

The Federal Reserve Payments Study



Depository and Financial Institutions Payments Survey

Survey Period: Calendar Year 2024
Version: 1

Responding to this collection is voluntary. The Federal Reserve may not conduct or sponsor, and an organization is not required to respond to, a collection of information unless it displays a currently valid OMB control number. Public reporting burden for this collection of information is estimated to be an average of 22 hours per response, including the time to gather and maintain data in the required form, to review the instructions and to complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; and to the Office of Management and Budget, Paperwork Reduction Project (7100-0351), Washington, DC 20503.

Depository and Financial Institutions Payments Survey (DFIPS)

Instructions

About this survey

This survey, the DFIPS, covers payment and cash transactions that posted to customer accounts and unauthorized third-party payments fraud against those customer's accounts that took place during calendar year 2024 (CY2024). It is designed to be an enterprise-wide survey, covering transactions associated with accounts held at your institution and all of its domestic affiliates.

In addition to the cover page and these instructions, this survey workbook contains tabs (i.e., worksheets) for the following categories (completion percentages will update as you fill out the survey):

	Completion Percentage:
▸ Institution Profile	0%
▸ Checks	0%
▸ ACH	0%
▸ Wire Transfers	0%
▸ Instant Payments	0%
▸ Debit & GP Prepaid Cards	0%
▸ GP Credit Cards	0%
▸ Cash	0%
▸ Alternative Payment Initiation	0%

About the study

This survey is part of the Federal Reserve Payments Study (FRPS) which is conducted by the Federal Reserve Bank of Atlanta and the Federal Reserve Board. estimates national aggregate payments through the collection of survey data from depository and financial institutions and other payment organizations. Your response to this survey will be used in combination with peer responses to estimate national aggregate volumes for CY2024. Aggregate results will be compared to those of previous studies to track changes and identify trends in US payments.

Confidentiality

Any data 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. **If your institution outsourced payments processing to another organization during CY2024, please request the necessary data from that organization or provide them with the survey so they may respond on behalf of your institution.**

>> Please respond by: June 13, 2025 <<

Data entry

Please enter annual data for CY2024 in the tabs corresponding to the survey categories listed above. If estimated amounts rather than actual amounts are reported for any item(s), please explain in the comments field at the bottom of the tab. By default, tabs are protected and only cells needed for data entry are unlocked.

1. Direct data entry (light blue boxes). For numeric data, key in the actual number or dollar amount.

Note: Items left blank can be difficult to interpret and may generate follow-up questions. If a positive amount cannot be provided, please consider entering one of these alternatives:

- * Enter "0" if the requested item is known to be zero. (Items that are not applicable to your institution are typically equal to zero.)
- * Enter "NR" (not reported/not reportable) if the requested item is known to be nonzero but cannot be reported.

2. Automatic entry of calculations or repeated figures (dark blue box). Cells are protected, but different amounts may be entered into the override cells to the right (yellow box), if necessary. Only positive numeric amounts are valid for override cells. (Automatic entry cells display "NR" until required information is provided.)

3. Pull-down option selection (light blue box with pull down). Click on the cell and a pull-down button will appear to the right (see example). Please select the appropriate option.

Unexpected condition flags

As you fill out the survey, flags may be raised describing the results of simple arithmetic comparisons. These are intended to help you identify potential mistakes and, if appropriate, correct them. However, we recognize that it may not always be appropriate to revise data when flags are raised, and you may choose to leave your response data as is. If that happens, please provide feedback and explanations in the comments field at the bottom of each tab. Your comments may help us understand your data and avoid the need for follow up.

Conditions that can raise a flag include:

1. **Logical inconsistencies:** These check for essential arithmetical relationships among items based on survey definitions and structure. They include adding-up conditions for items and their sub-items, pairing of zeros with nonzeros, and entry of NR when the amount is implied by other reported item amounts.

Note: Leaving items blank will not throw flags. However, consistency problems may still exist when the amount is left blank but is implied by other related item amounts. Such cases can be checked by entering NR when an item is not reported/not reportable. Please review your survey workbooks for any blank data-entry cells before submitting.

2. **Exceeding set boundaries:** These check against lower and upper boundaries for averages and ratios. The boundaries are intended to allow a wide range, but may not be appropriate for your institution.

Glossary

Definitions and examples can be found in the glossary supplied with this survey.

Example

Example

NR

Override

Example

Examples

Item in Q3 is not equal to the sum of subitems: $Q3 > Q3.a + Q3.b$.
Inconsistent pair: Q3 Balance (\$) cannot be 0 if Q3 Number is nonzero.
Item should be reportable if all related items (Q2, Q2.b) are reported.

Example

This average value is unusually low.

Depository and Financial Institutions Payments Survey (DFIPS)

Instructions

Submitting the completed survey

Submitted via Intralinks:

Please have your institution's Study Coordinator that established access to an Intralinks account submit this survey workbook.

Survey Coordinator: To submit your completed survey, log in to your institution's Intralinks account where you will see a folder labeled with a unique numeric identifier assigned to your institution. Within this folder are two subfolders – one for submitting your data and the other for retrieving data that we may send you. Locate the Submit Data folder, and upload your completed survey workbook(s) on the encrypted Intralinks platform. Once we receive notification of your submission, acknowledgement of receipt will be sent to you from FRPSCommunications@atl.frb.org.

Questions?

If you have questions about the survey content or need assistance with the submission process, please contact the Federal Reserve Payments Study team at www.paymentsstudy.com.

Comments

Please provide any feedback and suggestions about the survey or submission process in the box below:

Institution Profile

2024 Data

INSTRUCTIONS

Report aggregate data for all domestic affiliates for full calendar year 2024. All data you provide is strictly confidential and will only be used to produce aggregate estimates.

The first part covers transaction deposit accounts held by your institution. The second part covers general-purpose credit card accounts held by your institution.

If a nonzero figure cannot be provided for any items below:
* Enter "0" if an item is zero
* Enter "NR" if an item is nonzero but cannot be reported
* Please leave no items blank

DEPOSIT ACCOUNTS

1

Did your institution issue general-purpose prepaid cards and hold accounts associated with them in 2024?

If your answer is "Yes," please include such accounts in totals, as appropriate, in items 2 and 3 below. If your institution partnered with another depository institution that issues the card on your behalf (sometimes called a "white-label issuer"), please report "No" to this question.

If your answer is "No," please do not include such accounts in items 2 and 3 below. Please report "0" for item 3.a below.

Note: Please ensure your answer to the question above is consistent with your answer to item 3 in the Debit and General-Purpose Prepaid Cards section. In particular, if your answer is "No" to item 1 above, please report "No" for item 3 and "0" for items 5.b and 6.b and their subsets in the Debit and General-Purpose Prepaid Cards section.

2

Transaction deposit accounts (including Demand Deposit Accounts (DDAs))
= 2.a + 2.b

Please report average of monthly totals in 2024, meaning the average end-of-month totals for each of the months in 2024.

Include: Checking accounts, NOW accounts, share draft accounts, and general-purpose prepaid card program accounts associated with cards for which your institution is the issuer, including accounts of your individual customers or general-purpose prepaid card program accounts managed by a third party.

Do not include: Non-transaction accounts (savings accounts, money market accounts, certificates of deposits), prepaid card program accounts issued on your institution's behalf by another institution, credit card accounts, accounts of foreign governments and official institutions, or accounts of other depository institutions. Do not include balances reported in item 5 (retail sweep program accounts) or item 7 (wholesale sweep program accounts) below.

Number	
Balance (\$)	
Avg. Balance (\$)	NR

% of transaction deposit accounts (Number) NR

2.a

Consumer accounts

Number	
Balance (\$)	
Avg. Balance (\$)	NR

% of transaction deposit accounts (Number) NR

2.b

Business/government accounts

Number	
Balance (\$)	
Avg. Balance (\$)	NR

% of transaction deposit accounts (Number) NR

3

Transaction deposit accounts (including Demand Deposit Accounts (DDAs))
(repeat item 2) = 3.a + 3.b

Please report average of monthly totals in 2024, meaning the average end-of-month totals for each of the months in 2024.

Number	NR
Balance (\$)	NR
Avg. Balance (\$)	NR

3.a

General-purpose prepaid card program accounts

Include: Individual and pooled general-purpose prepaid card program accounts for which your institution is the issuer. (Count each pooled account as 1 account.)

Number	
Balance (\$)	
Avg. Balance (\$)	NR

% of transaction deposit accounts (Number) NR

3.b

All other accounts

Number	
Balance (\$)	
Avg. Balance (\$)	NR

% of transaction deposit accounts (Number) NR

4

Did your institution or any of its affiliates employ the use of a retail sweep program (i.e., reserve sweep program) during calendar year 2024?

We use your institution's deposit balances as a sizing measure. Understanding if your institution used a retail sweep program will help inform our estimates. Do not consider wholesale sweep program accounts (i.e., corporate sweep program accounts). If your answer is "No," please report "0" for item 5 and its subsets below.

Institution Profile

2024 Data

[5](#)**Retail sweep program accounts (i.e., reserve sweep program accounts)
= 5.a + 5.b**

Please report average of monthly totals in 2024, meaning the average end-of-month totals for each of the months in 2024.

Include: Savings and money market deposit accounts associated with retail sweep programs.
Do not include: Balances reported in items 2 and 3 above (transaction deposit accounts), item 7 below (wholesale sweep program accounts), or accounts and balances of any savings-type account not associated with transaction deposit accounts under a sweep program.

Number	
Balance (\$)	
Avg. Balance (\$)	NR

% of retail sweep program accounts (Number) NR

[5.a](#)**Consumer accounts**

Number	
Balance (\$)	
Avg. Balance (\$)	NR

[5.b](#)**Business/government accounts**

Number	
Balance (\$)	
Avg. Balance (\$)	NR

% of retail sweep program accounts (Number) NR

[6](#)**Did your institution provide a wholesale sweep program (i.e., corporate sweep program) to your business accountholders during calendar year 2024?**

Do not include: Retail sweep program accounts (i.e., reserve sweep program accounts). If your answer is "No," please report "0" for item 7 below.

[7](#)**Wholesale sweep program accounts**

Please report average of monthly totals in 2024, meaning the average end-of-month totals for each of the months in 2024.

Include: Corporate sweep accounts in which funds from your business accountholders are swept overnight into investment instruments.

Do not include: Balances reported in items 2 and 3 (transaction deposit accounts) and item 5 (retail sweep program accounts) above, or accounts and balances of any savings-type account not associated with transaction deposit accounts under a sweep program.

