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

## Survey Period: Calendar Year 2015



General-Purpose Credit Card Network	3
Private-Label Credit Card Merchant Issuer	9
Private-Label Credit Card Processor	14
General-Purpose Debit Card Network	18
General-Purpose Prepaid Card Network	24
Automated Teller Machine Card Network	31
General-Purpose Prepaid Card Processor	33
Electronic Benefits Transfer Card Processor	39
Automated Teller Machine Card Processor	42
Private-Label Prepaid Card Issuer and Processor	44
Person-to-Person and Money Transfer Processor	49
Online Bill Payment Processor	51
Walk-In Bill Payment Processor	53
Private-Label ACH Debit Card Processor	54
Electronic Toll and Payment Collection Processor	55
Online Payment Authentication Methods Processor	56
Mobile Wallet Processor	57
Transit System Operator	59

#### 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 "O".

#### Definitions and examples

Definitions and examples can be found in the glossary. Please visit <a href="http://www.frbnpips.net/forms.html">http://www.frbnpips.net/forms.html</a> 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.

Cale	ndar	year 2	2015 gen	neral-purpose credit card transactions	Number	Value (\$)
1.	Tota	l transa	actions			
	1a.	Less:	Denials (a	authorization declined)		
2.	Tota = 1 -		rized trar	nsactions		
	2a.	Less: P	Pre-autho	rization only (authorized but not settled)		
3.	Net, = 2 - 2		ized & se	ettled transactions		
	За.	Less: C	Cash adva	ances		
	3b.	<b>Less:</b> A = 3b.1 +		nts and returns		
		3b.1.	Chargel	backs (issuer-initiated)		
		3b.2.	Other a	djustments and returns (acquirer-initiated)		
4.		purcha 3 <b>a -</b> 3b	ise transa	actions		
5.	you po they a	refer to u	ise to repor	otals of payment transactions listed above, which would rt more detailed allocations of transactions below? If ole, please choose and report net, authorized & settled	payment tr	S
Payr	nent	transa	action ty	ре	Number	Value (\$)
6.		-	•	your selection of payment transaction type 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		
					į	1

	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.			esponse to 6a. Person-present/merchant point-of-sale s to the following categories:	
	7a.	Transa	actions initiated with a mobile device	
		7a.1.	Tokenized	
		7a.2.	Other	
	7b.	Transa	actions not initiated with a mobile device	
		7b.1.	Tokenized	
		7b.2.	Other	
3.		-	esponse to 6b. Remote transactions (person not at ocation) to the following categories:	
	8a.	Transa	actions initiated with a mobile device	
		8a.1.	Tokenized	
		8a.2.	Other	
	8b.	Transa	actions not initiated with a mobile device	
		8b.1.	Tokenized	
		8b.2.	Other	

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.  Preferred basis for report fraudulent transactions  [] 2. Total authorized transactions transactions  [] 3. Net, authorized & settled transactions  [] 4. Net, purchase transactions			ransactions rized transactions zed & settled
Frau	duler	nt transaction type	Number	Value (\$)
10.	Includ autho	fraudulent transactions e unauthorized transactions committed by a third-party who is not the rized accountholder or cardholder that resulted in losses incurred even if quently 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.		te your response to 10. Total fraudulent transactions to the ng categories:		
		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		

Ger	iera	I-Pur	pose Credit Card Network Payment	Survey	
	11b.	Fraudu locatio	ulent remote transactions (person not at merchant on)		
		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.		•	esponse to 11a. Fraudulent person-present/merchant e transactions to the following categories:		
	12a.	Fraudu	ulent transactions initiated with a mobile device		
		12a.1.	Tokenized		
		12a.2.	Other		
	12b.	Fraudu	ulent transactions not initiated with a mobile device		
		12b.1.	Tokenized		
		12b.2.	Other		
13.		-	esponse to 11b. Fraudulent remote transactions (person hant location) to the following categories:		
	13a.	Fraudu	ulent transactions initiated with a mobile device		
		13a.1.	Tokenized		
		13a.2.	Other		
	13b.	Fraudu	ulent transactions not initiated with a mobile device		
		13b.1.	Tokenized		
		13b.2.	Other		
Trar	nsact	ions by	consumer or business/government	Number	Value (\$)
14.			esponse to [your selection of payment transaction type following categories:		
	14a.		mer transactions ctions made by a consumer cardholder.		
	14b.	Busine Transac corpora	ess/government transactions ctions made by a business/government cardholder. Include te charge, small business, commercial/travel entertainment, ment, fleet and other business cards.		

Ger	· · · · · · · · · · · · · · · · · · ·	,	
Trai	nsactions 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.)		
Frau	udulent 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		
18.	(merchants/payees outside the U.S.) Fraudulent cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)		
Tra	nsaction value distribution	Number	Value (\$)
Trai	Allocate your response [your selection of payment transaction type above] to the following categories:	Number	Value (\$)
	Allocate your response [your selection of payment transaction type	Number	Value (\$)
	Allocate your response [your selection of payment transaction type above] to the following categories:	Number	Value (\$)
	Allocate your response [your selection of payment transaction type above] to the following categories:  19a. Transactions with less than \$5.00 in total value	Number	Value (\$)
	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	Number	Value (\$)
	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	Number	Value (\$)
	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	Number	Value (\$)
	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	Number	Value (\$)
	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	Number	Value (\$)

			d basis for card activity
20.	Active cards are cards that were used to make at least one purchase or bill	[ ] 1 month	[ ] 3 months
	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.	[ ] 6 months	[ ] 1 year
		[ ] Other, please	describe below:
Num	ber 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		
	ber of merchant card-acceptance terminals that accepted 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		

## Private-Label Credit Card Merchant Issuer Payment Survey

Calendar year 2015 transaction processing

Transaction processing  Please indicate if your organization outsourced some or all of its private-label credit card transaction processing to a third party.  If follows a partially process and places in first.		100% in-house [ ]	Partially outsourced [ ]	Fully outsourced [ ]	
	1a.	If fully or partially outsourced, please indicate the name of the processor:			
	1b.	If your organization outsourced its private-label credit card transaction processing for only part of 2015, please indicate the period of time in 2015 that	From mm/dd (2015):	To (2015)	
		your organization did not outsource:			
Rec	eivab	oles ownership			
2.	Pleas of its third	eivables ownership: se indicate if your organization outsourced some or all private-label credit card receivables ownership to a party (i.e. outstandings were owned by a different hization).	100% in-house [ ]	Partially outsourced [ ]	Fully outsourced [ ]
	2a.	If fully or partially outsourced, please indicate the name of the receivables owner:			
		ered Fully outsourced to question 1 above for your oor participating.	rganization's transactio	on processing, this surv	ey is complete.
If you	answe	ered 100% in-house or Partially outsourced to quality on the rest of the survey and report transaction data only	<del>-</del>	-	
Cale	endar	year 2015 private-label credit cards tran	nsactions	Number	Value (\$)
3.	Tota	I transactions			
	3a.	Less: Denials (authorization declined)			
4.	Tota = 3 -	ll authorized transactions 3a			
	4a.				
		Less: Pre-authorization only (authorized but	not settled)		
5.	Net, = 4 -	authorized & settled transactions	not settled)		
5.		authorized & settled transactions	not settled)		
5.	= 4 -	authorized & settled transactions 4a	not settled)		
5.	= <b>4</b> - 5a.	authorized & settled transactions  4a  Less: Cash advances  Less: Adjustments and returns	not settled)		
5.	= <b>4</b> - 5a.	authorized & settled transactions  4a  Less: Cash advances  Less: Adjustments and returns  = 5b.1 + 5b.2			

## 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.			<ul><li>[ ] 4. Total authorized transactions</li><li>[ ] 5. Net, authorized &amp; settled transactions</li><li>[ ] 6. Net, purchase transactions</li></ul>		
Pay	ment	transaction type		Number	Value (\$)	
8.		ate your response to [your selection of payment transaction ty e] to the following categories:	уре			
	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. Inclu both attended and unattended transactions at merchant locations and i app transactions where the customer is picking up the product or service.	ude in-			
		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. Incluremote transactions even if classified as "card-present" because of the level of authentication.				
9.		ate your response to 8a. Person-present/merchant point-of-sale sactions to the following categories:	le			
	9a.	Transactions initiated with a mobile device				
	9b.	Transactions not initiated with a mobile device				
10.		ate your response to 8b. Remote transactions (person not at chant location) to the following categories:	,			
	10a.	Transactions initiated with a mobile device				
	10b.	Transactions not initiated with a mobile device				

Preferred basis for reporting payment transactions

# Private-Label Credit Card Merchant Issuer Payment Survey Preferred basis for reporting fraudulent transactions 11. Some organizations may track fraudulent transactions differently than payment

11.	transa below	organizations may track fraudulent transactions differently than payment actions. On which basis would you prefer to report fraudulent transactions? If they are equally acceptable, please choose and report net, authorized led transactions.	[ ] 4. Total authori [ ] 5. Net, authori transactions [ ] 6. Net, purcha	5
Frau	duler	nt 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.		te your response to 12. Total fraudulent transactions to the ing 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.		te your response to 13a. Fraudulent person-present/merchant c-of-sale transactions to the following categories:		
	14a.	Fraudulent transactions initiated with a mobile device		
	14b.	Fraudulent transactions not initiated with a mobile device		

Priν	⁄ate	-Label Credit Card Merchant Issuer Paym	nent Survey	
15.		ate your response to 13b. Fraudulent remote transactions (person at merchant location) to the following categories:		
	15a.	Fraudulent transactions initiated with a mobile device		
	15b.	Fraudulent transactions not initiated with a mobile device		
Trar	nsact	ions by consumer or business/government	Number	Value (\$)
16.		ate your response to [your selection of payment transaction type e] 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.		
Trar	nsact	ion value distribution	Number	Value (\$)
17.		ate your response to [your selection of payment transaction type e] 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.	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 [ ] 6 months [ ] Other, please	[ ] 3 months [ ] 1 year describe below:
Num	ber 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		
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		
<ul><li>23.</li><li>24.</li></ul>	Number of active and total credit or charge cards provisioned to a mobile wallet as of December 31, 2014  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

Cale	endar	year 2015 transaction processing		
1.		h of the following describes your organization's private-label it card processing services? (Please check all that apply)	Owned receivables [ ]	Processed transactions [ ]
	1a.	If your organization only owned receivables, please list its processor(s):		
Cale	endar	year 2015 private-label credit card transactions	Number	Value (\$)
2.	Tota	I transactions		
	2a.	Less: Denials (authorization declined)		
3.	Tota = 2 - 2	l authorized transactions 2a		
	3a.	Less: Pre-authorization only (authorized but not settled)		
4.	Net, = 3 -	authorized & settled transactions 3a		
	4a.	Less: Cash advances		
	4b.	<b>Less:</b> Adjustments and returns = 4b.1 + 4b.2		
		4b.1. Chargebacks (issuer-initiated)		
		4b.2. Other adjustments and returns (acquire-initiated)		
5.		purchase transactions 4a - 4b		
6.	you p	g the different subtotals of payment transactions listed above, which would refer to use to report more detailed allocations of transactions below? If they qually acceptable, please choose and report net, authorized & settled actions.	Preferred basi payment tr  [ ] 3. Total author [ ] 4. Net, authori transactions [ ] 5. Net, purchase	ansactions rized transactions zed & settled
Pavr	ment	transaction type	Number	Value (\$)
7.	Alloca	te your response to [your selection of payment transaction type e] 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.

