

# The Federal Reserve Payments Study



Networks, processors, and Issuers  
Payments Surveys (NPIPS)

Survey Period:  
Calendar Year 2018

Public reporting burden for this collection of information is estimated to be an average of 8 hours per response, including the time to gather and maintain data in the required form, to review the instructions and to complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; and to the Office of Management and Budget, Paperwork Reduction Project (7100-0351), Washington, DC 20503.

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

Survey Period:  
Calendar Year 2018



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## General Instructions

### About the surveys

The Federal Reserve *2019 Networks, Processors, and Issuers Payments Surveys (NPIPS)* collects the number and dollar value of different types of domestic and cross-border electronic payment transactions and related information including third-party fraud originated from US-domiciled accounts during the calendar year 2018, 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 2019 study to those of previous studies conducted since 2001.

### 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.

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

1. If your organization has volume for the item requested and the volume is known or can be accurately estimated, please enter the amount. (Enter "0" if the amount equals zero.)
2. If your organization has volume for the item requested but the volume is unknown, nonzero, and cannot be accurately estimated, please enter "NR" (not reported). (Do not enter "0" if the volume exists but the amount is unknown.)
3. If your organization does not have volume for the item requested (i.e., the item requested does not apply to your organization), please enter "0".

### Definitions and examples

Definitions and examples can be found in the glossary. Please visit the following website to download a PDF copy of the glossary

<http://www.frbnpips.net/forms.html>

If for any reason you cannot provide complete data, or if you have any questions or concerns, please contact: [ebachelder@frbnpips.net](mailto:ebachelder@frbnpips.net) or call Blueflame Consulting at (781) 662-8584.

# General-Purpose Credit Card Network Payment Survey

For total general-purpose credit card network transactions, please include all those initiated by the acquirer and made with US general-purpose credit (including charge) cards issued on US-domiciled accounts carrying your organization's network brand. Include both domestic and cross-border transactions made with those cards, except for items 12 and 21 which cover non-US cards transactions made to US merchants/payees.

**Do not include:** Debit card, prepaid card, or non-network transactions (e.g., convenience checks and balance transfers). Do not include transactions originated from foreign accounts (except for items 12 and 21).

Please enter actual figures for the calendar year 2018. Figures are automatically rounded to the nearest whole numbers. Please leave no survey item blank. If a figure is zero, please enter a zero. Enter "NR" if a figure is unknown, nonzero, and cannot be accurately estimated. Some figures are automatically calculated or repeated. If necessary, these can be changed by entering figures into the "Override automatic entry" columns to the right.

**Reminder:**

- Leaving cells blank may cause problems or inconsistencies.
- If a figure is zero, please enter a zero.
- If a figure is unknown, nonzero, and cannot be accurately estimated, please enter "NR".

**Cell types:**

1. Direct data entry. For numeric data, type the actual number or dollar amount.  
(Cells have a thicker border when a formula is involved, for example,  $2 = 1 - 1a$ ,  $6 = 6a + 6b$ .)
2. Automatic entry of calculations or repeated figures. Cell is protected: Override if necessary.  
(Automatic entry cells display "Unknown/Nonzero" until required information is provided.)
3. Option button selection. Click on the button with the option you would like to choose.  
(In the example to the right, Option 1 is the default selection.)

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Unknown/Nonzero
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<input checked="" type="radio"/> Option 1
<input type="radio"/> Option 2

Please refer to the [Glossary](#) for definitions and examples.

Calendar year 2018 general-purpose credit card transactions

	Number	Value (\$)
1. Total transactions		
1a. <b>Less:</b> Denials (authorization declined)		
2. Total authorized transactions = 1 - 1a	Unknown/Nonzero	Unknown/Nonzero
2a. <b>Less:</b> Pre-authorization only (authorized but not settled)		
3. Net, authorized & settled transactions = 2 - 2a	Unknown/Nonzero	Unknown/Nonzero
3a. <b>Less:</b> Cash advances		
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. Net, purchase transactions = 3 - 3a - 3b	Unknown/Nonzero	Unknown/Nonzero

Preferred basis for reporting  
payment transactions

<input type="radio"/> 2. Total authorized transactions
<input checked="" type="radio"/> 3. Net, authorized & settled transactions
<input type="radio"/> 4. Net, purchase transactions

5. Among the different subtotals of payment transactions listed above, which would you prefer to use to report more detailed allocations of payment transactions below?  
If possible, please use 3. *Net, authorized & settled transactions* (the default selection).

Transactions by channel

6. Net, authorized & settled transactions = 6a + 6b

Number	Value (\$)
Unknown/Nonzero	Unknown/Nonzero

6a. In-person transactions

*Transactions for which the card user is present, including card-present transactions and mobile transactions at the point of sale. Also include card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include remote transactions classified as card-present solely because of the level of authentication.*

6b. Remote transactions (person not at merchant location)  
= 6b.1 + 6b.2 + 6b.3 + 6b.4

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*Transactions for which the card user is not physically present at a merchant location. Typically, these include card-not-present transactions. Also include any remote transactions classified as card-present solely because of the level of authentication.*

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

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

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6b.3. Recurring/installment transactions

*Payments of bills or invoices, often on a prearranged basis, based on an ongoing customer relationship. Also include payments made on an installment basis.*

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6b.4. Other/unknown remote transactions

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In-person transactions by authentication method

7. In-person transactions (repeat item 6a) = 7a + 7b

Number	Value (\$)
Unknown/Nonzero	Unknown/Nonzero

7a. Transactions with chip-authentication = 7a.1 + 7a.2

7a.1. Transactions with a PIN

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7a.2. Transactions without a PIN

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7b. Transactions without chip-authentication = 7b.1 + 7b.2

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7b.1. Transactions with a PIN

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7b.2. Transactions without a PIN

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8. In-person transactions with chip-authentication (repeat item 7a) = 8a + 8b

Unknown/Nonzero	Unknown/Nonzero

8a. Contact chip card transactions

8b. Contactless transactions

Transactions with domestic or cross-border merchants/payees

	Number	Value (\$)
9. Net, authorized & settled transactions (repeat item 6) = 9a + 9b	Unknown/Nonzero	Unknown/Nonzero
9a. Domestic transactions with US cards (merchants/payees within the US)		
9b. Cross-border transactions with US cards (merchants/payees outside the US) = 9b.1 + 9b.2		
9b.1. In-person transactions		
9b.2. Remote transactions		

Transactions from consumer or business/government accounts

	Number	Value (\$)
10. Net, authorized & settled transactions (repeat item 6) = 10a + 10b	Unknown/Nonzero	Unknown/Nonzero
10a. Transactions from consumer accounts <i>Transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.</i>		
10b. Transactions from business/government (commercial) accounts <i>Transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.</i>		

Transaction value distribution

	Number	Value (\$)
11. Net, authorized & settled transactions (repeat item 6) = 11a + 11b + 11c + 11d + 11e + 11f + 11g + 11h + 11i	Unknown/Nonzero	Unknown/Nonzero
11a. Transactions with less than \$5.00 in total value		
11b. Transactions with \$5.00 to \$9.99 in total value		
11c. Transactions with \$10.00 to \$14.99 in total value		
11d. Transactions with \$15.00 to \$24.99 in total value		
11e. Transactions with \$25.00 to \$49.99 in total value		
11f. Transactions with \$50.00 to \$99.99 in total value		
11g. Transactions with \$100.00 to \$499.99 in total value		
11h. Transactions with \$500.00 to \$999.99 in total value		
11i. Transactions with \$1000.00 or greater in total value		

Transactions with non-US cards

	Number	Value (\$)
12. Total transactions with non-US cards (merchants/payees within the US and not included in item 6)		

**Third-party fraudulent transactions**

**Preferred basis for reporting third-party fraudulent transactions**

13. Some organizations may track third-party fraudulent transactions differently than payment transactions.  
 On which basis would you prefer to report third-party fraudulent transactions below?  
 If possible, please use 3. *Net, authorized & settled transactions* (the default selection).

<input type="radio"/> 2. Total authorized transactions
<input checked="" type="radio"/> 3. Net, authorized & settled transactions
<input type="radio"/> 4. Net, purchase transactions

14. Third-party fraudulent transactions (based on 3. Net, authorized & settled transactions)  
 = 14a + 14b + 14c + 14d + 14e + 14f  
*Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.*

Number	Value (\$)

- 14a. Lost or stolen card
- 14b. Card issued but not received
- 14c. Fraudulent application (account issued to someone using a fake identity)
- 14d. Counterfeit card (card-present/stolen card data)
- 14e. Fraudulent use of account number (card-not-present/stolen card data)
- 14f. Other (including account takeover)


**Third-party fraudulent transactions by channel**

**Number Value (\$)**

15. Third-party fraudulent transactions (repeat item 14) = 15a + 15b

Number	Value (\$)
Unknown/Nonzero	Unknown/Nonzero

- 15a. In-person transactions  
*Fraudulent transactions for which the card user is present, including fraudulent card-present transactions and fraudulent mobile transactions at the point of sale. Also include fraudulent card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include fraudulent remote transactions classified as card-present solely because of the level of authentication.*

- 15b. Remote transactions (person not at merchant location)  
 = 15b.1 + 15b.2 + 15b.3 + 15b.4  
*Fraudulent transactions for which the card user is not physically present at a merchant location. Typically, these include fraudulent card-not-present transactions. Also include any fraudulent remote transactions classified as card-present solely because of the level of authentication.*

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- 15b.1. Mail-order/telephone-order transactions
- 15b.2. Internet purchase transactions (E-commerce)
- 15b.3. Recurring/installment transactions


*Fraudulent payments of bills or invoices, often on a prearranged basis, based on an ongoing customer relationship. Also include fraudulent payments made on an installment basis.*

- 15b.4. Other/unknown remote transactions

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Third-party fraudulent in-person transactions by authentication method

	Number	Value (\$)
16. Third-party fraudulent in-person transactions (repeat item 15a) = 16a + 16b	Unknown/Nonzero	Unknown/Nonzero
16a. Transactions with chip-authentication = 16a.1 + 16a.2		
16a.1. Transactions with a PIN		
16a.2. Transactions without a PIN		
16b. Transactions without chip-authentication = 16b.1 + 16b.2		
16b.1. Transactions with a PIN		
16b.2. Transactions without a PIN		
17. Third-party fraudulent in-person transactions with chip-authentication (repeat item 16a) = 17a + 17b	Unknown/Nonzero	Unknown/Nonzero
17a. Contact chip card transactions		
17b. Contactless transactions		

Third-party fraudulent transactions with domestic or cross-border merchants/payees

	Number	Value (\$)
18. Third-party fraudulent transactions (repeat item 14) = 18a + 18b	Unknown/Nonzero	Unknown/Nonzero
18a. Domestic transactions with US cards (merchants/payees within the US)		
18b. Cross-border transactions with US cards (merchants/payees outside the US) = 18b.1 + 18b.2		
18b.1. In-person transactions		
18b.2. Remote transactions		

Third-party fraudulent transactions from consumer or business/government accounts

	Number	Value (\$)
19. Third-party fraudulent transactions (repeat item 14) = 19a + 19b	Unknown/Nonzero	Unknown/Nonzero
19a. Transactions from consumer accounts <i>Fraudulent transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.</i>		
19b. Transactions from business/government (commercial) accounts <i>Fraudulent transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.</i>		



**Third-party fraudulent transaction value distribution**

	Number	Value (\$)
20. Third-party fraudulent transactions (repeat item 14) = 20a + 20b + 20c + 20d + 20e + 20f + 20g + 20h + 20i	Unknown/Nonzero	Unknown/Nonzero
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 \$999.99 in total value		
20i. Transactions with \$1000.00 or greater in total value		

**Third-party fraudulent transactions with non-US cards**

	Number	Value (\$)
21. Third-party fraudulent transactions with non-US cards (merchants/payees within the US and not included in item 14)		

**Number of cards outstanding**

	Active cards	Total cards
22. Number of active and total general-purpose credit or charge cards outstanding as of December 31, 2018 = 22a + 22b		
22a. Cards for consumer accounts		
22b. Cards for business/government (commercial) accounts		

**Comments:**

# Private-Label Credit Card Merchant Issuer Payment Survey

For total private-label credit card transactions, please include all those originated from US-domiciled accounts and made with a private-label credit or charge card for which your organization processed in-house. Include both consumer and business/government card transactions.

**Do not include:** General-purpose (i.e., network-branded Visa, MC, Amex, Discover) credit, debit, or prepaid card transactions, or transactions originated from foreign accounts. Also, according to your answers to questions 1 and 2 below, please do not include data associated with transactions for which your organization was only the receivables owner but not the transaction processor.

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

Please enter actual figures for the calendar year 2018. Figures are automatically rounded to the nearest whole numbers. Please leave no survey item blank. If a figure is zero, please enter a zero. Enter "NR" if a figure is unknown, nonzero, and cannot be accurately estimated. Some figures are automatically calculated or repeated. If necessary, these can be changed by entering figures into the "Override automatic entry" columns to the right.

**Reminder:**

- Leaving cells blank may cause problems or inconsistencies.
- If a figure is zero, please enter a zero.
- If a figure is unknown, nonzero, and cannot be accurately estimated, please enter "NR".

**Cell types:**

1. Direct data entry. For numeric data, type the actual number or dollar amount.  
(Cells have a thicker border when a formula is involved, for example,  $4 = 3 - 3a$ ,  $7 = 7a + 7b$ .)
2. Automatic entry of calculations or repeated figures. Cell is protected: Override if necessary.  
(Automatic entry cells display "Unknown/Nonzero" until required information is provided.)
3. Option button selection. Click on the button with the option you would like to choose.  
(In the example to the right, Option 1 is the default selection.)

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Unknown/Nonzero
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<input checked="" type="radio"/> Option 1
<input type="radio"/> Option 2

Please refer to the [Glossary](#) for definitions and examples.

## Calendar year 2018 private-label credit card transaction processing

1. Transaction processing

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

<input checked="" type="radio"/> 100% in-house
<input type="radio"/> Partially outsourced
<input type="radio"/> 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 2018, please indicate the period of time in 2018 that your organization did not outsource:

From (2018) mm/dd:	To (2018) mm/dd:

## Calendar year 2018 private-label credit card receivables ownership

2. Receivables ownership:

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

<input checked="" type="radio"/> 100% in-house
<input type="radio"/> Partially outsourced
<input type="radio"/> Fully outsourced

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

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

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

Calendar year 2018 private-label credit card transactions

	Number	Value (\$)
3. Total transactions		
3a. <b>Less:</b> Denials (authorization declined)		
4. Total authorized transactions = 3 - 3a	Unknown/Nonzero	Unknown/Nonzero
4a. <b>Less:</b> Pre-authorization only (authorized but not completed or posted)		
5. Completed transactions (posted to card accounts) = 4 - 4a	Unknown/Nonzero	Unknown/Nonzero
5a. <b>Less:</b> Cash advances		
5b. <b>Less:</b> Adjustments and returns		
6. Net, purchase transactions = 5 - 5a - 5b	Unknown/Nonzero	Unknown/Nonzero

Transactions by channel

	Number	Value (\$)
7. Completed transactions (repeat item 5) = 7a + 7b	Unknown/Nonzero	Unknown/Nonzero
7a. In-person transactions = 7a.1 + 7a.2 + 7a.3 <i>Transactions for which the card user is present, including transactions initiated using a merchant-issued card or token, using an app on a mobile device, and via instant credit or lookup of account number. Also include purchases initiated online for pickup in store where the payment is made in person.</i>		
7a.1. Transactions initiated using a merchant-issued card or token		
7a.2. Transactions initiated using an app on a mobile device		
7a.3. Other (including instant credit or lookup of account number)		
7b. Remote transactions (person not at merchant location) = 7b.1 + 7b.2 <i>Transactions for which the card user is not physically present at a merchant location.</i>		
7b.1. Transactions with online payment and in-store pickup		
7b.2. Transactions with online payment and shipping to address		

Transactions from consumer or business/government accounts

	Number	Value (\$)
8. Completed transactions (repeat item 5) = 8a + 8b	Unknown/Nonzero	Unknown/Nonzero
8a. Transactions from consumer accounts <i>Transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions. Include both consumer credit and charge cards.</i>		
8b. Transactions from business/government (commercial) accounts <i>Transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.</i>		

**Transaction value distribution**

- 9. Completed transactions (repeat item 5) = 9a + 9b + 9c + 9d + 9e + 9f + 9g + 9h + 9i
  - 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 to \$499.99 in total value
  - 9h. Transactions with \$500.00 to \$999.99 in total value
  - 9i. Transactions with \$1000.00 or greater in total value

Number	Value (\$)
Unknown/Nonzero	Unknown/Nonzero

**Third-party fraudulent transactions**

- 10. Third-party fraudulent transactions = 10a + 10b + 10c + 10d + 10e + 10f  
*Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.*
  - 10a. Lost or stolen card
  - 10b. Card issued but not received
  - 10c. Fraudulent application (account issued to someone using a fake identity)
  - 10d. Counterfeit card (card-present/stolen card data)
  - 10e. Fraudulent use of account number (card-not-present/stolen card data)
  - 10f. Other (including account takeover)

Number	Value (\$)

**Third-party fraudulent transactions by channel**

- 11. Third-party fraudulent transactions (repeat item 10) = 11a + 11b
  - 11a. In-person transactions = 11a.1 + 11a.2 + 11a.3  
*Fraudulent transactions for which the card user is present, including transactions initiated using a merchant-issued card or token, using an app on a mobile device, and via instant credit or lookup of account number. Also include fraudulent purchases initiated online for pickup in store where the payment is made in person.*
    - 11a.1. Transactions initiated using a merchant-issued card or token
    - 11a.2. Transactions initiated using an app on a mobile device
    - 11a.3. Other (including instant credit or lookup of account number)
  - 11b. Remote transactions (person not at merchant location) = 11b.1 + 11b.2  
*Transactions for which the card user is not physically present at a merchant location.*
    - 11b.1. Transactions with online payment and in-store pickup
    - 11b.2. Transactions with online payment and shipping to address

Number	Value (\$)
Unknown/Nonzero	Unknown/Nonzero

Third-party fraudulent transactions from consumer or business/government accounts

	Number	Value (\$)
12. Third-party fraudulent transactions (repeat item 10) = 12a + 12b	Unknown/Nonzero	Unknown/Nonzero
12a. Transactions from consumer accounts <i>Fraudulent transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.</i>		
12b. Transactions from business/government (commercial) accounts <i>Fraudulent transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.</i>		

Third-party fraudulent transaction value distribution

	Number	Value (\$)
13. Third-party fraudulent transactions (repeat item 10) = 13a + 13b + 13c + 13d + 13e + 13f + 13g + 13h + 13i	Unknown/Nonzero	Unknown/Nonzero
13a. Transactions with less than \$5.00 in total value		
13b. Transactions with \$5.00 to \$9.99 in total value		
13c. Transactions with \$10.00 to \$14.99 in total value		
13d. Transactions with \$15.00 to \$24.99 in total value		
13e. Transactions with \$25.00 to \$49.99 in total value		
13f. Transactions with \$50.00 to \$99.99 in total value		
13g. Transactions with \$100.00 to \$499.99 in total value		
13h. Transactions with \$500.00 to \$999.99 in total value		
13i. Transactions with \$1000.00 or greater in total value		

Number of cards outstanding

	Active cards	Total cards
14. Number of active and total private-label credit or charge cards outstanding as of December 31, 2018 = 14a + 14b		
14a. Cards for consumer accounts		
14b. Cards for business/government (commercial) accounts		

Comments:

# Private-Label Credit Card Processor Payment Survey

For total private-label credit card transactions, please include all those originated from US-domiciled accounts and made with a private-label credit or charge card for which your organization was the transaction processor. Include both consumer and business/government card transactions.

**Do not include:** General-purpose (i.e., network-branded Visa, MC, Amex, Discover) credit, debit, or prepaid card transactions, or transactions originated from foreign accounts. Also, do not include data associated with transactions for which your organization was only the receivables owner but not the transaction processor.

Please enter actual figures for the calendar year 2018. Figures are automatically rounded to the nearest whole numbers. Please leave no survey item blank. If a figure is zero, please enter a zero. Enter "NR" if a figure is unknown, nonzero, and cannot be accurately estimated. Some figures are automatically calculated or repeated. If necessary, these can be changed by entering figures into the "Override automatic entry" columns to the right.

*Reminder:*

- Leaving cells blank may cause problems or inconsistencies.
- If a figure is zero, please enter a zero.
- If a figure is unknown, nonzero, and cannot be accurately estimated, please enter "NR".

**Cell types:**

1. Direct data entry. For numeric data, type the actual number or dollar amount.  
(Cells have a thicker border when a formula is involved, for example,  $3 = 2 - 2a$ ,  $6 = 6a + 6b$ .)
2. Automatic entry of calculations or repeated figures. Cell is protected: Override if necessary.  
(Automatic entry cells display "Unknown/Nonzero" until required information is provided.)
3. Option button selection. Click on the button with the option you would like to choose.  
(In the example to the right, Option 1 is the default selection.)

--

Unknown/Nonzero
-----------------

<input checked="" type="radio"/> Option 1
<input type="radio"/> Option 2

Please refer to the [Glossary](#) for definitions and examples.

## Calendar year 2018 transaction processing

1. Transaction processing

Please describe your organization's private-label credit card transaction processing services (choose one):

- 1a. If Only owned receivables is chosen, please indicate the name of the processor:

If your organization does not process private-label credit card transactions, this survey is complete. Thank you for your participation.

<input checked="" type="radio"/> Only owned receivables
<input type="radio"/> Processed transactions

## Calendar year 2018 private-label credit card transactions

2. Total transactions

2a. **Less:** Denials (authorization declined)

3. Total authorized transactions

= 2 - 2a

3a. **Less:** Pre-authorization only (authorized but not completed or posted)

4. Completed transactions (posted to card accounts)

= 3 - 3a

4a. **Less:** Cash advances

4b. **Less:** Adjustments and returns

5. Net, purchase transactions

= 4 - 4a - 4b

	Number	Value (\$)
	Unknown/Nonzero	Unknown/Nonzero
	Unknown/Nonzero	Unknown/Nonzero
	Unknown/Nonzero	Unknown/Nonzero

Transactions by channel

6. Completed transactions (repeat item 4) = 6a + 6b

Number Value (\$)

Unknown/Nonzero	Unknown/Nonzero

6a. In-person transactions = 6a.1 + 6a.2 + 6a.3

*Transactions for which the card user is present, including transactions initiated using a merchant-issued card or token, using an app on a mobile device, and via instant credit or lookup of account number. Also include purchases initiated online for pickup in store where the payment is made in person.*

6a.1. Transactions initiated using a merchant-issued card or token

6a.2. Transactions initiated using an app on a mobile device

6a.3. Other (including instant credit or lookup of account number)

6b. Remote transactions (person not at merchant location) = 6b.1 + 6b.2  
*Transactions for which the card user is not physically present at a merchant location.*

6b.1. Transactions with online payment and in-store pickup

6b.2. Transactions with online payment and shipping to address


Transactions from consumer or business/government accounts

7. Completed transactions (repeat item 4) = 7a + 7b

Number Value (\$)

Unknown/Nonzero	Unknown/Nonzero

7a. Transactions from consumer accounts

*Transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions. Include both consumer credit and charge cards.*

7b. Transactions from business/government (commercial) accounts

*Transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.*

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Transaction value distribution

8. Completed transactions (repeat item 4) = 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h + 8i

Number Value (\$)

Unknown/Nonzero	Unknown/Nonzero

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

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

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

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

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

8f. Transactions with \$50.00 to \$99.99 in total value

8g. Transactions with \$100.00 to \$499.99 in total value

8h. Transactions with \$500.00 to \$999.99 in total value

8i. Transactions with \$1000.00 or greater in total value

Third-party fraudulent transactions

9. Third-party fraudulent transactions = 9a + 9b + 9c + 9d + 9e + 9f

*Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.*

9a. Lost or stolen card

9b. Card issued but not received

9c. Fraudulent application (account issued to someone using a fake identity)

9d. Counterfeit card (card-present/stolen card data)

9e. Fraudulent use of account number (card-not-present/stolen card data)

9f. Other (including account takeover)

Number

Value (\$)


Third-party fraudulent transactions by channel

10. Third-party fraudulent transactions (repeat item 9) = 10a + 10b

10a. In-person transactions = 10a.1 + 10a.2 + 10a.3

*Fraudulent transactions for which the card user is present, including transactions initiated using a merchant-issued card or token, using an app on a mobile device, and via instant credit or lookup of account number. Also include fraudulent purchases initiated online for pickup in store where the payment is made in person.*

10a.1. Transactions initiated using a merchant-issued card or token

10a.2. Transactions initiated using an app on a mobile device

10a.3. Other (including instant credit or lookup of account number)

10b. Remote transactions (person not at merchant location)  
= 10b.1 + 10b.2

*Fraudulent transactions for which the card user is not physically present at a merchant location.*

10b.1. Transactions with online payment and in-store pickup

10b.2. Transactions with online payment and shipping to address

Number

Value (\$)

Unknown/Nonzero	Unknown/Nonzero

Third-party fraudulent transactions from consumer or business/government accounts

11. Third-party fraudulent transactions (repeat item 9) = 11a + 11b

11a. Transactions from consumer accounts

*Fraudulent transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.*

11b. Transactions from business/government (commercial) accounts

*Fraudulent transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.*

Number

Value (\$)

Unknown/Nonzero	Unknown/Nonzero



Third-party fraudulent transaction value distribution

	Number	Value (\$)
	Unknown/Nonzero	Unknown/Nonzero
12. Third-party fraudulent transactions (repeat item 9) = 12a + 12b + 12c + 12d + 12e + 12f + 12g + 12h + 12i		
12a. Transactions with less than \$5.00 in total value		
12b. Transactions with \$5.00 to \$9.99 in total value		
12c. Transactions with \$10.00 to \$14.99 in total value		
12d. Transactions with \$15.00 to \$24.99 in total value		
12e. Transactions with \$25.00 to \$49.99 in total value		
12f. Transactions with \$50.00 to \$99.99 in total value		
12g. Transactions with \$100.00 to \$499.99 in total value		
12h. Transactions with \$500.00 to \$999.99 in total value		
12i. Transactions with \$1000.00 or greater in total value		

Number of cards outstanding

	Active cards	Total cards
13. Number of active and total private-label credit or charge cards outstanding as of December 31, 2018 = 13a + 13b		
13a. Cards for consumer accounts		
13b. Cards for business/government (commercial) accounts		

Comments:

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# General-Purpose Debit Card Network Payment Survey

For total general-purpose debit card network transactions, please include all those initiated by the acquirer and made with US general-purpose debit cards issued on US-domiciled accounts carrying your organization's network brand. Include both domestic and cross-border transactions made with those cards, except for items 13 and 23 which cover non-US cards transactions made to US merchants/payees.

**Do not include:** Credit card, prepaid debit card, or non-network transactions. Do not include electronic benefits transfer (EBT) card transactions, ATM transactions, or transactions originated from foreign accounts (except for items 13 and 23).

Please enter actual figures for the calendar year 2018. Figures are automatically rounded to the nearest whole numbers. Please leave no survey item blank. If a figure is zero, please enter a zero. Enter "NR" if a figure is unknown, nonzero, and cannot be accurately estimated. Some figures are automatically calculated or repeated. If necessary, these can be changed by entering figures into the "Override automatic entry" columns to the right.

**Reminder:**

- Leaving cells blank may cause problems or inconsistencies.
- If a figure is zero, please enter a zero.
- If a figure is unknown, nonzero, and cannot be accurately estimated, please enter "NR".

**Cell types:**

1. Direct data entry. For numeric data, type the actual number or dollar amount.  
(Cells have a thicker border when a formula is involved, for example,  $3 = 2 - 2a$ ,  $7 = 7a + 7b$ .)
2. Automatic entry of calculations or repeated figures. Cell is protected: Override if necessary.  
(Automatic entry cells display "Unknown/Nonzero" until required information is provided.)
3. Option button selection. Click on the button with the option you would like to choose.  
(In the example to the right, Option 1 is the default selection.)
4. All-that-apply check box selection. Click on all the boxes with the options you would like to choose.  
(In the example to the right, Option 1 and Option 3 are selected.)

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Unknown/Nonzero
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<input checked="" type="radio"/> Option 1
<input type="radio"/> Option 2

<input checked="" type="checkbox"/> Option 1
<input type="checkbox"/> Option 2
<input checked="" type="checkbox"/> Option 3

Please refer to the [Glossary](#) for definitions and examples.

## Calendar year 2018 general-purpose debit card transactions

1. Please indicate what data are reported in your response to this survey. Your organization may offer both non-prepaid and prepaid debit card authorization and settlement services. If possible, please only report non-prepaid debit card network transactions in this survey (the default selection).
2. Total transactions  
*Do not include electronic benefits transfer (EBT) card or ATM transactions.*  
2a. **Less:** Denials (authorization declined)
3. Total authorized transactions  
 $= 2 - 2a$   
3a. **Less:** Pre-authorization only (authorized but not settled)
4. Net, authorized & settled transactions  
 $= 3 - 3a$   
4a. **Less:** Cash-back at the point of sale  
4b. **Less:** Adjustments and returns  
 $= 4b.1 + 4b.2$   
4b.1. Chargebacks (issuer initiated)  
4b.2. Other adjustments and returns (acquirer initiated)
5. Net, purchase transactions  
 $= 4 - 4b$  for Number,  $= 4 - 4a - 4b$  for Value  
*A point-of-sale (POS) purchase transaction with cash back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the dollar value amount of the cash-back transactions.*

<input checked="" type="radio"/> Non-prepaid debit only
<input type="radio"/> Both non-prepaid and prepaid debit

Number	Value (\$)
Unknown/Nonzero	Unknown/Nonzero
Unknown/Nonzero	Unknown/Nonzero
Unknown/Nonzero	Unknown/Nonzero



Transactions with domestic or cross-border merchants/payees

	Number	Value (\$)
10. Net, authorized & settled transactions (repeat item 7) = 10a + 10b	Unknown/Nonzero	Unknown/Nonzero
10a. Domestic transactions with US cards (merchants/payees within the US)		
10b. Cross-border transactions with US cards (merchants/payees outside the US) = 10b.1 + 10b.2		
10b.1. In-person transactions		
10b.2. Remote transactions		

Transactions from consumer or business/government accounts

	Number	Value (\$)
11. Net, authorized & settled transactions (repeat item 7) = 11a + 11b	Unknown/Nonzero	Unknown/Nonzero
11a. Transactions from consumer accounts <i>Transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.</i>		
11b. Transactions from business/government (commercial) accounts <i>Transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.</i>		

Transaction value distribution

	Number	Value (\$)
12. Net, authorized & settled transactions (repeat item 7) = 12a + 12b + 12c + 12d + 12e + 12f + 12g + 12h + 12i	Unknown/Nonzero	Unknown/Nonzero
12a. Transactions with less than \$5.00 in total value		
12b. Transactions with \$5.00 to \$9.99 in total value		
12c. Transactions with \$10.00 to \$14.99 in total value		
12d. Transactions with \$15.00 to \$24.99 in total value		
12e. Transactions with \$25.00 to \$49.99 in total value		
12f. Transactions with \$50.00 to \$99.99 in total value		
12g. Transactions with \$100.00 to \$499.99 in total value		
12h. Transactions with \$500.00 to \$999.99 in total value		
12i. Transactions with \$1000.00 or greater in total value		

Transactions with non-US cards

	Number	Value (\$)
13. Total transactions with non-US cards (merchants/payees within the US and not included in item 7)		

Third-party fraudulent transactions

14. Please indicate if your network would be able to provide third-party fraud data.

If Yes (the default selection), please skip question 14a below.

<input checked="" type="radio"/> Yes
<input type="radio"/> No

14a. If No, please provide reasons to help us better understand the industry and select all that apply.

<input type="checkbox"/> Do not track fraud
<input type="checkbox"/> Not enough resource
<input type="checkbox"/> Data sensitivity
<input type="checkbox"/> Other

If Other, please sepcify:

Preferred basis for reporting third-party fraudulent transactions

15. Some organizations may track third-party fraudulent transactions differently than payment transactions.

On which basis would you prefer to report third-party fraudulent transactions below?

If possible, please use 4. *Net, authorized & settled transactions* (the default selection).

<input type="radio"/> 3. Total authorized transactions
<input checked="" type="radio"/> 4. Net, authorized & settled transactions
<input type="radio"/> 5. Net, purchase transactions

16. Third-party fraudulent transactions (based on 4. Net, authorized & settled transactions)

= 16a + 16b + 16c + 16d + 16e + 16f

*Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.*

Number Value (\$)

--	--

16a. Lost or stolen card

16b. Card issued but not received

16c. Fraudulent application (account issued to someone using a fake identity)

16d. Counterfeit card (card-present/stolen card data)

16e. Fraudulent use of account number (card-not-present/stolen card data)

16f. Other (including account takeover)


Third-party fraudulent transactions by channel

	Number	Value (\$)
17. Third-party fraudulent transactions (repeat item 16) = 17a + 17b	Unknown/Nonzero	Unknown/Nonzero
17a. In-person transactions <i>Fraudulent transactions for which the card user is present, including fraudulent card-present transactions and fraudulent mobile transactions at the point of sale. Also include fraudulent card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include fraudulent remote transactions classified as card-present solely because of the level of authentication.</i>		
17b. Remote transactions (person not at merchant location) = 17b.1 + 17b.2 + 17b.3 + 17b.4 <i>Fraudulent transactions for which the card user is not physically present at a merchant location. Typically, these include fraudulent card-not-present transactions. Also include any fraudulent remote transactions classified as card-present solely because of the level of authentication.</i>		
17b.1. Mail-order/telephone-order transactions		
17b.2. Internet purchase transactions (E-commerce)		
17b.3. Recurring/installment transactions <i>Fraudulent payments of bills or invoices, often on a prearranged basis, based on an ongoing customer relationship. Also include fraudulent payments made on an installment basis.</i>		
17b.4. Other/unknown remote transactions		

Third-party fraudulent in-person transactions by authentication method

	Number	Value (\$)
18. Third-party fraudulent in-person transactions (repeat item 17a) = 18a + 18b	Unknown/Nonzero	Unknown/Nonzero
18a. Transactions with chip-authentication = 18a.1 + 18a.2		
18a.1. Transactions with a PIN		
18a.2. Transactions without a PIN		
18b. Transactions without chip-authentication = 18b.1 + 18b.2		
18b.1. Transactions with a PIN		
18b.2. Transactions without a PIN		
19. Third-party fraudulent in-person transactions with chip-authentication (repeat item 18a) = 19a + 19b	Unknown/Nonzero	Unknown/Nonzero
19a. Contact chip card transactions		
19b. Contactless transactions		

Third-party fraudulent transactions with domestic or cross-border merchants/payees

	Number	Value (\$)
20. Third-party fraudulent transactions (repeat item 16) = 20a + 20b	Unknown/Nonzero	Unknown/Nonzero
20a. Domestic transactions with US cards (merchants/payees within the US)		
20b. Cross-border transactions with US cards (merchants/payees outside the US) = 20b.1 + 20b.2		
20b.1. In-person transactions		
20b.2. Remote transactions		

Third-party fraudulent transactions from consumer or business/government accounts

	Number	Value (\$)
21. Third-party fraudulent transactions (repeat item 16) = 21a + 21b	Unknown/Nonzero	Unknown/Nonzero
21a. Transactions from consumer accounts <i>Fraudulent transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.</i>		
21b. Transactions from business/government (commercial) accounts <i>Fraudulent transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.</i>		

Third-party fraudulent transaction value distribution

	Number	Value (\$)
22. Third-party fraudulent transactions (repeat item 16) = 22a + 22b + 22c + 22d + 22e + 22f + 22g + 22h + 22i	Unknown/Nonzero	Unknown/Nonzero
22a. Transactions with less than \$5.00 in total value		
22b. Transactions with \$5.00 to \$9.99 in total value		
22c. Transactions with \$10.00 to \$14.99 in total value		
22d. Transactions with \$15.00 to \$24.99 in total value		
22e. Transactions with \$25.00 to \$49.99 in total value		
22f. Transactions with \$50.00 to \$99.99 in total value		
22g. Transactions with \$100.00 to \$499.99 in total value		
22h. Transactions with \$500.00 to \$999.99 in total value		
22i. Transactions with \$1000.00 or greater in total value		

Third-party fraudulent transactions with non-US cards

	Number	Value (\$)
23. Third-party fraudulent transactions with non-US cards (merchants/payees within the US and not included in item 16)		

Number of cards outstanding

	Active cards	Total cards
24. Number of active and total debit cards outstanding as of December 31, 2018 = 24a + 24b		
24a. Cards for consumer accounts		
24b. Cards for business/government (commercial) accounts		

Comments:

# General-Purpose Prepaid Card Network Payment Survey

For total general-purpose prepaid card network transactions, include all those initiated by the acquirer and made with US general-purpose prepaid cards issued on US-domiciled accounts carrying your organization's network brand. Include both domestic and cross-border transactions made with those cards, except for items 13 and 24 which cover non-US cards transactions made to US merchants/payees.

**Do not include:** Credit card, non-prepaid debit card, or non-network transactions. Do not include electronic benefits transfer (EBT) card transactions, ATM transactions, or transactions originated from foreign accounts (except for items 13 and 24).

Please enter actual figures for the calendar year 2018. Figures are automatically rounded to the nearest whole numbers. Please leave no survey item blank. If a figure is zero, please enter a zero. Enter "NR" if a figure is unknown, nonzero, and cannot be accurately estimated. Some figures are automatically calculated or repeated. If necessary, these can be changed by entering figures into the "Override automatic entry" columns to the right.

**Reminder:**

- Leaving cells blank may cause problems or inconsistencies.
- If a figure is zero, please enter a zero.
- If a figure is unknown, nonzero, and cannot be accurately estimated, please enter "NR".

**Cell types:**

1. Direct data entry. For numeric data, type the actual number or dollar amount.  
(Cells have a thicker border when a formula is involved, for example,  $3 = 2 - 2a$ ,  $6 = 6a + 6b$ .)
2. Automatic entry of calculations or repeated figures. Cell is protected: Override if necessary.  
(Automatic entry cells display "Unknown/Nonzero" until required information is provided.)
3. Option button selection. Click on the button with the option you would like to choose.  
(In the example to the right, Option 1 is the default selection.)
4. All-that-apply check box selection. Click on all the boxes with the options you would like to choose.  
(In the example to the right, Option 1 and Option 3 are selected.)

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Unknown/Nonzero
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<input checked="" type="radio"/> Option 1
<input type="radio"/> Option 2

<input checked="" type="checkbox"/> Option 1
<input type="checkbox"/> Option 2
<input checked="" type="checkbox"/> Option 3

Please refer to the [Glossary](#) for definitions and examples.

Calendar year 2018 general-purpose prepaid card transactions

1. Total transactions  
*Do not include: electronic benefits transfer (EBT) card transactions, ATM transactions or transactions that your organization processed but were originated on another network.*
  - 1a. **Less:** Denials (authorization declined)
2. Total authorized transactions  
 $= 1 - 1a$ 
  - 2a. **Less:** Pre-authorization only (authorized but not settled)
3. Net, authorized & settled transactions  
 $= 2 - 2a$ 
  - 3a. **Less:** Cash-back at the point of sale
  - 3b. **Less:** Adjustments and returns  
 $= 3b.1 + 3b.2$ 
    - 3b.1. Chargebacks (issuer initiated)
    - 3b.2. Other adjustments and returns (acquirer initiated)
4. Net, purchase transactions  
 $= 3 - 3b$  for Number,  $= 3 - 3a - 3b$  for Value  
*A point-of-sale (POS) purchase transaction with cash back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the dollar value amount of the cash-back transactions.*

Number	Value (\$)
Unknown/Nonzero	Unknown/Nonzero
Unknown/Nonzero	Unknown/Nonzero
Unknown/Nonzero	Unknown/Nonzero





Transactions from consumer or business/government accounts

	Number	Value (\$)
10. Net, authorized & settled transactions (repeat item 6) = 10a + 10b	Unknown/Nonzero	Unknown/Nonzero
10a. Transactions from consumer accounts = 10a.1 + 10a.2 <i>Transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.</i>		
10a.1. Transactions with government-administered general-purpose cards <i>Transactions made with cards (including virtual cards) issued to a consumer for the purpose of providing government benefits. Include state and federal programs with cash benefits such as unemployment, TANF, or Social Security.</i>		
10a.2. Transactions from other consumer accounts (including business-sponsored payroll) <i>Transactions made with cards (including virtual cards) issued to a consumer including reloadable and non-reloadable gift cards, FSA/HAS medical cards, customer refund and incentive cards, and business-sponsored payroll cards which are issued to employees for the purpose of paying them and/or making consumer-related transactions.</i>		
10b. Transactions from business/government (commercial) accounts <i>Transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.</i>		

Transactions with reloadable or non-reloadable cards

	Number	Value (\$)
11. Net, authorized & settled transactions (repeat item 6) = 11a + 11b	Unknown/Nonzero	Unknown/Nonzero
11a. Transactions with reloadable cards		
11b. Transactions with non-reloadable cards		

Transaction value distribution

	Number	Value (\$)
12. Net, authorized & settled transactions (repeat item 6) = 12a + 12b + 12c + 12d + 12e + 12f + 12g + 12h + 12i	Unknown/Nonzero	Unknown/Nonzero
12a. Transactions with less than \$5.00 in total value		
12b. Transactions with \$5.00 to \$9.99 in total value		
12c. Transactions with \$10.00 to \$14.99 in total value		
12d. Transactions with \$15.00 to \$24.99 in total value		
12e. Transactions with \$25.00 to \$49.99 in total value		
12f. Transactions with \$50.00 to \$99.99 in total value		
12g. Transactions with \$100.00 to \$499.99 in total value		
12h. Transactions with \$500.00 to \$999.99 in total value		
12i. Transactions with \$1000.00 or greater in total value		

Transactions with non-US cards

	Number	Value (\$)
13. Total transactions with non-US cards (merchants/payees within the US and not included in item 6)		

Third-party fraudulent transactions

14. Please indicate if your network would be able to provide third-party fraud data.

If Yes (the default selection), please skip question 14a below.

<input checked="" type="radio"/> Yes
<input type="radio"/> No

14a. If No, please provide reasons to help us better understand the industry and select all that apply.

<input type="checkbox"/> Do not track fraud
<input type="checkbox"/> Not enough resource
<input type="checkbox"/> Data sensitivity
<input type="checkbox"/> Other

If Other, please specify:

Preferred basis for reporting third-party fraudulent transactions

15. Some organizations may track third-party fraudulent transactions differently than payment transactions.

On which basis would you prefer to report third-party fraudulent transactions below?

If possible, please use 3. *Net, authorized & settled transactions* (the default selection).

<input type="radio"/> 2. Total authorized transactions
<input checked="" type="radio"/> 3. Net, authorized & settled transactions
<input type="radio"/> 4. Net, purchase transactions

16. Third-party fraudulent transactions (based on 3. Net, authorized & settled transactions)  
= 16a + 16b + 16c + 16d + 16e + 16f

*Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.*

Number	Value (\$)

16a. Lost or stolen card

16b. Card issued but not received

16c. Fraudulent application (account issued to someone using a fake identity)

16d. Counterfeit card (card-present/stolen card data)

16e. Fraudulent use of account number (card-not-present/stolen card data)

16f. Other (including account takeover)


Third-party fraudulent transactions by channel

17. Third-party fraudulent transactions (repeat item 16) = 17a + 17b

17a. In-person transactions

*Fraudulent transactions for which the card user is present, including fraudulent card-present transactions and fraudulent mobile transactions at the point of sale. Also include fraudulent card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include fraudulent remote transactions classified as card-present solely because of the level of authentication.*

17b. Remote transactions (person not at merchant location)

= 17b.1 + 17b.2 + 17b.3 + 17b.4

*Fraudulent transactions for which the card user is not physically present at a merchant location. Typically, these include fraudulent card-not-present transactions. Also include any fraudulent remote transactions classified as card-present solely because of the level of authentication.*

Number	Value (\$)
Unknown/Nonzero	Unknown/Nonzero

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17b.1. Mail-order/telephone-order transactions

17b.2. Internet purchase transactions (E-commerce)

17b.3. Recurring/installment transactions

*Fraudulent payments of bills or invoices, often on a prearranged basis, based on an ongoing customer relationship. Also include fraudulent payments made on an installment basis.*

17b.4. Other/unknown fraudulent remote transactions


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Third-party fraudulent in-person transactions by authentication method		Number	Value (\$)
18.	Third-party fraudulent in-person transactions (repeat item 17a) = 18a + 18b	Unknown/Nonzero	Unknown/Nonzero
18a.	Transactions with chip-authentication = 18a.1 + 18a.2		
18a.1.	Transactions with a PIN		
18a.2.	Transactions without a PIN		
18b.	Transactions without chip-authentication = 18b.1 + 18b.2		
18b.1.	Transactions with a PIN		
18b.2.	Transactions without a PIN		
19.	Third-party fraudulent in-person transactions with chip-authentication (repeat item 18a) = 19a + 19b	Unknown/Nonzero	Unknown/Nonzero
18a.	Contact chip card transactions		
18b.	Contactless transactions		

Third-party fraudulent transactions with domestic or cross-border merchants/payees		Number	Value (\$)
20.	Third-party fraudulent transactions (repeat item 16) = 20a + 20b	Unknown/Nonzero	Unknown/Nonzero
20a.	Domestic transactions with US cards (merchants/payees within the US)		
20b.	Cross-border transactions with US cards (merchants/payees outside the US) = 20b.1 + 20b.2		
20b.1.	In-person transactions		
20b.2.	Remote transactions		

Third-party fraudulent transactions from consumer or business/government accounts		Number	Value (\$)
21.	Third-party fraudulent transactions (repeat item 16) = 21a + 21b	Unknown/Nonzero	Unknown/Nonzero
21a.	Transactions from consumer accounts = 21a.1 + 21a.2		
	<i>Fraudulent transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.</i>		
21a.1.	Transactions with government-administered general-purpose cards		
	<i>Fraudulent transactions made with cards (including virtual cards) issued to a consumer for the purpose of providing government benefits. Include state and federal programs with cash benefits such as unemployment, TANF, or Social Security.</i>		
21a.2.	Transactions from other consumer accounts (including fraudulent business-sponsored payroll)		
	<i>Fraudulent transactions made with cards (including virtual cards) issued to a consumer including reloadable and non-reloadable gift cards, FSA/HAS medical cards, customer refund and incentive cards, and business-sponsored payroll cards which are issued to employees for the purpose of paying them and/or making consumer-related transactions.</i>		
21b.	Transactions from business/government (commercial) accounts		
	<i>Fraudulent transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.</i>		

Third-party fraudulent transactions with reloadable or non-reloadable card		Number	Value (\$)
22.	Third-party fraudulent transactions (repeat item 16) = 22a + 22b	Unknown/Nonzero	Unknown/Nonzero
22a.	Transactions with reloadable cards		
22b.	Transactions with non-reloadable cards		

Third-party fraudulent transaction value distribution		Number	Value (\$)
23.	Third-party fraudulent transactions (repeat item 16) = 23a + 23b + 23c + 23d + 23e + 23f + 23g + 23h + 23i	Unknown/Nonzero	Unknown/Nonzero
23a.	Transactions with less than \$5.00 in total value		
23b.	Transactions with \$5.00 to \$9.99 in total value		
23c.	Transactions with \$10.00 to \$14.99 in total value		
23d.	Transactions with \$15.00 to \$24.99 in total value		
23e.	Transactions with \$25.00 to \$49.99 in total value		
23f.	Transactions with \$50.00 to \$99.99 in total value		
23g.	Transactions with \$100.00 to \$499.99 in total value		
23h.	Transactions with \$500.00 to \$999.99 in total value		
23i.	Transactions with \$1000.00 or greater in total value		

Third-party fraudulent transactions with non-US cards		Number	Value (\$)
24.	Third-party fraudulent transactions with non-US cards (merchants/payees within the US and not included in item 16)		

Number of cards outstanding		Active cards	Total cards
25.	Number of active and total general-purpose prepaid cards outstanding as of December 31, 2018 = 25a + 25b		
25a.	Cards for consumer accounts		
25b.	Cards for business/government (commercial) accounts		

Comments:

# Automated Teller Machine Card Network Transaction Survey

For total automated teller machine (ATM) card network transactions, please include all those initiated by the acquirer, made with US debit cards (including ATM cards), prepaid cards and credit cards which are issued on US-domiciled accounts, and processed through your organization's ATM network switch. **Include both domestic and cross-border transactions made with those cards, except for items 3 and 7 which cover non-US cards cash withdrawals processed through your organization's ATM network switch within the US.**

Please enter actual figures for the calendar year requested below. Figures are automatically rounded to the nearest whole numbers. Please leave no survey item blank. If a figure is zero, please enter a zero. Enter "NR" if a figure is unknown, nonzero, and cannot be accurately estimated. Some figures are automatically calculated or repeated. If necessary, these can be changed by entering figures into the "Override automatic entry" columns to the right.

## Cell types:

- Direct data entry. For numeric data, type the actual number or dollar amount.  
(Cells have a thicker border when a formula is involved, for example,  $1c = 1c.1 + 1c.2 + 1c.3$ .)
- Automatic entry of calculations or repeated figures. Cell is protected: Override if necessary.  
(Automatic entry cells display "Unknown/Nonzero" until required information is provided.)
- No data entry needed.
- Option button selection. Click on the button with the option you would like to choose.  
(In the example to the right, Option 1 is the default selection.)
- All-that-apply check box selection. Click on all the boxes with the options you would like to choose.  
(In the example to the right, Option 1 and Option 3 are selected.)

## Reminder:

- Leaving cells blank may cause problems or inconsistencies.
- If a figure is zero, please enter a zero.
- If a figure is unknown, nonzero, and cannot be accurately estimated, please enter "NR".

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Unknown/Nonzero
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<input checked="" type="radio"/> Option 1
<input type="radio"/> Option 2

<input checked="" type="checkbox"/> Option 1
<input type="checkbox"/> Option 2
<input checked="" type="checkbox"/> Option 3

Please refer to the [Glossary](#) for definitions and examples.

## Calendar year 2018 ATM transactions

- Total ATM transactions
  - Denials/declines
  - Balance inquiries
  - Cash withdrawals =  $1c.1 + 1c.2 + 1c.3$ 
    - From debit cards
    - From prepaid cards =  $1c.2.1 + 1c.2.2$ 
      - Government-administered general-purpose prepaid cards
      - Other prepaid cards
    - From credit cards
  - Deposits
  - Account-to-account transfers
  - Other

Number                      Value (\$)


## Cash withdrawals from domestic or cross-border ATMs

- Cash withdrawals (repeat item 1c) =  $2a + 2b$ 
  - Domestic cash withdrawals with US cards (ATMs within the US)
  - Cross-border cash withdrawals with US cards (ATMs outside the US)

Number                      Value (\$)

Unknown/Nonzero	Unknown/Nonzero

Cash withdrawals with non-US cards

Number Value (\$)

3. Cash withdrawals with non-US cards (ATMs within the US and not included in item 1c)

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Third-party fraudulent cash withdrawals

4. Please indicate if your network would be able to provide third-party fraud data.

If Yes (the default selection), please skip question 4.a below.

<input checked="" type="radio"/> Yes
<input type="radio"/> No

4a. If No, please provide reasons to help us better understand the industry and select all that apply.

<input type="checkbox"/> Do not track fraud
<input type="checkbox"/> Not enough resource
<input type="checkbox"/> Data sensitivity
<input type="checkbox"/> Other

If Other, please sepcify:

Number Value (\$)

5. Third-party fraudulent cash withdrawals = 5a + 5b + 5c + 5d + 5e

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*Include all unauthorized third-party fraudulent cash withdrawals that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make cash withdrawals.*

5a. Lost or stolen card

5b. Card issued but not received

5c. Fraudulent application (account issued to someone using a fake identity)

5d. Counterfeit card (card-present/stolen card data)

5e. Other (including account takeover)


Third-party fraudulent cash withdrawals from domestic or cross-border ATMs

Number Value (\$)

6. Third-party fraudulent cash withdrawals (repeat item 5) = 6a + 6b

Unknown/Nonzero	Unknown/Nonzero
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6a. Domestic cash withdrawals with US cards (ATMs within the US)

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6b. Cross-border cash withdrawals with US cards (ATMs outside the US)

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Third-party fraudulent cash withdrawals with non-US cards

Number Value (\$)

7. Third-party fraudulent cash withdrawals with non-US cards (ATMs within the US and not included in item 5)

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Number of ATM terminals

Total terminals

8. Number of ATM terminals as of December 31, 2017 = 8a + 8b

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8a. Chip-accepted terminals

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8b. Chip-not-accepted terminals

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9. Number of ATM terminals as of December 31, 2018 = 9a + 9b

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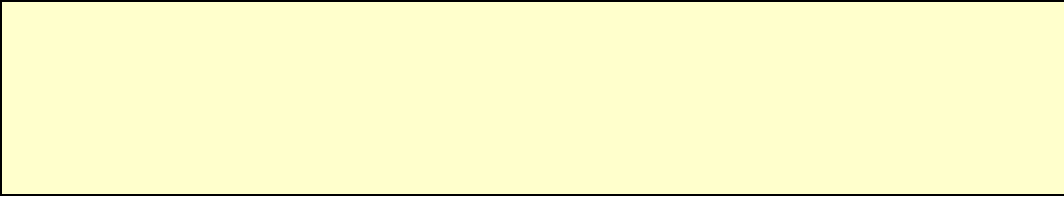
9a. Chip-accepted terminals

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9b. Chip-not-accepted terminals

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Comments:

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# General-Purpose Prepaid Card Processor Payment Survey

For total general-purpose prepaid card transactions, please include all types of network-branded (open-loop) transactions initiated by the acquirer and made with US general-purpose prepaid cards issued on US-domiciled accounts for which you were the processor. Include both domestic and cross-border transactions made from those cards. Include government-administered general-purpose prepaid card transactions but exclude electronic benefits transfer (EBT) card transactions.

**Do not include:** Private-label (closed-loop) prepaid card transactions, non-prepaid debit card transactions, credit card transactions, or electronic benefits transfer (EBT) card transactions. Do not include transactions originated from foreign accounts.

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

Please enter actual figures for the calendar year 2018. Figures are automatically rounded to the nearest whole numbers. Please leave no survey item blank. If a figure is zero, please enter a zero. Enter "NR" if a figure is unknown, nonzero, and cannot be accurately estimated. Some figures are automatically calculated or repeated. If necessary, these can be changed by entering figures into the "Override automatic entry" columns to the right.

*Reminder:*

- Leaving cells blank may cause problems or inconsistencies.
- If a figure is zero, please enter a zero.
- If a figure is unknown, nonzero, and cannot be accurately estimated, please enter "NR".

**Cell types:**

1. Direct data entry. For numeric data, type the actual number or dollar amount.  
(Cells have a thicker border when a formula is involved, for example,  $2 = 1 - 1a$ ,  $6 = 6a + 6b$ .)
2. Automatic entry of calculations or repeated figures. Cell is protected: Override if necessary.  
(Automatic entry cells display "Unknown/Nonzero" until required information is provided.)
3. Option button selection. Click on the button with the option you would like to choose.  
(In the example to the right, Option 1 is the default selection.)

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Unknown/Nonzero
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<input checked="" type="radio"/> Option 1
<input type="radio"/> Option 2

Please refer to the [Glossary](#) for definitions and examples.

## Calendar year 2018 general-purpose prepaid card transactions

1. Total transactions

*Do not include electronic benefits transfer (EBT) card transactions. Do not include card funding transactions, requested separately in questions 13 and 14. Do not include ATM cash withdrawal transactions, requested separately in question 7.*

1a. **Less:** Denials (authorization declined)

2. Total authorized transactions

= 1 - 1a

2a. **Less:** Pre-authorization only (authorized but not settled)

3. Net, authorized & settled transactions

= 2 - 2a

3a. **Less:** Cash-back at the point of sale

3b. **Less:** Adjustments and returns

= 3b.1 + 3b.2

3b.1. Chargebacks (issuer initiated)

3b.2. Other adjustments and returns (acquirer initiated)

4. Net, purchase transactions

= 3 - 3b for Number, = 3 - 3a - 3b for Value

*A point-of-sale (POS) purchase transaction with cash back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the dollar value amount of the cash-back transactions.*

	Number	Value (\$)
1. Total transactions		
1a. <b>Less:</b> Denials (authorization declined)		
2. Total authorized transactions	Unknown/Nonzero	Unknown/Nonzero
2a. <b>Less:</b> Pre-authorization only (authorized but not settled)		
3. Net, authorized & settled transactions	Unknown/Nonzero	Unknown/Nonzero
3a. <b>Less:</b> Cash-back at the point of sale		
3b. <b>Less:</b> Adjustments and returns		
3b.1. Chargebacks (issuer initiated)		
3b.2. Other adjustments and returns (acquirer initiated)		
4. Net, purchase transactions	Unknown/Nonzero	Unknown/Nonzero

Preferred basis for reporting payment transactions

<input type="radio"/> 2. Total authorized transactions
<input checked="" type="radio"/> 3. Net, authorized & settled transactions
<input type="radio"/> 4. Net, purchase transactions

5. Among the different subtotals of payment transactions listed above, which would you prefer to use to report more detailed allocations of payment transactions below?  
If possible, please use 3. *Net, authorized & settled transactions* (the default selection).

Transactions by channel

6. Net, authorized & settled transactions = 6a + 6b

6a. In-person transactions

*Transactions for which the card user is present, including card-present transactions and mobile transactions at the point of sale. Also include card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include remote transactions classified as card-present solely because of the level of authentication.*

6b. Remote transactions (person not at merchant location)

*Transactions for which the card user is not physically present at a merchant location. Typically, this includes card-not-present transactions. Also include any remote transactions classified as card-present solely because of the level of authentication.*

Number	Value (\$)
Unknown/Nonzero	Unknown/Nonzero

Transactions from consumer or business/government accounts

7. Net, authorized & settled transactions (repeat item 6) = 7a + 7b

7a. Transactions from consumer accounts = 7a.1 + 7a.2

*Transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.*

7a.1. Transactions with government-administered general-purpose cards

*Transactions made with cards (including virtual cards) issued to a consumer for the purpose of providing government benefits. Include state and federal programs with cash benefits such as unemployment, TANF, or Social Security.*

7a.2. Transactions from other consumer accounts  
= 7a.2.1 + 7a.2.2 + 7a.2.3 + 7a.2.4 + 7a.2.5

7a.2.1. Gift cards

7a.2.2. FSA/HSA medical cards

7a.2.3. Customer refund & incentive cards

7a.2.4. Payroll cards

7a.2.5. Other consumer cards

7b. Transactions from business/government (commercial) accounts

*Transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.*

Number	Value (\$)
Unknown/Nonzero	Unknown/Nonzero

**Transaction value distribution**

8. Net, authorized & settled transactions (repeat item 6)  
 = 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h + 8i
- 8a. Transactions with less than \$5.00 in total value
  - 8b. Transactions with \$5.00 to \$9.99 in total value
  - 8c. Transactions with \$10.00 to \$14.99 in total value
  - 8d. Transactions with \$15.00 to \$24.99 in total value
  - 8e. Transactions with \$25.00 to \$49.99 in total value
  - 8f. Transactions with \$50.00 to \$99.99 in total value
  - 8g. Transactions with \$100.00 to \$499.99 in total value
  - 8h. Transactions with \$500.00 to \$999.99 in total value
  - 8i. Transactions with \$1000.00 or greater in total value

Number	Value (\$)
Unknown/Nonzero	Unknown/Nonzero

**ATM cash withdrawals**

9. ATM cash withdrawal transactions = 9a + 9b
- 9a. ATM cash withdrawals with government-administered general-purpose cards  
*State and federal programs with cash benefits (e.g., TANF, Social Security, unemployment) and may use Quest rules.*
  - 9b. Other ATM cash withdrawals

Number	Value (\$)

**Third-party fraudulent transactions**

10. Some organizations may track third-party fraudulent transactions differently than payment transactions. On which basis would you prefer to report third-party fraudulent transactions below?  
 If possible, please use 3. *Net, authorized & settled transactions* (the default selection).

Preferred basis for reporting third-party fraudulent transactions

<input type="radio"/> 2. Total authorized transactions
<input checked="" type="radio"/> 3. Net, authorized & settled transactions
<input type="radio"/> 4. Net, purchase transactions

11. Third-party fraudulent transactions (based on 3. Net, authorized & settled transactions)  
 = 11a + 11b + 11c + 11d + 11e + 11f  
*Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the account holder or other users authorized to make payments.*

Number	Value (\$)

- 11a. Lost or stolen card
- 11b. Card issued but not received
- 11c. Fraudulent application (account issued to someone using a fake identity)
- 11d. Counterfeit card (card-present/stolen card data)
- 11e. Fraudulent use of account number (card-not-present/stolen card data)
- 11f. Other (including account takeover)


Third-party fraudulent transactions by channel

	Number	Value (\$)
12. Third-party fraudulent transactions (repeat item 11) = 12a + 12b	Unknown/Nonzero	Unknown/Nonzero
12a. In-person transactions		
<i>Fraudulent transactions for which the card user is present, including fraudulent card-present transactions and fraudulent mobile transactions at the point of sale. Also include fraudulent card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include fraudulent remote transactions classified as card-present solely because of the level of authentication.</i>		
12b. Remote transactions (person not at merchant location)		
<i>Fraudulent transactions for which the card user is not physically present at a merchant location. Typically, these include fraudulent card-not-present transactions. Also include any fraudulent remote transactions classified as card-present solely because of the level of authentication.</i>		

Card funding - how value was loaded into card account

	Number	Value (\$)
13. Total credits/loads = 13a + 13b + 13c		
13a. Initial loads		
13b. Reloads		
13c. Other credits/loads		

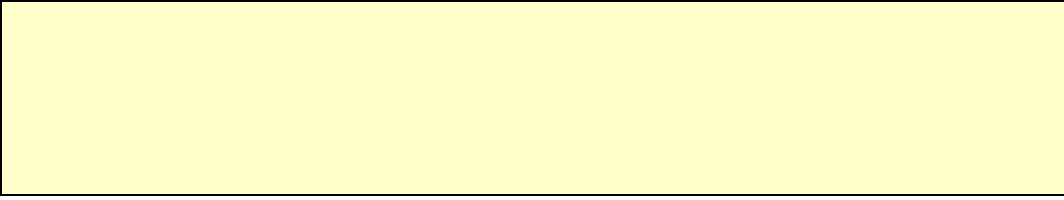
Credits/loads by instrument

	Number	Value (\$)
14. Total credits/loads (repeat item 13) = 14a + 14b + 14c + 14d + 14e	Unknown/Nonzero	Unknown/Nonzero
14a. Cash		
14b. Check		
14c. General-purpose card (credit, debit, or prepaid)		
14d. ACH		
14e. Other		

Number of cards outstanding

	Active cards	Total Cards
15. Number of active and total general-purpose prepaid cards outstanding as of December 31, 2018 = 15a + 15b		
15a. Cards for consumer accounts = 15a.1 + 15a.2 + 15a.3 + 15a.4 + 15a.5 + 15a.6		
15a.1. Government-administered general-purpose cards		
15a.2. Gift cards		
15a.3. FSA/HSA medical cards		
15a.4. Customer refund & incentive cards		
15a.5. Payroll cards		
15a.6. Other cards for consumer accounts		
15b. Cards for business/government (commercial) accounts		

Comments:

A large, empty rectangular box with a yellow background and a thin black border, intended for entering comments.

# Electronic Benefits Transfer Card Processor Payment Survey

For total electronic benefits transfer (EBT) card transactions, please include all those that are initiated with an EBT card to access funds and/or make purchases at approved merchants accordance with US government-administered program rules for SNAP, TANF, WIC, and cash benefits. Include purchases and cash-back at the point of sale, ATM withdrawals and other payments using EBT cards for which your organization was the processor.

*Reminder:*

- *Leaving cells blank may cause problems or inconsistencies.*
- *If a figure is zero, please enter a zero.*
- *If a figure is unknown, nonzero, and cannot be accurately estimated, please enter "NR".*

Please enter actual figures for the calendar year 2018. Figures are automatically rounded to the nearest whole numbers. Please leave no survey item blank. If a figure is zero, please enter a zero. Enter "NR" if a figure is unknown, nonzero, and cannot be accurately estimated. Some figures are automatically calculated or repeated. If necessary, these can be changed by entering figures into the "Override automatic entry" columns to the right.

**Cell types:**

1. Direct data entry. For numeric data, type the actual number or dollar amount.  
*(Cells have a thicker border when a formula is involved, for example, 2 = 1 - 1a, 6 = 6a + 6b + 6c + 6d.)*
2. Automatic entry of calculations or repeated figures. Cell is protected: Override if necessary.  
*(Automatic entry cells display "Unknown/Nonzero" until required information is provided.)*
3. Option button selection. Click on the button with the option you would like to choose.  
*(In the example to the right, Option 1 is the default selection.)*

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Unknown/Nonzero
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<input checked="" type="radio"/> Option 1
<input type="radio"/> Option 2

Please refer to the [Glossary](#) for definitions and examples.

## Calendar year 2018 EBT card transactions

1. Total transactions
  - 1a. **Less:** Denials (authorization declined)
2. Total authorized transactions  
= 1 - 1a
  - 2a. **Less:** Pre-authorization only (authorized but not settled)
3. Net, authorized & settled transactions  
= 2 - 2a
  - 3a. **Less:** Cash-back at the point of sale
  - 3b. **Less:** ATM cash withdrawals
  - 3c. **Less:** Adjustments and returns
4. Net, purchase transactions  
= 3 - 3a - 3b - 3c

Number	Value (\$)
Unknown/Nonzero	Unknown/Nonzero
Unknown/Nonzero	Unknown/Nonzero
Unknown/Nonzero	Unknown/Nonzero

5. Among the different subtotals of payment transactions listed above, which would you prefer to use to report more detailed allocations of payment transactions below?  
If possible, please use 3. *Net, authorized & settled transactions* (the default selection).

Preferred basis for reporting payment transactions

<input type="radio"/> 2. Total authorized transactions
<input checked="" type="radio"/> 3. Net, authorized & settled transactions
<input type="radio"/> 4. Net, purchase transactions

## Transactions by government-administered program type

6. Net, authorized & settled transactions = 6a + 6b + 6c + 6d
  - 6a. SNAP
  - 6b. WIC
  - 6c. TANF
  - 6d. Other  
*e.g., state and federal programs with cash benefits including Social Security and unemployment*

Number	Value (\$)
Unknown/Nonzero	Unknown/Nonzero

Third-party fraudulent transactions

Preferred basis for reporting third-party fraudulent transactions

7. Some organizations may track third-party fraudulent transactions differently than payment transactions. On which basis would you prefer to report third-party fraudulent transactions below? If possible, please use 3. *Net, authorized & settled transactions* (the default selection).

<input type="radio"/> 2. Total authorized transactions
<input checked="" type="radio"/> 3. Net, authorized & settled transactions
<input type="radio"/> 4. Net, purchase transactions

8. Third-party fraudulent transactions (based on 3. Net, authorized & settled transactions)  
= 8a + 8b + 8c + 8d + 8e + 8f

Number	Value (\$)

*Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.*

- 8a. Lost or stolen card
- 8b. Card issued but not received
- 8c. Fraudulent application (account issued to someone using a fake identity)
- 8d. Counterfeit card (card-present/stolen card data)
- 8e. Fraudulent use of account number (card-not-present/stolen card data)
- 8f. Other (including account takeover)


Number of cards outstanding

Active Cards      Total Cards

9. Number of active and total EBT cards outstanding as of December 31, 2018  
= 9a + 9b + 9c + 9d

- 9a. SNAP
- 9b. WIC
- 9c. TANF
- 9d. Other  
*e.g., state and federal programs with cash benefits including Social Security and unemployment*


Comments:

# Private-Label Prepaid Card Issuer and Processor Payment Survey

For total private-label prepaid card transactions, please include all those originated from US-domiciled accounts and made with private-label (closed-loop) prepaid cards. Private-label prepaid card transactions are typically limited to a single merchant brand or group of brands under a single merchant organization.

**Do not include:** General-purpose prepaid card, debit card, or credit card transactions. Do not include transactions originated from foreign accounts. Also exclude card funding transactions (requested separately in question 12).

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

Please enter actual figures for the calendar year 2018. Figures are automatically rounded to the nearest whole numbers. Please leave no survey item blank. If a figure is zero, please enter a zero. Enter "NR" if a figure is unknown, nonzero, and cannot be accurately estimated. Some figures are automatically calculated or repeated. If necessary, these can be changed by entering figures into the "Override automatic entry" columns to the right.

**Reminder:**

- Leaving cells blank may cause problems or inconsistencies.
- If a figure is zero, please enter a zero.
- If a figure is unknown, nonzero, and cannot be accurately estimated, please enter "NR".

**Cell types:**

1. Direct data entry. For numeric data, type the actual number or dollar amount.  
(Cells have a thicker border when a formula is involved, for example,  $2 = 1 - 1a$ ,  $5 = 5a + 5b$ .)
2. Automatic entry of calculations or repeated figures. Cell is protected: Override if necessary.  
(Automatic entry cells display "Unknown/Nonzero" until required information is provided.)
3. Option button selection. Click on the button with the option you would like to choose.  
(In the example to the right, Option 1 is the default selection.)

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Unknown/Nonzero
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<input checked="" type="radio"/> Option 1
<input type="radio"/> Option 2

Please refer to the [Glossary](#) for definitions and examples.

Calendar year 2018 private-label prepaid card transactions

	Number	Value (\$)
1. Total transactions <i>Do not include card funding transactions (requested separately in question 12) or fees charged to the cards (e.g., monthly transaction fees, dormancy fees).</i>		
1a. <b>Less:</b> Denials (authorization declined)		
2. Total authorized transactions $= 1 - 1a$	Unknown/Nonzero	Unknown/Nonzero
2a. <b>Less:</b> Pre-authorization only (authorized but not completed or posted)		
3. Completed transactions (posted to card accounts) $= 2 - 2a$	Unknown/Nonzero	Unknown/Nonzero
3a. <b>Less:</b> Cash-back at the point of sale		
3b. <b>Less:</b> Adjustments and returns		
4. Net, purchase transactions $= 3 - 3b$ for Number, $= 3 - 3a - 3b$ for Value <i>A point-of-sale (POS) purchase transaction with cash back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the dollar value amount of the cash-back transactions.</i>	Unknown/Nonzero	Unknown/Nonzero



Transactions by channel

5. Completed transactions (repeat item 3) = 5a + 5b

Number Value (\$)

Unknown/Nonzero	Unknown/Nonzero

5a. In-person transactions = 5a.1 + 5a.2 + 5a.3

*Transactions for which the card user is present, including transactions initiated using a merchant-issued card or token, using an app on a mobile device, and via instant credit or lookup of account number. Also include purchases initiated online for pickup in store where the payment is made in person.*

5a.1. Transactions initiated using a merchant-issued card or token

5a.2. Transactions initiated using an app on a mobile device

5a.3. Other (including instant credit or lookup of account number)

5b. Remote transactions (person not at merchant location) = 5b.1 + 5b.2

*Transactions for which the card user is not physically present at a merchant location.*

5b.1. Transactions with online payment and in-store pickup

5b.2. Transactions with online payment and shipping to address


Transactions with reloadable or non-reloadable cards

6. Completed transactions (repeat item 3) = 6a + 6b

Number Value (\$)

Unknown/Nonzero	Unknown/Nonzero

6a. Transactions with reloadable cards

6b. Transactions with non-reloadable cards

Transactions with purchased or redemption cards

7. Completed transactions (repeat item 3) = 7a + 7b

Number Value (\$)

Unknown/Nonzero	Unknown/Nonzero

7a. Transactions with purchased cards

*Transactions with cards issued through a purchase or initial load using funds provided by customer, such as a gift card.*

7b. Transactions with redemption (refund or incentive) cards

*Transactions with cards issued to provide funds from the merchant to the customer, such as for the disbursement of refunds for returned merchandise or for customer incentives such as rebates.*

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Third-party fraudulent transactions

8. Third-party fraudulent transactions = 8a + 8b + 8c + 8d + 8e + 8f

Number Value (\$)

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*Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.*

8a. Lost or stolen card

8b. Card issued but not received

8c. Fraudulent application (account issued to someone using a fake identity)

8d. Counterfeit card (card-present/stolen card data)

8e. Fraudulent use of account number (card-not-present/stolen card data)

8f. Other (including account takeover)


Third-party fraudulent transactions by channel

9. Third-party fraudulent transactions (repeat item 8) = 9a + 9b

9a. In-person transactions = 9a.1 + 9a.2 + 9a.3

*Fraudulent transactions for which the card user is present, including transactions initiated using a merchant-issued card or token, using an app on a mobile device, and via instant credit or lookup of account number. Also include fraudulent purchases initiated online for pickup in store where the payment is made in person.*

9a.1. Transactions initiated using a merchant-issued card or token

9a.2. Transactions initiated using an app on a mobile device

9a.3. Other (including instant credit or lookup of account number)

9b. Remote transactions (person not at merchant location) = 9b.1 + 9b.2

*Fraudulent transactions for which the card user is not physically present at a merchant location.*

9b.1. Transactions with online payment and in-store pickup

9b.2. Transactions with online payment and shipping to address

Number	Value (\$)
Unknown/Nonzero	Unknown/Nonzero

Third-party fraudulent transactions with reloadable or non-reloadable cards

10. Third-party fraudulent transactions (repeat item 8) = 10a + 10b

10a. Transactions with reloadable cards

10b. Transactions with non-reloadable cards

Number	Value (\$)
Unknown/Nonzero	Unknown/Nonzero

Third-party fraudulent transactions with purchased or redemption cards

11. Third-party fraudulent transactions (repeat item 8) = 11a + 11b

11a. Transactions with purchased cards

*Fraudulent transactions with cards issued through a purchase or initial load using funds provided by customer, such as a gift card.*

11b. Transactions with redemption (refund or incentive) cards

*Fraudulent transactions with cards issued to provide funds from the merchant to the customer, such as for the disbursement of refunds for returned merchandise or for customer incentives such as rebates.*

Number	Value (\$)
Unknown/Nonzero	Unknown/Nonzero

Card funding by customer or merchant - how value was loaded into card account

12. Total credits/loads = 12a + 12b

12a. Funds loaded by customers = 12a.1 + 12a.2

12a.1. Initial loads

12a.2. Reloads

12b. Credits/loads provided by merchants (e.g., incentives, rewards, rebates)

Number	Value (\$)

Number of cards outstanding	Active cards	Total cards
13. Number of active and total private-label prepaid cards outstanding as of December 31, 2018 = 13a + 13b		
13a. Reloadable cards		
13b. Non-reloadable cards		

Comments:

# Person-to-Person and Money Transfer Processor Payment Survey

For total person-to-person (P2P) and money transfer transactions, please include all those originated from a consumer or consumer-owned (i.e., not a business- or government-owned) US-domiciled account and received by a consumer or consumer-owned account. These funds transfers between individuals, usually feature an online system, agent, email or mobile phone-based system. Include all transactions (domestic and cross-border transactions from accounts domiciled in the US), except for items 6 and 10 which cover P2P transactions made from non-US-domiciled accounts to US payees.

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

Please enter actual figures for the calendar year 2018. Figures are automatically rounded to the nearest whole numbers. Please leave no survey item blank. If a figure is zero, please enter a zero. Enter "NR" if a figure is unknown, nonzero, and cannot be accurately estimated. Some figures are automatically calculated or repeated. If necessary, these can be changed by entering figures into the "Override automatic entry" columns to the right.

*Reminder:*

- Leaving cells blank may cause problems or inconsistencies.
- If a figure is zero, please enter a zero.
- If a figure is unknown, nonzero, and cannot be accurately estimated, please enter "NR".

**Cell types:**

1. Direct data entry. For numeric data, type the actual number or dollar amount.  
(Cells have a thicker border when a formula is involved, for example,  $2 = 2a + 2b$ .)

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2. Automatic entry of calculations or repeated figures. Cell is protected: Override if necessary.  
(Automatic entry cells display "Unknown/Nonzero" until required information is provided.)

Unknown/Nonzero
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Please refer to the [Glossary](#) for definitions and examples.

Calendar year 2018 person-to-person & money transfer transactions	Number	Value (\$)
1. Total transactions <i>Do not include declined transactions.</i>		

Transactions with domestic or cross-border payees	Number	Value (\$)
2. Total transactions (repeat item 1) = $2a + 2b$	Unknown/Nonzero	Unknown/Nonzero
2a. Domestic transactions from US-domiciled accounts (payees within the US)		
2b. Cross-border transactions from US-domiciled accounts (payees outside the US)		

Transactions by origination channel	Number	Value (\$)
3. Total transactions (repeat item 1) = $3a + 3b + 3c + 3d$	Unknown/Nonzero	Unknown/Nonzero
3a. Website		
3b. Mobile phone (via an application or text message)		
3c. In person (via agent location, kiosk or ATM)		
3d. Other		

Transactions by clearing system between consumer accounts	Number	Value (\$)
4. Total transactions (repeat item 1) = $4a + 4b + 4c + 4d + 4e$	Unknown/Nonzero	Unknown/Nonzero
4a. Credit card/signature debit network		
4b. EFT/PIN debit network		
4c. ACH		
4d. Book transfer (e.g., a payment cleared via internal accounting transfer)		
4e. Other (e.g., check, wire)		

Transaction value distribution

	Number	Value (\$)
5. Total transactions (repeat item 1) = 5a + 5b + 5c + 5d + 5e + 5f + 5g	Unknown/Nonzero	Unknown/Nonzero
5a. Transactions with less than \$25.00 in total value		
5b. Transactions with \$25.00 to \$49.99 in total value		
5c. Transactions with \$50.00 to \$99.99 in total value		
5d. Transactions with \$100.00 to \$249.99 in total value		
5e. Transactions with \$250.00 to \$499.99 in total value		
5f. Transactions with \$500.00 to \$999.99 in total value		
5g. Transactions with \$1000.00 or greater in total value		

Transactions from non-US-domiciled accounts

	Number	Value (\$)
6. Cross-border transactions from non-US-domiciled accounts (payees within the US and not included in item 1)		

Third-party fraudulent transactions

	Number	Value (\$)
7. Third-party fraudulent transactions		

*Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.*

Third-party fraudulent transactions with domestic or cross-border payees

	Number	Value (\$)
8. Third-party fraudulent transactions (repeat item 7) = 8a + 8b	Unknown/Nonzero	Unknown/Nonzero
8a. Domestic transactions from US-domiciled accounts (payees within the US)		
8b. Cross-border transactions from US-domiciled accounts (payees outside the US)		

Third-party fraudulent transactions by origination channel

	Number	Value (\$)
9. Third-party fraudulent transactions (repeat item 7) = 9a + 9b + 9c + 9d	Unknown/Nonzero	Unknown/Nonzero
9a. Website		
9b. Mobile phone (via an application or text message)		
9c. In person (via agent location, kiosk or ATM)		
9d. Other		

Third-party fraudulent transactions from non-US-domiciled accounts

	Number	Value (\$)
10. Third-party fraudulent transactions from non-US-domiciled accounts (payees within the US and not included in item 7)		

Comments:

# Online Bill Payment Processor Survey

For total online bill payments, please include all those originated through a financial institution or other intermediary's online bill payment portal (i.e. bank online bill payments) and directly via biller websites (i.e. biller-direct bill payments). Only include transactions originated from US-domiciled accounts.

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

Please enter actual figures for the calendar year 2018. Figures are automatically rounded to the nearest whole numbers. Please leave no survey item blank. If a figure is zero, please enter a zero. Enter "NR" if a figure is unknown, nonzero, and cannot be accurately estimated. Some figures are automatically calculated or repeated. If necessary, these can be changed by entering figures into the "Override automatic entry" columns to the right.

*Reminder:*

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- If a figure is zero, please enter a zero.
- If a figure is unknown, nonzero, and cannot be accurately estimated, please enter "NR".

**Cell types:**

1. Direct data entry. For numeric data, type the actual number or dollar amount.  
(Cells have a thicker border when a formula is involved, for example,  $1 = 1a + 1b$ .)
2. Automatic entry of calculations or repeated figures. Cell is protected: Override if necessary.  
(Automatic entry cells display "Unknown/Nonzero" until required information is provided.)

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Unknown/Nonzero
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Please refer to the [Glossary](#) for definitions and examples.

Calendar year 2018 online bill payment transactions

1. Total transactions =  $1a + 1b$   
*Do not include declined transactions.*
  - 1a. Bank/intermediary online bill payment transactions =  $1a.1 + 1a.2$   
*Direct send/consolidator transactions (e.g., Fiserv, iPay)*
    - 1a.1. Transactions initiated with a mobile device
    - 1a.2. Transactions not initiated with a mobile device
  - 1b. Biller-direct online bill payment transactions =  $1b.1 + b.2$   
*Electronic billing and payment offered directly from the website of the company providing the good or service (e.g., utilities, mobile phone operators and cable companies).*
    - 1b.1. Transactions initiated with a mobile device
    - 1b.2. Transactions not initiated with a mobile device

Number	Value (\$)

Transactions by disbursement method – how funds were sent to billers

2. Total transactions (repeat item 1) =  $2a + 2b + 2c + 2d$ 
  - 2a. ACH
  - 2b. Check
  - 2c. Wire
  - 2d. Other

Number	Value (\$)
Unknown/Nonzero	Unknown/Nonzero

Transactions by funding method – how funds were collected from customers

3. Total transactions (repeat item 1) =  $3a + 3b + 3c + 3d + 3e$ 
  - 3a. Cash
  - 3b. Check
  - 3c. General-purpose card (credit, debit or prepaid)
  - 3d. ACH
  - 3e. Other

Number	Value (\$)
Unknown/Nonzero	Unknown/Nonzero

Transaction value distribution - bank/intermediary online bill payments		Number	Value (\$)
4.	Bank/intermediary online bill payment transactions (repeat item 1a) = 4a + 4b + 4c + 4d + 4e + 4f	Unknown/Nonzero	Unknown/Nonzero
4a.	Transactions with less than \$25.00 in total value		
4b.	Transactions with \$25.00 to \$49.99 in total value		
4c.	Transactions with \$50.00 to \$99.99 in total value		
4d.	Transactions with \$100.00 to \$249.99 in total value		
4e.	Transactions with \$250.00 to \$499.99 in total value		
4f.	Transactions with \$500.00 or greater in total value		

Transaction value distribution - biller-direct online bill payments		Number	Value (\$)
5.	Biller-direct online bill payment transactions (repeat item 1b) = 5a + 5b + 5c + 5d + 5e + 5f	Unknown/Nonzero	Unknown/Nonzero
5a.	Transactions with less than \$25.00 in total value		
5b.	Transactions with \$25.00 to \$49.99 in total value		
5c.	Transactions with \$50.00 to \$99.99 in total value		
5d.	Transactions with \$100.00 to \$249.99 in total value		
5e.	Transactions with \$250.00 to \$499.99 in total value		
5f.	Transactions with \$500.00 or greater in total value		

Third-party fraudulent transactions		Number	Value (\$)
6.	Third-party fraudulent transactions = 6a + 6b		
<i>Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.</i>			
6a.	Bank/intermediary online bill payment transactions		
6b.	Biller-direct online bill payment transactions		

Comments:

# Walk-In Bill Payment Processor Survey

For total walk-in bill payments, please include all transactions originated from US-domiciled accounts and made in person that your organization received or processed on behalf of billers. Include only payments made at locations (e.g., kiosks, ATMs, agents, or retailers) other than those operated by the biller.

**Do not include:** Online, mail, or telephone bill payments. Do not include in-person bill payments made at locations operated by the biller or bill payments originated from foreign accounts. Also exclude declined transactions.

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

Please enter actual figures for the calendar year 2018. Figures are automatically rounded to the nearest whole numbers. Please leave no survey item blank. If a figure is zero, please enter a zero. Enter "NR" if a figure is unknown, nonzero, and cannot be accurately estimated. Some figures are automatically calculated or repeated. If necessary, these can be changed by entering figures into the "Override automatic entry" columns to the right.

*Reminder:*

- Leaving cells blank may cause problems or inconsistencies.
- If a figure is zero, please enter a zero.
- If a figure is unknown, nonzero, and cannot be accurately estimated, please enter "NR".

**Cell types:**

1. Direct data entry. For numeric data, type the actual number or dollar amount.  
(Cells have a thicker border when a formula is involved, for example,  $3 = 3a + 3b + 3c$ .)
2. Automatic entry of calculations or repeated figures. Cell is protected: Override if necessary.  
(Automatic entry cells display "Unknown/Nonzero" until required information is provided.)

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Unknown/Nonzero
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Please refer to the [Glossary](#) for definitions and examples.

Calendar year 2018 walk-in bill payment transactions

1. Total transactions  
*Do not include declined transactions.*

Number	Value (\$)

Transactions by disbursement method – how funds were sent to billers

2. Total transactions (repeat item 1) =  $2a + 2b + 2c + 2d$ 
  - 2a. ACH
  - 2b. Check
  - 2c. Wire
  - 2d. Other

Number	Value (\$)
Unknown/Nonzero	Unknown/Nonzero

Transactions by funding method - how funds were collected from customers

3. Total transactions (repeat item 1) =  $3a + 3b + 3c$ 
  - 3a. Cash
  - 3b. General-purpose card (credit, debit or prepaid)
  - 3c. Other

Number	Value (\$)
Unknown/Nonzero	Unknown/Nonzero



Transaction value distribution

- 4. Total transactions (repeat item 1) = 4a + 4b + 4c + 4d + 4e + 4f
- 4a. Transactions authorized less than \$25.00 in total value
- 4b. Transactions authorized \$25.00 to \$49.99 in total value
- 4c. Transactions authorized \$50.00 to \$99.99 in total value
- 4d. Transactions authorized \$100.00 to \$249.99 in total value
- 4e. Transactions authorized \$250.00 to \$499.99 in total value
- 4f. Transactions authorized \$500.00 or greater in total value

Number	Value (\$)
Unknown/Nonzero	Unknown/Nonzero

Third-party fraudulent transactions

- 5. Third-party fraudulent transactions

Number	Value (\$)

*Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.*

Comments:

# Private-Label ACH Debit Card Processor Payment Survey

For total private-label ACH debit card transactions, please include all those made with private-label (merchant-branded) payment cards for which the ACH system was used to settle daily card transactions, whether individually or on an aggregated basis, from a cardholder deposit account linked to the card account (i.e. decoupled debit transactions). Only include transactions originated from US-domiciled accounts.

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

Please enter actual figures for the calendar year 2018. Figures are automatically rounded to the nearest whole numbers. Please leave no survey item blank. If a figure is zero, please enter a zero. Enter "NR" if a figure is unknown, nonzero, and cannot be accurately estimated. Some figures are automatically calculated or repeated. If necessary, these can be changed by entering figures into the "Override automatic entry" columns to the right.

**Reminder:**

- Leaving cells blank may cause problems or inconsistencies.
- If a figure is zero, please enter a zero.
- If a figure is unknown, nonzero, and cannot be accurately estimated, please enter "NR".

**Cell types:**

1. Direct data entry. For numeric data, type the actual number or dollar amount.  
(Cells have a thicker border when a formula is involved, for example,  $2b = 2b.1 + 2b.2$ )
2. Automatic entry of calculations or repeated figures. Cell is protected: Override if necessary.  
(Automatic entry cells display "Unknown/Nonzero" until required information is provided.)

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Unknown/Nonzero
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Please refer to the [Glossary](#) for definitions and examples.

Calendar year 2018 private-label ACH debit card transactions

1. Total transactions
  - 1a. **Less:** Denials (authorization declined)
2. Completed transactions (posted to card accounts)  
= 1 - 1a
  - 2a. **Less:** Cash-back at the point of sale
  - 2b. **Less:** Adjustments and returns  
= 2b.1 + 2b.2
    - 2b.1. ACH returns (receiver initiated)
    - 2b.2. Other adjustments and returns (originator initiated)
3. Net, purchase transactions  
= 2 - 2b for Number, = 2 - 2a - 2b for Value  
*A point-of-sale (POS) purchase transaction with cash back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the dollar value amount of the cash-back transactions.*

	Number	Value (\$)
1. Total transactions		
1a. <b>Less:</b> Denials (authorization declined)		
2. Completed transactions (posted to card accounts) = 1 - 1a	Unknown/Nonzero	Unknown/Nonzero
2a. <b>Less:</b> Cash-back at the point of sale		
2b. <b>Less:</b> Adjustments and returns = 2b.1 + 2b.2		
2b.1. ACH returns (receiver initiated)		
2b.2. Other adjustments and returns (originator initiated)		
3. Net, purchase transactions = 2 - 2b for Number, = 2 - 2a - 2b for Value <i>A point-of-sale (POS) purchase transaction with cash back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the dollar value amount of the cash-back transactions.</i>	Unknown/Nonzero	Unknown/Nonzero

Transaction value distribution

4. Completed transactions (repeat item 2) = 4a + 4b + 4c + 4d + 4e + 4f + 4g
  - 4a. Transactions with less than \$5.00 in total value
  - 4b. Transactions with \$5.00 to \$9.99 in total value
  - 4c. Transactions with \$10.00 to \$14.99 in total value
  - 4d. Transactions with \$15.00 to \$24.99 in total value
  - 4e. Transactions with \$25.00 to \$49.99 in total value
  - 4f. Transactions with \$50.00 to \$99.99 in total value
  - 4g. Transactions with \$100.00 or greater in total value

	Number	Value (\$)
4. Completed transactions (repeat item 2) = 4a + 4b + 4c + 4d + 4e + 4f + 4g	Unknown/Nonzero	Unknown/Nonzero
4a. Transactions with less than \$5.00 in total value		
4b. Transactions with \$5.00 to \$9.99 in total value		
4c. Transactions with \$10.00 to \$14.99 in total value		
4d. Transactions with \$15.00 to \$24.99 in total value		
4e. Transactions with \$25.00 to \$49.99 in total value		
4f. Transactions with \$50.00 to \$99.99 in total value		
4g. Transactions with \$100.00 or greater in total value		

Third-party fraudulent transactions	Number	Value (\$)
5. Third-party fraudulent transactions		

*Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.*

Comments:

# Toll Collection Processor Payment Survey

For toll payment transactions, please include all those initiated at a toll gantry, gate or booth. Include toll payments made via RFID transponders, video images of vehicle license plates, cash or other toll payments made by, e.g., general-purpose card, token, or voucher.

**Do not include:** Funding transactions for registered/pre-established accounts, e.g., for RFID transponders or Pay-by-Plate/Toll-by-Plate: These are requested separately in item 3. Do not include declined transactions. Also exclude the administrative fees and penalties associated with uncollected tolls.

Please enter actual figures for the calendar year 2018. Figures are automatically rounded to the nearest whole numbers. Please leave no survey item blank. If a figure is zero, please enter a zero. Enter "NR" if a figure is unknown, nonzero, and cannot be accurately estimated. Some figures are automatically calculated or repeated. If necessary, these can be changed by entering figures into the "Override automatic entry" columns to the right.

*Reminder:*

- Leaving cells blank may cause problems or inconsistencies.
- If a figure is zero, please enter a zero.
- If a figure is unknown, nonzero, and cannot be accurately estimated, please enter "NR".

**Cell types:**

1. Direct data entry. For numeric data, type the actual number or dollar amount.  
(Cells have a thicker border when a formula is involved, for example,  $1 = 1a + 1b + 1c + 1d$ .)

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Please refer to the [Glossary](#) for definitions and examples.

Calendar year 2018 toll payment transactions

1. Toll payment transactions initiated at gantry, gate, or booth =  $1a + 1b + 1c + 1d$ 
  - 1a. RFID transponder
  - 1b. Video image of vehicle license plate
  - 1c. Cash
  - 1d. Other

	Number	Value (\$)

Third-party fraudulent toll payment transactions

2. Third-party fraudulent toll payment transactions initiated at gantry, gate, or booth  
*Include all unauthorized third-party fraudulent toll payment transactions regardless of whether or not the transaction resulted in a loss of funds. Do not include fraud attempts that were denied. Also exclude fraudulent funding transactions for registered accounts as in item 3 below.*

	Number	Value (\$)

Funding for registered accounts by instrument - how value was loaded into the account

3. Total funding for registered accounts =  $3a + 3b + 3c + 3d + 3e$   
*Include funding for registered accounts associated with RFID transponders and Pay-by-Plate/Toll-by-Plate.*
  - 3a. Cash
  - 3b. Check
  - 3c. General-purpose card (credit, debit or prepaid)
  - 3d. ACH
  - 3e. Other

	Number	Value (\$)

*Please specify:*

Comments:

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# Online Payment Authentication Methods Processor Survey

For total transaction, please include all those supported by your organization using selected types of tools, software and systems designed to enhance the security of online purchases in the US.

Please enter actual figures for the calendar year 2018. Figures are automatically rounded to the nearest whole numbers. Please leave no survey item blank. If a figure is zero, please enter a zero. Enter "NR" if a figure is unknown, nonzero, and cannot be accurately estimated. Some figures are automatically calculated or repeated. If necessary, these can be changed by entering figures into the "Override automatic entry" columns to the right.

**Cell types:**

1. Direct data entry. For numeric data, type the actual number or dollar amount.  
(Cells have a thicker border when a formula is involved, for example,  $1 = 1a + 1b + 1c + 1d$ )
2. Automatic entry of calculations or repeated figures. Cell is protected: Override if necessary.  
(Automatic entry cells display "Unknown/Nonzero" until required information is provided.)

*Reminder:*

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- If a figure is zero, please enter a zero.
- If a figure is unknown, nonzero, and cannot be accurately estimated, please enter "NR".

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Unknown/Nonzero
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Please refer to the [Glossary](#) for definitions and examples.

**Calendar year 2018 online payment authentication methods**

1. Total transactions =  $1a + 1b + 1c + 1d$   
*Do not include declined transactions.*
  - 1a. Redirected from the merchant or biller site
  - 1b. Secure online prepaid/escrow-account
  - 1c. Token vault
  - 1d. Other online payment authentication methods

Number	Value (\$)

**Transaction value distribution**

2. Total transactions (repeat item 1) =  $2a + 2b + 2c + 2d + 2e + 2f + 2g + 2h + 2i$ 
  - 2a. Transactions with less than \$5.00 in total value
  - 2b. Transactions with \$5.00 to \$9.99 in total value
  - 2c. Transactions with \$10.00 to \$14.99 in total value
  - 2d. Transactions with \$15.00 to \$24.99 in total value
  - 2e. Transactions with \$25.00 to \$49.99 in total value
  - 2f. Transactions with \$50.00 to \$99.99 in total value
  - 2g. Transactions with \$100.00 to \$249.99 in total value
  - 2h. Transactions with \$250.00 to \$499.99 in total value
  - 2i. Transactions with \$500.00 or greater in total value

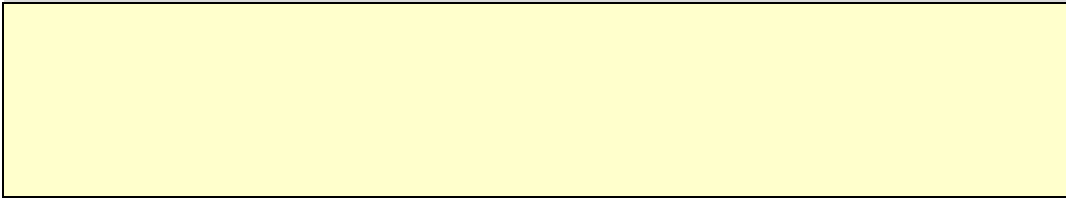
Number	Value (\$)
Unknown/Nonzero	Unknown/Nonzero

**Third-party fraudulent transactions**

3. Third-party fraudulent transactions  
*Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.*

Number	Value (\$)

Comments:

A large, empty rectangular box with a yellow background and a black border, intended for entering comments.



Third-party fraudulent transactions

Number Value (\$)

3. Third-party fraudulent transactions = 3a + 3b + 3c

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*Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.*

3a. Purchase transactions = 3a.1 + 3a.2

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3a.1. In-person transactions

--	--

3a.2. Remote transactions (person not at merchant location)

--	--

3b. Person-to-person or peer-to-peer (P2P) transactions

--	--

3c. Other

--	--

Number of provisioned mobile wallets

Preferred basis for reporting mobile wallet activity

4. Active mobile wallets are mobile wallets that were provisioned and were used to make at least one purchase or bill payment over a period of time. On which basis would you prefer to report active mobile wallets below? If possible, please use 1 year (the default selection).

<input type="radio"/> 1 month
<input type="radio"/> 3 months
<input type="radio"/> 6 months
<input checked="" type="radio"/> 1 year
<input type="radio"/> Other, please describe below:

5. Number of active and total provisioned mobile wallets as of December 31, 2017

Active mobile wallets Total mobile wallets

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6. Number of active and total provisioned mobile wallets as of December 31, 2018

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Comments:

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# Transit System Operator Payment Survey

## Survey of major transit organizations and their fare collection methods.

For unlinked passenger trips, please include complete fixed route and paratransit. Besides free rides, include trips initiated using prefunded fare cards, tickets, passes, tokens or cash.

**Do not include:** Funding transactions for prefunded fare cards (requested separately in item 4). Also exclude fees charged to the fare media (e.g., monthly transaction fees, dormancy fees).

Please enter actual figures for the calendar year requested below. Figures are automatically rounded to the nearest whole numbers. Please leave no survey item blank. If a figure is zero, please enter a zero. Enter "NR" if a figure is unknown, nonzero, and cannot be accurately estimated.

### Cell types:

1. Direct data entry. For numeric data, type the actual number or dollar amount.  
*(Cells have a thicker border when a formula is involved, for example  $1 = 1a + 1b$ )*
2. No data entry needed.
3. Option button selection. Click on the button with the option you would like to choose.  
*(In the example to the right, Option 1 is the default selection.)*

Please refer to the [Glossary](#) for definitions and examples.

### Calendar year 2018 unlinked passenger trips

1. Total unlinked passenger trips =  $1a + 1b$

*Please provide the count and fares charged for unlinked passenger rides, including complete fixed route, paratransit and free rides. Do not include funding transactions for prefunded fare cards, requested separately in item 4. Also exclude fees charged to the fare media (e.g., monthly transaction fees, dormancy fees).*

1a. Fare received from passengers

1b. Free rides

2. Unlinked passenger trips with fare received from passengers (repeat item 1a)  
=  $2a + 2b + 2c + 2d + 2e + 2f$

2a. Cash payments

2b. General-purpose card (credit, debit or prepaid) payments

2c. Payments made by fare cards =  $2c.1 + 2c.2$

2c.1. Payments made by fare cards with chips (e.g., contactless card/token, NFC)  
=  $2c.1.1 + 2c.1.2$

2c.1.1. Payments made by multiple-ride pass

2c.1.2. Payments made by other fare cards with chips

2c.2. Payments made by fare cards without chips  
(e.g., magnetic stripe pass, metal token) =  $2c.2.1 + 2c.2.2$

2c.2.1. Payments made by multiple-ride pass

2c.2.2. Payments made by other fare cards without chips

2d. Payments made by a mobile device

2e. Payments made by other fare media

2f. Other payments

*Reminder:*

- *Leaving cells blank may cause problems or inconsistencies.*
- *If a figure is zero, please enter a zero.*
- *If a figure is unknown, nonzero, and cannot be accurately estimated, please enter "NR".*

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<input checked="" type="radio"/> Option 1
<input type="radio"/> Option 2

	Number	Value (\$)
1. Total unlinked passenger trips = $1a + 1b$		
<i>Please provide the count and fares charged for unlinked passenger rides, including complete fixed route, paratransit and free rides. Do not include funding transactions for prefunded fare cards, requested separately in item 4. Also exclude fees charged to the fare media (e.g., monthly transaction fees, dormancy fees).</i>		
1a. Fare received from passengers		
1b. Free rides		0
2. Unlinked passenger trips with fare received from passengers (repeat item 1a) = $2a + 2b + 2c + 2d + 2e + 2f$		
2a. Cash payments		
2b. General-purpose card (credit, debit or prepaid) payments		
2c. Payments made by fare cards = $2c.1 + 2c.2$		
2c.1. Payments made by fare cards with chips (e.g., contactless card/token, NFC) = $2c.1.1 + 2c.1.2$		
2c.1.1. Payments made by multiple-ride pass		
2c.1.2. Payments made by other fare cards with chips		
2c.2. Payments made by fare cards without chips (e.g., magnetic stripe pass, metal token) = $2c.2.1 + 2c.2.2$		
2c.2.1. Payments made by multiple-ride pass		
2c.2.2. Payments made by other fare cards without chips		
2d. Payments made by a mobile device		
2e. Payments made by other fare media		
2f. Other payments		

Third-party fraudulent unlinked passenger trips

	Number	Value (\$)
3. Total third-party fraudulent unlinked passenger trips with fare received from passengers = 3a + 3b + 3c + 3d + 3e <i>Please refer to question 2 above ONLY. Include all unauthorized third-party fraudulent unlinked passenger trips that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.</i>		
3a. General-purpose card (credit, debit or prepaid) payments		
3b. Payments made by fare cards = 3b.1 + 3b.2		
3b.1. Payments made by fare cards with chips (e.g., contactless card/token, NFC) = 3b.1.1 + 3b.1.2		
3b.1.1. Payments made by multiple-ride pass		
3b.1.2. Payments made by other fare cards with chips		
3b.2. Payments made by fare cards withoutchips (e.g., magnetic stripe pass, metal token) = 3b.2.1 + 3b.2.2		
3b.2.1. Payments made by multiple-ride pass		
3b.2.2. Payments made by other fare cards without chips		
3c. Payments made by a mobile device		
3d. Payments made by other fare media		
3e. Other payments		

Funding for fare cards by instrument

	Number	Value (\$)
4. Total funding for fare cards = 4a + 4b + 4c + 4d + 4e <i>Please refer to question 2c above ONLY.</i>		
4a. Cash		
4b. Check		
4c. General-purpose card (credit, debit, or prepaid)		
4d. ACH		
4e. Other		
<i>Please specify:</i>		

Number of fare cards outstanding

Preferred basis for reporting fare card activity

5. Active fare cards are those that were used to make at least one trip or fund loading over a period of time.  
 On which basis would you prefer to report active fare cards below?  
 If possible, please use 1 year (the default selection).

<input type="radio"/> 1 month
<input type="radio"/> 3 months
<input type="radio"/> 6 months
<input checked="" type="radio"/> 1 year
<input type="radio"/> Other, please describe below:

6. Number of active and total fare cards outstanding as of December 31, 2017 = 6a + 6b
- 6a. With chips (e.g., contactless card/token, NFC) = 6a.1 + 6a.2
- 6a.1. Multiple-ride pass
- 6a.2. Other fare cards with chips
- 6b. Without chips (e.g., magnetic stripe pass, metal token) = 6b.1 + 6b.2
- 6b.1. Multiple-ride pass
- 6b.2. Other fare cards without chips

Active fare cards	Total fare cards

7. Number of active and total fare cards outstanding as of December 31, 2018 = 7a + 7b
- 7a. With chips (e.g., contactless card/token, NFC) = 7a.1 + 7a.2
- 7a.1. Multiple-ride pass
- 7a.2. Other fare cards with chips
- 7b. Without chips (e.g., magnetic stripe pass, metal token) = 7b.1 + 7b.2
- 7b.1. Multiple-ride pass
- 7b.2. Other fare cards without chips


Comments: