

Networks, Processors, and Issuers Payments Surveys (NPIPS)



Survey Period:
Calendar Year 2020

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General Instructions

About the surveys

The Federal Reserve *2021 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 2020, 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 2021 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 institution), **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 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 or charge cards (either physical or virtual) 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).

The social distancing impacts of the pandemic outbreak during 2020 are widely reported to have affected payment choices. To help the Federal Reserve identify the impact, this survey requests additional quarterly data on shifts between the in-person and remote channels as well as chip-authenticated contact and contactless payments. Your response to these questions will help assure a more complete picture of the extent and persistence of these changes throughout the year.

Calendar year 2020 general-purpose credit card transactions	Number	Value (\$)
1. Total transactions		
1a. Less: Denials (authorization declined)		
2. Total authorized transactions = 1 - 1a		
2a. Less: Pre-authorization only (authorized but not settled)		
3. Net, authorized & settled transactions = 2 - 2a		
3a. Less: Cash advances		
3b. Less: Adjustments and returns = 3b.1 + 3b.2		
3b.1. Chargebacks (issuer initiated)		
3b.2. Other adjustments and returns (acquirer initiated)		
4. Net, purchase transactions = 3 - 3a - 3b		

General-Purpose Credit Card Network Payment Survey

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

- 2. Total authorized transactions
- 3. Net, authorized & settled transactions
- 4. Net, purchase transactions

Transactions by channel

6. **[your selection of payment transaction type above] = 6a + 6b**

2020 - Quarter 1

2020 - Quarter 2

2020 - Quarter 3

2020 - Quarter 4

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.

2020 - Quarter 1

2020 - Quarter 2

2020 - Quarter 3

2020 - Quarter 4

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

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.

2020 - Quarter 1

2020 - Quarter 2

2020 - Quarter 3

2020 - Quarter 4

Number **Value (\$)**

Number	Value (\$)

General-Purpose Credit Card Network Payment Survey

	Number	Value (\$)
<p>6b.1. Mail-order/telephone-order transactions <i>Remote purchase transactions for which the merchant receives an order through the mail or over the telephone. Card is typically charged at time of shipment or delivery. If possible, please exclude payments on account, e.g., bill pay.</i></p>		
<p>6b.2. Internet purchase transactions (E-commerce) <i>Purchase transactions for goods and services from a merchant web site or mobile app (i.e., M-commerce). May involve varying levels of authentication including the keyed entry of a card number, use of "card on file" information, or redirection to a payment service. Card is typically charged at time of shipment or delivery. If possible, please exclude payments on account, e.g., bill pay.</i></p>		
<p>6b.3. Recurring/installment transactions <i>Payments of bills or invoices, often on a prearranged basis and may include "card on file", based on an ongoing customer relationship. Also include payments made on a monthly or installment basis. Examples include utility bill payments and multiple payments for a single purchase.</i></p>		
<p>6b.4. Other remote transactions <i>Transactions that do not belong or do not have identifiers to assign into the remote transaction categories provided above.</i></p>		
<p>6b.4.1. To help analysts better understand the content of "Other remote transactions" please select all that apply.</p>	<p><input type="checkbox"/> Could not be assigned to above categories</p> <p><input type="checkbox"/> Do not belong in above categories</p> <p><input type="checkbox"/> P2P (i.e., card to card) funds transfers</p> <p><input type="checkbox"/> Non-recurring bill pay (P2B)</p> <p><input type="checkbox"/> Payment aggregators (e.g., Square, Uber, Lyft, Instacart)</p> <p><input type="checkbox"/> Card-on-file purchases</p> <p><input type="checkbox"/> Buy online, pick up in store</p> <p><input type="checkbox"/> Other (please describe below)</p>	

General-Purpose Credit Card Network Payment Survey

In-person transactions by authentication method	Number	Value (\$)
7. In-person transactions (repeat item 6a) = 7a + 7b		
7a. Transactions with chip-authentication = 7a.1 + 7a.2		
7a.1. Transactions with a PIN		
7a.2. Transactions without a PIN		
7b. Transactions without chip-authentication = 7b.1 + 7b.2		
7b.1. Transactions with a PIN		
7b.2. Transactions without a PIN		
8. In-person transactions with chip-authentication (repeat item 7a) = 8a + 8b		
2020 - Quarter 1		
2020 - Quarter 2		
2020 - Quarter 3		
2020 - Quarter 4		
8a. Contact transactions (chip card inserted or “dipped”)		
2020 - Quarter 1		
2020 - Quarter 2		
2020 - Quarter 3		
2020 - Quarter 4		
8b. Contactless transactions (chip card or mobile device RFID, “tap” or “wave”)		
2020 - Quarter 1		
2020 - Quarter 2		
2020 - Quarter 3		
2020 - Quarter 4		

General-Purpose Credit Card Network Payment Survey

Transactions with domestic or cross-border merchants/payees	Number	Value (\$)
9. [your selection of payment transaction type above] (repeat item 6) = 9a + 9b		
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. [your selection of payment transaction type above] (repeat item 6) = 10a + 10b		
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. [your selection of payment transaction type above] (repeat item 6) = 11a + 11b + 11c + 11d + 11e + 11f + 11g + 11h + 11i		
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)		

General-Purpose Credit Card Network Payment Survey

Third-party fraudulent transactions

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

14. Third-party fraudulent transactions (based on [your selection of fraudulent transaction type above])
= 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.

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)

Preferred basis for reporting third-party fraudulent transactions

2. Total authorized transactions

3. Net, authorized & settled transactions

4. Net, purchase transactions

Number	Value (\$)

Third-party fraudulent transactions by channel

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

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.

15b.1. Mail-order/telephone-order transactions (MOTO)

Fraudulent remote purchase transactions for which the merchant receives an order through the mail or over the telephone. Card is typically charged at time of shipment or delivery. If possible, please exclude fraudulent payments on account, e.g., bill pay.

15b.2. Internet purchase transactions (E-commerce)

Fraudulent purchase transactions for goods and services from a merchant web site or mobile app (i.e., M-commerce). May involve varying levels of authentication including the keyed entry of a card number, use of "card on file" information, or redirection to a payment service. Card is typically charged at time of shipment or delivery. If possible, please exclude payments on account, e.g., bill pay.

