		
21. Allocate your response to **19. Number of active and total credit or charge cards outstanding as of December 31, 2015** to the following categories:		
21a. Cards with chip technology		
21b. Cards without chip technology		
22. **Number of active and total credit or charge cards provisioned to a mobile wallet as of December, 2014**		
23. **Number of active and total credit or charge cards provisioned to a mobile wallet as of December, 2015**		

General-Purpose Debit Card Network Payment Survey

Calendar year 2015 debit card transactions	Number	Value ($)
1. Total transactions *Do not include electronic benefits transfer (EBT) card or ATM transactions.*		
1a. *Less:* **Denials (authorization declined)**		
2. Total authorized transactions *= 1 - 1a*		
2a. *Less:* **Pre-authorization only (authorized but not settled)**		
3. Net, authorized & settled transactions *= 2 - 2a*		
3a. *Less:* **Cash-back at the point of sale**		
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 - 3b for Number, = 3 - 3a - 3b for Value* *A point of sale purchase transaction with cash-back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the cash back amount for value.*		

Preferred basis for reporting payment transactions

5. Among the different subtotals of payment transactions listed above, which would you prefer to use to report more detailed allocations of transactions below? If they are equally acceptable, please choose and report net, authorized & settled transactions.

[ ] 2. Total authorized transactions

[ ] 3. Net, authorized & settled transactions

[ ] 4. Net, purchase transactions

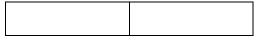| Payment transaction type	Number	Value ($)
6. Allocate your response to **[your selection of payment transaction type above]** to the following categories:		
6a. Person-present/merchant point-of-sale transactions *Include all transactions where the cardholder is present, including card-present transactions and mobile transactions at the point of sale. Include both attended and unattended transactions at merchant locations and in-app transactions where the customer is picking up the product or service.*		
6a.1. Chip		
6a.1.1. Signature-authenticated		
6a.1.2. PIN-authenticated		
6a.1.3. Other/no signature required		

General-Purpose Debit Card Network Payment Survey

6a.2.   No chip (magnetic stripe/key entered/other)

    6a.2.1.   Signature-authenticated

    6a.2.2.   PIN-authenticated

    6a.2.3.   Other/no signature required

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. Include remote transactions even if classified as "card-present" because of the level of authentication.

    6b.1.   Mail-order/telephone-order transactions

    6b.2.   Internet purchase transactions (E-commerce)

        6b.2.1.   Two-factor authentication (e.g., 3-D Secure)

        6b.2.2.   Other

    6b.3.   Recurring transactions
Include payment of bills or invoices, often on a prearranged basis, based on an ongoing customer relationship.

    6b.4.   Installment transactions
Include payments made on an installment basis.

    6b.5.   Other/unknown

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

        7b.1.   Tokenized

        7b.2.   Other

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

        8b.1.   Tokenized

        8b.2.   Other

General-Purpose Debit Card Network Payment Survey

9. Some organizations may track fraudulent transactions differently than payment transactions. On which basis would you prefer to report fraudulent transactions below? If they are equally acceptable, please choose and report net, authorized & settled transactions.
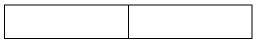
[ ] 2. **Total authorized transactions**

[ ] 3. **Net, authorized & settled transactions**

[ ] 4. **Net, purchase transactions**

Fraudulent transaction type	Number	Value ($)
10. Total fraudulent transactions *Include unauthorized transactions committed by a third-party who is not the authorized accountholder or cardholder that resulted in losses incurred even if subsequently recovered. Do not include declined transactions.*		
10a. Lost or stolen card *Include fraudulent transactions that resulted from the use of a lost or stolen card.*		
10b. Card issued but not received *Include fraudulent transactions that resulted from use of an intercepted new or replacement card in transit to a cardholder.*		
10c. Fraudulent application (account issued to someone using a fake identity) *Include fraudulent transactions that were perpetrated at the point of sale by someone using an altered or cloned card based on card account details fraudulently obtained.*		
10d. Counterfeit card (card-present/stolen card data) *Include fraudulent transactions that were perpetrated at the point of sale by someone using an altered or cloned card based on card account details fraudulently obtained.*		
10e. Fraudulent use of account number (card-not-present/stolen card data) *Include fraudulent transactions that were perpetrated remotely (that is, via telephone, mail, or Internet) using card account details fraudulently obtained.*		
10f. Other *Include all other fraudulent transactions not covered above. In particular, "other" covers a form of identity theft whereby an unauthorized party gains access to and use of an existing card account. Include account takeover.*		
11. Allocate your response to **10. Total fraudulent transactions** to the following categories:		
11a. Fraudulent person-present/merchant point-of-sale transactions		
11a.1. Chip		
11a.1.1. Signature-authenticated		
11a.1.2. PIN-authenticated		
11a.1.3. Other/no signature required		

General-Purpose Debit Card Network Payment Survey

11a.2. No chip (magnetic stripe/key entered/other)		
11a.2.1. Signature-authenticated		
11a.2.2. PIN-authenticated		
11a.2.3. Other/no signature required		
11b. Fraudulent remote transactions (person not at merchant location)		
11b.1. Mail-order/telephone-order transactions		
11b.2. Internet purchase transactions (E-commerce)		
11b.2.1. Two-factor authentication (e.g., 3-D Secure)		
11b.2.2. Other		
11b.3. Recurring transactions		
11b.4. Installment transactions		
11b.5. Other/unknown		
12. Allocate your response to **11a. Fraudulent person-present/merchant point-of-sale transactions** 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		
12b.1. Tokenized		
12b.2. Other		
13. Allocate your response to **11b. Fraudulent remote transactions (person not at merchant location)** to the following categories:		
13a. Fraudulent transactions initiated with a mobile device		
13a.1. Tokenized		
13a.2. Other		
13b. Fraudulent transactions not initiated with a mobile device		
13b.1. Tokenized		
13b.2. Other		

General-Purpose Debit Card Network Payment Survey

Transactions by consumer or business/government	Number	Value ($)
14. Allocate your response to **[your selection of payment transaction type above]** to the following categories:		
14a. Consumer transactions *Transactions made by a consumer cardholder.*		
14b. Business/government transactions *Transactions made by a business/government cardholder. Include small business, commercial/travel entertainment, procurement, fleet and other business cards.*		

Transactions by payee location	Number	Value ($)
15. Allocate your response to **[your selection of payment transaction type above]** based on the location of the payee:		
15a. Domestic transactions with U.S. cards (merchants/payees within the U.S.)		
15b. Cross-border transactions with U.S. cards (merchants/payees outside the U.S.)		
16. Cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)		

