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The Federal Reserve Payments Study

Survey Period: Calendar Year 2021



The *Depository and Financial Institutions Payments Survey* (DFIPS) includes:

- ▶ Institution's affiliates
- ▶ Institution profile
- ▶ Check profile, payments, deposits, and outgoing returns
- ▶ ACH profile, originations, receipts, and outgoing returns
- ▶ Wire transfers originated and received
- ▶ Debit and general-purpose prepaid cards
- ▶ General-purpose credit cards
- ▶ Cash withdrawals and deposits
- ▶ Alternative payment initiation methods

>> Please respond by: July 29, 2022 <<

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, 7100-0355), Washington, DC 20503

General Instructions

About the survey

The Federal Reserve 2022 Depository and Financial Institutions Payments Survey (DFIPS) is a national survey of depository and financial institutions that offer transaction deposit accounts and general-purpose credit card accounts to consumer, business, and government customers. The survey gathers data about 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 2021. Data from your response will contribute to estimates of the national aggregate number and value of payment and cash transactions made by these transaction methods. The Federal Reserve will compare the results of this 2022 survey to previous surveys conducted since 2001.

Confidentiality

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

Your participation

Your response to this survey will be used to estimate national aggregate volumes for calendar year 2021. 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 calendar year 2021**, please request the necessary data from that organization or provide them with the survey so they may respond on behalf of your institution.

Please leave no survey item blank

Items left blank may be difficult to interpret and could cause problems with estimation. There are **three possible ways** to respond to a survey item that requests a numeric value:

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

Third-party fraudulent transactions

This survey includes questions about the volumes of payments fraud, defined as cleared and settled payment transactions that are determined by your institution to be initiated or altered by a third party not authorized to make the payment with the intent to deceive for personal gain. This definition is deliberately narrow, applying to fraud vulnerabilities in the payment types, initiation methods, or systems, themselves. Payments fraud does not include fraud performed by or with the assistance of an authorized user or valid payments that happen to be part of a fraud scheme. **Do not include fraud attempts that were prevented before the payment was settled.** Please report unauthorized third-party fraudulent transactions that were recorded and recognized by your institution as fraud in calendar year 2021 (even if the fraud occurred in the prior year).

General Instructions

Please provide any comments in the box below:

Affiliates

Please review and correct information below according to your reporting ability. This is designed to be an **enterprise-wide survey**, covering accounts held at your institution and all of its domestic affiliates. However, in some circumstances the data available for some sections of the survey may not correspond to the affiliates listed in item 1, below. If this is the case for your institution, please make any necessary adjustments. If affiliates must be added, please only include affiliates and deposits located within U.S. states and territories.

The information on this page will be used to define what is meant by "your institution" in each section of the questionnaire. If possible, include information about any institution you merged with or acquired. For example, during 2021, if your institution acquired or merged with another institution which is not listed, please report data for the combined enterprise; or if your institution began to process combined volume before the end of 2021, please report data for the combined enterprise as if the merger had already occurred during 2021.

Please contact us at fedstudy@mckinsey.com if you have any questions or concerns about the items on this page.

AFFILIATES PROFILE

1. REVIEW THE AFFILIATES LIST BELOW. For accuracy, we need to know which affiliates are covered in your response to each section.

IF NON-ZERO VOLUME DATA IS OMITTED FOR ANY LISTED AFFILIATE, PLEASE REMOVE THE MARK FROM THE APPLICABLE COLUMN(S).

According to our records (as of December 31, 2021), the following affiliated institutions should be included in your response. If an affiliate has non-zero volume but is not included in your totals for a section, please remove the mark.

IF AN AFFILIATE THAT PROVIDED NON-ZERO VOLUME DATA IS OMITTED FROM THE LIST, PLEASE ADD IT AND MARK THE APPLICABLE COLUMN(S).

If you have included data from any unlisted affiliates in your response to any section, please report the omitted information in the empty blue fields below and mark the sections to which the affiliate data applies.

Name	City	State	Total deposit balances (in thousands of dollars)*	Institution Profile	Checks	ACH	Wire Transfers	Debit and general-Purpose Prepaid Cards	General-Purpose Credit Cards	Cash	Alternative Payment Initiation Methods
<Affiliate name>	<City>	<ST>	<Total deposits>	✓	✓	✓	✓	✓	✓	✓	✓
<Affiliate name>	<City>	<ST>	<Total deposits>	✓	✓	✓	✓	✓	✓	✓	✓
<Affiliate name>	<City>	<ST>	<Total deposits>	✓	✓	✓	✓	✓	✓	✓	✓
<Affiliate name>	<City>	<ST>	<Total deposits>	✓	✓	✓	✓	✓	✓	✓	✓
<Affiliate name>	<City>	<ST>	<Total deposits>	✓	✓	✓	✓	✓	✓	✓	✓
<Affiliate name>	<City>	<ST>	<Total deposits>	✓	✓	✓	✓	✓	✓	✓	✓
<Affiliate name>	<City>	<ST>	<Total deposits>	✓	✓	✓	✓	✓	✓	✓	✓
<Affiliate name>	<City>	<ST>	<Total deposits>	✓	✓	✓	✓	✓	✓	✓	✓

* Deposit information as of September 30, 2021, obtained from the public regulatory reports.

Please provide any comments in the box below:

Institution Profile

Note: Report aggregate data for all domestic affiliates for full calendar year 2021. (To ensure accuracy please review the "Institution Profile" column in the Affiliates section of this survey and make any changes, if necessary.) All data you provide is strictly confidential and will only be used to produce aggregate estimates.

The first part covers deposit accounts held by your institution. The second part covers credit card accounts held by your institution.

(For each question below, average of monthly totals means the average end-of-month totals for each of the months in 2021.)

DEPOSIT ACCOUNTS

1. Did your institution issue general-purpose prepaid cards and hold accounts associated with them in 2021?

- Yes
- No
- Don't know

If "Yes," please include such accounts in totals, as appropriate, in items 2 and 3 below. If you partner with a white-label issuer, please report "No" to this question and zero for general-purpose prepaid card program accounts and balances in items 2 and 3 below. **(Note: This instruction differs from previous surveys which requested that general-purpose prepaid card program accounts be excluded).**

Please ensure your answer on this page is consistent with your answer to item 3 in the Debit & General-Purpose Prepaid Cards section. If your answer on this page is "No," please report "No" for item 3 and "0" for items 5.b and its subsets and 6.b and its subsets in the Debit and General-Purpose Prepaid Cards section.

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

(Average of monthly totals in 2021)

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. **(Note: The inclusion of general-purpose prepaid card program accounts in transaction deposits differs from previous surveys which requested that such accounts be excluded).**

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.

2.a. Consumer accounts

2.b. Business/government accounts

Average of monthly totals
in 2021

Number	Balance (\$)

Institution Profile

Average of monthly totals

in 2021

Number Balance (\$)

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

(Average of monthly totals in 2021)

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.

3.b. All other accounts

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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 2021?

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 below.

- Yes
- No
- Don't know

Average of monthly totals

in 2021

Number Balance (\$)

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

(Average of monthly totals in 2021)

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.

5.a. Consumer accounts

5.b. Business/government accounts

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6. Did your institution provide a wholesale sweep program (i.e., corporate sweep program) to your business accountholders during calendar year 2021?

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.

- Yes
- No
- Don't know

Average of monthly totals

in 2021

Number Balance (\$)

7. Wholesale sweep program accounts

(Average of monthly totals in 2021)

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.