<sup>2</sup> riv	ate/	-Label Credit Card Processor Payment Si	urvey		
8.		ate your response to 7a. Person-present/merchant point-of-sale sactions to the following categories:			
	8a.	Transactions initiated with a mobile device			
	8b.	Transactions not initiated with a mobile device			
9.		ate your response to 7b. Remote transactions (person not at chant location) to the following categories:			
	9a.	Transactions initiated with a mobile device			
	9b.	Transactions not initiated with a mobile device			
10.	transa below	organizations may track fraudulent transactions differently than payment actions. On which basis would you prefer to report fraudulent transactions? If they are equally acceptable, please choose and report net, authorized led transactions.	Preferred basis for reporting fraudulent transactions  [ ] 3. Total authorized transaction [ ] 4. Net, authorized & settled transactions [ ] 5. Net, purchase transactions		
Frau	dulen	t transaction type	Number	Value (\$)	
11.	Includ autho	I fraudulent transactions de unauthorized transactions committed by a third-party who is not the rized accountholder or cardholder that resulted in losses incurred even if equently recovered. Do not include declined transactions.			
		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.			

PIIV	ate-Laber 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 (personot at merchant location) to the following categories:	on	
	14a. Fraudulent transactions initiated with a mobile device		
	14b. Fraudulent transactions not initiated with a mobile device		
Trar	nsactions 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.		
Trar	nsaction 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

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 [ ] 6 months [ ] Other, please	[ ] 3 months [ ] 1 year describe below:
ber of cards outstanding	Active cards	Total cards
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.		
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.		
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		
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		
Number of active and total credit or charge cards provisioned to a mobile wallet as of December, 2014		
Number of active and total credit or charge cards provisioned to a mobile wallet as of December, 2015		
	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.  The provided of the provided of the provision of the provision of the following categories:  18b. Business/government cards 18b. Business/government cards 18b. Business/government cards 18c	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.  [ ] Other, please able of 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.  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.  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  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  Number of active and total credit or charge cards provisioned to a mobile wallet as of December, 2014  Number of active and total credit or charge cards provisioned to a

Preferred basis for reporting card activity

Cale	endar	year 2	2015 dek	bit card tra	ansactions			Numbe	er	Value (\$)
1.	I. Total transactions  Do not include electronic benefits transfer (EBT) card or ATM transactions.									
	1a.	Less:	Denials (a	authorizatio	on declined)					
2.	Tota = 1 - 1		rized tra	nsactions						
	2a.	Less: P	Pre-autho	orization on	ly (authorized	d but not settled)				
3.	Net, = 2 - 2		ized & se	ettled trans	actions			-		
	3a.	Less: C	Cash-bac	k at the po	int of sale					
	3b.	<b>Less:</b> A = 3b.1 +		ents and ret	urns					
		3b.1.	Charge	backs (issu	er-initiated)					
		3b.2.	Other a	adjustments	and returns	(acquirer-initiated)				
4.	= 3 - 3 A poir transa	3b for Nu nt of sale action. Do	e purchase o not subtr	- 3a - 3b for V transaction w ract the numbe	ith cash-back is	counted as one transactions. Only subtr	ract			
5.	the cash back amount for value.  Preferred basis for reporting payment transactions  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 transaction [ ] 3. Net, authorized & settled transactions [ ] 4. Net, purchase transactions					ansactions rized transactions zed & settled				
Payı	ment	transa	action ty	ype				Numbe	er	Value (\$)
6.	abov	e] to the	efollowing	categories:		nent transaction typ	ое			
	6a.	Person-present/merchant point-of-sale transactions Include all transactions where the cardholder is present, including can present transactions and mobile transactions at the point of sale. Incl both attended and unattended transactions at merchant locations and app transactions where the customer is picking up the product or serv	present, including card- the point of sale. Includence nerchant locations and in	de n-						
		6a.1.	Chip							
			6a.1.1.	Signature-	authenticate	d				
			6a.1.2.	PIN-auther	nticated					
			6a.1.3.	Other/no s	ignature requ	uired				

Gen	era	I-Pur	pose Debit Card Network Payment S	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.		te transactions (person not at merchant location) internet, mail-order, telephone-order, and remote mobile		
		transac remote	tions. Do not include person-present mobile transactions. Include transactions even if classified as "card-present" because of the 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.			esponse to 6a. Person-present/merchant point-of-sale s to the following categories:		
	7a.	Transa	actions initiated with a mobile device		
		7a.1.	Tokenized		
		7a.2.	Other		
	7b.	Transa	actions not initiated with a mobile device		
		7b.1.	Tokenized		
		7b.2.	Other		
8.		-	esponse to 6b. Remote transactions (person not at ocation) to the following categories:		
	8a.	Transa	actions initiated with a mobile device		
		8a.1.	Tokenized		
		8a.2.	Other		
	8b.	Transa	actions not initiated with a mobile device		
		8b.1.	Tokenized		
		8b.2.	Other		

9.	transa below	organizations may track fraudulent transactions differently than payment ctions. On which basis would you prefer to report fraudulent transactions? If they are equally acceptable, please choose and report net, authorized led transactions.	fraudulent transactions  [ ] 2. Total authorized transactions  [ ] 3. Net, authorized & settled transactions  [ ] 4. Net, purchase transactions		
Frau	ıduler	nt transaction type	Number	Value (\$)	
10.	Includ author	fraudulent transactions  le unauthorized transactions committed by a third-party who is not the rized accountholder or cardholder that resulted in losses incurred even if quently 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 sa someone using an altered or cloned card based on card account detail 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.		te your response to 10. Total fraudulent transactions to the ing 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			

Preferred basis for reporting

Ger	neral-Pur	pose Debit Card Network Payment S	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. Fraud locati	ulent remote transactions (person not at merchant on)		
	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.	-	response to 11a. Fraudulent person-present/merchant e transactions to the following categories:		
	12a. Fraud	ulent transactions initiated with a mobile device		
	12a.1.	Tokenized		
	12a.2.	Other		
	12b. Fraud	ulent transactions not initiated with a mobile device		
	12b.1.	Tokenized		
	12b.2.	Other		
13.		response to 11b. Fraudulent remote transactions (person hant location) to the following categories:		
	13a. Fraud	ulent transactions initiated with a mobile device		
	13a.1.	Tokenized		
	13a.2.	Other		
	13b. Fraud	ulent 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 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	TVGITTEET	value (#)
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.)		
<ol> <li>Fraudulent cross-border transactions with non-U.S. cards (merchants/payees within the U.S.)</li> </ol>		
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		