Fraudulent transactions by payee location	Number	Value ($)
17. Allocate your response to **10. Total fraudulent transactions** based on the location of the payee:		
17a. Fraudulent domestic transactions with U.S. cards (merchants/payees within the U.S.)		
17b. Fraudulent cross-border transactions with U.S. cards (merchants/payees outside the U.S.)		
18. Fraudulent cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)		

Transaction value distribution	Number	Value ($)
19. Allocate your response to **[your selection of payment transaction type above]** to the following categories:		
19a. Transactions with less than $5.00 in total value		
19b. Transactions with $5.00 to $9.99 in total value		
19c. Transactions with $10.00 to $14.99 in total value		
19d. Transactions with $15.00 to $24.99 in total value		
19e. Transactions with $25.00 to $49.99 in total value		
19f. Transactions with $50.00 to $99.99 in total value		
19g. Transactions with $100.00 to $499.99 in total value		
19h. Transactions with $500.00 to $999.00 in total value		
19i. Transactions with $1,000.00 or greater in total value		

General-Purpose Debit Card Network Payment Survey

Preferred basis for reporting card activity

20. **Active cards** are cards that were used to make at least one purchase or bill payment over a period of time. On which basis would you prefer to report active cards below? If you have no preference, please choose 1 year.

[ ] 1 month   [ ] 3 months

[ ] 6 months   [ ] 1 year

[ ] Other, please describe below:

_____

Number of cards outstanding	Active cards	Total cards
21. **Number of active and total debit cards outstanding as of December 31, 2014**		
21a. Consumer cards		
21b. Business/government cards *Include small business cards, commercial/travel entertainment, procurement, fleet and other business cards.*		
22. **Number of active and total debit cards outstanding as of December 31, 2015**		
22a. Consumer cards		
22b. Business/government cards *Include small business cards, commercial/travel entertainment, procurement, fleet and other business cards.*		
23. Allocate your response to **21. Number of active and total debit cards outstanding as of December 31, 2014** to the following categories:		
23a. Cards with chip technology		
23b. Cards without chip technology		
24. Allocate your response to **22. Number of active and total debit cards outstanding as of December 31, 2015** to the following categories:		
24a. Cards with chip technology		
24b. Cards without chip technology		
25. **Number of active and total debit cards provisioned to a mobile wallet as of December 31, 2014**		
26. **Number of active and total debit cards provisioned to a mobile wallet as of December 31, 2015**		

Number of merchant card-acceptance terminals that accepted your network brands	Total terminals
27. **Number of merchant card-acceptance terminals as of December 31, 2014**	
27a. Chip-accepted terminal	
27b. Chip-not-accepted terminals	
28. **Number of merchant card-acceptance terminals as of December 31, 2015**	
28a. Chip-accepted terminals	
28b. Chip-not-accepted terminals	

General-Purpose Prepaid Card Network Payment Survey

Calendar year 2015 general-purpose prepaid card transactions	Number	Value ($)
1. Total transactions *Do not include electronic benefits transfer (EBT) card or ATM transactions.*		
1a. *Less:* **Denials (authorization declined)**		
2. Total authorized transactions *= 1 - 1a*		
2a. *Less:* **Pre-authorization only (authorized but not settled)**		
3. Net, authorized & settled transactions *= 2 - 2a*		
3a. *Less:* **Cash-back at the point of sale**		
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 - 3b for Number, = 3 - 3a - 3b for Value* *A point of sale purchase transaction with cash-back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the cash back amount for value.*		

Preferred basis for reporting payment transactions

5. Among the different subtotals of payment transactions listed above, which would you prefer to use to report more detailed allocations of transactions below? If they are equally acceptable, please choose and report net, authorized & settled transactions.

[ ] **2. Total authorized transactions**

[ ] **3. Net, authorized & settled transactions**

[ ] **4. Net, purchase transactions**

Payment transaction type	Number	Value ($)
6. Allocate your response to **[your selection of payment transaction type above]** 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 and in-app transactions where the customer is picking up the product or service.*		
6a.1. Chip		
6a.1.1. Signature-authenticated		
6a.1.2. PIN-authenticated		
6a.1.3. Other/no signature required		

General-Purpose Prepaid Card Network Payment Survey

6a.2. **No chip (magnetic stripe/key entered/other)**

      6a.2.1. **Signature-authenticated**

      6a.2.2. **PIN-authenticated**

      6a.2.3. **Other/no signature required**

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. Include remote transactions even if classified as "card-present" because of the level of authentication.

    6b.1. **Mail-order/telephone-order transactions**

    6b.2. **Internet purchase transactions (E-commerce)**

      6b.2.1. **Two-factor authentication (e.g., 3-D Secure)**

      6b.2.2. **Other**

    6b.3. **Recurring transactions**
Include payment of bills or invoices, often on a prearranged basis, based on an ongoing customer relationship.

    6b.4. **Installment transactions**
Include payments made on an installment basis.

    6b.5. **Other/unknown**

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**

    7b.1. **Tokenized**

    7b.2. **Other**

8. Allocate your response to **6b. Remote transaction (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**

    8b.1. **Tokenized**

    8b.2. **Other**

General-Purpose Prepaid Card Network Payment Survey

Preferred basis for reporting fraudulent transactions

[ ] 2. Total authorized transactions

[ ] 3. Net, authorized & settled transactions

[ ] 4. Net, purchase transactions

9. Some organizations may track fraudulent transactions differently than payment transactions. On which basis would you prefer to report fraudulent transactions below? If they are equally acceptable, please choose and report net, authorized & settled transactions.

Fraudulent transaction type	Number	Value ($)
10. Total fraudulent transactions *Include unauthorized transactions committed by a third-party who is not the authorized accountholder or cardholder that resulted in losses incurred even if subsequently recovered. Do not include declined transactions.*		
10a. Lost or stolen card *Include fraudulent transactions that resulted from the use of a lost or stolen card.*		
10b. Card issued but not received *Include fraudulent transactions that resulted from use of an intercepted new or replacement card in transit to a cardholder.*		
10c. Fraudulent application (account issued to someone using a fake identity) *Include fraudulent transactions that resulted from a new card that was issued based on a falsified or stolen identity.*		
10d. Counterfeit card (card-present/stolen card data) *Include fraudulent transactions that were perpetrated at the point of sale by someone using an altered or cloned card based on card account details fraudulently obtained.*		
10e. Fraudulent use of account number (card-not-present/stolen card data) *Include fraudulent transactions that were perpetrated remotely (that is, via telephone, mail, or Internet) using card account details fraudulently obtained.*		
10f. Other *Include all other fraudulent transactions not covered above. In particular, "other" covers a form of identity theft whereby an unauthorized party gains access to and use of an existing card account. Include account takeover.*		
11. Allocate your response to **10. Total fraudulent transactions** to the following categories:		
11a. Fraudulent person-present/merchant point-of-sale transactions		
11a.1. Chip		
11a.1.1. Signature-authenticated		
11a.1.2. PIN-authenticated		
11a.1.3. Other/no signature required		
11a.2. No chip (magnetic stripe/key entered/other)		
11a.2.1. Signature-authenticated		
11a.2.2. PIN-authenticated		
11a.2.3. Other/no signature required		