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Institution Profile

CREDIT CARD ACCOUNTS

8. Did your institution issue general-purpose credit cards and hold accounts associated with them in 2021?

- Yes
- No
- Don't know

If "Yes," please include the number of and balances for these accounts in items 9 and 10 below. If you partner with a white-label issuer, please report "No" to this question and zero for accounts and balances in items 9 and 10 below. **(Note: Credit card accounts questions appeared in the General-Purpose Credit Cards section of previous surveys).**

Please ensure your answer on this page is consistent with your answer to item 1 in the General-Purpose Credit Cards section. If your answer is "No" on this page, please report "No" for item 1 and "0" for items 4 through 9 in the General-Purpose Credit Cards section.

**Average of monthly totals
in 2021**

Number Balance (\$)

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9. Total general-purpose credit card accounts = 9.a + 9.b
(Average of monthly totals in 2021)

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.

9.a. Consumer accounts

9.b. Business/government accounts

**Average of monthly totals
in 2021**

Number Balance (\$)

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10. Consumer general-purpose credit card accounts (repeat item 9.a) = 10.a + 10.b + 10.c + 10.d
(Average of monthly totals in 2021)

10.a. With zero balance (no current balance, no revolving balance)

10.b. With current balance only (nonzero current balance, no revolving balance)

10.c. With revolving balance only (no current activity)

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

10.d.1. Current balance

10.d.2. Revolving balance

Please provide any comments in the box below:

Checks

Note: Report aggregate data for all domestic affiliates for full calendar year 2021. (To ensure accuracy please review the "Checks" column in the Affiliates section of this survey and make any changes, if necessary.) 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.

The first part covers your institution's check profile, the second part covers check payments, the third part covers check deposits, and the fourth part covers outgoing returns.

CHECK PROFILE

1. Did your institution outsource check processing to another organization (i.e., its "processor") during calendar year 2021?

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

- Yes, in all cases
- Yes, in some cases
- No
- Don't know

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.

- Yes, in all cases
- Yes, in some cases
- No
- Don't know
- Not applicable

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.

- Yes, in all cases
- Yes, in some cases
- No
- Don't know

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-us" 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 below.

- Yes, for all affiliates
- Yes, for some affiliates
- No
- Don't know
- Don't have any affiliates

4. Did your institution process checks for an unaffiliated depository institution as part of a correspondent banking relationship during calendar year 2021?

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.

- Yes
- No
- Don't know

Checks

CHECK PAYMENTS

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

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

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

5.a.1. Inclearings

5.a.2. "On-us" checks deposited by correspondent customers

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

Number	Value (\$)

6. Total checks drawn on your institution (repeat item 5) = 6.a + 6.b

6.a. From consumer accounts

6.b. From business/government accounts

Number	Value (\$)

7. Third-party fraudulent checks drawn on your institution

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.)

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).

Number	Value (\$)

CHECK DEPOSITS

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

8. Total checks deposited at your institution = 8.a + 8.b

8.a. Checks deposited by non-depository institutions = 8.a.1 + 8.a.2

8.a.1. Image deposits

8.a.2. All other deposits

8.b. Checks deposited by depository institution customers (correspondent check deposits)

Number	Value (\$)

Checks

9. Third-party fraudulent checks deposited at your institution

Include: 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.)

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).

Number	Value (\$)

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.

10.a. Checks your institution returned unpaid to the collecting institution

Include: Checks your institution returned to correspondent customers.

10.b. "On-us" checks your institution returned unpaid to your institution's accountholder

Number	Value (\$)

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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.

11.a. Unauthorized returned checks = 11.a.1 + 11.a.2 + 11.a.3

11.a.1. Remotely created checks

11.a.2. Forgery/suspected forgery

11.a.3. Other unauthorized

11.b. Nonsufficient funds

11.c. Duplicate Presentment

11.d. Other (including administrative returns)

Number	Value (\$)

Please provide any comments in the box below:

ACH

ACH

Note: Report aggregate data for all domestic affiliates for full calendar year 2021. (To ensure accuracy please review the "ACH" column in the Affiliates section of this survey and make any changes, if necessary.) 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.

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 2021?

- Yes
 No
 Don't know

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 2021?