		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:			
Num	ber of cards outstanding	Active car	ds ds	Total cards	<u> </u>
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				
	ber of merchant card-acceptance terminals that accepted network brands	To	tal term	ninals_	
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				

Preferred basis for

Cale	ndar	year 2	.015 gen	eral-purpose prepaid card transactions	Number	Value (\$)		
1.		l transa et include		benefits transfer (EBT) card or ATM transactions.				
	1a.	Less:	Denials (a	uthorization declined)				
2.	Tota = 1 -		rized tran	nsactions				
	2a.	Less: F	Pre-author	rization only (authorized but not settled)				
3.	Net, = 2 - 2		zed & se	ttled transactions				
	За.	Less:	Cash-back	c at the point of sale				
	3b.	<b>Less:</b> A = 3b.1 -		nts and returns				
		3b.1.	Chargeb	oacks (issuer-initiated)				
		3b.2.	Other ad	djustments and returns (acquirer-initiated)				
4.	= 3 - 3 A poi	3b for Nu nt of sale	purchase t	· 3a - 3b for Value transaction with cash-back is counted as one transaction.				
5.	Do not subtract the number of cash-back transactions. Only subtract the cash back amount for value.  P  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					Preferred basis for reporting payment transactions  [ ] 2. Total authorized transactions [ ] 3. Net, authorized & settled transactions		
					[ ] 4 Not purchas	as transportions		
Pavr	ment	transa	action ty	ne	[ ] 4. Net, purchas			
Payr 6.	Alloca	ite your r	-	[your selection of payment transaction type	[ ] 4. Net, purchas	se transactions Value (\$)		
	Alloca	ite your r e] to the Persor <i>Include</i>	esponse to following on-present all transact	[your selection of payment transaction type categories:  /merchant point-of-sale transactions     tions where the cardholder is present, including card-				
	Alloca	te your re] to the Person Include present both att	esponse to e following con- present, all transaction transaction tended and	[your selection of payment transaction type categories: /merchant point-of-sale transactions				
	Alloca	te your re] to the Person Include present both att	esponse to e following con- present, all transaction transaction tended and	[your selection of payment transaction type categories: /merchant point-of-sale transactions tions where the cardholder is present, including cardns and mobile transactions at the point of sale. Include unattended transactions at merchant locations and in-				
	Alloca	te your re] to the Person Include present both att app trai	esponse to following on- present, all transaction transactions w	[your selection of payment transaction type categories: /merchant point-of-sale transactions tions where the cardholder is present, including cardns and mobile transactions at the point of sale. Include unattended transactions at merchant locations and in-				
	Alloca	te your re] to the Person Include present both att app trai	esponse to e following on- present. all transaction transaction ended and insactions w	[your selection of payment transaction type categories: /merchant point-of-sale transactions tions where the cardholder is present, including cardna and mobile transactions at the point of sale. Include unattended transactions at merchant locations and in-where the customer is picking up the product or service.				

Gen	era	ıl-Pur	pose Prepaid Card Network Payme	nt 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.	Include	te transactions (person not at merchant location) internet, mail-order, telephone-order, and remote mobile stions. Do not include person-present mobile transactions. Include		
		remote	transactions even if classified as "card-present" because of the 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.		-	response to 6a. Person-present/merchant point-of-sale as to the following categories:		
	7a.	Transa	actions initiated with a mobile device		
		7a.1.	Tokenized		
		7a.2.	Other		
	7b.	Transa	actions not initiated with a mobile device		
		7b.1.	Tokenized		
		7b.2.	Other		
8.		-	response to 6b. Remote transaction (person not at ocation) to the following categories:		
	8a.	Transa	actions initiated with a mobile device		
		8a.1.	Tokenized		
		8a.2.	Other		
	8b.	Transa	actions not initiated with a mobile device		
		8b.1.	Tokenized		
		8b.2.	Other		

Preferred basis for reporting

9.	transa below	organizations may track fraudulent transactions differently than payment ctions. On which basis would you prefer to report fraudulent transactions? If they are equally acceptable, please choose and report net, authorized ed transactions.	fraudulent transactions  [ ] 2. Total authorized transactions  [ ] 3. Net, authorized & settled transactions  [ ] 4. Net, purchase transactions		
Frau	duler	nt transaction type	Number	Value (\$)	
10.	Includ autho	fraudulent transactions be unauthorized transactions committed by a third-party who is not the crized accountholder or cardholder that resulted in losses incurred even if quently 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.		te your response to 10. Total fraudulent transactions to the ng 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			

Jer	iei a	i-Purpose i	Prepaid Card Network Payme	ni Survey	
	11b.	Fraudulent remo location)	ote transactions (person not at merchant		
		11b.1. Mail-orde	er/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. Recurrin	ng transactions		
		11b.4. Installme	ent transactions		
		11b.5. Other/un	nknown		
12.		= =	11a. Fraudulent person-present/merchant tions to the following categories:		
	12a.	Fraudulent trans	sactions initiated with a mobile device		
		12a.1. Tokenize	ed		
		12a.2. Other			
	12b.	Fraudulent trans	sactions not initiated with a mobile device		
		12b.1. Tokenize	ed		
		12b.2. Other			
13.		= =	11b. Fraudulent remote transactions (person tion) to the following categories:		
	13a.	Fraudulent trans	sactions initiated with a mobile device		
		13a.1. Tokenize	ed		
		13a.2. Other			
	13b.	Fraudulent trans	sactions not initiated with a mobile device		
		13b.1. Tokenize	ed		
		13b.2. Other			

Trai	nsactions 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.		
Trar	saction 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		
Trai	nsactions by payee location	Number	Value (\$)
16.	Allocate your response to [your selection of payment transaction type above] based on the location of the payee:		
	<ol> <li>Domestic transactions with U.S. cards (merchants/payees within the U.S.)</li> </ol>		
	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.)		
Fra	udulent 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.)		

Trar	saction 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		
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.		I basis for ard activity  [ ] 3 months  [ ] 1 year  describe below:
Num	ber of cards outstanding	Active cards	Total cards
22.	Number of active and total prepaid cards outstanding as of December 31, 2014		
	22a. Consumer cards		
	<ul> <li>22a.1. Government-administered general-use cards e.g., Quest Network, state and federal programs with cash benefits including TANF, Social Security, and unemployment</li> <li>22a.2. Other consumer cards Include gift cards, FSA/HSA medical cards, Customer refund &amp; incentive cards, and payroll cards.</li> </ul>		
	22b. Business/government cards		
23.	Number of active and total prepaid cards outstanding as of December 31, 2015		
	23a. Consumer cards		
	<ul> <li>23a.1. Government-administered general-use cards e.g., Quest Network, state and federal programs with cash benefits including TANF, Social Security, and unemployment</li> <li>23a.2. Other consumer cards Include gift cards, FSA/HSA medical cards, Customer refund &amp; incentive cards, and payroll cards.</li> </ul>		
	23b. Business/government cards		

Ger	eral-Purpose Prepaid Card Network Paymen	t Surv	ey		
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				
	ber of merchant card-acceptance terminals that accepted network brands		Total ter	minals	
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

Cale	Calendar year 2015 ATM transactions  Number Value (\$)						
1.	Tota	I transa	ctions				
	1a.	Denials	s/decline	S			
	1b.	Balanc	e inquiri	es			
	1c.	Cash withdrawals					
		1c.1.	From de	bit cards			
		1c.2.	From pr	epaid 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 cr	edit cards			
	1d.	Deposi	ts				
		1d.1.	Cash on	ly			
		1d.2.	Checks	only			
		1d.3.	Mixed w	vith cash and checks			
	1e.	Accour	nt-to-acc	ount transfers			
	1f.	Other					
Frau	udule	nt trans	sactions	5	Number	Value (\$)	
2.	Includ autho	de unauth orized acc	orized tran ountholder	sactions sactions committed by a third-party who is not the or cardholder that resulted in losses incurred even if Do not include declined transactions.			
	2a.		stolen o	card transactions that resulted from the use of a lost or stolen			
	2b.	Include	fraudulent	t not received transactions that resulted from use of an intercepted at card in transit to a cardholder.			
	2c.	fake id <i>Include</i> i	entity) fraudulent	lication (account issued to someone using a transactions that resulted from a new card that was falsified or stolen identity.			
	2d.	Include i	fraudulent	d (card-present/stolen card data) transactions that were perpetrated at the ATM by altered or cloned card based on card account details ed.			
	2e.	"other" c	covers a fo	audulent transactions not covered above. In particular, rm of identity theft whereby an unauthorized party gains of an existing card account. Include account takeover.			

## Automated Teller Machine Card Network Transaction Survey

Nur	mber 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 Value (\$) Number 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. Less: Denials (authorization declined) 2. Total authorized transactions = 1 - 1aLess: Pre-authorization only (authorized but not settled) 3. Net, authorized & settled transactions = 2 - 2a3a. Less: Cash-back at the point of sale Less: Adjustments and returns = 3b.1 + 3b.2Chargebacks (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 Among the different subtotals of payment transactions listed above, which would [ ] 2. Total authorized transactions you prefer to use to report more detailed allocations of transactions below? If [ ] 3. Net, authorized & settled they are equally acceptable, please choose and report net, authorized & settled transactions. transactions [ ] 4. Net, purchase transactions Payment transaction type Value (\$) Number Allocate your response to [your selection of payment transaction type above] to the following categories: Person-present/merchant point-of-sale transactions Include all transactions where the cardholder is present, including cardpresent transactions and mobile transactions at the point of sale. Include both attended and unattended transactions at merchant locations and inapp transactions where the customer is picking up the product or service. Chip 6a.1. 6a.2. No chip (magnetic stripe/key entered/other) 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.

(	Ger	iera	I-Purpose Prepaid Card Processor Payme	ent 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.		<b>.</b>
		7b.	Other ATM cash withdrawals		
	8.	transa below & sett	organizations may track fraudulent transactions differently than payment actions. On which basis would you prefer to report fraudulent transactions? If they are equally acceptable, please choose and report net, authorized led transactions.	fraudulent t [ ] 2. Total author [ ] 3. Net, authori     transactions [ ] 4. Net, purchase	zed & settled s se transactions
	Frau	idulei	nt transaction type	Number	Value (\$)
	9.	Includ autho	fraudulent transactions le unauthorized transactions committed by a third-party who is not the rized accountholder or cardholder that resulted in losses incurred even if equently 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.	Alloca	te your response to 9. Total fraudulent transactions to the following ories:		
		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)		

Trai	nsactions pa	ayee locations	Number	Value (\$)
11.	above] based 11a. Domes within 11b. Cross-	esponse to [your selection of payment transaction type d on the location of the payee: stic transactions with U.S. cards (merchants/payees the U.S.) border transactions with U.S. cards nants/payees outside the U.S.)		
12.	•	r transactions with non-U.S. cards (merchants/payees		
Frau	udulent tran	sactions payee locations	Number	Value (\$)
13. 14.	location of the 13a. Fraudu (merch 13b. Fraudu (merch Fraudulent of	esponse to 9. Total fraudulent transactions based on the payee:  ulent domestic transactions with U.S. cards nants/payees within the U.S.)  ulent cross-border transactions with U.S. cards nants/payees outside the U.S.)  cross-border transactions with non-U.S. cards (payees within the U.S.)		
Гrаг	nsactions by	prepaid card type	Number	Value (\$)
15.	above] to the	esponse to [your selection of payment transaction type of following categories:  mer transactions  ctions 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		
		ess/government transactions ctions made by a business/government cardholder.		

Preferred basis for

16.	Active cards are cards that were used to make at payment over a period of time. On which basis would cards below? If you have no preference, please cho	[ ] 1 month [ ] 3 months [ ] 6 months [ ] 1 year [ ] Other, please describe below:			
Num	mber of cards outstanding		Active cards	Total cards	
17.	Number of active and total prepaid cards of December 31, 2014				
	17a. Consumer cards	Consumer cards			
	17a.1. Government-administered ger Include state and federal programs v TANF, Social Security, unemployme rules.	vith cash benefits (e.g.,			
	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 of December 31, 2015				
	18a. Consumer cards	Consumer cards			
	18a.1. Government-administered ger Include state and federal programs v TANF, Social Security, unemployme rules.	vith cash benefits (e.g.,			
	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 outstanding as of December 31, 2014 to the				
	19a. Cards with chip technology				
	19b. Cards without chip technology				

Gei	ierai-rurpose rrepaiu caru rrocessor rayinie	FIIL Ju	rvey		
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				
Nun	ber of merchant card-acceptance terminals		Total te	rminals	
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

Cale	ndar	year 2015 EBT card transactions	Number	Value (\$)
1.	Tota	I transactions		
	1a.	Less: Denials (authorization declined)		
2.	Tota = 1 -	l authorized transactions 1a		
	2a.	Less: Pre-authorization only (authorized but not settled)		
3.	Net, = 2 - 2	authorized & settled transactions 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.	= 3 - A poi transa	purchase transactions 3b for Number, = 3 - 3a - 3b for Value nt of sale purchase transaction with cash-back is counted as one action. Do not subtract the number of cash-back transactions. Only subtract ash back amount for value.		
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			
Trar	sact	ions by EBT card type	Number	Value (\$)
6.		te your response to [your selection of payment transaction type e] 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.	transa below	e organizations may track fraudulent transactions differently than payment actions. On which basis would you prefer to report fraudulent transactions of they are equally acceptable, please choose and report net, authorized eled transactions.	<ul><li>[ ] 2. Total authorized transactions</li><li>[ ] 3. Net, authorized &amp; settled transactions</li><li>[ ] 4. Net, purchase transactions</li></ul>		
Frau	ıduleı	nt transaction type	Number	Value (\$)	
8.	Includ autho	I fraudulent transactions de unauthorized transactions committed by a third-party who is not the prized accountholder or cardholder that resulted in losses incurred even if equently 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.			
	<ul> <li>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.</li> <li>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.</li> </ul>				
	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.			
Trar	sact	ion value distribution	Number	Value (\$)	
9.		ate your response to [your selection of payment transaction type re] 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			

#### Electronic Benefits Transfer Card Processor Payment Survey

Preferred basis for

		reporting o	ard 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 [ ] 6 months [ ] Other, please	[ ] 3 months [ ] 1 year describe below:
Num	nber 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		
Nun	nber of merchant card-acceptance terminals	Total to	erminals
	·		
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

Cale	Calendar year 2015 ATM transactions Number Value (\$)					
1.	Tota	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				
Frau	udule	nt transaction type	Number	Value (\$)		
2.	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				

#### Automated Teller Machine Card Processor Transaction Survey

Nur	mber 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

Cale	endar	year 2015 private-label prepaid card transactions	Number	Value (\$)
1.		I transactions of include card funding other than in questions 16 & 17 below.		
	1a.	Less: Denials (authorization declined)		
2.	Tota = 1 -	l authorized transactions 1a		
	2a.	Less: Pre-authorization only (authorized but not settled)		
3.	Net, = 2 - 2	authorized & settled transactions 2a		
	За.	Less: Cash-back at the point of sale		
	3b.	<b>Less:</b> Adjustments and returns = 3b.1 + 3b.2		
		3b.1. Chargebacks (issuer-initiated)		
		3b.2. Other adjustments and returns (acquirer-initiated)		
4.	= 3 A poi	purchase transactions 3b for Number, = 3 - 3a - 3b for Value nt of sale purchase transaction with cash-back is counted as one		
5.	transaction. Do not subtract the number of cash-back transactions. Only subtract the cash back amount for value.  Preferred basis for reporting payment transactions  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  [ ] 3. Net, authorized & settled transactions  [ ] 4. Net, purchase transactions			
Pay	ment	transaction type	Number	Value (\$)
6.		te your response to [your selection of payment transaction type e] 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 inapp 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.		

PIIV	/ate	-Label Prepaid Card Issuel and Processo	i Payment S	oui vey	
7.		ate your response to 6a. Person-present/merchant point-of-sale sactions 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.		ate your response to 6b. Remote transactions (person not at chant 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			
9.	transa below	organizations may track fraudulent transactions differently than payment actions. On which basis would you prefer to report fraudulent transactions? If they are equally acceptable, please choose and report net, authorized	fraudulent	is for reporting transactions rized transactions zed & settled	
	& sett	led transactions.	transactions [ ] 4. Net, purchase transactions		
Erai	ıdulo	nt transaction type	Number	Value (\$)	
10.		I fraudulent transactions	Number	value (\$)	
10.	Includ autho	transactions de unauthorized transactions committed by a third-party who is not the rized accountholder or cardholder that resulted in losses incurred even if equently 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.			

Priv	ate	-Label Prepaid Card Issuer and Processo	r Payment S	urvey
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		
11.		access to and use of an existing card account. Include account takeover.  ate your response to 10. Total fraudulent transactions to the		
		ing categories: 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.		ate your response to 11a. Fraudulent person-present/merchant t-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.		ate your response to 11b. Fraudulent remote transactions (person 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

Trar	nsactions 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		
Trar	nsaction 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	d 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	n with	ndrawa	als	Number	Value (\$)
18.	Appr	oved ca	ash withdrawals		
				Preferred basis for reporting card activity	
19.	payme	ent over a	s are cards that were used to make at least one purchase or bill a period of time. On which basis would you prefer to report active If you have no preference, please choose 1 year.	[ ] 1 month [ ] 6 months [ ] Other, please 6	[ ] 3 months [ ] 1 year describe below:
Num	iber c	of cards	s outstanding	Active cards	Total cards
20.			ctive and total prepaid cards outstanding as of 1, 2014		
	20a.	Reload	lable cards		
	20b.	Non-re	loadable 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.			octive and total prepaid cards outstanding as of 1, 2015		
	21a.	Reload	lable cards		
	21b.	Non-re	loadable 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

Cale	endar	year 2015 P2P & money transfer transactions	Number	Value (\$)	
1.	Tota	I transactions			
Frau	idule	nt transactions	Number	Value (\$)	
2.	Includ autho	I fraudulent transactions de unauthorized transactions committed by a third-party who is not the virized accountholder or cardholder that resulted in losses incurred even if equently recovered. Do not include declined transactions.			
Trar	ısact	ions by payee location	Number	Value (\$)	
3.		ate your response to 1. Total transactions based on the location payee:			
	3a.	Domestic transactions from U.Sdomiciled accounts (payees within the U.S.)			
	3b.	Cross-border transactions from U.Sdomiciled accounts (payees outside the U.S.)			
4.	. Cross-border transactions from non-U.Sdomiciled accounts (payees within the U.S.)				
Frau	idule	nt 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.Sdomiciled accounts (payees within the U.S.)			
	5b.	Fraudulent cross-border transactions from U.Sdomiciled accounts (payees outside the U.S.)			
6.		dulent cross-border transactions from non-U.Sdomiciled bunts (payees within the U.S.)			
Trar	sact	ion value distribution	Number	Value (\$)	
7.	Alloca	ate 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

Clea	ring systen	1	Number	Value (\$)
8.		esponse to 1. Total transactions based on the payment as used to transmit payments between consumer accounts:		
	8a. Credit	card/signature debit networks		
	8b. EFT/P	N debit networks		
	8c. ACH			
		ransfer payment cleared via internal accounting transfer		
	8e. Other e.g., ch	ecks, wire		
Trar	saction ori	gination channel	Number	Value (\$)
9.		esponse to 1. Total transactions based on the channel to originate payment:		
	9a. Websi	te		
		e phone application or text message		
	9c. In-per via age	son nt location, kiosk or ATM		
	9d. Other			
Frau	dulent tran	saction origination channel	Number	Value (\$)
10.	O. Allocate your response to 2. Total fraudulent transactions based on the channel that was used to originate payment:  10a. Website			
	10b. Mobile via an a	e phone application or text message		
	10c. In-per	son nt location, kiosk or ATM		
	10d. Other			

#### Online Bill Payment Processor Payment Survey

Cal	endar	year 2	2015 online bill payment transactions	Number	Value (\$)
1.	Tota	ıl bill pa	ayment transactions		
	1a.		intermediary online bill payment transactions e 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.	Include the con	direct online bill payment transactions electronic billing and payment offered directly from the website appany providing the good or service (e.g., utilities, mobile phone ors and cable companies).		
		1b.1.	Transactions initiated with a mobile device		
		1b.2.	Transactions not initiated with a mobile device		
ra	udule	nt tran	nsactions	Number	Value (\$)
2.	<ul> <li>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.</li> <li>2a. Fraudulent bank/intermediary online bill payment transactions</li> </ul>			if	
	2b.	Fraud	ulent biller-direct online bill payment transactions		
Гга	nsact	ion va	lue distribution – bank/intermediary online bill paymer	nts Number	Value (\$)
3.			response to 1a. Bank/intermediary online bill payment ns to the following categories:		
	3a.	Trans	actions with less than \$25.00 in total value		
	3b.	Trans	actions with \$25.00 to \$49.99 in total value		
	3c.	Trans	actions with \$50.00 to \$99.99 in total value		
	3d.	Trans	actions with \$100.00 to \$249.99 in total value		
	20	Trans	actions with \$250.00 to \$499.99 in total value		
	3e.	mans			

#### Online Bill Payment Processor Payment Survey

Tra	nsaction 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		
Disl	oursement Method - how funds were sent to billers	Number	Value (\$)
5.	Allocate your response to 1. Total bill payment transactions base methods used to forward funds to the billers:	d on the	
	5a. ACH		
	5b. Check		
	5c. Wire		
	5d. Other		
Fun	ding method – how funds were collected from customers	Number	Value (\$)
6.	Allocate your response to 1. Total bill payment transactions based how funds were collected from the bill pay service customers:	d on	
	6a. Cash		
	6b. Check		
	6c. General-purpose card (credit, debit or prepaid)		
	6d. ACH		
	6e. Other		

#### Walk-In Bill Payment Processor Survey

Value (\$)
Value (\$)
Value (\$)
Value (\$)

#### Private-Label ACH Debit Card Processor Payment Survey

Cale	endar	year 2015 private-label ACH debit card transactions	Number	Value (\$)
1.	Tota	Il transactions		
	1a.	Less: Denials (authorization declined)		
2.	Net, = 1 -	authorized & settled transactions 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.		purchase transactions 2b for Number, = 2 - 2a - 2b for Value		
	A poi Do n	int of sale purchase transaction with cash-back is counted as one transaction. ot subtract the number of cash-back transactions. Only subtract the cash amount for value.		
Frau	ıdule	nt transactions	Number	Value (\$)
4.	Includ autho	If fraudulent transactions de unauthorized transactions committed by a third-party who is not the prized accountholder or cardholder that resulted in losses incurred even if equently recovered. Do not include declined transactions.		
Trar	ısact	ion value distribution	Number	Value (\$)
5.		ate your response to 2. Net, authorized & settled transactions to ollowing 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

Cale	endar	year 2015 electronic tolls and fees collected	Number	Value (\$)
1.		I transactions de electronic tolls and fees collected. 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		
Frau	ıdule	nt transactions	Number	Value (\$)
2.	Includ autho	I fraudulent transactions de unauthorized transactions committed by a third-party who is not the virized accountholder or cardholder that resulted in losses incurred even if equently recovered. Do not include declined transactions.		
Tran	ısact	ion value distribution	Number	Value (\$)
3.	Alloca	ate 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		
Fund	ding r	method and replenishment for far-field transponders	Number	Value (\$)
4.	Tota	I 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

	ndar sacti	year 2015 online payment authentication methods ons	Number	Value (\$)
1.	Tota	I 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		
Frau	dule	nt transactions	Number	Value (\$)
2.	Includ autho	I fraudulent transactions de unauthorized transactions committed by a third-party who is not the prized accountholder or cardholder that resulted in losses incurred even if equently recovered. Do not include declined transactions.		
		•		
Tran	ısact	ion value distribution	Number	Value (\$)
Tran			Number	Value (\$)
		ion value distribution	Number	Value (\$)
	Alloca	ion value distribution ate your response to 1. Total transactions to the following categories:	Number	Value (\$)
	Alloca 3a.	ion value distribution  ate your response to 1. Total transactions to the following categories:  Transactions with less than \$5.00 in total value	Number	Value (\$)
	Alloca 3a. 3b.	ion value distribution  ate your response to 1. Total transactions to the following categories:  Transactions with less than \$5.00 in total value  Transactions with \$5.00 to \$9.99 in total value	Number	Value (\$)
	Alloca 3a. 3b. 3c.	ion value distribution  ate your response to 1. Total transactions to the following categories:  Transactions with less than \$5.00 in total value  Transactions with \$5.00 to \$9.99 in total value  Transactions with \$10.00 to \$14.99 in total value	Number	Value (\$)
	3a. 3b. 3c. 3d.	ion value distribution  ate your response to 1. Total transactions to the following categories:  Transactions with less than \$5.00 in total value  Transactions with \$5.00 to \$9.99 in total value  Transactions with \$10.00 to \$14.99 in total value  Transactions with \$15.00 to \$24.99 in total value	Number	Value (\$)
	3a. 3b. 3c. 3d. 3e.	ion value distribution  ate your response to 1. Total transactions to the following categories:  Transactions with less than \$5.00 in total value  Transactions with \$5.00 to \$9.99 in total value  Transactions with \$10.00 to \$14.99 in total value  Transactions with \$15.00 to \$24.99 in total value  Transactions with \$25.00 to \$49.99 in total value	Number	Value (\$)
	Alloca 3a. 3b. 3c. 3d. 3e. 3f.	ion value distribution  ate your response to 1. Total transactions to the following categories:  Transactions with less than \$5.00 in total value  Transactions with \$5.00 to \$9.99 in total value  Transactions with \$10.00 to \$14.99 in total value  Transactions with \$15.00 to \$24.99 in total value  Transactions with \$25.00 to \$49.99 in total value  Transactions with \$50.00 to \$99.99 in total value	Number	Value (\$)

# Mobile Wallet Processor Payment Survey

Cale	endar	year 20	015 mobile wallet transactions	Number	Value (\$)
1.	Tota	al transa	ctions		
	1a.	Purcha	se 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.	Include i	-to-person or peer-to-peer (P2P) transactions 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 t	ransactions		
Frau	ıdule	nt trans	sactions	Number	Value (\$)
2.	Total fraudulent transactions Include unauthorized transactions committed by a third-party who is not the				
			ountholder or cardholder that resulted in losses incurred even if ecovered. Do not include declined transactions.		
	2a.	Fraudu	lent 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 "inapp purchase" i.e., to make a purchase for a good or service from within an application (e.g., games, mobile order and pay).		
	2b.	Fraudu transad	lent personto-person or peer-to-peer (P2P)		
		Include i SMS, in- domestic	mobile money transfers enabled through the mobile phone via rapp, or online (mobile browser). Mobile money transfers may be 2P2 transactions, or international, cross-border remittances that inancial services to the unbanked or underbanked.		
	2c.	Other f	raudulent transactions		

# Mobile Wallet Processor Payment Survey

Trar	nsact	ion value distribution	Number	Value (\$)
3.	Alloca	ate your response to 1. Total transactions to the following categories:		
	<ul><li>3a. Transactions with less than \$1.00 in total value</li><li>3b. Transactions with \$1.00 to \$2.99 in total value</li></ul>			
	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		
4.	A otiu	vo mobile wallets are mabile wellets that were provisioned and were	Preferred reporting ca	
4.	used t	ve mobile wallets are mobile wallets that were provisioned and were to make at least one purchase or bill payment over a period of time. On	[ ] 1 month	[] 3 months
		basis would you prefer to report active cards below? If you have no rence, please choose 1 year.	[ ] 6 months	[ ] 1 year
	protot	choc, please choose i year.	[ ] Other, please of	describe below:
Nun	nber (	of provisioned mobile wallets	Active mobile wallets	Total mobile wallets
5.		ber of active and total provisioned mobile wallets as of ember 31, 2014	mobile wallets	mobile wallets
6.	Num	ber of active and total provisioned mobile wallets as of ember 31, 2015		

#### Transit System Operator Payment Survey

Transit System operator rayment sarvey						
Cale	endar	year 2	Number	Value (\$)		
1.			actions ( e unlinked	trips) rides, including complete fixed route and paratransit.		
	1a.	Cash	payment			
	1b.	Gener	al-purpo	se card (credit, debit or prepaid) payment		
	1c.	Paym	ent made	e 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	o (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.	Paym	ent made	e by mobile device		
	1e.	Paym	ent made	e by other fare media		
Fun	ding r	metho	d		Number	Value (\$)
2.				e media issued by your organization 1c above ONLY.		
	2a.					
	2b.					
	2c.	Gener	al-purpo	se card (credit, debit, or prepaid)		
	2d.	ACH				
	2e.	Other Please	specify			

#### Transit System Operator Payment Survey

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 [ ] 1 month [ ] 3 months to report active fare media below? If you have no preference, please choose 1 [ ] 6 months [ ] 1 year year. [ ] Other, please describe below: Number of fare media issued by your organization Active Total fare media fare media outstanding 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 Unlimited rides for a specified time period 4a.2. Please specify. This may include 1 time pass, 7-day pass, etc. No chip (e.g., magnetic stripe pass, metal token) 4b.1. Unlimited rides for a specified time period 4b.2. 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 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. No chip (e.g., magnetic stripe pass, metal token) 5b.1. Unlimited rides for a specified time period 5b.2.

Preferred basis for reporting card activity

Please specify. This may include 1 time pass, 7-day pass, etc.

# Transit System Operator Payment Survey

Frau	dulen	t trans	actions	Number	Value (\$)
6.	Tota	I fraudi	ulent transactions (trips)		
	6a.	Cash	payment		
	6b.	Gener	al-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.	Payme	ent made by mobile device		
	6e.	6e. Payment made by other fare media			