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General-Purpose Prepaid Card Network Payment Survey

11b. **Fraudulent remote transactions (person not at merchant location)**		
11b.1. **Mail-order/telephone-order transactions**		
11b.2. **Internet purchase transactions (E-commerce)**		
11b.2.1. **Two-factor authentication (e.g., 3-D Secure)**		
11b.2.2. **Other**		
11b.3. **Recurring transactions**		
11b.4. **Installment transactions**		
11b.5. **Other/unknown**		
12. Allocate your response to **11a. Fraudulent person-present/merchant point-of-sale transactions** 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**		
12b.1. **Tokenized**		
12b.2. **Other**		
13. Allocate your response to **11b. Fraudulent remote transactions (person not at merchant location)** to the following categories:		
13a. **Fraudulent transactions initiated with a mobile device**		
13a.1. **Tokenized**		
13a.2. **Other**		
13b. **Fraudulent transactions not initiated with a mobile device**		
13b.1. **Tokenized**		
13b.2. **Other**		

General-Purpose Prepaid Card Network Payment Survey

Transactions by consumer or business/government	Number	Value ($)
14. Allocate your response **[your selection of payment transaction type above]** to the following categories:		
14a. Consumer transactions *Transactions made by a consumer cardholder.*		
14a.1. Government-administered general-use transactions *Include state and federal programs with cash benefits s (e.g., TANF, Social Security, unemployment) and may use the Quest rule.*		
14a.2. Other consumer transactions		
14b. Business/government transactions *Transactions made by a business/government cardholder.*		

Transaction by card program type	Number	Value ($)
15. Allocate your response to **[your selection of payment transaction type above]** based on the card program type:		
15a. Reloadable cards		
15b. Non-reloadable cards		

Transactions by payee location	Number	Value ($)
16. Allocate your response to **[your selection of payment transaction type above]** based on the location of the payee:		
16a. Domestic transactions with U.S. cards (merchants/payees within the U.S.)		
16b. Cross-border transactions with U.S. cards (merchants/payees outside the U.S.)		
17. Cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)		

Fraudulent transactions by payee location	Number	Value ($)
18. Allocate your response to **10. Total fraudulent transactions** based on the location of the payee:		
18a. Fraudulent domestic transactions with U.S. cards (merchants/payees within the U.S.)		
18b. Fraudulent cross-border transactions with U.S. cards (merchants/payees outside the U.S.)		
19. Fraudulent cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)		

General-Purpose Prepaid Card Network Payment Survey

Transaction value distribution	Number	Value ($)
20. Allocate your response to **[your selection of payment transaction type above]** to the following categories:		
20a. Transactions with less than $5.00 in total value		
20b. Transactions with $5.00 to $9.99 in total value		
20c. Transactions with $10.00 to $14.99 in total value		
20d. Transactions with $15.00 to $24.99 in total value		
20e. Transactions with $25.00 to $49.99 in total value		
20f. Transactions with $50.00 to $99.99 in total value		
20g. Transactions with $100.00 to $499.99 in total value		
20h. Transactions with $500.00 to $999.00 in total value		
20i. Transactions with $1,000.00 or greater in total value		

Preferred basis for reporting card activity

21. Active cards are cards that were used to make at least one purchase or bill payment over a period of time. On which basis would you prefer to report active cards below? If you have no preference, please choose 1 year.

[ ] 1 month   [ ] 3 months

[ ] 6 months   [ ] 1 year

[ ] Other, please describe below:

_____

Number of cards outstanding	Active cards	Total cards
22. Number of active and total prepaid cards outstanding as of December 31, 2014		
22a. Consumer cards		
22a.1. Government-administered general-use cards *e.g., Quest Network, state and federal programs with cash benefits including TANF, Social Security, and unemployment*		
22a.2. Other consumer cards *Include gift cards, FSA/HSA medical cards, Customer refund & incentive cards, and payroll cards.*		
22b. Business/government cards		
23. Number of active and total prepaid cards outstanding as of December 31, 2015		
23a. Consumer cards		
23a.1. Government-administered general-use cards *e.g., Quest Network, state and federal programs with cash benefits including TANF, Social Security, and unemployment*		
23a.2. Other consumer cards *Include gift cards, FSA/HSA medical cards, Customer refund & incentive cards, and payroll cards.*		
23b. Business/government cards		

General-Purpose Prepaid Card Network Payment Survey

24. Allocate your response to **22. Number of active and total prepaid cards outstanding as of December 31, 2014** to the following categories:

24a. **Cards with chip technology**

24b. **Cards without chip technology**

25. Allocate your response to **23. Number of active and total prepaid cards outstanding as of December 31, 2015** to the following categories:

25a. **Cards with chip technology**

25b. **Cards without chip technology**

26. **Number of active and total prepaid cards provisioned to a mobile wallet as of December 31, 2014**

27. **Number of active and total prepaid cards provisioned to a mobile wallet as of December 31, 2015**

Number of merchant card-acceptance terminals that accepted your network brands

Total terminals

28. **Number of merchant card-acceptance terminals as of December 31, 2014**

28a. **Chip-accepted terminals**

28b. **Chip-not-accepted terminal**

29. **Number of merchant card-acceptance terminals as of December 31, 2015**

29a. **Chip-accepted terminals**

29b. **Chip-not-accepted terminals**

Automated Teller Machine Card Network Transaction Survey

Calendar year 2015 ATM transactions	Number	Value ($)
1. **Total transactions**		
1a. **Denials/declines**		
1b. **Balance inquiries**		
1c. **Cash withdrawals**		
1c.1. **From debit cards**		
1c.2. **From prepaid cards**		
1c.2.1. **Government-administered general-use cards** *e.g., Quest Network, state and federal programs with cash benefits including TANF, Social Security, and unemployment*		
1c.2.2. **Other prepaid cards**		
1c.3. **From credit cards**		
1d. **Deposits**		
1d.1. **Cash only**		
1d.2. **Checks only**		
1d.3. **Mixed with cash and checks**		
1e. **Account-to-account transfers**		
1f. **Other**		