- Yes
 No
 Don't know

Some institutions refer to forward originations as "live items." If your answer is "No," please report "No" for item 5 below, and report "0" for items 6, 7, 8, and 9 and their subsets below.

3. Did your institution originate forward ACH debits (not including returns or offset entries) during calendar year 2021?

- Yes
 No
 Don't know

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 2021?

- Yes
 No
 Don't know

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.

- Yes, volumes below exclude all offsets from balanced files
 Yes, volumes below exclude some offsets from balanced files
 No, volumes below include all offsets from balanced files
 Don't know
 Not applicable

ACH

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 originating depository financial institution (ODFI) will then originate the offset entries to balance the file. Most institutions prefer to receive unbalanced files.

- Yes, volumes below exclude all offsets from unbalanced files
- Yes, volumes below exclude some offsets from unbalanced files
- No, volumes below include all offsets from unbalanced files
- Don't know
- Not applicable

5. Did your institution offer same-day settlement of ACH credit originations during calendar year 2021?

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

- Yes
- No
- Don't know
- Not applicable

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.

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.

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.

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 (\$)

ACH

7. Total forward ACH credit entries your institution originated (ODFI credits) (repeat item 6) = 7.a + 7.b

Your customer is the payer.

7.a. From consumer accounts

7.b. From business/government accounts

Number	Value (\$)

8. Total forward ACH credit entries your institution originated (ODFI credits) (repeat item 6) = 8.a + 8.b

Your customer is the payer.

8.a. Same-day settlement

8.b. Non-same-day settlement

Number	Value (\$)

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)

9.a. Same-day settlement

9.b. Non-same-day settlement

Number	Value (\$)

DEBIT ENTRIES ORIGINATED

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

Your customer is the payee.

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 (\$)

Number	Value (\$)

ACH

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 (\$)

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 (\$)

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 (\$)

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.

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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.

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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.

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ACH

15. Total forward ACH debit entries your institution received (RDFI debits) (repeat item 14) = 15 + 15.b

Your customer is the payer.

15.a. From consumer accounts

15.b. From business/government accounts

Number	Value (\$)

16. Total forward ACH debit entries your institution received (RDFI debits) (repeat item 14) = 16 + 16.b

Your customer is the payer.

16.a. Same-day settlement

16.b. Non-same-day settlement

Number	Value (\$)

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).

17.a. Same-day settlement

17.b. Non-same-day settlement

Number	Value (\$)

OUTGOING RETURNS

18. ACH outgoing debit returns (i.e., debit return entries your institution originated including "on-us" debit returns)

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.

Number	Value (\$)

Please provide any comments in the box below:

Wire Transfers

Note: Report aggregate data for all domestic affiliates for full calendar year 2021. (To ensure accuracy please review the "Wires" column in the Affiliates section of this survey and make any changes, if necessary.) 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.

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 2021 (i.e., correspondent volume)?**

- Yes
 No
 Don't know

- 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.

- Yes, in all cases
 Yes, in some cases
 No
 Don't know
 Not applicable

- 2. Did an unaffiliated depository institution originate wires on behalf of your institution during calendar year 2021?**

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.

- Yes
 No
 Don't know
 Yes, in all cases
 Yes, in some cases
 No
 Don't know
 Not applicable

- 3. Total wire transfer originations (outgoing) = 3.a + 3.b**

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).

Do not include: Wire transfers your institution originated on behalf of an unaffiliated depository institution (i.e., correspondent volume).