Number	
Balance (\$)	
Avg. Balance (\$)	NR

CREDIT CARD ACCOUNTS

[8](#)**Did your institution issue general-purpose credit cards and hold accounts associated with them in 2024?**

If "Yes," please report the number of and balances for these accounts in items 9 and 10 and their subsets below. If your institution partnered with another depository institution that issues the cards on your behalf (sometimes called a "white-label issuer"), please report "No" to this question and zero for accounts and balances in items 9 and 10 and their subsets below.

Note: Please ensure your answer to the question above is consistent with your answers in the General-Purpose Credit Cards section. In particular, if your answer is "No" to item 8 above, please report "No" for item 1 and "0" for items 4 through 9 and their subsets in the General-Purpose Credit Cards section.

[9](#)**Total general-purpose credit card accounts = 9.a + 9.b**

Please report average of monthly totals in 2024, meaning the average end-of-month totals for each of the months in 2024.

Include: All general-purpose credit card accounts including zero-balance active accounts with a credit line and the ability to transact.

Do not include: Closed accounts.

Number	
Balance (\$)	
Avg. Balance (\$)	NR

[9.a](#)**Consumer accounts**

Number	
Balance (\$)	
Avg. Balance (\$)	NR

% of total general-purpose credit card accounts (Number) NR

[9.b](#)**Business/government accounts**

Number	
Balance (\$)	
Avg. Balance (\$)	NR

% of total general-purpose credit card accounts (Number) NR

Institution Profile

2024 Data

[10](#)

Consumer general-purpose credit card accounts (repeat item 9.a)
= 10.a + 10.b + 10.c + 10.d

Please report average of monthly totals in 2024, meaning the average end-of-month totals for each of the months in 2024.

Number	NR
Balance (\$)	NR
Avg. Balance (\$)	NR

[10.a](#)

With zero balance (no current balance, no revolving balance)

Number	
Balance (\$)	\$0.00
Avg. Balance (\$)	NR
% of consumer general-purpose credit card accounts (Number)	NR

[10.b](#)

With current balance only (nonzero current balance, no revolving balance)

Number	
Balance (\$)	
Avg. Balance (\$)	NR
% of consumer general-purpose credit card accounts (Number)	NR

[10.c](#)

With revolving balance only (no current activity)

Number	
Balance (\$)	
Avg. Balance (\$)	NR
% of consumer general-purpose credit card accounts (Number)	NR

[10.d](#)

With current and revolving balances = 10.d.1 + 10.d.2

Number	
Balance (\$)	
Avg. Balance (\$)	NR
% of consumer general-purpose credit card accounts (Number)	NR

[10.d.1](#)

Current balance

Balance (\$)	
% of consumer general-purpose credit card accounts with current and revolving balances (Balance)	NR

[10.d.2](#)

Revolving balance

Balance (\$)	
% of consumer general-purpose credit card accounts with current and revolving balances (Balance)	NR

Comments

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Checks

2024 Data

INSTRUCTIONS

Report aggregate data for all domestic affiliates for full calendar year 2024. All data you provide is strictly confidential and will only be used to produce aggregate estimates.

This section covers all cleared and settled domestic and cross-border checks. Please include third-party fraudulent checks, defined as cleared and settled checks that a third-party initiated with the intent to deceive for personal gain without the authorization, agreement, or voluntary assistance of an authorized check signer.

If a nonzero figure cannot be provided for any items below:

* Enter "0" if an item is zero

* Enter "NR" if an item is nonzero but cannot be reported

* Please leave no items blank

CHECK PROFILE

1

Did your institution outsource check processing to another organization (i.e., its "processor") during calendar year 2024?

If your answer is "No," please report "Not applicable" for item 1.a below.

1.a

If your answer is "Yes, in all cases" or "Yes, in some cases" to item 1 above, are you able to include these outsourced portions in your answers below?

If possible, please report your institution's check volume processed by another organization. If your answer is "No" to item 1.a above, please report all check volume processed by your institution and explain in the comments box at the end of this section.

2

Are you able to exclude non-check documents from "total checks drawn on your institution" in items 5 and 6 below?

Non-check documents are "other" items processed on check sorters (e.g., batch headers, general ledger tickets, cash-in or cash-out tickets, deposit slips). Even if you are unable to exclude non-check documents, please report all check volumes drawn on your institution, including non-check documents.

3

Are you able to report checks deposited at one affiliate of your institution but drawn on another affiliate of your institution as "on-us" volume in item 5.b below?

Some institutions call this "on-we" volume, which should be reported entirely under item 5.b below if possible. Even if you are unable to report "on-us" volume in item 5.b, please report all checks drawn on your institution in items 5 and 6 and their subsets below.

4

Did your institution process checks for an unaffiliated depository institution as part of a correspondent banking relationship during calendar year 2024?

If your answer is "No," please report "0" for items 5.a.2 and 8.b below.

As a "correspondent bank," your institution holds balances for an unaffiliated depository institution or "respondent bank" in a due-to account and performs check clearing services on its behalf.

CHECK PAYMENTS

Checks drawn on your institution. Your customer is the payer.

5

Total checks drawn on your institution = 5.a + 5.b

Number
Value (\$)
Avg. Value (\$)

NR

5.a

Checks drawn on your institution for which another institution was the "bank of first deposit" = 5.a.1 + 5.a.2

Number
Value (\$)
Avg. Value (\$)

NR

% of total checks drawn on your institution (Number)

NR

5.a.1

Inclearings

Number
Value (\$)
Avg. Value (\$)

NR

% of checks drawn on your institution for which another institution was the "bank of first deposit" (Number)

NR

5.a.2

"On-us" checks deposited by correspondent customers

Number
Value (\$)
Avg. Value (\$)

NR

% of checks drawn on your institution for which another institution was the "bank of first deposit" (Number)

NR

5.b

"On-us" checks for which your institution was the "bank of first deposit"

Number
Value (\$)
Avg. Value (\$)

NR

% of total checks drawn on your institution (Number)

NR

Checks

2024 Data

6	Total checks drawn on your institution (repeat item 5) = 6.a + 6.b	Number	NR
		Value (\$)	NR
		Avg. Value (\$)	NR
6.a	From consumer accounts	Number	
		Value (\$)	
		Avg. Value (\$)	NR
	% of total checks drawn on your institution (Number)		NR
6.b	From business/government accounts	Number	
		Value (\$)	
		Avg. Value (\$)	NR
	% of total checks drawn on your institution (Number)		NR

7	Third-party fraudulent checks drawn on your institution	Number	
	Include: All cleared and settled third-party fraudulent check transactions regardless of whether a loss is incurred. (A fraudulent "on-us" check is considered cleared and settled if funds were made available to the receiving accountholder.)	Value (\$)	
	Do not include: Fraud attempts that were prevented before the check was cleared and settled, fraud attempts that resulted in frozen funds (funds not made available to the perpetrator), or fraud committed by your institution's accountholders (first-party fraud).	Avg. Value (\$)	NR
		Checks drawn fraud rate (Number)	NR
		Checks drawn fraud rate (Value)	NR

CHECK DEPOSITS

Checks deposited with and collected by your institution. Your customer is the beneficiary.

8	Total checks deposited at your institution = 8.a + 8.b	Number	
		Value (\$)	
		Avg. Value (\$)	NR
8.a	Checks deposited by non-depository institutions = 8.a.1 + 8.a.2	Number	
		Value (\$)	
		Avg. Value (\$)	NR
	% of total checks deposited at your institution (Number)		NR
8.a.1	Image deposits	Number	
		Value (\$)	
		Avg. Value (\$)	NR
	% of checks deposited by non-depository institutions (Number)		NR
8.a.2	All other deposits	Number	
		Value (\$)	
		Avg. Value (\$)	NR
	% of checks deposited by non-depository institutions (Number)		NR
8.b	Checks deposited by depository institution customers (correspondent check deposits)	Number	
		Value (\$)	
		Avg. Value (\$)	NR
	% of total checks deposited at your institution (Number)		NR

9	Third-party fraudulent checks deposited at your institution	Number	
	Include: All cleared and settled third-party fraudulent check transactions regardless of whether a loss is incurred. (A fraudulent "on-us" check is considered cleared and settled if funds were made available to the receiving accountholder.)	Value (\$)	
	Do not include: Fraud attempts that were prevented before the check was cleared and settled, fraud attempts that resulted in frozen funds (funds not made available to the perpetrator), or fraud committed by your institution's accountholders (first-party fraud).	Avg. Value (\$)	NR
		Checks deposited fraud rate (Number)	NR
		Checks deposited fraud rate (Value)	NR

OUTGOING RETURNS

All checks received for payment by your institution that were returned unpaid.

10	Total outgoing and "on-us" returned checks = 10.a + 10.b All checks drawn on your institution that it returned unpaid to another institution or to your institution's accountholder.	Number Value (\$) Avg. Value (\$) Outgoing and "on-us" checks return rate (Number) Outgoing and "on-us" checks return rate (Value)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table>					
10.a	Checks your institution returned unpaid to the collecting institution Include: Checks your institution returned to correspondent customers.	Number Value (\$) Avg. Value (\$) Checks your institution returned unpaid to the collecting institution return rate (Number) Checks your institution returned unpaid to the collecting institution return rate (Value)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table>					
10.b	"On-us" checks your institution returned unpaid to your institution's accountholder	Number Value (\$) Avg. Value (\$) "On-us" checks your institution returned unpaid to your institution's accountholder return rate (Number) "On-us" checks your institution returned unpaid to your institution's accountholder return rate (Value)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table>					

11	Total outgoing and "on-us" returned checks (repeat item 10) = 11.a + 11.b + 11.c + 11.d All checks drawn on your institution that it returned unpaid to another institution or to your institution's accountholder.	Number Value (\$) Avg. Value (\$) All outgoing and "on-us" checks return rate (Number) All outgoing and "on-us" checks return rate (Value)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table>					
11.a	Unauthorized returned checks = 11.a.1 + 11.a.2 + 11.a.3	Number Value (\$) Avg. Value (\$) % of total outgoing and "on-us" returned checks (Number)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table>					
11.a.1	Remotely created checks	Number Value (\$) Avg. Value (\$) % of unauthorized returned checks (Number)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table>					
11.a.2	Forgery/suspected forgery	Number Value (\$) Avg. Value (\$) % of unauthorized returned checks (Number)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table>					
11.a.3	Other unauthorized	Number Value (\$) Avg. Value (\$) % of unauthorized returned checks (Number)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table>					
11.b	Nonsufficient funds	Number Value (\$) Avg. Value (\$) % of total outgoing and "on-us" returned checks (Number)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table>					
11.c	Duplicate presentment	Number Value (\$) Avg. Value (\$) % of total outgoing and "on-us" returned checks (Number)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table>					
11.d	Other (including administrative returns)	Number Value (\$) Avg. Value (\$) % of total outgoing and "on-us" returned checks (Number)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table>					

Comments

INSTRUCTIONS

Report aggregate data for all domestic affiliates for full calendar year 2024. All data you provide is strictly confidential and will only be used to produce aggregate estimates.