Fraudulent transactions	Number	Value ($)
2. **Total fraudulent transactions** *Include unauthorized transactions committed by a third-party who is not the authorized accountholder or cardholder that resulted in losses incurred even if subsequently recovered. Do not include declined transactions.*		
2a. **Lost or stolen card** *Include fraudulent transactions that resulted from the use of a lost or stolen card.*		
2b. **Card issued but not received** *Include fraudulent transactions that resulted from use of an intercepted new or replacement card in transit to a cardholder.*		
2c. **Fraudulent application (account issued to someone using a fake identity)** *Include fraudulent transactions that resulted from a new card that was issued based on a falsified or stolen identity.*		
2d. **Counterfeit card (card-present/stolen card data)** *Include fraudulent transactions that were perpetrated at the ATM by someone using an altered or cloned card based on card account details fraudulently obtained.*		
2e. **Other** *Include all other fraudulent transactions not covered above. In particular, "other" covers a form of identity theft whereby an unauthorized party gains access to and use of an existing card account. Include account takeover.*		

Automated Teller Machine Card Network Transaction Survey

Number of ATM terminals	**Total terminals**

3.   Number of ATM terminals as of December 31, 2014

    3a.   Chip-accepted terminals

    3b.   Chip-not-accepted terminals

4.   Number of ATM terminals as of December 31, 2015

    4a.   Chip-accepted terminals

    4b.   Chip-not-accepted terminals

General-Purpose Prepaid Card Processor Payment Survey

Calendar year 2015 general-purpose prepaid card transactions	Number	Value ($)
1. Total transactions *Do not include electronic benefits transfer (EBT) transactions. Do not include card funding other than in questions 17, 18 & 19 below. Please report ATM transactions in item 7 below.*		
1a. *Less:* **Denials (authorization declined)**		
2. Total authorized transactions *= 1 - 1a*		
2a. *Less:* **Pre-authorization only (authorized but not settled)**		
3. Net, authorized & settled transactions *= 2 - 2a*		
3a. *Less:* **Cash-back at the point of sale**		
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 - 3b for Number, = 3 - 3a - 3b for Value* *A point of sale purchase transaction with cash-back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the cash back amount for value.*		

Preferred basis for reporting payment transactions

5. Among the different subtotals of payment transactions listed above, which would you prefer to use to report more detailed allocations of transactions below? If they are equally acceptable, please choose and report net, authorized & settled transactions.

[ ] **2. Total authorized transactions**

[ ] **3. Net, authorized & settled transactions**

[ ] **4. Net, purchase transactions**

Payment transaction type	Number	Value ($)
6. Allocate your response to **[your selection of payment transaction type above]** 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 and in-app transactions where the customer is picking up the product or service.*		
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. Include remote transactions even if classified as "card-present" because of the level of authentication.*		

General-Purpose Prepaid Card Processor Payment Survey

7. ATM cash withdrawal transactions

7a. ATM cash withdrawals from government-administered general-use cards
Include state and federal programs with cash benefits (e.g., TANF, Social Security, unemployment) and may use the Quest rules.

7b. Other ATM cash withdrawals

Preferred basis for reporting fraudulent transactions

8. Some organizations may track fraudulent transactions differently than payment transactions. On which basis would you prefer to report fraudulent transactions below? If they are equally acceptable, please choose and report net, authorized & settled transactions.

[ ] 2. Total authorized transactions

[ ] 3. Net, authorized & settled transactions

[ ] 4. Net, purchase transactions

Fraudulent transaction type	Number	Value ($)

9. Total fraudulent transactions
Include unauthorized transactions committed by a third-party who is not the authorized accountholder or cardholder that resulted in losses incurred even if subsequently recovered. Do not include declined transactions.

9a. Lost or stolen card
Include fraudulent transactions that resulted from the use of a lost or stolen card.

9b. Card issued but not received
Include fraudulent transactions that resulted from use of an intercepted new or replacement card in transit to a cardholder.

9c. Fraudulent application (account issued to someone using a fake identity)
Include fraudulent transactions that resulted from a new card that was issued based on a falsified or stolen identity.

9d. Counterfeit card (card-present/stolen card data)
Include fraudulent transactions that were perpetrated at the point of sale by someone using an altered or cloned card based on card account details fraudulently obtained.

9e. Fraudulent use of account number (card-not-present/stolen card data)
Include fraudulent transactions that were perpetrated remotely (that is, via telephone, mail, or Internet) using card account details fraudulently obtained.

9f. Other
Include all other fraudulent transactions not covered above. In particular, "other" covers a form of identity theft whereby an unauthorized party gains access to and use of an existing card account. Include account takeover.

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)

2016 Networks, Processors, and Issuers Payments Surveys

General-Purpose Prepaid Card Processor Payment Survey

Transactions payee locations	Number	Value ($)
11. Allocate your response to **[your selection of payment transaction type above]** based on the location of the payee:		
11a. Domestic transactions with U.S. cards (merchants/payees within the U.S.)		
11b. Cross-border transactions with U.S. cards (merchants/payees outside the U.S.)		
12. Cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)		

Fraudulent transactions payee locations	Number	Value ($)
13. Allocate your response to **9. Total fraudulent transactions** based on the location of the payee:		
13a. Fraudulent domestic transactions with U.S. cards (merchants/payees within the U.S.)		
13b. Fraudulent cross-border transactions with U.S. cards (merchants/payees outside the U.S.)		
14. Fraudulent cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)		

Transactions by prepaid card type	Number	Value ($)
15. Allocate your response to **[your selection of payment transaction type above]** to the following categories:		
15a. Consumer transactions *Transactions made by a consumer cardholder.*		
15a.1. Government-administered general-use prepaid card transactions *Include state and federal programs with cash benefits (e.g., TANF, Social Security, unemployment) and may use the Quest rules.*		
15a.2. Other consumer transactions		
15a.2.1. Gift card transactions		
15a.2.2. FSA/HSA medical transactions		
15a.2.3. Customer refund and incentive transactions		
15a.2.4. Payroll transactions		
15a.2.5. Other consumer transactions		
15b. Business/government transactions *Transactions made by a business/government cardholder.*		

General-Purpose Prepaid Card Processor Payment Survey

Preferred basis for reporting card activity

16. **Active cards** are cards that were used to make at least one purchase or bill payment over a period of time. On which basis would you prefer to report active cards below? If you have no preference, please choose 1 year.