Number Value (\$)

Number	Value (\$)

- 3.a. From consumer accounts**

- 3.b. From business/government accounts = 3.b.1 + 3.b.2**

- 3.b.1. Settlement/bank business**

- 3.b.2. All other business/government**

Wire Transfers

**4. Total wire transfer originations (outgoing) (repeat item 3)
= 4.a + 4.b**

4.a. Domestic (U.S.) payee

4.b. Foreign payee

Number	Value (\$)

**5. Total wire transfer originations (outgoing) (repeat item 3)
= 5.a + 5.b**

5.a. Sent through a network (i.e., Fedwire or CHIPS) or a correspondent bank

5.b. Book transfers (i.e., internal transfers using your institution's wire platform)

Number	Value (\$)

**6. Third-party fraudulent wire transfer originations (outgoing)
= 6.a + 6.b**

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

6.a. Domestic (U.S.) payee

6.b. Foreign payee

Number	Value (\$)

Wire Transfers

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 2021 (i.e., correspondent volume)?**
- Yes
 No
 Don't know
- 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.
- Yes, in all cases
 Yes, in some cases
 No
 Don't know
 Not applicable
- 8. Did an unaffiliated depository institution receive wires on behalf of your institution during calendar year 2021?**
- If your answer is "No," please report "Not applicable" for item 8.a below.
- Yes
 No
 Don't know
- 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.
- Yes, in all cases
 Yes, in some cases
 No
 Don't know
 Not applicable

9. Total wire transfer receipts (incoming)

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).

Do not include: Wire transfers your institution received on behalf of an unaffiliated depository institution (i.e., correspondent volume).

Number	Value (\$)

10. Third-party fraudulent wire transfer receipts (incoming)

Include: All third-party fraudulent wire transfers regardless of whether a loss is incurred.

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 (\$)

Please provide any comments in the box below:

Debit and General-Purpose Prepaid Cards

Note: Report aggregate data for all domestic affiliates for full calendar year 2021. (To ensure accuracy please review the "Debit and General-Purpose Prepaid Cards" column in the Affiliates section of this survey and make any changes, if necessary.) 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 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. 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.

1. Did your institution have debit cards in circulation in 2021 for which your institution was the issuer?

If your answer is "No," please report "0" for items 5.a and its subsets, and 6.a and its subsets below.

- Yes
- No
- Don't know

2. Did your institution offer its customers general-purpose prepaid cards issued by another financial institution during calendar year 2021?

If your answer is "Yes," please exclude these volumes from all items below.

- Yes
- No
- Don't know

2.a. If your answer is "Yes" to item 2 above, are you able to exclude volumes from general-purpose prepaid cards issued by another financial institution from your answers below?

- Yes, in all cases
- Yes, in some cases
- No
- Don't know
- Not applicable

3. Did your institution have general-purpose prepaid cards in circulation in 2021 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.

- Yes
- No
- Don't know

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?

- Yes, in all cases
- Yes, in some cases
- No
- Don't know
- Not applicable

4. Did your institution provide virtual debit cards or virtual general-purpose prepaid cards as a product/service in 2021 for which your institution was the issuer? (Note: These are different from digital wallets.)

Virtual cards are used for online or over the phone purchases and do not require the account holder 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 but include virtual card transactions for all items starting with item 6 below.

- Yes, debit cards only
- Yes, general-purpose prepaid cards only
- Yes, both debit cards and general-purpose prepaid cards
- No
- Don't know

Debit and General-Purpose Prepaid Cards

Average of monthly totals
in 2021

In force	With purchase activity

5. Number of physical debit and general-purpose prepaid cards = 5.a + 5.b

(Average of monthly totals in 2021)

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.

Average of monthly totals means the average end-of-month totals for each of the months in 2021.

5.a. Debit cards = 5.a.1 + 5.a.2

5.a.1. Consumer

5.a.2. Business/government

5.b. General-purpose prepaid cards = 5.b.1 + 5.b.2

5.b.1. Reloadable

5.b.2. Non-reloadable

6. Total debit and general-purpose prepaid card transactions = 6.a + 6.b

6.a. Debit card transactions = 6.a.1 + 6.a.2

6.a.1. From consumer accounts

6.a.2. From business/government accounts

6.b. General-purpose prepaid card transactions = 6.b.1 + 6.b.2

6.b.1. From reloadable accounts

6.b.2. From non-reloadable accounts

Number	Value (\$)