This section covers all cleared and settled domestic and cross-border ACH transfers. Please include third-party fraudulent ACH transfers, defined as cleared and settled ACH transfers that a third-party initiated with the intent to deceive for personal gain without the authorization, agreement, or voluntary assistance of an authorized payer.

The first part covers your institution's ACH profile, the second part covers ACH originations, the third part covers ACH receipts, and the fourth part covers outgoing returns.

If a nonzero figure cannot be provided for any items below:

*** Enter "0" if an item is zero**

*** Enter "NR" if an item is nonzero but cannot be reported**

*** Please leave no items blank**

ACH PROFILE

1

Did your institution post transactions from other payment instruments to your Demand Deposit Account (DDA) system using your ACH platform during calendar year 2024?

Rather than maintaining an interface between your institution's DDA system and a particular transaction processing system (e.g., signature-based debit card or wire transfer), your institution creates a separate ACH entry to post each of those non-ACH transactions.

2

Did your institution originate forward ACH credits (not including returns or offset entries) during calendar year 2024?

Some institutions refer to forward originations as "live items." If your answer is "No," please report "Not applicable" for item 5 below, and report "0" for items 6 through 9 and their subsets below.

3

Did your institution originate forward ACH debits (not including returns or offset entries) during calendar year 2024?

Some institutions refer to forward originations as "live items." If your answer is "No," please report "0" for items 10, 11, and 14.b below. (If you do not originate debit entries, then you will not receive in-house on-us debit entries.)

4

Did your institution originate offset ACH debit or credit entries during calendar year 2024?

An offset ACH entry is an on-us entry used to effect settlement by an originating depository financial institution (ODFI). For example, when acting as ODFI for one hundred credit entries for \$1,000 each for a corporate accountholder, an ODFI might originate a single \$100,000 debit entry to draw funds from the originator's funding account.

If your answer is "No," please report "Not applicable" for items 4.a and 4.b below.

4.a

If your answer is "Yes" to item 4 above, are you able to exclude offset ACH volumes from balanced files in your answers below?

Even if you are not able to exclude all offset volumes from balanced files, please report the number and value of your institution's forward ACH entries and third-party fraud for all items below.

Balanced files contain offsetting entries that automatically credit or debit the customer's Demand Deposit Account (DDA) for the debit and/or credit transactions on the file. The debit and credit offset entries should equal the value of the credit and debit originated entries respectively in the received file from the accountholder.

4.b

If your answer is "Yes" to item 4 above, are you able to exclude offset ACH volumes from unbalanced files in your answers below?

Even if you are not able to exclude all offset volumes from unbalanced files, please report the number and value of your institution's forward ACH entries and third-party fraud for all items below.

Unbalanced files do not have an offsetting entry that automatically credits or debits the customer's Demand Deposit Account (DDA) for the debit and/or credit originated. After receiving the file from the accountholder, the ODFI will then originate the offset entries to balance the file. Most institutions prefer to receive unbalanced files.

5

Did your institution offer same-day settlement of ACH credit originations during calendar year 2024?

If your answer is "No," please report "0" for items 8.a and 9.a below.

ACH ORIGINATIONS

Your institution is the originating depository financial institution (ODFI).

An ODFI is the depository institution that initiates and warrants electronic payments through the ACH network (or on-us) on behalf of its customers. Some institutions refer to forward originations as "live items."

CREDIT ENTRIES ORIGINATED

6	Total forward ACH credit entries your institution originated (ODFI credits) = 6.a + 6.b + 6.c Your customer is the payer.	Number Value (\$) Avg. Value (\$) % of total forward ACH credits originated (Number)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table>				
6.a	Network A network ACH entry is one that is cleared through a network operator (i.e., the Federal Reserve or EPN). Please consider all network ACH entries, including network on-us ACH entries (those for which your institution is both the ODFI and the receiving depository financial institution (RDFI)) and volume sent or received by a correspondent bank on behalf of your institution via a network operator.	Number Value (\$) Avg. Value (\$) % of total forward ACH credits originated (Number)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table>				
6.b	In-house on-us An in-house on-us ACH entry is one for which your institution is both the ODFI and the RDFI without the use of a network operator (i.e., the Federal Reserve or EPN), for clearing or settlement. In-house on-us entries result in the movement of funds from one account to another within your institution.	Number Value (\$) Avg. Value (\$) % of total forward ACH credits originated (Number)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table>				
6.c	Direct exchange A direct exchange ACH entry is one that is exchanged directly between your institution and another. Some institutions call these "direct send" entries. Direct exchange does not include volume sent or received by a correspondent bank on behalf of your institution. Correspondent volume should be included with Network ACH entries.	Number Value (\$) Avg. Value (\$) % of total forward ACH credits originated (Number)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table>				

7	Total forward ACH credit entries your institution originated (ODFI credits) (repeat item 6) = 7.a + 7.b Your customer is the payer.	Number Value (\$) Avg. Value (\$) % of total forward ACH credits originated (Number)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table>				
7.a	From consumer accounts	Number Value (\$) Avg. Value (\$) % of total forward ACH credits originated (Number)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table>				
7.b	From business/government accounts	Number Value (\$) Avg. Value (\$) % of total forward ACH credits originated (Number)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table>				

8	Total forward ACH credit entries your institution originated (ODFI credits) (repeat item 6) = 8.a + 8.b Your customer is the payer.	Number Value (\$) Avg. Value (\$) % of total forward ACH credits originated (Number)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table>				
8.a	Same-day settlement	Number Value (\$) Avg. Value (\$) % of total forward ACH credits originated (Number)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table>				
8.b	Non-same-day settlement	Number Value (\$) Avg. Value (\$) % of total forward ACH credits originated (Number)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table>				

9	Forward ACH credit entries your institution originated and identified as third-party payments fraud (fraudulent ODFI credits) = 9.a + 9.b Your customer is the payer. Include: All cleared and settled third-party fraudulent ACH transactions regardless of whether a loss is incurred. (A fraudulent "on-us" ACH transfer is considered cleared and settled if funds were made available to the receiving accountholder.) Do not include: Fraud attempts that were prevented before the ACH was cleared and settled, fraud attempts that resulted in frozen funds (funds not made available to the perpetrator), or fraud committed by your institution's accountholders (first-party fraud).	Number Value (\$) Avg. Value (\$) Forward ACH credits originated fraud rate (Number) Forward ACH credits originated fraud rate (Value)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table>					
9.a	Same-day settlement	Number Value (\$) Avg. Value (\$) Same-day settlement forward ACH credits originated fraud rate (Number) Same-day settlement forward ACH credits originated fraud rate (Value)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> </table>					

ACH

2024 Data

[9.b](#)

Non-same-day settlement

Number	
Value (\$)	
Avg. Value (\$)	NR
Non-same-day settlement forward ACH credits originated fraud rate (Number)	NR
Non-same-day settlement forward ACH credits originated fraud rate (Value)	NR

DEBIT ENTRIES ORIGINATED

[10](#)

Total forward ACH debit entries your institution originated (ODFI debits)

Your customer is the payee.

Number	
Value (\$)	
Avg. Value (\$)	NR

[11](#)

Forward ACH debit entries your institution originated and identified as third-party payments fraud (fraudulent ODFI debits)

Your customer is the payee.

Include: All cleared and settled third-party fraudulent ACH transactions regardless of whether a loss is incurred. (A fraudulent "on-us" ACH transfer is considered cleared and settled if funds were made available to the receiving accountholder.)

Do not include: Fraud attempts that were prevented before the ACH was cleared and settled, fraud attempts that resulted in frozen funds (funds not made available to the perpetrator), or fraud committed by your institution's accountholders (first-party fraud).

Number	
Value (\$)	
Avg. Value (\$)	NR
Forward ACH debits originated fraud rate (Number)	NR
Forward ACH debits originated fraud rate (Value)	NR

ACH RECEIPTS

Your institution is the receiving depository financial institution (RDFI).

An RDFI is the depository institution that accepts and posts ACH transactions to customer accounts.

CREDIT ENTRIES RECEIVED

[12](#)

Total forward ACH credit entries your institution received (RDFI credits)

Your customer is the payee.

Number	
Value (\$)	
Avg. Value (\$)	NR

[13](#)

Forward ACH credit entries your institution received and identified as third-party payments fraud (fraudulent RDFI credits)

Your customer is the payee.

Include: All cleared and settled third-party fraudulent ACH transactions regardless of whether a loss is incurred. (A fraudulent "on-us" ACH transfer is considered cleared and settled if funds were made available to the receiving accountholder.)

Do not include: Fraud attempts that were prevented before the ACH was cleared and settled, fraud attempts that resulted in frozen funds (funds not made available to the perpetrator), or fraud committed by your institution's accountholders (first-party fraud).

Number	
Value (\$)	
Avg. Value (\$)	NR
Forward ACH credits received fraud rate (Number)	NR
Forward ACH credits received fraud rate (Value)	NR

DEBIT ENTRIES RECEIVED

[14](#)

Total forward ACH debit entries your institution received (RDFI debits)

 $= 14.a + 14.b + 14.c$

Your customer is the payer.

Number	
Value (\$)	
Avg. Value (\$)	NR

[14.a](#)

Network

A network ACH entry is one that is cleared through a network operator (i.e., the Federal Reserve or EPN). Please consider all network ACH entries, including those for which your institution is both the ODFI and RDFI (i.e., network on-us ACH entries), and volume sent or received by a correspondent bank on behalf of your institution via a network operator.

Number	
Value (\$)	
Avg. Value (\$)	NR
% of total forward ACH debits received (Number)	NR

[14.b](#)

In-house on-us

An in-house on-us ACH entry is one for which your institution is both the ODFI and the RDFI without the use of a network operator (i.e., the Federal Reserve or EPN), for clearing or settlement. In-house on-us entries result in the movement of funds from one account to another within your institution.

Number	
Value (\$)	
Avg. Value (\$)	NR
% of total forward ACH debits received (Number)	NR

[14.c](#)

Direct exchange

A direct exchange ACH entry is one that is exchanged directly between your institution and another. Some institutions call these "direct send" entries. Direct exchange does not include volume sent or received by a correspondent bank on behalf of your institution. Correspondent volume should be included with Network ACH entries.

Number	
Value (\$)	
Avg. Value (\$)	NR
% of total forward ACH debits received (Number)	NR

ACH

2024 Data

15	Total forward ACH debit entries your institution received (RDFI debits) (repeat item 14) = 15.a + 15.b Your customer is the payer.	Number	NR
		Value (\$)	NR
		Avg. Value (\$)	NR
15.a	For consumer accounts	Number	
		Value (\$)	
		Avg. Value (\$)	NR
	% of total forward ACH debits received (Number)		NR
15.b	For business/government accounts	Number	
		Value (\$)	
		Avg. Value (\$)	NR
	% of total forward ACH debits received (Number)		NR
16	Total forward ACH debit entries your institution received (RDFI debits) (repeat item 14) = 16.a + 16.b Your customer is the payer.	Number	NR
		Value (\$)	NR
		Avg. Value (\$)	NR
16.a	Same-day settlement	Number	
		Value (\$)	
		Avg. Value (\$)	NR
	% of total forward ACH debits received (Number)		NR
16.b	Non-same-day settlement	Number	
		Value (\$)	
		Avg. Value (\$)	NR
	% of total forward ACH debits received (Number)		NR
17	Forward ACH debit entries your institution received and identified as third-party payments fraud (fraudulent RDFI debits) = 17.a + 17.b Your customer is the payer. Include: All cleared and settled third-party fraudulent ACH transactions regardless of whether a loss is incurred. (A fraudulent "on-us" ACH transfer is considered cleared and settled if funds were made available to the receiving accountholder.) Do not include: Fraud attempts that were prevented before the ACH was cleared and settled, fraud attempts that resulted in frozen funds (funds not made available to the perpetrator), or fraud committed by your institution's accountholders (first-party fraud).	Number	
		Value (\$)	
		Avg. Value (\$)	NR
	Forward ACH debits received fraud rate (Number)		NR
	Forward ACH debits received fraud rate (Value)		NR
17.a	Same-day settlement	Number	
		Value (\$)	
		Avg. Value (\$)	NR
	Same-day settlement forward ACH debits received fraud rate (Number)		NR
	Same-day settlement forward ACH debits received fraud rate (Value)		NR
17.b	Non-same-day settlement	Number	
		Value (\$)	
		Avg. Value (\$)	NR
	Non-same-day settlement forward ACH debits received fraud rate (Number)		NR
	Non-same-day settlement forward ACH debits received fraud rate (Value)		NR

OUTGOING RETURNS

18	ACH outgoing debit returns (i.e., debit return entries your institution originated including "on-us" debit returns)	Number	
	Forward ACH debit entries your institution received and were subsequently returned by your institution, the RDFI. Your customer is the payer for the forward debit being returned.	Value (\$)	
		Avg. Value (\$)	NR
	ACH outgoing debits received return rate (Number)		NR
	ACH outgoing debits received return rate (Value)		NR

Comments

Wire Transfers

2024 Data

INSTRUCTIONS

Report aggregate data for all domestic affiliates for full calendar year 2024. All data you provide is strictly confidential and will only be used to produce aggregate estimates.

This section covers all cleared and settled domestic and cross-border wire transfers. Please include third-party fraudulent wire transfers, defined as cleared and settled wire transfers that a third-party initiated with the intent to deceive for personal gain without the authorization, agreement, or voluntary assistance of an authorized payer.

The first part covers outgoing wire transfers originated by your institution. The second part covers incoming wire transfers received by your institution.

If a nonzero figure cannot be provided for any items below:

*** Enter "0" if an item is zero**

*** Enter "NR" if an item is nonzero but cannot be reported**

*** Please leave no items blank**

WIRE TRANSFERS ORIGINATED (OUTGOING)

Your customer is the payer. Include wires for which your institution is the payer (referred to as "settlement/bank business").

1	Did your institution originate wires on behalf of an unaffiliated depository institution during calendar year 2024 (i.e., correspondent volume)?	
	If your answer is "No," please report "Not applicable" for item 1.a below.	
1.a	If your answer is "Yes" to item 1 above, are you able to exclude these volumes from your answers below?	
	If your answer is "Yes, in some cases," please explain in the comments box at the end of this section. Even if you are unable to exclude these volumes, please report all wires originated by your institution below.	
2	Did an unaffiliated depository institution originate wires on behalf of your institution during calendar year 2024?	
	If your answer is "No," please report "Not applicable" for item 2.a below.	
2.a	If your answer is "Yes" to item 2 above, are you able to include these volumes in your answers below?	
	If your answer is "Yes, in some cases," please explain in the comments box at the end of this section. Even if you are unable to include these volumes, please report all wires originated by your institution below.	
3	Total wire transfer originations (outgoing) = 3.a + 3.b	Number
	Include: All wire transfers originated by your institution's U.S. domiciled accountholders with either a domestic or foreign beneficiary. Include funds transfers originated using the large-value systems (i.e., Fedwire and CHIPS). Include payments that your institution's accountholders submitted and settled through these systems directly or through a correspondent. Include book transfers (i.e., internal transfers using your institution's wire platform).	Value (\$)
	Do not include: Wire transfers your institution originated on behalf of an unaffiliated depository institution (i.e., correspondent volume).	Avg. Value (\$)
		NR
3.a	From consumer accounts	Number
		Value (\$)
		Avg. Value (\$)
	% of total wire transfer originations (Number)	NR
3.b	From business/government accounts = 3.b.1 + 3.b.2	Number
		Value (\$)
		Avg. Value (\$)
	% of total wire transfer originations (Number)	NR
3.b.1	Settlement/bank business	Number
		Value (\$)
		Avg. Value (\$)
	% of wire transfer originations from business/government accounts (Number)	NR
3.b.2	All other business/government	Number
		Value (\$)
		Avg. Value (\$)
	% of wire transfer originations from business/government accounts (Number)	NR
4	Total wire transfer originations (outgoing) (repeat item 3) = 4.a + 4.b	Number
		Value (\$)
		Avg. Value (\$)
4.a	Domestic (U.S.) payee	Number
		Value (\$)
		Avg. Value (\$)
	% of total wire transfer originations (Number)	NR

Wire Transfers

2024 Data

4.b	Foreign payee	Number	
		Value (\$)	
		Avg. Value (\$)	NR
	% of total wire transfer originations (Number)		NR
5	Total wire transfer originations (outgoing) (repeat item 3) = 5.a + 5.b	Number	NR
		Value (\$)	NR
		Avg. Value (\$)	NR
5.a	Sent through a network (i.e., Fedwire or CHIPS) or a correspondent bank	Number	
		Value (\$)	
		Avg. Value (\$)	NR
	% of total wire transfer originations (Number)		NR
5.b	Book transfers (i.e., internal transfers using your institution's wire platform)	Number	
		Value (\$)	
		Avg. Value (\$)	NR
	% of total wire transfer originations (Number)		NR
6	Third-party fraudulent wire transfer originations (outgoing) = 6.a + 6.b	Number	
	Include: All cleared and settled third-party fraudulent wire transfers regardless of whether a loss is incurred. (A fraudulent "on-us" wire transfer is considered cleared and settled if funds were made available to the receiving accountholder.)	Value (\$)	
	Do not include: Fraud attempts that were prevented before the wire transfer was cleared and settled, fraud attempts that resulted in frozen funds (funds not made available to the perpetrator), or fraud committed by your institution's accountholders (first-party fraud).	Avg. Value (\$)	NR
		Wire transfer originations fraud rate (Number)	NR
		Wire transfer originations fraud rate (Value)	NR
6.a	Domestic (U.S.) payee	Number	
		Value (\$)	
		Avg. Value (\$)	NR
	Domestic payee wire transfer originations fraud rate (Number)		NR
	Domestic payee wire transfer originations fraud rate (Value)		NR
6.b	Foreign payee	Number	
		Value (\$)	
		Avg. Value (\$)	NR
	Foreign payee wire transfer originations fraud rate (Number)		NR
	Foreign payee wire transfer originations fraud rate (Value)		NR

WIRE TRANSFERS RECEIVED (INCOMING)

Your customer is the payee. Include wires received for which your institution is the payee.

7	Did your institution receive wires on behalf of an unaffiliated depository institution during calendar year 2024 (i.e., correspondent volume)?	
	If your answer is "No," please report "Not applicable" for item 7.a below.	
7.a	If your answer is "Yes" to item 7 above, are you able to exclude these volumes from your answers below?	
	If your answer is "Yes, in some cases," please explain in the comments box at the end of this section. Even if you are unable to exclude these volumes, please report all wires received by your institution below.	
8	Did an unaffiliated depository institution receive wires on behalf of your institution during calendar year 2024?	
	If your answer is "No," please report "Not applicable" for item 8.a below.	
8.a	If your answer is "Yes" to item 8 above, are you able to include these volumes in your answers below?	
	If your answer is "Yes, in some cases," please explain in the comments box at the end of this section. Even if you are unable to include these volumes, please report all wires received by your institution below.	
9	Total wire transfer receipts (incoming)	Number
	Include: All wire transfers received by your institution's U.S. domiciled accountholders with either a domestic or foreign wire- sender. Include funds transfers received using the large-value systems (i.e., Fedwire and CHIPS). Include payments that your institution's accountholders received and settled through these systems directly or through a correspondent. Include book transfers (i.e., internal transfers using your institution's wire platform).	Value (\$)
	Do not include: Wire transfers your institution received on behalf of an unaffiliated depository institution (i.e., correspondent volume).	Avg. Value (\$)
		NR

10

Third-party fraudulent wire transfer receipts (incoming)

Include: All cleared and settled third-party fraudulent wire transfers regardless of whether a loss is incurred. (A fraudulent "on-us" wire transfer is considered cleared and settled if funds were made available to the receiving accountholder.)
Do not include: Fraud attempts that were prevented before the wire transfer was cleared and settled, fraud attempts that resulted in frozen funds (funds not made available to the perpetrator), or fraud committed by your institution's accountholders (first-party fraud).

	Number	
	Value (\$)	
Avg. Value (\$)		NR
Wire transfer receipts fraud rate (Number)		NR
Wire transfer receipts fraud rate (Value)		NR

Comments

Instant Payments

2024 Data

INSTRUCTIONS

Report aggregate data for all domestic affiliates for full calendar year 2024. All data you provide is strictly confidential and will only be used to produce aggregate estimates.

Instant payments are defined as irrevocable push payments drawn on a depository institution and authorized, cleared, and settled in real time or near-real time with funds availability to the recipient usually within seconds.

This section covers all cleared and settled domestic instant payments. Please include third-party fraudulent instant payments, defined as cleared and settled instant payments that a third-party initiated with the intent to deceive for personal gain without the authorization, agreement, or voluntary assistance of an authorized payer.

The first part covers your institution's instant payments profile, and the second part covers instant payments sent.

If a nonzero figure cannot be provided for any items below:
* Enter "0" if an item is zero
* Enter "NR" if an item is nonzero but cannot be reported
* Please leave no items blank

INSTANT PAYMENTS PROFILE

1	Did your institution send instant payments during calendar year 2024? If your answer is "No," please report "Not applicable" for items 1.a and 1.b below, and report "0" for items 3 through 5 and their subsets below.	
1.a	If your answer is "Yes" to item 1 above, did your institution outsource instant payments processing to a third-party processor? If your answer is "Yes," please report the number and value of instant payments processed by your third-party processor for items 3 through 5 and their subsets below.	
1.b	If your answer is "Yes" to item 1 above, did your institution or its third-party processor send any on-us instant payments in house without the use of a network operator? An in-house on-us instant payment is one for which your institution is both the sending institution and the receiving institution without the use of a network operator for clearing or settlement. In-house on-us instant payments result in the movement of funds from one account to another within your institution. If your answer is "No," please report "0" for item 3.b below.	
2	Did your institution receive instant payments during calendar year 2024? If your answer is "Yes," please do not report these volumes for all items below unless your institution is both the sending and the receiving depository financial institution. If your answer is "No," please report "Not applicable" for item 2.a below.	
2.a	If your answer is "Yes" to item 2 above, did your institution send Requests for Pay (RFP) on behalf of your institution's customers?	

INSTANT PAYMENTS SENT

Your institution is the sending depository financial institution.

3	Total instant payments your institution sent = 3.a + 3.b Your customer is the payer.	Number Value (\$) Avg. Value (\$)	
3.a	Network A network instant payment is one that is cleared through a network operator (i.e., RTP or FedNow). Please consider all network instant payments, including network on-us instant payments (those for which your institution is both the sending and the receiving depository financial institution) and volumes sent by a correspondent bank on behalf of your institution via a network operator.	Number Value (\$) Avg. Value (\$) % of instant payments sent (Number)	 NR NR NR
3.b	In-house on-us An in-house on-us instant payment is one for which your institution is both the sending and the receiving institution without the use of a network operator, for clearing or settlement. In-house on-us entries result in the movement of funds from one account to another within your institution.	Number Value (\$) Avg. Value (\$) % of instant payments sent (Number)	 NR NR NR
4	Total instant payments your institution sent (repeat item 3) = 4.a + 4.b Your customer is the payer.	Number Value (\$) Avg. Value (\$)	 NR NR NR
4.a	From consumer accounts	Number Value (\$) Avg. Value (\$) % of instant payments sent (Number)	 NR NR NR
4.b	From business/government accounts	Number Value (\$) Avg. Value (\$) % of instant payments sent (Number)	 NR NR NR

5

Third-party fraudulent instant payments sent

Instant payments your institution sent and identified as third-party payments fraud. Your customer is the payer. Do not include instant payments received.
Include: All cleared and settled instant payments you identified as fraud perpetrated by a third party (not the sending customer or accountholder).
Do not include: Payments that were prevented before the instant payment was cleared and settled, fraud attempts that resulted in frozen funds (funds not made available to the perpetrator), or fraud committed by your institution's sending customer or accountholder ("first-party fraud").

	Number
	Value (\$)
Avg. Value (\$)	NR
Instant payments sent fraud rate (Number)	NR
Instant payments sent fraud rate (Value)	NR

Comments

Debit and General-Purpose Prepaid Cards

2024 Data

INSTRUCTIONS

Report aggregate data for all domestic affiliates for full calendar year 2024. All data you provide is strictly confidential and will only be used to produce aggregate estimates.

This section covers counts of physical debit and general-purpose prepaid cards as well as all cleared and settled domestic and cross-border debit and general-purpose prepaid card payments made via a general-purpose card network, including payments initiated with physical or virtual cards, digital wallets, or other methods. Note: Debit card payments use transaction deposits from a typical transaction deposit, share draft, or "checking" account. General-purpose prepaid card payments use transaction deposits associated with a prepaid card program account. (Deposit accounts and balances are reported in the first part of the "Institution Profile" section.)

Please include third-party fraudulent debit and general-purpose prepaid card payments, defined as cleared and settled payments that a third-party initiated with the intent to deceive for personal gain without the authorization, agreement, or voluntary assistance of an authorized payer.

If a nonzero figure cannot be provided for any items below:

*** Enter "0" if an item is zero**

*** Enter "NR" if an item is nonzero but cannot be reported**

*** Please leave no items blank**

DEBIT AND GENERAL-PURPOSE PREPAID CARDS

Your institution is the issuer. Your customer is the payer, accountholder, or cardholder.

1	Did your institution have debit cards in circulation in 2024 for which your institution was the issuer? If your answer is "No," please report "0" for items 5.a and 6.a and their subsets below.											
2	Did your institution offer its customers general-purpose prepaid cards issued by another financial institution during calendar year 2024? If your answer is "Yes," please exclude these volumes from all items below.											
2.a	If your answer is "Yes" to item 2 above, are you able to exclude card counts and transaction volume data from general-purpose prepaid cards issued by another financial institution from your answers below?											
3	Did your institution have general-purpose prepaid cards in circulation in 2024 for which your institution was the issuer? If your answer is "No," please report "Not applicable" for item 3.a, and "0" for items 5.b and 6.b and their subsets below.											
3.a	If your answer is "Yes" to item 3 above, are you able to include all general-purpose prepaid card counts and transaction volumes (as well as from business/government general-purpose prepaid card programs) in your answers below?											
4	Did your institution provide virtual debit cards or virtual general-purpose prepaid cards as a product/service in 2024 for which your institution was the issuer? (Note: Virtual cards are different from digital wallets.) Virtual cards are used for online or over the phone purchases and do not require the accountholder to have a physical card. Virtual cards may provide greater security than a physical card because they use a unique card number and may have an expiration date and security code that is only valid at specific merchants or for a specific amount of time. Virtual cards may be issued for single or multiple transaction use, and they may or may not be added to digital wallets. If your answer is "Yes," please exclude virtual cards from the counts in item 5 and its subsets but include virtual card transactions for all items starting with item 6 and its subsets below.											
5	Number of physical debit and general-purpose prepaid cards = 5.a + 5.b Please report average of monthly totals in 2024, meaning the average end-of-month totals for each of the months in 2024. Report debit and general-purpose prepaid cards associated with transaction deposit accounts reported in the Institution Profile section. For cards in force , report only debit and general-purpose prepaid cards that can be used at the point of sale, were issued by your institution, activated by your institution's accountholders, have not expired at the end of a month, and draw on the transaction deposit accounts reported in items 2 and 3 in the Institution Profile section. For cards in force with purchase activity , report only debit and general-purpose prepaid cards that had at least one point-of-sale (POS) and/or bill payment in a month. Do not include cards that were only used to withdraw cash.	<table><tr><td>In force</td><td></td></tr><tr><td>In force with purchase activity</td><td></td></tr><tr><td>Ratio of cards with purchase activity to cards in force</td><td>NR</td></tr></table>	In force		In force with purchase activity		Ratio of cards with purchase activity to cards in force	NR				
In force												
In force with purchase activity												
Ratio of cards with purchase activity to cards in force	NR											
5.a	Debit cards = 5.a.1 + 5.a.2	<table><tr><td>In force</td><td></td></tr><tr><td>In force with purchase activity</td><td></td></tr><tr><td>Ratio of cards with purchase activity to cards in force</td><td>NR</td></tr><tr><td>% of physical debit and general-purpose prepaid cards in force</td><td>NR</td></tr><tr><td>% of physical debit and general-purpose prepaid cards in force with purchase activity</td><td>NR</td></tr></table>	In force		In force with purchase activity		Ratio of cards with purchase activity to cards in force	NR	% of physical debit and general-purpose prepaid cards in force	NR	% of physical debit and general-purpose prepaid cards in force with purchase activity	NR
In force												
In force with purchase activity												
Ratio of cards with purchase activity to cards in force	NR											
% of physical debit and general-purpose prepaid cards in force	NR											
% of physical debit and general-purpose prepaid cards in force with purchase activity	NR											

Debit and General-Purpose Prepaid Cards

2024 Data

5.a.1	Consumer		In force	
			In force with purchase activity	
		Ratio of cards with purchase activity to cards in force		NR
		% of physical debit cards in force		NR
5.a.2	Business/government		In force	
			In force with purchase activity	
		Ratio of cards with purchase activity to cards in force		NR
		% of physical debit cards in force		NR
5.b	General-purpose prepaid cards = 5.b.1 + 5.b.2		In force	
			In force with purchase activity	
		Ratio of cards with purchase activity to cards in force		NR
		% of physical debit and general-purpose prepaid cards in force		NR
5.b.1	Reloadable		In force	
			In force with purchase activity	
		Ratio of cards with purchase activity to cards in force		NR
		% of physical general-purpose prepaid cards in force		NR
5.b.2	Non-reloadable		In force	
			In force with purchase activity	
		Ratio of cards with purchase activity to cards in force		NR
		% of physical general-purpose prepaid cards in force		NR
6	Total debit and general-purpose prepaid card transactions = 6.a + 6.b		Number	
			Value (\$)	
		Avg. Value (\$)		NR
6.a	Debit card transactions = 6.a.1 + 6.a.2		Number	
			Value (\$)	
		Avg. Value (\$)		NR
		% of total debit and general-purpose prepaid card transactions (Number)		NR
6.a.1	From consumer accounts		Number	
			Value (\$)	
		Avg. Value (\$)		NR
		% of debit card transactions (Number)		NR
6.a.2	From business/government accounts		Number	
			Value (\$)	
		Avg. Value (\$)		NR
		% of debit card transactions (Number)		NR
6.b	General-purpose prepaid card transactions = 6.b.1 + 6.b.2		Number	
			Value (\$)	
		Avg. Value (\$)		NR
		% of total debit and general-purpose prepaid card transactions (Number)		NR
6.b.1	From reloadable accounts		Number	
			Value (\$)	
		Avg. Value (\$)		NR
		% of general-purpose prepaid card transactions (Number)		NR
6.b.2	From non-reloadable accounts		Number	
			Value (\$)	
		Avg. Value (\$)		NR
		% of general-purpose prepaid card transactions (Number)		NR

Debit and General-Purpose Prepaid Cards

2024 Data

<u>7</u>	Total debit and general-purpose prepaid card transactions (repeat item 6) = 7.a + 7.b		Number		NR
			Value (\$)		NR
			Avg. Value (\$)		NR
<u>7.a</u>	In-person transactions = 7.a.1 + 7.a.2		Number		
			Value (\$)		
			Avg. Value (\$)		NR
		% of total debit and general-purpose prepaid card transactions (Number)			NR
<u>7.a.1</u>	With a PIN		Number		
			Value (\$)		
			Avg. Value (\$)		NR
		% of in-person transactions (Number)			NR
<u>7.a.2</u>	Without a PIN		Number		
			Value (\$)		
			Avg. Value (\$)		NR
		% of in-person transactions (Number)			NR
<u>7.b</u>	Remote transactions = 7.b.1 + 7.b.2		Number		
			Value (\$)		
			Avg. Value (\$)		NR
		% of total debit and general-purpose prepaid card transactions (Number)			NR
<u>7.b.1</u>	Domestic (U.S.) payee		Number		
			Value (\$)		
			Avg. Value (\$)		NR
		% of remote transactions (Number)			NR
<u>7.b.2</u>	Foreign payee		Number		
			Value (\$)		
			Avg. Value (\$)		NR
		% of remote transactions (Number)			NR

<u>8</u>	Total debit and general-purpose prepaid transactions (repeat item 6) = 8.a + 8.b + 8.c		Number		NR
			Value (\$)		NR
			Avg. Value (\$)		NR
					*
<u>8.a</u>	In-person contactless card transactions Include: Transactions for which a physical card or token was "tapped" or "waved" to pay at the POS terminal.		Number		
			Value (\$)		
			Avg. Value (\$)		NR
		% of total debit and general-purpose prepaid card transactions (Number)			NR
<u>8.b</u>	Digital wallet transactions = 8.b.1 + 8.b.2		Number		
			Value (\$)		
			Avg. Value (\$)		NR
		% of total debit and general-purpose prepaid card transactions (Number)			NR
<u>8.b.1</u>	In-person Include: Transactions for which an electronic device, such as a smartphone, smart watch, or activity tracker, was "tapped" or "waved" to pay at the POS terminal (e.g., Apple Pay, Samsung Pay, Google Pay, Fitbit Pay). Such payments are considered contactless payments, but do not use a physical card or token.		Number		
			Value (\$)		
			Avg. Value (\$)		NR
		% of digital wallet transactions (Number)			NR
<u>8.b.2</u>	Remote Include: In-app transactions or browser transactions made with a digital wallet. Browser transactions include both digital wallets (e.g., Apple Pay, Google Pay, Samsung Pay) and third-party tokenized digital wallets (e.g., PayPal, Amazon Pay, Square Restaurants, Visa Checkout, Masterpass).		Number		
			Value (\$)		
			Avg. Value (\$)		NR
		% of digital wallet transactions (Number)			NR
<u>8.c</u>	All other transactions		Number		
			Value (\$)		
			Avg. Value (\$)		NR
		% of total debit and general-purpose prepaid card transactions (Number)			NR

Debit and General-Purpose Prepaid Cards

2024 Data

[9](#)**Third-party fraudulent debit and general-purpose prepaid card transactions
= 9.a + 9.b****Include:** All cleared and settled third-party fraudulent card network transactions before any recoveries or chargebacks (i.e., regardless of whether a loss is incurred).**Do not include:** Fraud prevented by declining a transaction or fraud committed by your institution's accountholders (first-party fraud).

Number	
Value (\$)	
Avg. Value (\$)	NR
Debit and general-purpose prepaid card transactions fraud rate (Number)	NR
Debit and general-purpose prepaid card transactions fraud rate (Value)	NR

[9.a](#)**In-person transactions = 9.a.1 + 9.a.2**

Number	
Value (\$)	
Avg. Value (\$)	NR
In-person debit and general-purpose prepaid card transactions fraud rate (Number)	NR
In-person debit and general-purpose prepaid card transactions fraud rate (Value)	NR

[9.a.1](#)**With a PIN**

Number	
Value (\$)	
Avg. Value (\$)	NR
In-person with a PIN debit and general-purpose prepaid card transactions fraud rate (Number)	NR
In-person with a PIN debit and general-purpose prepaid card transactions fraud rate (Value)	NR

[9.a.2](#)**Without a PIN**

Number	
Value (\$)	
Avg. Value (\$)	NR
In-person without a PIN debit and general-purpose prepaid card transactions fraud rate (Number)	NR
In-person without a PIN debit and general-purpose prepaid card transactions fraud rate (Value)	NR

[9.b](#)**Remote transactions = 9.b.1 + 9.b.2**

Number	
Value (\$)	
Avg. Value (\$)	NR
Remote debit and general-purpose prepaid card transactions fraud rate (Number)	NR
Remote debit and general-purpose prepaid card transactions fraud rate (Value)	NR

[9.b.1](#)**Domestic (U.S.) payee**

Number	
Value (\$)	
Avg. Value (\$)	NR
Domestic payee remote debit and general-purpose prepaid card transactions fraud rate (Number)	NR
Domestic payee remote debit and general-purpose prepaid card transactions fraud rate (Value)	NR

[9.b.2](#)**Foreign payee**

Number	
Value (\$)	
Avg. Value (\$)	NR
Foreign payee remote debit and general-purpose prepaid card transactions fraud rate (Number)	NR
Foreign payee remote debit and general-purpose prepaid card transactions fraud rate (Value)	NR

[10](#)**Total debit and general-purpose prepaid cash-back at the point of sale**

Please report only the cash value (\$) portion of the cash-back transaction (e.g., if a customer paid for \$100 in goods at the point of sale using a debit or general-purpose prepaid card and asked for \$20 in cash back, please report one transaction for Number and \$20 for Value in item 10).

Do not include: ATM cash withdrawals or the amount paid for goods and services.

Number	
Value (\$)	
Avg. Value (\$)	NR
% of total debit and general-purpose prepaid card transactions (Number)	NR
% of total debit and general-purpose prepaid card transactions (Value)	NR

Comments

General-Purpose Credit Cards

2024 Data

INSTRUCTIONS

Report aggregate data for all domestic affiliates for full calendar year 2024. All data you provide is strictly confidential and will only be used to produce aggregate estimates.

This section covers counts of physical general-purpose credit cards as well as all cleared and settled domestic and cross-border general-purpose credit card payments made via a general-purpose card network, including payments initiated with physical or virtual cards, digital wallets, or other methods. It also covers general-purpose co-branded credit card non-network transaction. Note: General-purpose credit card payments use funds from credit card accounts. (Credit card accounts and balances are reported in the second part of the "Institution Profile" section.)

Please include third-party fraudulent general-purpose credit card network payments, defined as cleared and settled payments that a third-party initiated with the intent to deceive for personal gain without the authorization, agreement, or voluntary assistance of an authorized payer.

If a nonzero figure cannot be provided for any items below:

*** Enter "0" if an item is zero**

*** Enter "NR" if an item is nonzero but cannot be reported**

*** Please leave no items blank**

GENERAL-PURPOSE CREDIT CARDS

Your institution is the issuer. Your customer is the payer, accountholder, or cardholder.

1

Did your institution have general-purpose credit cards in circulation in 2024 for which your institution was the issuer?

Include: General-purpose credit cards, charge cards, and co-branded cards for which your institution owns the receivables. These can be cards that use any one of the four major credit card networks (i.e., Visa, MasterCard, American Express, and Discover).

If your answer is "No," please report "Not applicable" for items 2, 2.a, and 3 below, and report "0" for items 4 through 9 and their subsets below.

2

Did your institution have co-branded credit cards in circulation in 2024 for which your institution was the issuer?

If your answer is "Yes": Please report "internal" (closed-loop, not using one of the above four major credit card networks) volumes and exclude "external" (open-loop, using one of the above four major credit card networks) volumes in item 5 below. Conversely, please report external volumes and exclude internal volumes in items 6 through 9 (and their subsets) below.

If your answer is "No": Please report "Not applicable" for item 2.a and "0" for item 5 below.

2.a

If your answer is "Yes" to item 2 above and if your institution had "internal" (closed-loop, not using one of the above four major credit card networks) co-branded credit card transactions, are you able to exclude these volumes from your answers to items 6 through 9 and their subsets below?

If your answer is "Yes, in some cases," please explain in the comments box at the end of this section. Even if your answer is "No," please report data for items 6 through 9 and their subsets below and explain in the comments box at the end of this section.

3

Did your institution provide virtual general-purpose credit cards as a product/service in 2024 for which your institution was the issuer? (Note: Virtual cards are different from digital wallets.)

Virtual cards are used for online or over the phone purchases and do not require the accountholder to have a physical card. Virtual cards may provide greater security than a physical card because they use a unique card number and may have an expiration date and security code that is only valid at specific merchants or for a specific amount of time. Virtual cards may be issued for single or multiple transaction use, and they may or may not be added to digital wallets.

If your answer is "Yes," please exclude virtual cards from the counts in item 4 but include virtual card transactions in items 5 through 9 and their subsets below.

4

Number of physical general-purpose credit cards = 4.a + 4.b

Please report average of monthly totals in 2024, meaning the average end-of-month totals for each of the months in 2024.

For **cards in force**, report only cards that had been issued by your institution, activated by your institution's accountholders, and had not expired at the end of a month.

For **cards in force with purchase activity**, report only cards in force that were used to make at least one point-of-sale (POS) and/or bill payment in a month.

In force**In force with purchase activity**

Ratio of cards with purchase activity to cards in force

NR

4.a**Consumer cards****In force****In force with purchase activity**

Ratio of cards with purchase activity to cards in force

NR

% of physical general-purpose credit cards in force

NR

% of physical general-purpose credit cards in force with purchase activity

NR

4.b**Business/government cards****In force****In force with purchase activity**

Ratio of cards with purchase activity to cards in force

NR

% of physical general-purpose credit cards in force

NR

% of physical general-purpose credit cards in force with purchase activity

NR

5

Total general-purpose co-branded credit card non-network transactions ("internal" closed-loop transactions)

Number**Value (\$)**

Avg. Value (\$)

NR

General-Purpose Credit Cards

2024 Data

6	Total general-purpose credit card network transactions = 6.a + 6.b Include: All network transactions made with general-purpose credit cards, charge cards, or co-branded cards (network volume) issued by your institution. Do not include: General-purpose credit card non-network transactions (e.g., balance transfers, convenience checks), co-branded credit card "internal" closed-loop transactions, or cash advances.	Number Value (\$) Avg. Value (\$)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px; text-align: center;">NR</td></tr> </table>			NR
NR						
6.a	From consumer accounts	Number Value (\$) Avg. Value (\$)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px; text-align: center;">NR</td></tr> </table>			NR
NR						
	% of total general-purpose credit card network transactions (Number)		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px; text-align: center;">NR</td></tr> </table>		NR	
NR						
6.b	From business/government accounts	Number Value (\$) Avg. Value (\$)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px; text-align: center;">NR</td></tr> </table>			NR
NR						
	% of total general-purpose credit card network transactions (Number)		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px; text-align: center;">NR</td></tr> </table>		NR	
NR						
7	Total general-purpose credit card network transactions (repeat item 6) = 7.a + 7.b	Number Value (\$) Avg. Value (\$)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px; background-color: #003366; color: white; text-align: center;">NR</td></tr> <tr><td style="height: 20px; background-color: #003366; color: white; text-align: center;">NR</td></tr> <tr><td style="height: 20px; text-align: center;">NR</td></tr> </table>	NR	NR	NR
NR						
NR						
NR						
7.a	In-person transactions = 7.a.1 + 7.a.2	Number Value (\$) Avg. Value (\$)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px; text-align: center;">NR</td></tr> </table>			NR
NR						
	% of total general-purpose credit card network transactions (Number)		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px; text-align: center;">NR</td></tr> </table>		NR	
NR						
7.a.1	With a PIN	Number Value (\$) Avg. Value (\$)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px; text-align: center;">NR</td></tr> </table>			NR
NR						
	% of in-person transactions (Number)		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px; text-align: center;">NR</td></tr> </table>		NR	
NR						
7.a.2	Without a PIN	Number Value (\$) Avg. Value (\$)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px; text-align: center;">NR</td></tr> </table>			NR
NR						
	% of in-person transactions (Number)		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px; text-align: center;">NR</td></tr> </table>		NR	
NR						
7.b	Remote transactions = 7.b.1 + 7.b.2	Number Value (\$) Avg. Value (\$)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px; text-align: center;">NR</td></tr> </table>			NR
NR						
	% of total general-purpose credit card network transactions (Number)		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px; text-align: center;">NR</td></tr> </table>		NR	
NR						
7.b.1	Domestic (U.S.) payee	Number Value (\$) Avg. Value (\$)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px; text-align: center;">NR</td></tr> </table>			NR
NR						
	% of remote transactions (Number)		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px; text-align: center;">NR</td></tr> </table>		NR	
NR						
7.b.2	Foreign payee	Number Value (\$) Avg. Value (\$)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px; text-align: center;">NR</td></tr> </table>			NR
NR						
	% of remote transactions (Number)		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px; text-align: center;">NR</td></tr> </table>		NR	
NR						
8	Total general-purpose credit card network transactions (repeat item 6) = 8.a + 8.b + 8.c	Number Value (\$) Avg. Value (\$)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px; background-color: #003366; color: white; text-align: center;">NR</td></tr> <tr><td style="height: 20px; background-color: #003366; color: white; text-align: center;">NR</td></tr> <tr><td style="height: 20px; text-align: center;">NR</td></tr> </table>	NR	NR	NR
NR						
NR						
NR						
8.a	In-person contactless card transactions Include: Transactions for which a physical card or token was "tapped" to pay at the POS terminal.	Number Value (\$) Avg. Value (\$)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px; text-align: center;">NR</td></tr> </table>			NR
NR						
	% of total general-purpose credit card network transactions (Number)		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px; text-align: center;">NR</td></tr> </table>		NR	
NR						
8.b	Digital wallet transactions = 8.b.1 + 8.b.2	Number Value (\$) Avg. Value (\$)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px; text-align: center;">NR</td></tr> </table>			NR
NR						
	% of total general-purpose credit card network transactions (Number)		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px; text-align: center;">NR</td></tr> </table>		NR	
NR						
8.b.1	In-person Include: Transactions for which an electronic device, such as a smartphone, smart watch, or activity tracker, was "tapped" to pay at the POS terminal (e.g., Apple Pay, Samsung Pay, Google Pay, Fitbit Pay). Such payments are considered contactless payments, but do not use a physical card or token.	Number Value (\$) Avg. Value (\$)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px; text-align: center;">NR</td></tr> </table>			NR
NR						
	% of digital wallet transactions (Number)		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="height: 20px;"></td></tr> <tr><td style="height: 20px; text-align: center;">NR</td></tr> </table>		NR	
NR						

General-Purpose Credit Cards

2024 Data

8.b.2	Remote Include: In-app transactions or browser transactions made with a digital wallet. Browser transactions include both digital wallets (e.g., Apple Pay, Google Pay, Samsung Pay) and third-party tokenized digital wallets (e.g., PayPal, Amazon Pay, Square Restaurants, Visa Checkout, Masterpass).		Number	
			Value (\$)	
			Avg. Value (\$)	NR
		% of digital wallet transactions (Number)		NR
8.c	All other transactions		Number	
			Value (\$)	
			Avg. Value (\$)	NR
		% of total general-purpose credit card network transactions (Number)		NR
9	Third-party fraudulent general-purpose credit card network transactions = 9.a + 9.b Include: All cleared and settled third-party fraudulent card network transactions made with general-purpose credit cards, charge cards, or co-branded cards (network volume only) issued by your institution before any chargebacks or recoveries (i.e., regardless of whether a loss is incurred). Do not include: Third-party fraudulent general-purpose credit card non-network transactions (e.g., balance transfers, convenience checks), co-branded credit card "internal" closed-loop transactions, or cash advances.		Number	
			Value (\$)	
			Avg. Value (\$)	NR
		General-purpose credit card network transactions fraud rate (Number)		NR
		General-purpose credit card network transactions fraud rate (Value)		NR
9.a	In-person transactions = 9.a.1 + 9.a.2		Number	
			Value (\$)	
			Avg. Value (\$)	NR
		In-person general-purpose credit card network transactions fraud rate (Number)		NR
		In-person general-purpose credit card network transactions fraud rate (Value)		NR
9.a.1	With a PIN		Number	
			Value (\$)	
			Avg. Value (\$)	NR
		In-person with a PIN general-purpose credit card network transactions fraud rate (Number)		NR
		In-person with a PIN general-purpose credit card network transactions fraud rate (Value)		NR
9.a.2	Without a PIN		Number	
			Value (\$)	
			Avg. Value (\$)	NR
		In-person without a PIN general-purpose credit card network transactions fraud rate (Number)		NR
		In-person without a PIN general-purpose credit card network transactions fraud rate (Value)		NR
9.b	Remote transactions = 9.b.1 + 9.b.2		Number	
			Value (\$)	
			Avg. Value (\$)	NR
		Remote general-purpose credit card network transactions fraud rate (Number)		NR
		Remote general-purpose credit card network transactions fraud rate (Value)		NR
9.b.1	Domestic (U.S.) payee		Number	
			Value (\$)	
			Avg. Value (\$)	NR
		Domestic payee remote general-purpose credit card network transactions fraud rate (Number)		NR
		Domestic payee remote general-purpose credit card network transactions fraud rate (Value)		NR
9.b.2	Foreign payee		Number	
			Value (\$)	
			Avg. Value (\$)	NR
		Foreign payee remote general-purpose credit card network transactions fraud rate (Number)		NR
		Foreign payee remote general-purpose credit card network transactions fraud rate (Value)		NR

Comments

Cash**2024 Data****INSTRUCTIONS**

Report aggregate data for all domestic affiliates for full calendar year 2024. All data you provide is strictly confidential and will only be used to produce aggregate estimates.

This section covers all cash deposits from and withdrawals to circulation from your institution's domestic branches, and both domestic and cross-border ATM cash transactions by your institution's customers from any ATM. Cash, also called currency, includes paper banknotes and coins. Do not include banknotes and coins exchanged with the Federal Reserve or other supplier for maintaining cash inventory or any other exchanges on your institution's own account. Please include third-party fraudulent ATM cash withdrawal transactions, defined as cleared and settled ATM cash withdrawals that a third-party initiated with the intent to deceive for personal gain without the authorization, agreement, or voluntary assistance of an authorized accountholder or cardholder.

If a nonzero figure cannot be provided for any items below:
*** Enter "0" if an item is zero**
*** Enter "NR" if an item is nonzero but cannot be reported**
*** Please leave no items blank**

CASH WITHDRAWALS

1	Total cash withdrawals from your institution = 1.a + 1.b + 1.c	Number	
		Value (\$)	
		Avg. Value (\$)	NR
1.a	Over-the-counter cash withdrawals Cash withdrawals made at bank lobby teller window or drive-through teller. Include: Cash withdrawn by a third party that is not paid out on behalf of another depository institution (e.g., via a "check cashing" service). Do not include: Cash paid out to a third-party on behalf of another depository institution (e.g., an over-the-counter cash advance from a credit card issued by another institution).	Number	
		Value (\$)	
		Avg. Value (\$)	NR
	% of total cash withdrawals from your institution (Number)		NR
1.b	Cash orders at wholesale vaults and RCMTs Cash withdrawals handled through armored couriers including vaults operated by your institution or outsourced to an armored courier or other third-party vault operator or made at remote currency management terminals (RCMTs) at merchant customer locations. Do not include: Banknotes and coin exchanged with the Federal Reserve or other supplier for maintaining cash inventory or any other exchanges on your institution's own account.	Number	
		Value (\$)	
		Avg. Value (\$)	NR
	% of total cash withdrawals from your institution (Number)		NR
1.c	Total ATM cash withdrawals (your institution's accountholder, any ATM) = 1.c.1 + 1.c.2	Number	
		Value (\$)	
		Avg. Value (\$)	NR
	% of total cash withdrawals from your institution (Number)		NR
1.c.1	"On-us" ATM cash withdrawals (your institution's accountholder, your institution's ATM) An "on-us" ATM is any ATM owned or operated by your institution.	Number	
		Value (\$)	
		Avg. Value (\$)	NR
	% of total ATM cash withdrawals (Number)		NR
1.c.2	"Foreign" ATM cash withdrawals (your institution's accountholder, "foreign" ATM) A "foreign" ATM is any ATM not owned or operated by your institution.	Number	
		Value (\$)	
		Avg. Value (\$)	NR
	% of total ATM cash withdrawals (Number)		NR
2	Total cash withdrawals from your institution (repeat item 1) = 2.a + 2.b	Number	NR
		Value (\$)	NR
		Avg. Value (\$)	NR
2.a	From consumer accounts	Number	
		Value (\$)	
		Avg. Value (\$)	NR
	% of total cash withdrawals from your institution (Number)		NR
2.b	From business/government accounts	Number	
		Value (\$)	
		Avg. Value (\$)	NR
	% of total cash withdrawals from your institution (Number)		NR
3	Total ATM cash withdrawals (your institution's accountholder, any ATM) (repeat item 1.c) = 3.a + 3.b	Number	NR
		Value (\$)	NR
		Avg. Value (\$)	NR
3.a	Domestic ATM cash withdrawals (your institution's accountholder, any ATM in the U.S.)	Number	
		Value (\$)	
		Avg. Value (\$)	NR
	% of total ATM cash withdrawals (Number)		NR
3.b	Cross-border ATM cash withdrawals (your institution's accountholder, any ATM outside the U.S.)	Number	
		Value (\$)	
		Avg. Value (\$)	NR
	% of total ATM cash withdrawals (Number)		NR

Cash

2024 Data

4	Third-party fraudulent ATM cash withdrawals (your institution's accountholder, any ATM) = 4.a + 4.b Include: All cleared and settled third-party fraudulent ATM cash withdrawal transactions before any recoveries or chargebacks (i.e., regardless of whether a loss is incurred). Do not include: Fraud prevented by declining a transaction or fraud committed by your institution's accountholders (first-party fraud).	Number	
		Value (\$)	
		Avg. Value (\$)	NR
		ATM cash withdrawals fraud rate (Number)	NR
		ATM cash withdrawals fraud rate (Value)	NR
4.a	Domestic ATM cash withdrawals (your institution's accountholder, any ATM in the U.S.)	Number	
		Value (\$)	
		Avg. Value (\$)	NR
		Domestic ATM cash withdrawals fraud rate (Number)	NR
4.b	Cross-border ATM cash withdrawals (your institution's accountholder, any ATM outside the U.S.)	Number	
		Value (\$)	
		Avg. Value (\$)	NR
		Cross-border ATM cash withdrawals fraud rate (Number)	NR
		Cross-border ATM cash withdrawals fraud rate (Value)	NR

CASH DEPOSITS

5	Total cash deposited at your institution = 5.a + 5.b + 5.c	Number	
		Value (\$)	
		Avg. Value (\$)	NR
5.a	Over-the-counter cash deposits Cash deposits made at bank lobby teller window or drive-through teller.	Number	
		Value (\$)	
		Avg. Value (\$)	NR
		% of total cash deposited at your institution (Number)	NR
5.b	Cash deposits at wholesale vaults and RCMTs Cash deposits handled through armored couriers including vaults operated by your institution or outsourced to an armored courier or other third-party vault operator and cash deposits made at remote currency management terminals (RCMTs) at merchant customer locations. Do not include: Banknotes and coin exchanged with the Federal Reserve or other supplier for maintaining cash inventory or any other exchanges on your institution's own account.	Number	
		Value (\$)	
		Avg. Value (\$)	NR
		% of total cash deposited at your institution (Number)	NR
5.c	ATM cash deposits (your institution's accountholder, any ATM) = 5.c.1 + 5.c.2	Number	
		Value (\$)	
		Avg. Value (\$)	NR
5.c.1	"On-us" ATM cash deposits (your institution's accountholder, your institution's ATM) An "on-us" ATM is any ATM owned or operated by your institution.	Number	
		Value (\$)	
		Avg. Value (\$)	NR
5.c.2	"Foreign" ATM cash deposits (your institution's accountholder, "foreign" ATM) A "foreign" ATM is any ATM not owned or operated by your institution.	Number	
		Value (\$)	
		Avg. Value (\$)	NR
		% of ATM cash deposits (Number)	NR

Comments

Alternative Payment Initiation Methods

2024 Data

INSTRUCTIONS

Report aggregate data for all domestic affiliates for full calendar year 2024. All data you provide is strictly confidential and will only be used to produce aggregate estimates.

This section covers all cleared and settled domestic and cross-border online or mobile bill payments and person-to-person (P2P) transfers originated by your institution's consumer accountholders. Please include third-party fraudulent P2P transfer originations, defined as cleared and settled P2P transfer originations that a third-party originated with the intent to deceive for personal gain without the authorization, agreement, or voluntary assistance of an authorized payer.

If a nonzero figure cannot be provided for any items below:
* Enter "0" if an item is zero
* Enter "NR" if an item is nonzero but cannot be reported
* Please leave no items blank

ALTERNATIVE PAYMENT INITIATION METHODS

1	Did your institution offer online or mobile consumer bill payments during calendar year 2024?									
	Include: Bill payment transactions made from consumer accounts at your institution and initiated via your institution's website or mobile application. Do not include: Payments made through the biller's website. If your answer is "No," please report "0" for item 2 below.									
2	Total online or mobile bill payment transactions initiated by your institution's consumer accountholders	<table><tr><td>Number</td><td></td></tr><tr><td>Value (\$)</td><td></td></tr><tr><td>Avg. Value (\$)</td><td>NR</td></tr></table>	Number		Value (\$)		Avg. Value (\$)	NR		
Number										
Value (\$)										
Avg. Value (\$)	NR									
	Include: Online or mobile consumer bill payments initiated through your institution's bill payment platform. Do not include: Bill payment transactions initiated through a different medium (e.g., Zelle).									
3	Did your institution offer an online or mobile person-to-person (P2P) funds transfer system during calendar year 2024?									
	Include: P2P transfer originations made from consumer accounts at your institution and initiated via your institution's website or mobile application. Do not include: Transfers made through an external party's website or online application. If your answer is "No," please report "Not applicable" for item 3.a below, and report "0" for items 4 through 6 and their subsets below.									
3.a	If the answer is "Yes" to item 3 above, did your institution offer an immediate payments option via an online or mobile person-to-person (P2P) funds transfer system during calendar year 2024?									
	Immediate payments are funds transfers sent with real-time or near-real-time availability to recipient (30 minutes or less). If your answer is "No," please report "0" for items 5.a and 6.a below.									
4	Number of active online or mobile person-to-person (P2P) transfer accounts	<table><tr><td>New active accounts</td><td></td></tr><tr><td>All active accounts</td><td></td></tr><tr><td>New account rate</td><td>NR</td></tr></table>	New active accounts		All active accounts		New account rate	NR		
New active accounts										
All active accounts										
New account rate	NR									
	Please report average of monthly totals in 2024, meaning the average end-of-month totals for each of the months in 2024. New active P2P transfer accounts are accounts from which at least one payment was sent via your institution's P2P transfer platform for the first time within a month. All active P2P transfer accounts are accounts from which at least one payment was sent via your institution's P2P transfer platform within a month.									
5	Total online or mobile person-to-person (P2P) transfer originations = 5.a + 5.b	<table><tr><td>Number</td><td></td></tr><tr><td>Value (\$)</td><td></td></tr><tr><td>Avg. Value (\$)</td><td>NR</td></tr></table>	Number		Value (\$)		Avg. Value (\$)	NR		
Number										
Value (\$)										
Avg. Value (\$)	NR									
	Include: P2P transfer originations made from consumer accounts at your institution and initiated via your institution's website or mobile application (include transfer originations made through digital payments network partners, e.g., Zelle, if applicable). Do not include: Transfers made through an external party's website or online application.									
5.a	Immediate payments	<table><tr><td>Number</td><td></td></tr><tr><td>Value (\$)</td><td></td></tr><tr><td>Avg. Value (\$)</td><td>NR</td></tr><tr><td>% of total online or mobile P2P transfer originations (Number)</td><td>NR</td></tr></table>	Number		Value (\$)		Avg. Value (\$)	NR	% of total online or mobile P2P transfer originations (Number)	NR
Number										
Value (\$)										
Avg. Value (\$)	NR									
% of total online or mobile P2P transfer originations (Number)	NR									
	Funds are sent with real-time or near-real-time availability to recipient (30 minutes or less).									
5.b	All other	<table><tr><td>Number</td><td></td></tr><tr><td>Value (\$)</td><td></td></tr><tr><td>Avg. Value (\$)</td><td>NR</td></tr><tr><td>% of total online or mobile P2P transfer originations (Number)</td><td>NR</td></tr></table>	Number		Value (\$)		Avg. Value (\$)	NR	% of total online or mobile P2P transfer originations (Number)	NR
Number										
Value (\$)										
Avg. Value (\$)	NR									
% of total online or mobile P2P transfer originations (Number)	NR									
	Funds are sent without real-time or near-real-time availability to recipient (later than 30 minutes and, typically 1 or more days after payment was initiated).									

Alternative Payment Initiation Methods

2024 Data

[6](#)**Third-party fraudulent online or mobile person-to-person (P2P) transfer originations
= 6.a + 6.b**

Include: All cleared and settled third-party fraudulent P2P transfer originations made from consumer accounts at your institution and initiated via your institution's website or mobile application, before any recoveries or chargebacks (i.e., regardless of whether a loss is incurred).

Do not include: Third-party fraudulent transfers made through an external party's website or online application. Also do not include fraud prevented by declining a transaction or fraud committed by your institution's accountholders (first-party fraud).

Number	
Value (\$)	
Avg. Value (\$)	NR
Online or mobile P2P transfer originations fraud rate (Number)	NR
Online or mobile P2P transfer originations fraud rate (Value)	NR

[6.a](#)**Immediate payments**

Funds are sent with real-time or near-real-time availability to recipient (30 minutes or less).

Number	
Value (\$)	
Avg. Value (\$)	NR
Immediate online or mobile P2P payments fraud rate (Number)	NR
Immediate online or mobile P2P payments fraud rate (Value)	NR

[6.b](#)**All other**

Funds are sent without real-time or near-real-time availability to recipient (later than 30 minutes and, typically 1 or more days after payment was initiated).

Number	
Value (\$)	
Avg. Value (\$)	NR
All other online or mobile P2P payments fraud rate (Number)	NR
All other online or mobile P2P payments fraud rate (Value)	NR

Comments