[ ] 1 month   [ ] 3 months

[ ] 6 months   [ ] 1 year

[ ] Other, please describe below:

_____

Number of cards outstanding	Active cards	Total cards
17. **Number of active and total prepaid cards outstanding as of December 31, 2014**		
17a. **Consumer cards**		
17a.1. **Government-administered general-use cards** *Include state and federal programs with cash benefits (e.g., TANF, Social Security, unemployment) and may use the Quest rules.*		
17a.2. **Gift cards**		
17a.3. **FSA/HSA medical cards**		
17a.4. **Customer refund & incentive cards**		
17a.5. **Payroll cards**		
17a.6. **Other consumer cards**		
17b. **Business/government Cards**		
18. **Number of active and total prepaid cards outstanding as of December 31, 2015**		
18a. **Consumer cards**		
18a.1. **Government-administered general-use cards** *Include state and federal programs with cash benefits (e.g., TANF, Social Security, unemployment) and may use the Quest rules.*		
18a.2. **Gift cards**		
18a.3. **FSA/HSA medical cards**		
18a.4. **Customer refund & incentive cards**		
18a.5. **Payroll cards**		
18a.6. **Other consumer cards**		
18b. **Business/government cards**		
19. Allocate your response to **21. Number of active and total prepaid cards outstanding as of December 31, 2014** to the following categories:		
19a. **Cards with chip technology**		
19b. **Cards without chip technology**		

General-Purpose Prepaid Card Processor Payment Survey

20. Allocate your response to **22. Number of active and total prepaid cards outstanding as of December 31, 2015** to the following categories:

20a. Cards with chip technology

20b. Cards without chip technology

21. **Number of active and total prepaid cards provisioned to a mobile wallet as of December 31, 2014**

22. **Number of active and total prepaid cards provisioned to a mobile wallet as of December 31, 2015**

Number of merchant card-acceptance terminals   Total terminals

23. **Number of merchant card-acceptance terminals as of December 31, 2014**

    23a. Chip-accepted terminals

    23b. Chip-not-accepted terminals

24. **Number of merchant card-acceptance terminals as of December 31, 2015**

    24a. Chip-accepted terminals

    24b. Chip-not-accepted terminals

Electronic Benefits Transfer Card Processor Payment Survey

Calendar year 2015 EBT card transactions	Number	Value ($)
1. Total transactions		
1a. *Less:* **Denials (authorization declined)**		
2. Total authorized transactions = *1 - 1a*		
2a. *Less:* **Pre-authorization only (authorized but not settled)**		
3. Net, authorized & settled transactions = *2 - 2a*		
3a. *Less:* **Cash-back at the point of sale**		
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 - 3b for Number, = 3 - 3a - 3b for Value* *A point of sale purchase transaction with cash-back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the cash back amount for value.*		

Preferred basis for reporting payment transactions

5. Among the different subtotals of payment transactions listed above, which would you prefer to use to report more detailed allocations of transactions below? If they are equally acceptable, please choose and report net, authorized & settled transactions.

[ ] **2. Total authorized transactions**

[ ] **3. Net, authorized & settled**

     transactions

[ ] **4. Net, purchase transactions**

Transactions by EBT card type	Number	Value ($)
6. Allocate your response to **[your selection of payment transaction type above]** to the following categories:		
6a. SNAP		
6b. WIC		
6c. TANF		
6d. Other *e.g., state and federal programs with cash benefits including Social Security and unemployment*		

Electronic Benefits Transfer Card Processor Payment Survey

Preferred basis for reporting fraudulent transactions

7. Some organizations may track fraudulent transactions differently than payment transactions. On which basis would you prefer to report fraudulent transactions below? If they are equally acceptable, please choose and report net, authorized & settled transactions.

[ ] 2. Total authorized transactions

[ ] 3. Net, authorized & settled transactions

[ ] 4. Net, purchase transactions

Fraudulent transaction type	Number	Value ($)
8. Total fraudulent transactions *Include unauthorized transactions committed by a third-party who is not the authorized accountholder or cardholder that resulted in losses incurred even if subsequently recovered. Do not include declined transactions.*		
8a. Lost or stolen card *Include fraudulent transactions that resulted from the use of a lost or stolen card.*		
8b. Card issued but not received *Include fraudulent transactions that resulted from use of an intercepted new or replacement card in transit to a cardholder.*		
8c. Fraudulent application (account issued to someone using a fake identity) *Include fraudulent transactions that resulted from a new card that was issued based on a falsified or stolen identity.*		
8d. Counterfeit card (card-present/stolen card data) *Include fraudulent transactions that were perpetrated at the point of sale by someone using an altered or cloned card based on card account details fraudulently obtained.*		
8e. Fraudulent use of account number (card-not-present/stolen card data) *Include fraudulent transactions that were perpetrated remotely (that is, via telephone, mail, or Internet) using card account details fraudulently obtained.*		
8f. Other *Include all other fraudulent transactions not covered above. In particular, "other" covers a form of identity theft whereby an unauthorized party gains access to and use of an existing card account. Include account takeover.*		

Transaction value distribution	Number	Value ($)
9. Allocate your response to **[your selection of payment transaction type above]** to the following categories:		
9a. Transactions with less than $5.00 in total value		
9b. Transactions with $5.00 to $9.99 in total value		
9c. Transactions with $10.00 to $14.99 in total value		
9d. Transactions with $15.00 to $24.99 in total value		
9e. Transactions with $25.00 to $49.99 in total value		
9f. Transactions with $50.00 to $99.99 in total value		
9g. Transactions with $100.00 or greater in total value		

2016 Networks, Processors, and Issuers Payments Surveys

Electronic Benefits Transfer Card Processor Payment Survey

Preferred basis for reporting card activity

10. **Active cards** are cards that were used to make at least one purchase or bill payment over a period of time. On which basis would you prefer to report active cards below? If you have no preference, please choose 1 year.

[ ] 1 month   [ ] 3 months

[ ] 6 months   [ ] 1 year

[ ] Other, please describe below:

_____

Number of cards outstanding	Active cards	Total cards
11. **Number of active and total EBT cards outstanding as of December 31, 2014**		
11a. SNAP		
11b. WIC		
11c. TANF		
11d. Other *e.g., state and federal programs with cash benefits including Social Security and unemployment*		
12. **Number of active and total EBT cards outstanding as of December 31, 2015**		
12a. SNAP		
12b. WIC		
12c. TANF		
12d. Other *e.g., state and federal programs with cash benefits including Social Security and unemployment*		

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Number of merchant card-acceptance terminals	Total terminals
13. **Number of merchant card-acceptance terminals as of December 31, 2014**	
14. **Number of merchant card-acceptance terminals as of December 31, 2015**	

Automated Teller Machine Card Processor Transaction Survey

Calendar year 2015 ATM transactions	Number	Value ($)
1. **Total ATM transactions**		
1a. **Denials/declines**		
1b. **Balance inquiries**		
1c. **Cash withdrawals**		
1a.1. **From debit cards**		
1a.2. **From prepaid cards**		
1a.2.1. **Government-administered general-use cards** *e.g., Quest Network, State and Federal programs with cash benefits including TANF, Social Security, and unemployment*		
1a.2.2. **Other prepaid cards**		
1a.3. **From credit cards**		
1d. **Deposits**		
1d.1. **Cash only**		
1d.2. **Checks only**		
1d.3. **Mixed with cash and checks**		
1e. **Account-to-account transfers**		
1f. **Other**		

Fraudulent transaction type	Number	Value ($)
2. **Total fraudulent transactions** *Include unauthorized transactions committed by a third-party who is not the authorized accountholder or cardholder that resulted in losses incurred even if subsequently recovered. Do not include declined transactions.*		
2a. **Lost or stolen card** *Include fraudulent transactions that resulted from the use of a lost or stolen card.*		
2b. **Card issued but not received** *Include fraudulent transactions that resulted from use of an intercepted new or replacement card in transit to a cardholder.*		
2c. **Fraudulent application (account issued to someone using a fake identity)** *Include fraudulent transactions that resulted from a new card that was issued based on a falsified or stolen identity.*		
2d. **Counterfeit card (card-present/stolen card data)** *Include fraudulent transactions that were perpetrated at the point of sale by someone using an altered or cloned card based on card account details fraudulently obtained.*		
2e. **Other** *Include all other fraudulent transactions not covered above. In particular, "other" covers a form of identity theft whereby an unauthorized party gains access to and use of an existing card account. Include account takeover.*		

2016 Networks, Processors, and Issuers Payments Surveys

Automated Teller Machine Card Processor Transaction Survey

Number of terminals	Total terminals
3. **Number of ATM terminals as of December 31, 2014**	
3a. **Chip-accepted terminals**	
3b. **Chip-not-accepted terminals**	
4. **Number of ATM terminals as of December 31, 2015**	
4a. **Chip-accepted terminals**	
4b. **Chip-not-accepted terminals**	

Private-Label Prepaid Card Issuer and Processor Payment Survey

Calendar year 2015 private-label prepaid card transactions	Number	Value ($)
1. Total transactions *Do not include card funding other than in questions 16 & 17 below.*		
1a. *Less:* **Denials (authorization declined)**		
2. Total authorized transactions *= 1 - 1a*		
2a. *Less:* **Pre-authorization only (authorized but not settled)**		
3. Net, authorized & settled transactions *= 2 - 2a*		
3a. *Less:* **Cash-back at the point of sale**		
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 - 3b for Number, = 3 - 3a - 3b for Value* *A point of sale purchase transaction with cash-back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the cash back amount for value.*		

Preferred basis for reporting payment transactions

[ ] **2. Total authorized transactions**

[ ] **3. Net, authorized & settled transactions**

[ ] **4. Net, purchase transactions**

5. Among the different subtotals of payment transactions listed above, which would you prefer to use to report more detailed allocations of transactions below? If they are equally acceptable, please choose and report net, authorized & settled transactions.

Payment transaction type	Number	Value ($)
6. Allocate your response to **[your selection of payment transaction type above]** 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 and in-app transactions where the customer is picking up the product or service.*		
6a.1. Chip		
6a.2. No chip		
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. Include remote transactions even if classified as "card-present" because of the level of authentication.*		

Private-Label Prepaid Card Issuer and Processor Payment Survey

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**

        7b.1. **Tokenized**

        7b.2. **Other**

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**

        8b.1. **Tokenized**

        8b.2. **Other**

Preferred basis for reporting fraudulent transactions

9. Some organizations may track fraudulent transactions differently than payment transactions. On which basis would you prefer to report fraudulent transactions below? If they are equally acceptable, please choose and report net, authorized & settled transactions.

[ ] **2. Total authorized transactions**

[ ] **3. Net, authorized & settled transactions**

[ ] **4. Net, purchase transactions**

Fraudulent transaction type	**Number**	**Value ($)**
10. Total fraudulent transactions *Include unauthorized transactions committed by a third-party who is not the authorized accountholder or cardholder that resulted in losses incurred even if subsequently recovered. Do not include declined transactions.*		
10a. Lost or stolen card *Include fraudulent transactions that resulted from the use of a lost or stolen card.*		
10b. Card issued but not received *Include fraudulent transactions that resulted from use of an intercepted new or replacement card in transit to a cardholder.*		
10c. Fraudulent application (account issued to someone using a fake identity) *Include fraudulent transactions that resulted from a new card that was issued based on a falsified or stolen identity.*		
10d. Counterfeit card (card-present/stolen card data) *Include fraudulent transactions that were perpetrated at the point of sale by someone using an altered or cloned card based on card account details fraudulently obtained.*		

Private-Label Prepaid Card Issuer and Processor Payment Survey

10e. Fraudulent use of account number (card-not-present/stolen card data)
Include fraudulent transactions that were perpetrated remotely (that is, via telephone, mail, or Internet) using card account details fraudulently obtained.

10f. Other
Include all other fraudulent transactions not covered above. In particular, "other" covers a form of identity theft whereby an unauthorized party gains access to and use of an existing card account. Include account takeover.

11. Allocate your response to **10. Total fraudulent transactions** to the following categories:

11a. Fraudulent person-present/merchant point-of-sale transactions

11a.1. Chip

11a.2. No chip

11b. Fraudulent remote transactions (person not at merchant location)

12. Allocate your response to **11a. Fraudulent person-present/merchant point-of-sale transactions** 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

12b.1. Tokenized

12b.2. Other

13. Allocate your response to **11b. Fraudulent remote transactions (person not at merchant location)** to the following categories:

13a. Fraudulent transactions initiated with a mobile device

13a.1. Tokenized

13a.2. Other

13b. Fraudulent transactions not initiated with a mobile device

13b.1. Tokenized

13b.2. Other

Private-Label Prepaid Card Issuer and Processor Payment Survey

Transactions by prepaid card type	Number	Value ($)
14. Allocate your response to **[your selection of payment transaction type above]** to the following categories:		
14a. Reloadable card transactions		
14b. Non-reloadable card transactions		
14b.1. 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.*		
14b.2. Customer refund & incentive card transactions *Cards issued to disburse refunds for returned merchandise and customer incentives such as rebates.*		
14b.3. Other private-label prepaid card transactions *e.g., virtual, eCard*		

Transaction value distribution	Number	Value ($)
15. Allocate your response to **[your selection of payment transaction type above]** to the following categories:		
15a. Transactions with less than $5.00 in total value		
15b. Transactions with $5.00 to $9.99 in total value		
15c. Transactions with $10.00 to $14.99 in total value		
15d. Transactions with $15.00 to $24.99 in total value		
15e. Transactions with $25.00 to $49.99 in total value		
15f. Transactions with $50.00 to $99.99 in total value		
15g. Transactions with $100.00 or greater in total value		

Card funding - how value was loaded into card account	Number	Value ($)
16. Total credits/loads		
16a. Initial loads		
16b. Reloads		
16c. Other credits/loads		
17. Allocate your response to **16. Total credits/loads** *based on the funding method that was used to credit/load the card*:		
17a. Cash		
17b. Check		
17c. General-purpose card (credit, debit or prepaid)		
17d. ACH		
17e. Other		

Private-Label Prepaid Card Issuer and Processor Payment Survey

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

19. **Active cards** are cards that were used to make at least one purchase or bill payment over a period of time. On which basis would you prefer to report active cards below? If you have no preference, please choose 1 year.

Preferred basis for reporting card activity

[ ] 1 month   [ ] 3 months

[ ] 6 months   [ ] 1 year

[ ] Other, please describe below:

_____

Number of cards outstanding	Active cards	Total cards
20. **Number of active and total prepaid cards outstanding as of December 31, 2014**		
20a. **Reloadable cards**		
20b. **Non-reloadable cards**		
20b.1. **Gift cards** *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.*		
20b.2. **Customer refund & incentive cards** *Cards issued to disburse refunds for returned merchandise and customer incentives such as rebates.*		
20b.3. **Other non-reloadable private-label prepaid card** *e.g., virtual, eCard*		
21. **Number of active and total prepaid cards outstanding as of December 31, 2015**		
21a. **Reloadable cards**		
21b. **Non-reloadable cards**		
21b.1. **Gift cards** *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.*		
21b.2. **Customer refund & incentive cards** *Cards issued to disburse refunds for returned merchandise and customer incentives such as rebates.*		
21b.3. **Other non-reloadable private-label prepaid card** *e.g., virtual, eCard*		

Person-to-Person and Money Transfer Processor Survey

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

Fraudulent transactions	Number	Value ($)
2. **Total fraudulent transactions** *Include unauthorized transactions committed by a third-party who is not the authorized accountholder or cardholder that resulted in losses incurred even if subsequently recovered. Do not include declined transactions.*		

Transactions by payee location	Number	Value ($)
3. Allocate your response to **1. Total transactions** based on the location of the payee:		
3a. **Domestic transactions from U.S.-domiciled accounts (payees within the U.S.)**		
3b. **Cross-border transactions from U.S.-domiciled accounts (payees outside the U.S.)**		
4. **Cross-border transactions from non-U.S.-domiciled accounts (payees within the U.S.)**		

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 domestic transactions from U.S.-domiciled accounts (payees within the U.S.)**		
5b. **Fraudulent cross-border transactions from U.S.-domiciled accounts (payees outside the U.S.)**		
6. **Fraudulent cross-border transactions from non-U.S.-domiciled accounts (payees within the U.S.)**		

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 to $999.99 in total value**		
7g. **Transactions with $1,000.00 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. **Book transfer** *e.g., a payment cleared via internal accounting transfer*		
8e. **Other** *e.g., checks, wire*		

Transaction 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

Calendar year 2015 online bill payment transactions	Number	Value ($)
1. **Total bill payment transactions**		
1a. **Bank/intermediary online bill payment transactions** *Include direct send/consolidator transactions (e.g., Fiserv, iPay).*		
1a.1. **Transactions initiated with a mobile device**		
1a.2. **Transactions not initiated with a mobile device**		
1b. **Biller-direct online bill payment transactions** *Include electronic billing and payment offered directly from the website of the company providing the good or service (e.g., utilities, mobile phone operators and cable companies).*		
1b.1. **Transactions initiated with a mobile device**		
1b.2. **Transactions not initiated with a mobile device**		

Fraudulent transactions	Number	Value ($)
2. **Total fraudulent transactions** *Include unauthorized transactions committed by a third-party who is not the authorized accountholder or cardholder that resulted in losses incurred even if subsequently recovered. Do not include declined transactions.*		
2a. **Fraudulent bank/intermediary online bill payment transactions**		
2b. **Fraudulent biller-direct online bill payment transactions**		

Transaction value distribution – bank/intermediary online bill payments	Number	Value ($)
3. Allocate your response to **1a. Bank/intermediary online bill payment 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**		

Online Bill Payment Processor Payment Survey

Transaction value distribution – biller-direct online bill payments	Number	Value ($)
4. Allocate your response to **1b. Biller-direct 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		

Disbursement Method – how funds were sent to billers	Number	Value ($)
5. Allocate your response to **1. Total bill payment transactions** based on the methods used to forward funds to the billers:		
5a. ACH		
5b. Check		
5c. Wire		
5d. Other		

Funding method – how funds were collected from customers	Number	Value ($)
6. Allocate your response to **1. Total bill payment transactions** based on how funds *were collected from the bill pay service customers:*		
6a. Cash		
6b. Check		
6c. General-purpose card (credit, debit or prepaid)		
6d. ACH		
6e. Other		

2016 Networks, Processors, and Issuers Payments Surveys

Walk-In Bill Payment Processor Survey

Calendar year 2015 walk-in bill payment transactions	Number	Value ($)
1. **Total transactions**		

Fraudulent transactions	Number	Value ($)
2. **Total fraudulent transactions** *Include unauthorized transactions committed by a third-party who is not the authorized accountholder or cardholder that resulted in losses incurred even if subsequently recovered. 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. **Wire**		
4d. **Other**		

Funding method – how funds were collected from customers	Number	Value ($)
5. Allocate you response to **1. Total transactions** based on how funds were collected from the bill pay service customers:		
5a. **Cash**		
5b. **General-purpose card (credit, debit or prepaid)**		
5c. **Other**		

Private-Label ACH Debit Card Processor Payment Survey

Calendar year 2015 private-label ACH debit card transactions	Number	Value ($)
1. **Total transactions**		
1a. *Less:* **Denials (authorization declined)**		
2. **Net, authorized & settled transactions** = *1 - 1a*		
2a. *Less:* **Cash-back at the point of sale**		
2b. *Less:* **Adjustments and returns** = *2b.1 + 2b.2*		
2b.1. **ACH returns (receiver-initiated)**		
2b.2. **Other adjustments and returns (originator-initiated)**		
3. **Net, purchase transactions** = *2 - 2b for Number, = 2 - 2a - 2b for Value* *A point of sale purchase transaction with cash-back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the cash back amount for value.*		

Fraudulent transactions	Number	Value ($)
4. **Total fraudulent transactions** *Include unauthorized transactions committed by a third-party who is not the authorized accountholder or cardholder that resulted in losses incurred even if subsequently recovered. 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**		

Electronic Toll and Payment Collection Processor Payment Survey

Calendar year 2015 electronic tolls and fees collected	Number	Value ($)
1. Total transactions *Include electronic tolls and fees collected.*		
1a. Far-field transponder *A Far-field transponder is in-vehicle equipment permitting a toll facility operator to identify and conduct an electronic toll transaction with a driver.*		
1b. Video		
1c. Cash		
1d. Other		

Fraudulent transactions	Number	Value ($)
2. Total fraudulent transactions *Include unauthorized transactions committed by a third-party who is not the authorized accountholder or cardholder that resulted in losses incurred even if subsequently recovered. 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 to $19.99 in total value		
3g. Transactions with $20.00 to $29.99 in total value		
3h. Transactions with $30.00 to $39.99 in total value		
3i. Transactions with $40.00 to $49.99 in total value		
3j. Transactions with $50.00 or greater in total value		

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

Online Payment Authentication Methods Processor Payment Survey

Calendar year 2015 online payment authentication methods 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** *Include unauthorized transactions committed by a third-party who is not the authorized accountholder or cardholder that resulted in losses incurred even if subsequently recovered. 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 $249.99 in total value**		
3h. **Transactions with $250.00 to $499.99 in total value**		
3i. **Transactions with $500.00 or greater in total value**		

Mobile Wallet Processor Payment Survey

Calendar year 2015 mobile wallet transactions	Number	Value ($)
1. **Total transactions**		
1a. **Purchase transactions**		
1a.1. **Person-present/merchant point-of-sale transactions** *Include in-store transactions at the point of sale.*		
1a.2. **Remote transactions (person not at merchant location)** *Include transactions initiated on the mobile device such as an "in-app purchase" i.e., to make a purchase for a good or service from within an application (e.g., games, mobile order and pay).*		
1b. **Person-to-person or peer-to-peer (P2P) transactions** *Include mobile money transfers enabled through the mobile phone via SMS, in-app, or online (mobile browser). Mobile money transfers may be domestic P2P transactions, or international, cross-border remittances that extend financial services to the unbanked or underbanked.*		
1c. **Other transactions**		

Fraudulent transactions	Number	Value ($)
2. **Total fraudulent transactions** *Include unauthorized transactions committed by a third-party who is not the authorized accountholder or cardholder that resulted in losses incurred even if subsequently recovered. Do not include declined transactions.*		
2a. **Fraudulent purchase transactions**		
2a.1. **Person-present/merchant point-of-sale transactions** *Include in-store transactions at the point of sale.*		
2a.2. **Remote transactions (person not at merchant location)** *Include transactions initiated on the mobile device such as an "in-app purchase" i.e., to make a purchase for a good or service from within an application (e.g., games, mobile order and pay).*		
2b. **Fraudulent person--to-person or peer-to-peer (P2P) transactions** *Include mobile money transfers enabled through the mobile phone via SMS, in-app, or online (mobile browser). Mobile money transfers may be domestic P2P transactions, or international, cross-border remittances that extend financial services to the unbanked or underbanked.*		
2c. **Other fraudulent transactions**		

Mobile Wallet Processor Payment Survey

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 $2.99 in total value**		
3c. **Transactions with $3.00 to $4.99 in total value**		
3d. **Transactions with $5.00 to $9.99 in total value**		
3e. **Transactions with $10.00 to $14.99 in total value**		
3f. **Transactions with $15.00 to $24.99 in total value**		
3g. **Transactions with $25.00 to $49.99 in total value**		
3h. **Transactions with $50.00 to $99.99 in total value**		
3i. **Transactions with $100.00 to $499.99 in total value**		
3j. **Transactions with $500.00 to $999.99 in total value**		
3k. **Transactions with $1,000.00 or greater in total value**		

Preferred basis for reporting card activity

4. **Active mobile wallets** are mobile wallets that were provisioned and were used to make at least one purchase or bill payment over a period of time. On which basis would you prefer to report active cards below? If you have no preference, please choose 1 year.

[ ] 1 month   [ ] 3 months

[ ] 6 months   [ ] 1 year

[ ] Other, please describe below:

_____

Number of provisioned mobile wallets	Active mobile wallets	Total mobile wallets
5. **Number of active and total provisioned mobile wallets as of December 31, 2014**		
6. **Number of active and total provisioned mobile wallets as of December 31, 2015**		

Transit System Operator Payment Survey

Calendar year 2015 transit operator transactions (trips)	Number	Value ($)
1. Total transactions (trips) *Please provide unlinked rides, including complete fixed route and paratransit.*		
1a. Cash payment		
1b. General-purpose card (credit, debit or prepaid) payment		
1c. Payment made by fare media issued by your organization		
1c.1. Chip (e.g., contactless card/token) or smart media		
1c.1.1. Unlimited rides for a specified time period		
1c.1.2. Other_____ *Please specify. This may include 1 time pass, 7-day pass, etc.*		
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_____ *Please specify. This may include 1 time pass, 7-day pass, etc.*		
1d. Payment made by mobile device		
1e. Payment made by other fare media		

Funding method	Number	Value ($)
2. Total funding for fare media issued by your organization *Please refer to question 1c above ONLY.*		
2a. Cash		
2b. Check		
2c. General-purpose card (credit, debit, or prepaid)		
2d. ACH		
2e. Other_____ *Please specify*		

Transit System Operator Payment Survey

Preferred basis for reporting card activity

3. **Active fare media** are fare media that were used to make at least one purchase or bill payment over a period of time. On which basis would you prefer to report active fare media below? If you have no preference, please choose 1 year.

[ ] 1 month   [ ] 3 months

[ ] 6 months   [ ] 1 year

[ ] Other, please describe below:

_____

Number of fare media issued by your organization outstanding	**Active fare media**	**Total fare media**
4. **Number of fare media issued by your organization for both active and total fare media outstanding as of December 31, 2014**		
4a. **Chip (e.g., contactless card/token) or smart media**		
4a.1. **Unlimited rides for a specified time period**		
4a.2. **Other**_____ *Please specify. This may include 1 time pass, 7-day pass, etc.*		
4b. **No chip (e.g., magnetic stripe pass, metal token)**		
4b.1. **Unlimited rides for a specified time period**		
4b.2. **Other**_____ *Please specif. This may include 1 time pass, 7-day pass, etc.*		
5. **Number of fare media issued by your organization for both active and total fare media outstanding as of December 31, 2015**		
5a. **Chip (e.g., contactless card/token) or smart media**		
5a.1. **Unlimited rides for a specified time period**		
5a.2. **Other**_____ *Please specify. This may include 1 time pass, 7-day pass, etc.*		
5b. **No chip (e.g., magnetic stripe pass, metal token)**		
5b.1. **Unlimited rides for a specified time period**		
5b.2. **Other**_____ *Please specify. This may include 1 time pass, 7-day pass, etc.*		

Transit System Operator Payment Survey

Fraudulent transactions	Number	Value ($)
6. Total fraudulent transactions (trips)		
6a. Cash payment		
6b. General-purpose card (credit, debit or prepaid) payment		
6c. Payment made by fare media issued by your organization		
6c.1. Chip (e.g., contactless card/token) or smart media		
6c.1.1. Unlimited rides for a specified time period		
6c.1.2. Other_____ *Please specify. This may include 1 time pass, 7-day pass, etc.*		
6c.2. No chip (e.g., magnetic stripe pass, metal token)		
6c.2.1. Unlimited rides for a specified time period		
6c.2.2. Other_____ *Please specify. This may include 1 time pass, 7-day pass, etc.*		
6d. Payment made by mobile device		
6e. Payment made by other fare media		

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