Debit and General-Purpose Prepaid Cards

7. Total debit and general-purpose prepaid card transactions (repeat item 6) = 7.a + 7.b

7.a. In-person transactions = 7.a.1 + 7.a.2

7.a.1. With a PIN

7.a.2. Without a PIN

7.b. Remote transactions = 7.b.1 + 7.b.2

7.b.1. Domestic (U.S.) payee

7.b.2. Foreign payee

Number	Value (\$)

8. Total debit and general-purpose prepaid transactions (repeat item 6) = 8.a + 8.b + 8.c

8.a. In-person contactless card transactions

Include: Transactions for which a physical card or token was "tapped" to pay at the POS terminal.

8.b. Digital wallet transactions = 8.b.1 + 8.b.2

8.b.1. 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.

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).

8.c. All other transactions

Number	Value (\$)

Debit and General-Purpose Prepaid Cards

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 (\$)

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

9.a.1. With a PIN

9.a.2. Without a PIN

9.b. Remote transactions = 9.b.1 + 9.b.2

9.b.1. Domestic (U.S.) payee

9.b.2. Foreign payee

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 withdrawals or the amount paid for goods and services.

Number	Value (\$)

Please provide any comments in the box below:

General-Purpose Credit Cards

Note: Report aggregate data for all domestic affiliates for full calendar year 2021. (To ensure accuracy please review the "General-Purpose Credit Cards" column in the Affiliates section of this survey and make any changes, if necessary.) 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 general-purpose credit card counts and payments made via a general-purpose card network, including payments initiated with physical or virtual cards, digital wallets, or other methods. 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 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.

1. Did your institution have general-purpose credit cards in circulation in 2021 for which your institution was the issuer?

- Yes
 No
 Don't know

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 through 3 and "0" for items 4 through 9 below.

2. Did your institution have co-branded credit cards in circulation in 2021 for which your institution was the issuer?

- Yes
 No
 Don't know
 Not applicable

If your answer is "Yes," please exclude "internal" (closed-loop, not using one of the above four major credit card networks) volumes from items 6, 7, 8, and 9 and their subsets and report "internal" volumes in item 5 below. Please include "external" (open-loop, using one of the above four major credit card networks) volumes in your answers to items 6, 7, 8, and 9 and their subsets below.

If your answer is "No," please report "Not applicable" for item 2a 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, 7, 8, and 9 and their subsets below?

- Yes, in all cases
 Yes, in some cases
 No
 Don't know
 Not applicable

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, 7, 8, and 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 2021 for which your institution was the issuer? (Note: Virtual cards are different from digital wallets.)

- Yes
 No
 Don't know
 Not applicable

Virtual cards are used for online or over the phone purchases and do not require the account holder 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 counts in item 4 but include virtual card transactions in items 5 through 9 below.

General-Purpose Credit Cards

Average of monthly totals in 2021

In force	With purchase activity
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4. Number of physical general-purpose credit cards = 4.a + 4.b

(Average of monthly totals in 2021)

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.

Average of monthly totals means the average of end-of-month totals for each of the months in 2021.

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4.a. Consumer cards

4.b. Business/government cards

Number	Value (\$)
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5. Total general-purpose co-branded credit card non-network transactions ("internal" closed-loop transactions)

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Number	Value (\$)
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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.

6.a. From consumer accounts

6.b. From business/government accounts

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Number	Value (\$)
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7. Total general-purpose credit card network transactions (repeat item 6) = 7.a + 7.b

7.a. In-person transactions = 7.a.1 + 7.a.2

7.a.1. With a PIN

7.a.2. Without a PIN

7.b. Remote transactions = 7.b.1 + 7.b.2

7.b.1. Domestic (U.S.) payee

7.b.2. Foreign payee

General-Purpose Credit Cards

8. Total general-purpose credit card network transactions (repeat item 6) = 8.a + 8.b + 8.c

8.a. In-person contactless card transactions

Include: Transactions for which a physical card or token was "tapped" or "waved" to pay at the POS terminal.

8.b. Digital wallet transactions = 8.b.1 + 8.b.2

8.b.1. 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.

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).

8.c. All other transactions

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.

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

9.a.1. With a PIN

9.a.2. Without a PIN

9.b. Remote transactions = 9.b.1 + 9.b.2

9.b.1. Domestic (U.S.) payee

9.b.2. Foreign payee

Number	Value (\$)

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Number	Value (\$)

Please provide any comments in the box below:

Cash

Note: Report aggregate data for all domestic affiliates for full calendar year 2021. (To ensure accuracy please review the "Cash" column in the Affiliates section of this survey and make any changes, if necessary.) All data you provide is strictly confidential and will only be used to produce aggregate estimates.

This section covers all cash deposits and withdrawals to and from 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.

CASH WITHDRAWALS

**1. Total cash withdrawals from your institution
= 1.a + 1.b + 1.c**

Number	Value (\$)

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)

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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.

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1.c. Total ATM cash withdrawals (your institution's accountholder, any ATM) = 1.c.1+ 1.c.2

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.

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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.

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**2. Total cash withdrawals from your institution (repeat item 1)
= 2.a + 2.b**

Number	Value (\$)

2.a. From consumer accounts

2.b. From business/government accounts

3. Total ATM cash withdrawals (your institution's accountholder, any ATM) (repeat item 1.c) = 3.a + 3.b

3.a. Domestic ATM cash withdrawals (your institution's accountholder, any ATM in the U.S.)

3.b. Cross-border ATM cash withdrawals (your institution's accountholder, any ATM outside the U.S.)

Number	Value (\$)

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).

4.a. Domestic ATM cash withdrawals (your institution's accountholder, any ATM in the U.S.)

4.b. Cross-border ATM cash withdrawals (your institution's accountholder, any ATM outside the U.S.)

Number	Value (\$)

CASH DEPOSITS

5. Total cash deposited at your institution = 5.a + 5.b + 5.c

5.a. Over-the-counter cash deposits

Cash deposits made at bank lobby teller window or drive-through teller.

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.

5.c. ATM cash deposits (your institution's accountholder, any ATM) = 5.c.1 + 5.c.2

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.

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 (\$)

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Please provide any comments in the box below:

Alternative Payment Initiation Methods

Note: Report aggregate data for all domestic affiliates for full calendar year 2021. (To ensure accuracy please review the "Alternative Payment Initiation Methods" column in the Affiliates section of this survey and make any changes, if necessary.) 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.

- 1. Did your institution offer online or mobile consumer bill payments during calendar year 2021?**
- Yes
 No
 Don't know

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.

Number **Value (\$)**

- 2. Total online or mobile bill payment transactions initiated by institution's consumer accountholders**

Number	Value (\$)

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 2021?**
- Yes
 No
 Don't know

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 such as Venmo or Popmoney.

If your answer is "No," please report "Not applicable" for item 3.a and "0" for items 4, 5, and 6 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 2021?**
- Yes
 No
 Don't know
 Not applicable

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 enter "0" for number and value in your answer to items 5.a and 6.a below.

Average of monthly totals
in 2021

New **All**
accounts **accounts**

New accounts	All accounts

- 4. Number of active online or mobile person-to-person (P2P) transfer accounts**

(Average of monthly totals in 2021)

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.

Average of monthly totals means the average of end-of-month totals for each of the months in 2021.

Number **Value (\$)**

5. Total online or mobile person-to-person (P2P) transfer originations = 5.a + 5.b

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 such as PayPal, Venmo, or Popmoney.

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5.a. Immediate payments

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

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5.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).

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Number **Value (\$)**

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

Include: Third-party fraudulent P2P transfer originations made from consumer accounts at your institution and initiated via your institution's website or mobile application. Also include all third-party fraudulent P2P transfer originations before any recoveries or chargebacks.

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

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6.a. Immediate payments

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

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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).

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Please provide any comments in the box below:

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