Number	Value (\$)

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General-Purpose Credit Card Network Payment Survey

15b.3. Bill Pay: Recurring/installment transactions

Fraudulent payments of bills or invoices, often on a prearranged basis and may include “card on file”, based on an ongoing customer relationship. Also include fraudulent payments made on a monthly or installment basis. Examples include fraudulent utility bill payments and multiple payments for a single purchase.

Number	Value (\$)

15b.4. Other remote transactions

Fraudulent transactions that do not belong or do not have identifiers to assign into the remote transaction categories provided above.

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15b.4.1. To help analysts better understand the content of “Other remote transactions” please select all that apply.

- Could not be assigned to above categories
- Do not belong in above categories
- P2P (i.e., card to card) funds transfers
- Non-recurring bill pay (P2B)
- Payment aggregators (e.g., Square, Uber, Lyft, Instacart)
- Card-on-file purchases
- Buy online, pick up in store
- Other (please describe below)

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Third-party fraudulent in-person transactions by authentication method

16. Third-party fraudulent in-person transactions (repeat item 15a) = 16a + 16b

Number	Value (\$)
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16a. Transactions with chip-authentication = 16a.1 + 16a.2

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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

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17. Third-party fraudulent in-person transactions with chip-authentication (repeat item 16a) = 17a + 17b

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17a. Contact transactions (chip card inserted or “dipped”)

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17b. Contactless transactions (chip card or mobile device RFID, “tap” or “wave”)

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General-Purpose Credit Card Network Payment Survey

Third-party fraudulent transactions with domestic or cross-border merchants/payees	Number	Value (\$)
18. Third-party fraudulent transactions (repeat item 14) = 18a + 18b		
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		
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		
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)		

General-Purpose Credit Card Network Payment Survey

Virtual cards

22. Please indicate if your organization issued or processed transactions for virtual credit or charge cards during calendar year 2020.

- Yes
 No
 Don't know

Number of cards outstanding

Active cards

Total cards

23. Number of active and total general-purpose credit or charge cards outstanding as of December 31, 2020 = 23a + 23b

23a. Virtual cards (digital cards with no associated physical card)

23b. Physical cards

24. Number of active and total general-purpose credit or charge cards outstanding as of December 31, 2020 (repeat item 23) = 24a + 24b

24a. Cards for consumer accounts

24b. Cards for business/government (commercial) accounts

	Active cards	Total cards
23. Number of active and total general-purpose credit or charge cards outstanding as of December 31, 2020 = 23a + 23b		
23a. Virtual cards (digital cards with no associated physical card)		
23b. Physical cards		
24. Number of active and total general-purpose credit or charge cards outstanding as of December 31, 2020 (repeat item 23) = 24a + 24b		
24a. Cards for consumer accounts		
24b. 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 private-label credit or charge cards (either physical or virtual) 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).

Calendar year 2020 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.

**100%
in-house**
[]

**Partially
outsourced**
[]

**Fully
outsourced**
[]

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

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1b. If your organization outsourced its private-label credit card transaction processing for only part of 2020, please indicate the period of time in 2020 that your organization **did not** outsource:

From (2020)	mm/dd	To (2020)	mm/dd
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Calendar year 2020 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).

**100%
in-house**
[]

**Partially
outsourced**
[]

**Fully
outsourced**
[]

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

--

If you answered **Fully outsourced** to question 1 above for your organizations 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 2020 private-label credit card transactions

3. Total transactions

3a. Less: Denials (authorization declined)

4. Total authorized transactions

= 3 - 3a

4a. Less: Pre-authorization only (authorized but not completed or posted)

5. Completed transactions (posted to card accounts)

= 4 - 4a

5a. Less: Cash advances

5b. Less: Adjustments and returns

6. Net, purchase transactions

= 5 - 5a - 5b

	Number	Value (\$)

Private-Label Credit Card Merchant Issuer Payment Survey

Transactions by channel	Number	Value (\$)
7. Completed transactions (repeat item 5) = 7a + 7b		
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.2.1 + 7a.2.2		
7a.2.1. Transactions initiated using a barcode or QR code		
7a.2.2. Other transactions 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. Buy online (order and payment)/pick up in store		
7b.2. Other remote transactions (no store pickup)		

Transactions from consumer or business/government accounts	Number	Value (\$)
8. Completed transactions (repeat item 5) = 8a + 8b		
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>		

Private-Label Credit Card Merchant Issuer Payment Survey

Transaction value distribution	Number	Value (\$)
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		

Third-party fraudulent transactions	Number	Value (\$)
10. Third-party fraudulent transactions = 10a + 10b + 10c + 10d + 10e + 10f		
<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>		
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)		

Private-Label Credit Card Merchant Issuer Payment Survey

Third-party fraudulent transactions by channel	Number	Value (\$)
11. Third-party fraudulent transactions (repeat item 10) = 11a + 11b		
11a. In-person transactions = 11a.1 + 11a.2 + 11a.3 <i>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.</i>		
11a.1. Transactions initiated using a merchant-issued card or token		
11a.2. Transactions initiated using an app on a mobile device = 11a.2.1 + 11a.2.2		
11a.2.1. Transactions initiated using a barcode or QR code		
11a.2.2. Other transactions 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 <i>Fraudulent transactions for which the card user is not physically present at a merchant location.</i>		
11b.1. Buy online (order and payment)/pick up in store		
11b.2. Other remote transactions (no store pickup)		

Third-party fraudulent transactions from consumer or business/government accounts	Number	Value (\$)
12. Third-party fraudulent transactions (repeat item 10) = 12a + 12b		
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. Include both consumer credit and charge cards.</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>		

Private-Label Credit Card Merchant Issuer Payment Survey

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		
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		

Virtual cards

- 14. Please indicate if your organization issued or processed transactions for virtual credit or charge cards during calendar year 2020.**
- [] Yes
 [] No
 [] Don't know

Number of cards outstanding	Active cards	Total cards
15. Number of active and total private-label credit or charge cards outstanding as of December 31, 2020 = 15a + 15b		
15a. Virtual cards (digital cards with no associated physical card)		
15b. Physical cards		
16. Number of active and total private-label credit or charge cards outstanding as of December 31, 2020 (repeat item 15) = 16a + 16b		
16a. Cards for consumer accounts		
16b. 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 private-label credit or charge cards (either physical or virtual) 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.

Calendar year 2020 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:

**Only owned
receivables**
[]

**Processed
transactions**
[]

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

Calendar year 2020 private-label credit card transactions

	Number	Value (\$)
2. Total transactions		
2a. Less: Denials (authorization declined)		
3. Total authorized transactions = 2 - 2a		
3a. Less: Pre-authorization only (authorized but not 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		

Transactions by channel

	Number	Value (\$)
6. Completed transactions (repeat item 4) = 6a + 6b		
6a. In-person transactions = 6a.1 + 6a.2 + 6a.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>		
6a.1. Transactions initiated using a merchant-issued card or token		
6a.2. Transactions initiated using an app on a mobile device = 6a.2.1 + 6a.2.2		
6a.2.1. Transactions initiated using a barcode or QR code		
6a.2.2. Other transactions using an app on a mobile device		
6a.3. Other (including instant credit or lookup of account number)		

Private-Label Credit Card Processor Payment Survey

**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. Buy online (order and payment)/pick up in store

6b.2. Other remote transactions (no store pickup)

Number	Value (\$)

Transactions from consumer or business/government accounts

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

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.

Number	Value (\$)

Transaction value distribution

**8. Completed transactions (repeat item 4)
= 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 (\$)

Private-Label Credit Card Processor Payment Survey

Third-party fraudulent transactions	Number	Value (\$)
9. Third-party fraudulent transactions = 9a + 9b + 9c + 9d + 9e + 9f <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>		
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)		

Third-party fraudulent transactions by channel	Number	Value (\$)
10. Third-party fraudulent transactions (repeat item 9) = 10a + 10b 10a. In-person transactions = 10a.1 + 10a.2 + 10a.3 <i>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.</i>		
10a.1. Transactions initiated using a merchant-issued card or token		
10a.2. Transactions initiated using an app on a mobile device		
10a.2.1. Transactions initiated using a barcode or QR code		
10a.2.2. Other transactions 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 <i>Fraudulent transactions for which the card user is not physically present at a merchant location.</i>		
10b.1. Buy online (order and payment)/pick up in store		
10b.2. Other remote transactions (no store pickup)		

Private-Label Credit Card Processor Payment Survey

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

Number

Value (\$)

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. Include both consumer credit and charge cards.

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 (\$)

Third-party fraudulent transaction value distribution

Number

Value (\$)

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	Value (\$)

Virtual cards

13. Please indicate if your organization issued or processed transactions for virtual credit or charge cards during calendar year 2020.

- Yes
- No
- Don't know

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, 2020 = 14a + 14b

14a. Virtual cards (digital cards with no associated physical card)

14b. Physical cards

Active cards	Total cards

Private-Label Credit Card Processor Payment Survey

Active cards

Total cards

15. Number of active and total private-label credit or charge cards outstanding as of December 31, 2020 (repeat item 14) = 15a + 15b

15a. Cards for consumer accounts

15b. Cards for business/government (commercial) accounts

Comments:

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 (either physical or virtual) 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).

*The social distancing impacts of the pandemic outbreak during 2020 are widely reported to have affected payment choices. To help the Federal Reserve identify the impact, this survey requests additional **quarterly data** on shifts between the in-person and remote channels as well as chip-authenticated contact and contactless payments. Your response to these questions will help assure a more complete picture of the extent and persistence of these changes throughout the year.*

Calendar year 2020 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).

- Non-prepaid debit only**
 Both non-prepaid and prepaid debit

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.

Number	Value (\$)

General-Purpose Debit Card Network Payment Survey

Preferred basis for reporting payment transactions

6. 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 4. *Net, authorized & settled transactions* (the default selection).

- 3. Total authorized transactions
- 4. Net, authorized & settled transactions
- 5. Net, purchase transactions

Transactions by channel

7. **[your selection of payment transaction type above] = 7a + 7b**

	Number	Value (\$)

2020 - Quarter 1

2020 - Quarter 2

2020 - Quarter 3

2020 - Quarter 4

7a. 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.

2020 - Quarter 1

2020 - Quarter 2

2020 - Quarter 3

2020 - Quarter 4

7b. Remote transactions (person not at merchant location) = 7b.1 + 7b.2 + 7b.3 + 7b.4

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.

2020 - Quarter 1

2020 - Quarter 2

2020 - Quarter 3

2020 - Quarter 4

General-Purpose Debit Card Network Payment Survey

	Number	Value (\$)
<p>7b.1. Mail-order/telephone-order transactions (MOTO) <i>Remote purchase transactions for which the merchant receives an order through the mail or over the telephone. Card is typically charged at time of shipment or delivery. If possible, please exclude payments on account, e.g., bill pay.</i></p>		
<p>7b.2. Internet purchase transactions (E-commerce) <i>Purchase transactions for goods and services from a merchant web site or mobile app (i.e., M-commerce). May involve varying levels of authentication including the keyed entry of a card number, use of "card on file" information, or redirection to a payment service. Card is typically charged at time of shipment or delivery. If possible, please exclude payments on account, e.g., bill pay.</i></p>		
<p>7b.3. Recurring/installment transactions <i>Payments of bills or invoices, often on a prearranged basis and may include "card on file", based on an ongoing customer relationship. Also include payments made on a monthly or installment basis. Examples include utility bill payments and multiple payments for a single purchase.</i></p>		
<p>7b.4. Other remote transactions <i>Transactions that do not belong or do not have identifiers to assign into the remote transaction categories provided above.</i></p>		
<p>7b.4.1. To help analysts better understand the content of "Other remote transactions" please select all that apply</p> <ul style="list-style-type: none"> <input type="checkbox"/> Could not be assigned to above categories <input type="checkbox"/> Do not belong in above categories <input type="checkbox"/> P2P (i.e., card to card) funds transfers <input type="checkbox"/> Non-recurring bill pay (P2B) <input type="checkbox"/> Payment aggregators (e.g., Square, Uber, Lyft, Instacart) <input type="checkbox"/> Card-on-file purchases <input type="checkbox"/> Buy online, pick up in store <input type="checkbox"/> Other (please describe below) 		

General-Purpose Debit Card Network Payment Survey

In-person transactions by authentication method	Number	Value (\$)
8. In-person transactions (repeat item 7a) = 8a + 8b		
8a. Transactions with chip-authentication = 8a.1 + 8a.2		
8a.1. Transactions with a PIN		
8a.2. Transactions without a PIN		
8b. Transactions without chip-authentication = 8b.1 + 8b.2		
8b.1. Transactions with a PIN		
8b.2. Transactions without a PIN		
9. In-person transactions with chip-authentication (repeat item 8a) = 9a + 9b		
2020 - Quarter 1		
2020 - Quarter 2		
2020 - Quarter 3		
2020 - Quarter 4		
9a. Contact transactions (chip card inserted or “dipped”)		
2020 - Quarter 1		
2020 - Quarter 2		
2020 - Quarter 3		
2020 - Quarter 4		
9b. Contactless transactions (chip card or mobile device RFID, “tap” or “wave”)		
2020 - Quarter 1		
2020 - Quarter 2		
2020 - Quarter 3		
2020 - Quarter 4		

General-Purpose Debit Card Network Payment Survey

Transactions with domestic or cross-border merchants/payees	Number	Value (\$)
10. [your selection of payment transaction type above] (repeat item 7) = 10a + 10b		
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. [your selection of payment transaction type above] (repeat item 7) = 11a + 11b		
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. [your selection of payment transaction type above] (repeat item 7) = 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		
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)		

General-Purpose Debit Card Network Payment Survey

Third-party fraudulent transactions

14. Please indicate if your network would be able to provide third-party fraud data. Yes
 No

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

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

Do not track fraud
 Not enough resources
 Data sensitivity
 Other

If **Other**, please specify:

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Preferred basis for reporting fraudulent transactions

15. Some organizations may track fraudulent transactions differently than payment transactions. On which basis would you prefer to report fraudulent transactions below? If possible, please use *4. Net, authorized & settled transactions* (the default selection).

3. Total authorized transactions
 4. Net, authorized & settled transactions
 5. Net, purchase transactions

Number Value (\$)

16. Third-party fraudulent transactions (based on [your selection of fraudulent transaction type above])
= 16a + 16b + 16c + 16d + 16e + 16f

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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.

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)

General-Purpose Debit Card Network Payment Survey

Third-party fraudulent transactions by channel	Number	Value (\$)
17. Third-party fraudulent transactions (repeat item 16) = 17a + 17b		
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 (MOTO) <i>Fraudulent remote purchase transactions for which the merchant receives an order through the mail or over the telephone. Card is typically charged at time of shipment or delivery. If possible, please exclude fraudulent payments on account, e.g., bill pay.</i>		
17b.2. Internet purchase transactions (E-commerce) <i>Fraudulent purchase transactions for goods and services from a merchant web site or mobile app (i.e., M-commerce). May involve varying levels of authentication including the keyed entry of a card number, use of "card on file" information, or redirection to a payment service. Card is typically charged at time of shipment or delivery. If possible, please exclude fraudulent payments on account, e.g., bill pay.</i>		
17b.3. Recurring/installment transactions <i>Fraudulent payments of bills or invoices, often on a prearranged basis and may include "card on file", based on an ongoing customer relationship. Also include fraudulent payments made on a monthly or installment basis. Examples include utility bill payments and multiple payments for a single purchase.</i>		
17b.4. Other/unknown remote transactions <i>Fraudulent transactions that do not belong or do not have identifiers to assign into the remote transaction categories provided above.</i>		
17b.4.1. To help analysts better understand the content of "Other remote transactions please select all that apply.	<input type="checkbox"/> Could not be assigned to above categories <input type="checkbox"/> Do not belong in above categories <input type="checkbox"/> P2P (i.e., card to card) funds transfers <input type="checkbox"/> Non-recurring bill pay (P2B) <input type="checkbox"/> Payment aggregators (e.g., Square, Uber, Lyft, Instacart) <input type="checkbox"/> Card-on-file purchases <input type="checkbox"/> Buy online, pick up in store <input type="checkbox"/> Other (please describe below)	

General-Purpose Debit Card Network Payment Survey

Third-party fraudulent in-person transactions by authentication method	Number	Value (\$)
18. Third-party fraudulent in-person transactions (repeat item 17a) = 18a + 18b		
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		
19a. Contact transactions (chip card inserted or “dipped”)		
19b. Contactless transactions (chip card or mobile device RFID, “tap” or “wave”)		

Third-party fraudulent transactions with domestic or cross-border merchants/payees	Number	Value (\$)
20. Third-party fraudulent transactions (repeat item 16) = 20a + 20b		
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		
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>		

General-Purpose Debit Card Network Payment Survey

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		
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)		

Virtual cards
24. Please indicate if your organization issued or processed transactions for virtual debit cards during calendar year 2020. <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't know

Number of cards outstanding	Active cards	Total cards
25. Number of active and total debit cards outstanding as of December 31, 2020 = 25a + 25b		
25a. Virtual cards (digital cards with no associated physical card)		
25b. Physical cards		
26. Number of active and total debit cards outstanding as of December 31, 2020 (repeat item 25) = 26a + 26b		
26a. Cards for consumer accounts		
26b. Cards for business/government (commercial) accounts		

General-Purpose Debit Card Network Payment Survey

Comments:

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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 (either physical or virtual) 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).

*The social distancing impacts of the pandemic outbreak during 2020 are widely reported to have affected payment choices. To help the Federal Reserve identify the impact, this survey requests additional **quarterly data** on shifts between the in-person and remote channels as well as chip-authenticated contact and contactless payments. Your response to these questions will help assure a more complete picture of the extent and persistence of these changes throughout the year.*

Calendar year 2020 general-purpose prepaid card transactions	Number	Value (\$)
1. Total transactions <i>Do not include: electronic benefits transfer (EBT) card transactions, ATM transactions or transactions that your organization processed but were originated on another network.</i>		
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 <i>= 3 - 3b for Number, = 3 - 3a - 3b for Value</i> <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>		

General-Purpose Prepaid Card Network Payment Survey

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

- 2. Total authorized transactions
- 3. Net, authorized & settled transactions
- 4. Net, purchase transactions

Transactions by channel

Number **Value (\$)**

6. [your selection of payment transaction type above] = 6a + 6b

2020 - Quarter 1

2020 - Quarter 2

2020 - Quarter 3

2020 - Quarter 4

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.

2020 - Quarter 1

2020 - Quarter 2

2020 - Quarter 3

2020 - Quarter 4

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

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.

2020 - Quarter 1

2020 - Quarter 2

2020 - Quarter 3

2020 - Quarter 4

Number	Value (\$)

General-Purpose Prepaid Card Network Payment Survey

	Number	Value (\$)
6b.1. Mail-order/telephone-order transactions (MOTO) <i>Remote purchase transactions for which the merchant receives an order through the mail or over the telephone. Card is typically charged at time of shipment or delivery. If possible, please exclude payments on account, e.g., bill pay.</i>		
6b.2. Internet purchase transactions (E-commerce) <i>Purchase transactions for goods and services from a merchant web site or mobile app (i.e., M-commerce). May involve varying levels of authentication including the keyed entry of a card number, use of "card on file" information, or redirection to a payment service. Card is typically charged at time of shipment or delivery. If possible, please exclude payments on account, e.g., bill pay.</i>		
6b.3. Recurring/installment transactions <i>Payments of bills or invoices, often on a prearranged basis and may include "card on file", based on an ongoing customer relationship. Also include payments made on a monthly or installment basis. Examples include utility bill payments and multiple payments for a single purchase.</i>		
6b.4. Other/unknown remote transactions <i>Transactions that do not belong or do not have identifiers to assign into the remote transaction categories provided above.</i>		
6b.4.1. To help analysts better understand the content of "Other remote transactions" please select all that apply.	<input type="checkbox"/> Could not be assigned to above categories <input type="checkbox"/> Do not belong in above categories <input type="checkbox"/> P2P (i.e., card to card) funds transfers <input type="checkbox"/> Non-recurring bill pay (P2B) <input type="checkbox"/> Payment aggregators (e.g., Square, Uber, Lyft, Instacart) <input type="checkbox"/> Card-on-file purchases <input type="checkbox"/> Buy online, pick up in store <input type="checkbox"/> Other (please describe below)	

In-person transactions by authentication method	Number	Value (\$)
7. In-person transactions (repeat item 6a) = 7a + 7b		
7a. Transactions with chip-authentication = 7a.1 + 7a.2		
7a.1. Transactions with a PIN		
7a.2. Transactions without a PIN		
7b. Transactions without chip-authentication = 7b.1 + 7b.2		
7b.1. Transactions with a PIN		
7b.2. Transactions without a PIN		

General-Purpose Prepaid Card Network Payment Survey

	Number	Value (\$)
8. In-person transactions with chip-authentication (repeat item 7a) = 8a + 8b		
2020 - Quarter 1		
2020 - Quarter 2		
2020 - Quarter 3		
2020 - Quarter 4		
8a. Contact transactions (chip card inserted or “dipped”)		
2020 - Quarter 1		
2020 - Quarter 2		
2020 - Quarter 3		
2020 - Quarter 4		
8b. Contactless transactions (chip card or mobile device RFID, “tap” or “wave”)		
2020 - Quarter 1		
2020 - Quarter 2		
2020 - Quarter 3		
2020 - Quarter 4		

Transactions with domestic or cross-border merchants/payees		
	Number	Value (\$)
9. [your selection of payment transaction type above] (repeat item 6) = 9a + 9b		
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		

General-Purpose Prepaid Card Network Payment Survey

Transactions from consumer or business/government accounts	Number	Value (\$)
10. [your selection of payment transaction type above] (repeat item 6) = 10a + 10b		
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. [your selection of payment transaction type above] (repeat item 6) = 11a + 11b		
11a. Transactions with reloadable cards		
11b. Transactions with non-reloadable cards		

Transaction value distribution	Number	Value (\$)
12. [your selection of payment transaction type above] (repeat item 6) = 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		

General-Purpose Prepaid Card Network Payment Survey

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. Yes
 No
 If **Yes** (the default selection), please skip question 14a below.

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

Do not track fraud
 Not enough resource
 Data sensitivity
 Other

If **Other**, please specify:

Preferred basis for reporting fraudulent transactions

15. Some organizations may track fraudulent transactions differently than payment transactions. On which basis would you prefer to report fraudulent transactions below? If possible, please use *4. Net, authorized & settled transactions* (the default selection).

3. Total authorized transactions
 4. Net, authorized & settled transactions
 5. Net, purchase transactions

16. Third-party fraudulent transactions (based on [your selection of fraudulent transaction type above])
= 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)

General-Purpose Prepaid Card Network Payment Survey

Third-party fraudulent transactions by channel	Number	Value (\$)
17. Third-party fraudulent transactions (repeat item 16) = 17a + 17b		
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 (MOTO) <i>Fraudulent remote purchase transactions for which the merchant receives an order through the mail or over the telephone. Card is typically charged at time of shipment or delivery. If possible, please exclude fraudulent payments on account, e.g., bill pay.</i>		
17b.2. Internet purchase transactions (E-commerce) <i>Fraudulent purchase transactions for goods and services from a merchant web site or mobile app (i.e., M-commerce). May involve varying levels of authentication including the keyed entry of a card number, use of "card on file" information, or redirection to a payment service. Card is typically charged at time of shipment or delivery. If possible, please exclude fraudulent payments on account, e.g., bill pay.</i>		
17b.3. Recurring/installment transactions <i>Fraudulent payments of bills or invoices, often on a prearranged basis and may include "card on file", based on an ongoing customer relationship. Also include fraudulent payments made on a monthly or installment basis. Examples include utility bill payments and multiple payments for a single purchase.</i>		
17b.4. Other remote transactions <i>Fraudulent transactions that do not belong or do not have identifiers to assign into the remote transaction categories provided above.</i>		
17b.4.1. To help analysts better understand the content of "Other remote transactions" please select all that apply.	<input type="checkbox"/> Could not be assigned to above categories <input type="checkbox"/> Do not belong in above categories <input type="checkbox"/> P2P (i.e., card to card) funds transfers <input type="checkbox"/> Non-recurring bill pay (P2B) <input type="checkbox"/> Payment aggregators (e.g., Square, Uber, Lyft, Instacart) <input type="checkbox"/> Card-on-file purchases <input type="checkbox"/> Buy online, pick up in store <input type="checkbox"/> Other (please describe below)	

General-Purpose Prepaid Card Network Payment Survey

Third-party fraudulent in-person transactions by authentication method	Number	Value (\$)
18. Third-party fraudulent in-person transactions (repeat item 17a) = 18a + 18b		
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		
19a. Contact transactions (chip card inserted or “dipped”)		
19b. Contactless transactions (chip card or mobile device RFID, “tap” or “wave”)		

Third-party fraudulent transactions with domestic or cross-border merchants/payees	Number	Value (\$)
20. Third-party fraudulent transactions (repeat item 16) = 20a + 20b		
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		

General-Purpose Prepaid Card Network Payment Survey

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

21. Third-party fraudulent transactions (repeat item 16) = 21a + 21b

21a. Transactions from consumer accounts = 21a.1 + 21a.2

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

21a.1. Transactions with government-administered general-purpose cards

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.

21a.2. Transactions from other consumer accounts (including fraudulent business-sponsored payroll)

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.

21b. 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 (\$)

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

22. Third-party fraudulent transactions (repeat item 16) = 22a + 22b

22a. Transactions with reloadable cards

22b. Transactions with non-reloadable cards

Number

Value (\$)

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Third-party fraudulent transaction value distribution

23. Third-party fraudulent transactions (repeat item 16) = 23a + 23b + 23c + 23d + 23e + 23f + 23g + 23h + 23i

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

Number

Value (\$)

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General-Purpose Prepaid Card Network Payment Survey

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)		

Virtual cards

25. Please indicate if your organization issued or processed transactions for virtual prepaid cards during calendar year 2020.

[] Yes
 [] No
 [] Don't know

Number of cards outstanding	Active cards	Total cards
26. Number of active and total general-purpose prepaid cards outstanding as of December 31, 2020 = 26a + 26b		
26a. Virtual cards (digital cards with no associated physical card)		
26b. Physical cards		
27. Number of active and total general-purpose prepaid cards outstanding as of December 31, 2020 (repeat item 26) = 27a + 27b		
27a. Cards for consumer accounts		
27b. 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.**

Calendar year 2020 ATM transactions	Number	Value (\$)
1. Total ATM transactions		
1a. Denials/declines		
1b. Balance inquiries		
1c. Cash withdrawals = 1c.1 + 1c.2 + 1c.3		
1c.1. From debit cards		
1c.2. From prepaid cards = 1c.2.1 + 1c.2.2		
1c.2.1. With government-administered general-purpose prepaid cards		
1c.2.2. With other prepaid cards (non-government-administered)		
1c.3. From credit cards		
1d. Deposits		
1e. Account-to-account transfers		
1f. Other		

Cash withdrawals by authentication method	Number	Value (\$)
2. Cash withdrawals (repeat item 1c) = 2a + 2b		
2a. With chip-authentication = 2a.1 + 2a.2		
2a.1. With contact chip card ("Dip")		
2a.2. Contactless, with contactless card or mobile device ("Tap")		
2b. Without chip-authentication = 2b.1 + 2b.2		
2b.1. No card ("Scan") <i>using mobile device barcode/QR code or key enter code</i>		
2b.2. With card ("Swipe") <i>using traditional magstripe</i>		

Automated Teller Machine Card Network Transaction Survey

Cash withdrawals by ATM location	Number	Value (\$)
3. Cash withdrawals (repeat item 1c) = 3a + 3b		
3a. Domestic cash withdrawals with US cards (ATMs located within the US)		
3b. Cross-border cash withdrawals with US cards (ATMs located outside the US)		

Cash withdrawals at domestic ATMs with non-US cards	Number	Value (\$)
4. Cash withdrawals with non-US cards (ATMs within the US and not included in item 1c)		

Third-party fraudulent cash withdrawals
<p>5. Please indicate if your network would be able to provide third-party fraud data. <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If Yes (the default selection), please skip question 5a below.</p> <p>5a. 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</p> <p>If Other, please specify:</p> <div style="border: 1px solid black; height: 60px; width: 100%;"></div>

	Number	Value (\$)
<p>6. Third-party fraudulent cash withdrawals = 6a + 6b + 6c + 6d + 6e <i>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.</i></p>		
6a. Lost or stolen card		
6b. Card issued but not received		
6c. Fraudulent application (account issued to someone using a fake identity)		
6d. Counterfeit card (card-present/stolen card data)		
6e. Other (including account takeover)		

Automated Teller Machine Card Network Transaction Survey

Third-party fraudulent cash withdrawals by authentication method	Number	Value (\$)
7. Third-party fraudulent cash withdrawals (repeat item 6) = 7a + 7b		
7a. With chip-authentication = 7a.1 + 7a.2		
7a.1. With contact chip card (“Dip”)		
7a.2. Contactless, with contactless card or mobile device (“Tap”)		
7b. Without chip-authentication = 7b.1 + 7b.2		
7b.1. No card (“scan”) <i>using mobile device barcode/QR code or key enter code</i>		
7b.2. With card (“swipe”) <i>using traditional magstripe</i>		

Third-party fraudulent cash withdrawals by ATM location	Number	Value (\$)
8. Third-party fraudulent cash withdrawals (repeat item 6) = 8a + 8b		
8a. Domestic cash withdrawals with US cards (ATMs located within the US)		
8b. Cross-border cash withdrawals with US cards (ATMs located outside the US)		

Third-party fraudulent cash withdrawals at domestic ATMs with non-US cards	Number	Value (\$)
9. Third-party fraudulent cash withdrawals with non-US cards (ATMs within the US and not included in item 6)		

Number of ATM terminals	Total terminals
10. Number of ATM terminals as of December 31, 2019 = 10a + 10b	
10a. Chip-accepted terminals	
10b. Chip-not-accepted terminals	
11. Number of ATM terminals as of December 31, 2020 = 11a + 11b	
11a. Chip-accepted terminals	
11b. Chip-not-accepted terminals	

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 in 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.

Calendar year 2020 EBT card transactions	Number	Value (\$)
1. Total transactions		
1a. Less: Denials (authorization declined)		
2. Total authorized transactions = 1 - 1a		
2a. Less: Pre-authorization only (authorized but not settled)		
3. Net, authorized & settled transactions = 2 - 2a		
3a. Less: Cash-back at the point of sale		
3b. Less: ATM cash withdrawals		
3c. Less: Adjustments and returns		
4. Net, purchase transactions = 3 - 3a - 3b - 3c		

Preferred basis for reporting payment transactions

- 2. Total authorized transactions**
- 3. Net, authorized & settled transactions**
- 4. Net, purchase transactions**

Transactions by channel	Number	Value (\$)
6. [your selection of payment transaction type above] = 6a + 6b		
6a. In-person transactions <i>Transactions for which the card user is present at a merchant location using an EBT card or a mobile device accessing EBT funds for SNAP or WIC.</i>		
6b. Remote transactions (person not at merchant location) = 6b.1 + 6b.2 <i>Transactions for which the card user is not physically present at a merchant location (e.g., online purchase).</i>		
6b.1. Buy online (order and payment)/pick up in store		
6b.2. Other remote transactions (no store pickup)		

Electronic Benefits Transfer Card Processor Payment Survey

Transactions by government-administered program type	Number	Value (\$)
7. [your selection of payment transaction type above] = 7a + 7b + 7c + 7d		
7a. SNAP		
7b. WIC		
7c. TANF		
7d. Other <i>e.g., state and federal programs with cash benefits including Social Security and unemployment</i>		

Third-party fraudulent transactions	<u>Preferred basis for reporting fraudulent transactions</u>	
8. Some organizations may track fraudulent transactions differently than payment transactions. On which basis would you prefer to report fraudulent transactions below? If possible, please use 3. <i>Net, authorized & settled transactions</i> (the default selection).	<input type="checkbox"/> 2. Total authorized transactions <input type="checkbox"/> 3. Net, authorized & settled transactions <input type="checkbox"/> 4. Net, purchase transactions	
9. Third-party fraudulent transactions (based on [your selection of fraudulent transaction type above]) = 9a + 9b + 9c + 9d + 9e + 9f <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>	Number	Value (\$)
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)		

Third-party fraudulent transactions by channel	Number	Value (\$)
10. Third-party fraudulent transactions (repeat item 9) = 10a + 10b		
10a. In-person transactions <i>Fraudulent transactions for which the card user is present at a merchant location using an EBT card or a mobile device accessing EBT funds for SNAP or WIC.</i>		
10b. Remote transactions (person not at merchant location) = 10b.1 + 10b.2 <i>Fraudulent transactions for which the card user is not physically present at a merchant location (e.g., online purchase).</i>		
10b.1. Buy online (order and payment)/pick up in store		
10b.2. Other remote transactions (no store pickup)		

Electronic Benefits Transfer Card Processor Payment Survey

Number of cards outstanding

Active cards

Total cards

11. Number of active and total EBT cards outstanding as of December 31, 2020 = 11a + 11b + 11c + 11d

11a. SNAP

11b. WIC

11c. TANF

11d. Other

e.g., state and federal programs with cash benefits including Social Security and unemployment

	Active cards	Total cards

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 private-label (closed-loop) prepaid accounts and made with both physical and virtual 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 prepaid card accounts (e.g., monthly transaction fees, dormancy fees) are not considered to be payment transactions and should be excluded.

Calendar year 2020 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. Less: Denials (authorization declined)		
2. Total authorized transactions = 1 - 1a		
2a. Less: Pre-authorization only (authorized but not completed or posted)		
3. Completed transactions (posted to card accounts) = 2 - 2a		
3a. Less: Cash-back at the point of sale		
3b. Less: Adjustments and returns		
4. Net, purchase transactions <i>= 3 - 3b for Number, = 3 - 3a - 3b for Value</i> <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>		

Transactions by channel	Number	Value (\$)
5. Completed transactions (repeat item 3) = 5a + 5b		
5a. In-person transactions = 5a.1 + 5a.2 + 5a.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>		
5a.1. Transactions initiated using a merchant-issued card or token		
5a.2. Transactions initiated using an app on a mobile device = 5a.2.1 + 5a.2.2		
5a.2.1. Transactions initiated using a barcode or QR code		
5a.2.2. Other transactions using an app on a mobile device		
5a.3. Other (including instant credit or lookup of account number)		

Private-Label Prepaid Card Issuer and Processor Payment Survey

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.

Number

Value (\$)

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5b.1. Buy online (order and payment)/pick up in store

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5b.2. Other remote transactions (no store pickup)

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Transactions with reloadable or non-reloadable cards

Number

Value (\$)

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

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6a. Transactions with reloadable cards

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6b. Transactions with non-reloadable cards

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Transactions with purchased or redemption cards

Number

Value (\$)

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

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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.

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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

Number

Value (\$)

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

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.

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8a. Lost or stolen card

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8b. Card issued but not received

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

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

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

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8f. Other (including account takeover)

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Private-Label Prepaid Card Issuer and Processor Payment Survey

Third-party fraudulent transactions by channel	Number	Value (\$)
9. Third-party fraudulent transactions (repeat item 8) = 9a + 9b		
9a. In-person transactions = 9a.1 + 9a.2 + 9a.3 <i>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.</i>		
9a.1. Transactions initiated using a merchant-issued card or token		
9a.2. Transactions initiated using an app on a mobile device		
9a.2.1. Transactions initiated using a barcode or QR code		
9a.2.2. Other transactions 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 <i>Fraudulent transactions for which the card user is not physically present at a merchant location.</i>		
9b.1. Buy online (order and payment)/pickup in store		
9b.2. Other remote transactions (no store pickup)		

Third-party fraudulent transactions with reloadable or non-reloadable cards	Number	Value (\$)
10. Third-party fraudulent transactions (repeat item 8) = 10a + 10b		
10a. Transactions with reloadable cards		
10b. Transactions with non-reloadable cards		

Third-party fraudulent transactions with purchased or redemption cards	Number	Value (\$)
11. Third-party fraudulent transactions (repeat item 8) = 11a + 11b		
11a. Transactions with purchased cards <i>Fraudulent transactions with cards issued through a purchase or initial load using funds provided by customer, such as a gift card.</i>		
11b. Transactions with redemption (refund or incentive) cards <i>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.</i>		

Private-Label Prepaid Card Issuer and Processor Payment Survey

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

Number

Value (\$)

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)

Virtual cards

13. Please indicate if your organization issued or processed transactions for virtual prepaid card accounts during calendar year 2020.

- Yes
- No
- Don't know

Number of cards outstanding

Active cards

Total cards

14. Number of active and total private-label prepaid cards outstanding as of December 31, 2020 = 14a + 14b

14a. Virtual cards (digital cards with no associated physical card)

14b. Physical cards

15. Number of active and total private-label prepaid cards outstanding as of December 31, 2020 (repeat item 14) = 15a + 15b

15a. Reloadable cards

15b. Non-reloadable cards

Comments:

Person-to-Person and Money Transfer Processor Payment Survey

Please include all transactions originated on your person-to-person (P2P) or money transfer system. These funds transfers are typically 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 transactions made from non-US-domiciled accounts to US payees. Do not include declined transactions.

To avoid double counting transactions, please count only those originated (i.e., “push transactions”) on your P2P or Money Transfer system, including transactions received on another system. Do not count the receipt of a transaction (i.e., “a pull transaction”) separately from its origination, or count a transaction originated on another system and received on yours. **If you cannot separate the originated transactions on your system from the available data, please provide your estimate of the P2P and money transfer transactions originated on your system and indicate that it is an estimate in the comment box at the bottom of this sheet.**

Calendar year 2020 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		
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		
3a. Website		
3b. Mobile phone (via an application or text message)		
3c. In person (via agent location, kiosk or ATM)		
3d. Other		
Transaction funding by instrument (how the customer paid for the transfer)	Number	Value (\$)
4. Total transactions (repeat item 1) = 4a + 4b + 4c + 4d + 4e		
4a. Cash or check		
4b. General-purpose card network (credit, debit, or prepaid card)		
4c. Automated clearinghouse transfer (ACH debit or credit)		
4d. Internal prefunded/prepaid account or internal book transfer		
4e. Other (e.g., wire, real-time payment system)		

Person-to-Person and Money Transfer Processor Payment Survey

Transaction value distribution	Number	Value (\$)
5. Total transactions (repeat item 1) = 5a + 5b + 5c + 5d + 5e + 5f + 5g		
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 \$1,000.00 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 <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>		

Third-party fraudulent transactions with domestic or cross-border payees	Number	Value (\$)
8. Third-party fraudulent transactions (repeat item 7) = 8a + 8b		
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		
9a. Website		
9b. Mobile phone (via an application or text message)		
9c. In person (via agent location, kiosk or ATM)		
9d. Other		

Person-to-Person and Money Transfer Processor Payment Survey

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)

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Comments:

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Mobile Wallet Processor Payment Survey

Mobile wallet is a comprehensive digital solution designed to replace the physical wallet. It stores information about credit and debit cards, loyalty rewards, and any other digitized information (e.g., event tickets, boarding pass) – all managed, accessed and delivered via the mobile phone. Sensitive financial data is typically protected by a PIN, code, or biometric features and/or tokenization. Please include all mobile wallet transactions completed with US-domiciled accounts.

Calendar year 2020 mobile wallet transactions	Number	Value (\$)
1. Total transactions = 1a + 1b + 1c <i>Do not include declined transactions.</i>		
1a. Purchase transactions = 1a.1 + 1a.2		
1a.1. In-person transactions <i>Mobile transactions at the point of sale.</i>		
1a.2. Remote transactions (person not at merchant location) <i>Mobile transactions for which the customer is not at the merchant point of sale.</i>		
1b. Person-to-person or peer-to-peer (P2P) transactions <i>Funds transfers between individuals.</i>		
1c. Other transactions		
2. In-person purchase transactions (repeat item 1a.1) = 2a + 2b		
2a. Radio transmission RFID/NFC (“Tap” device at terminal)		
2b. Optical barcode/QR code (“Scan” device display)		
Transaction value distribution	Number	Value (\$)
3. Total transactions (repeat item 1) = 3a + 3b + 3c + 3d + 3e + 3f + 3g + 3h + 3i		
3a. Transactions with less than \$5.00 in total value		
3b. Transactions with \$5.00 to \$9.99 in total value		
3c. Transactions with \$10.00 to \$14.99 in total value		
3d. Transactions with \$15.00 to \$24.99 in total value		
3e. Transactions with \$25.00 to \$49.99 in total value		
3f. Transactions with \$50.00 to \$99.99 in total value		
3g. Transactions with \$100.00 to \$499.99 in total value		
3h. Transactions with \$500.00 to \$999.99 in total value		
3i. Transactions with \$1000.00 or greater in total value		

Mobile Wallet Processor Payment Survey

Third-party fraudulent transactions	Number	Value (\$)
4. Third-party fraudulent transactions = 4a + 4b + 4c <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>		
4a. Purchase transactions = 4a.1 + 4a.2		
4a.1. In-person transactions <i>Fraudulent mobile transactions at the point of sale.</i>		
4a.2. Remote transactions (person not at merchant location) <i>Fraudulent mobile transactions for which the customer is not at the merchant point of sale.</i>		
4b. Person-to-person or peer-to-peer (P2P) transactions <i>Fraudulent funds transfers between individuals.</i>		
4c. Other		
5. Third-party fraudulent in-person purchase transactions (repeat item 4a.1) = 5a + 5b		
5a. Radio transmission RFID/NFC ("Tap" device at terminal)		
5b. Optical barcode/QR code ("Scan" device display)		

Number of provisioned mobile wallets	<u>Preferred basis for reporting mobile wallet activity</u>	
6. Active mobile wallets are mobile wallets that were provisioned and were used to make at least one purchase or bill payment over a period of time. On which basis would you prefer to report active cards below? If possible, please use 1 year (the default selection).	<input type="checkbox"/> 1 month	<input type="checkbox"/> 3 months
	<input type="checkbox"/> 6 months	<input type="checkbox"/> 1 year
	<input type="checkbox"/> Other, please describe below:	
	Active mobile wallets	Total mobile wallets
7. Number of active and total provisioned mobile wallets as of December 31, 2019		
8. Number of active and total provisioned mobile wallets as of December 31, 2020		

Comments: