

Networks, Processors, and Issuers Payments Surveys (NPIPS)



Selected Glossary of Terms

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Calendar Year 2021

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General-Purpose Credit Card Network	
Item	Definition
	United States: The states, territories, and possessions of the US, the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
	Virtual cards: A virtual card is a digital representation of a general-purpose credit or charge card that does not exist in physical form. Typically stored in a digital wallet for online, in-app, or in-person purchases with a mobile device (using NFC or barcode scanner). Do not count individual tokenized transactions as virtual cards.
1a	Denials/declines: Transaction attempts that receive a denial response by the host authorization system and do not result in an authorized transaction.
2a	Pre-authorization only: Transactions that are approved but not settled (e.g., the initial amount which a rental agency, hotel, or fuel dispenser operator receives authorization, but final payment and amount transfer is never made).
3	Net, authorized & settled transactions: Transactions initiated by the acquirer that are completed with the final payment amount transferred from the acquirer to the issuer. Such transactions include those that are subsequently reversed through a chargeback, or other adjustment or return.
3a	Cash advances: Transactions involving the provision of cash to the card user via an ATM or over the counter with the use of a credit or charge card, typically authenticated by entering a personal identification number (PIN). (Unlike debit or prepaid card cash-back transactions, cash advances are not combined with a purchase.)
3b.1	Chargebacks: Transactions initiated by the issuer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer disputes, fraud, processing errors, authorization issues, or non-fulfillment of copy requests). A chargeback provides the issuer with a way to return a disputed transaction, typically on behalf of the cardholder.
3b.2	Other adjustments and returns: Transactions initiated by the acquirer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer return of goods, complaints, merchant-identified fraud, duplicate transaction entry).
4	Net, purchase transactions: Transactions that have been authorized and settled. Exclude denials, transactions that are pre-authorization only, cash advances, chargebacks, and other adjustments and returns.
7a	Transactions with chip-authentication: In-person transactions for which the account information is taken from a computer microchip embedded in a card or mobile device that securely stores data to be read via contact or contactless/NFC communications with a merchant payment device or terminal. Include EMV and all other types of chip transactions with a card or mobile device. Report only in-person transactions.
7a.1 & 7b.1	Transactions with a PIN: In-person transactions for which a card user enters their Personal Identification Number (PIN) to authenticate the card purchase.

General-Purpose Credit Card Network	
Item	Definition
7a.2 & 7b.2	Transactions without a PIN: In-person transactions for which a card user does not enter a Personal Identification Number (PIN) to authenticate the card purchase.
7b	Transactions without chip-authentication: In-person transactions for which the account information is not taken from a computer microchip. Typically the information is taken from a magstripe on a card, and may occasionally be manually keyed at the register. Report only in-person transactions.
8a	Contact transactions (chip card inserted or "dipped"): Transactions are initiated by inserting a card with an embedded EMV microchip into a merchant's chip-enabled terminal. The terminal makes contact with the inserted chip for authentication.
8b	Contactless transactions (chip card or mobile device RFID, "tap" or "wave"): Transactions are initiated by tapping a card or a mobile device with an embedded microchip at a merchant's chip-enabled terminal. Contactless transactions typically use Radio Frequency Identification (RFID) and/or a specialized subset of Near-field Communications (NFC) standards to make the connection to the chip for authentication. May include some contactless EMV transactions.
11	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the "dollar size bands" requested.
14a	Lost or stolen card: Fraudulent transactions via a card reported as lost or stolen.
14b	Card issued but not received: Fraudulent transactions reported to be via an intercepted new or replacement card in transit that was activated by someone other than the cardholder.
14c	Fraudulent application: Fraudulent transactions reported to be via a new card that was issued to someone other than the cardholder using falsified information or a stolen identity.
14d	Counterfeit card: Fraudulent in-person transactions via an altered or cloned card.
14e	Fraudulent use of account number: Fraudulent transactions using account number and other card and cardholder details, typically remotely.
14f	Other (including account takeover): All other fraudulent transactions not included in the above categories. In particular, "other" covers account takeover, a form of identity theft whereby an unauthorized party gains access to and use of an existing card account.
23	Total cards: All issued, activated, and unexpired general-purpose credit or charge cards (linked to US-domiciled accounts).
23	Active cards: General-purpose credit or charge cards outstanding with a minimum level of purchase activity according to your organization's definition.
23b	Physical cards: A physical general-purpose credit or charge card with a magstripe and/or chip that is issued to the customer for making purchases in person.

Private-Label Credit Card Merchant Issuer	
Item	Definition
	United States: The states, territories, and possessions of the US, the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
	Virtual cards: A virtual card is a digital representation of a private-label credit or charge card that does not exist in physical form. Typically stored in a digital wallet for online, in-app, or in-person purchases with a mobile device (using NFC or barcode scanner). Do not count individual tokenized transactions as virtual cards.
3a	Denials/declines: Transaction attempts that receive a denial response by the host authorization system and do not result in an authorized transaction.
4a	Pre-authorization only: Transactions that are temporarily authorized but not completed or posted, or the portion of authorized amounts that are not included in a final posting.
5	Completed transactions: Purchase or cash advance transactions that are completed and posted to the private-label card account for payment. Such transactions include those that are subsequently reversed in an adjustment or return requested by the merchant or cardholder, defined below.
5a	Cash advances: Transactions involving the provision of cash to the card user via an ATM or over the counter with the use of a credit or charge card, typically authenticated by entering a personal identification number (PIN). (Unlike debit or prepaid card cash-back transactions, cash advances are not combined with a purchase.)
5b	Adjustments and returns: Completed and posted transactions that are subsequently reversed, in whole or in part, and that transfer value back to the card account (e.g., customer return of goods, complaints, disputed charges, fraud, duplicate transaction entry).
6	Net, purchase transactions: Completed purchase transactions that have not been reversed. Exclude denials, transactions that are pre-authorization only, cash advances, and adjustments and returns defined above.
9	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the "dollar size bands" requested.
10a	Lost or stolen card: Fraudulent transactions via a card reported as lost or stolen.
10b	Card issued but not received: Fraudulent transactions reported to be via an intercepted new or replacement card in transit that was activated by someone other than the cardholder.
10c	Fraudulent application: Fraudulent transactions reported to be via a new card that was issued to someone other than the cardholder using falsified information or a stolen identity.
10d	Counterfeit card: Fraudulent in-person transactions via an altered or cloned card.

Private-Label Credit Card Merchant Issuer	
Item	Definition
10e	Fraudulent use of account number: Fraudulent transactions using account number and other card and cardholder details, typically remotely.
10f	Other (including account takeover): All other fraudulent transactions not included the above categories. In particular, "other" covers account takeover, a form of identity theft whereby an unauthorized party gains access to and use of an existing card account.
15	Total cards: All issued, activated, and unexpired private-label credit or charge cards (linked to US-domiciled accounts).
15	Active cards: Private-label credit or charge cards outstanding with a minimum level of purchase activity according to your organization's definition.
15b	Physical cards: A physical private-label credit or charge card with a magstripe and/or chip that is issued to the customer for making purchases in person.

Private-Label Credit Card Processor	
Item	Definition
	United States: The states, territories, and possessions of the US, the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
	Virtual cards: A virtual card is a digital representation of a private-label credit or charge card that does not exist in physical form. Typically stored in a digital wallet for online, in-app, or in-person purchases with a mobile device (using NFC or barcode scanner). Do not count individual tokenized transactions as virtual cards.
2a	Denials/declines: Transaction attempts that receive a denial response by the host authorization system and do not result in an authorized transaction.
3a	Pre-authorization only: Transactions that are temporarily authorized but not completed or posted, or the portion of authorized amounts that are not included in a final posting.
4	Completed transactions: Purchase or cash advance transactions that are completed and posted to the private-label card account for payment. Such transactions include those that are subsequently reversed in an adjustment or return requested by the merchant or cardholder, defined below.
4a	Cash advances: Transactions involving the provision of cash to the card user via an ATM or over the counter with the use of a credit or charge card, typically authenticated by entering a personal identification number (PIN). (Unlike debit or prepaid card cash-back transactions, cash advances are not combined with a purchase.)

Private-Label Credit Card Processor	
Item	Definition
4b	Adjustments and returns: Completed and posted transactions that are subsequently reversed, in whole or in part, and that transfer value back to the card account (e.g., customer return of goods, complaints, disputed charges, fraud, duplicate transaction entry).
5	Net, purchase transactions: Completed purchase transactions that have not been reversed. Exclude denials, transactions that are pre-authorization only, cash advances, and adjustments and returns defined above.
8	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the "dollar size bands" requested.
9a	Lost or stolen card: Fraudulent transactions via a card reported as lost or stolen.
9b	Card issued but not received: Fraudulent transactions reported to be via an intercepted new or replacement card in transit that was activated by someone other than the cardholder.
9c	Fraudulent application: Fraudulent transactions reported to be via a new card that was issued to someone other than the cardholder using falsified information or a stolen identity.
9d	Counterfeit card: Fraudulent in-person transactions via an altered or cloned card.
9e	Fraudulent use of account number: Fraudulent transactions using account number and other card and cardholder details, typically remotely.
9f	Other (including account takeover): All other fraudulent transactions not included the above categories. In particular, "other" covers account takeover, a form of identity theft whereby an unauthorized party gains access to and use of an existing card account.
14	Total cards: All issued, activated, and unexpired private-label credit or charge cards (linked to US-domiciled accounts).
14	Active cards: Private-label credit or charge cards outstanding with a minimum level of purchase activity according to your organization's definition.
14b	Physical cards: A physical private-label credit or charge card with a magstripe and/or chip that is issued to the customer for making purchases in person.

General-Purpose Debit Card Network	
Item	Definition
	United States: The states, territories, and possessions of the US, the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
	Virtual cards: A virtual card is a digital representation of a general-purpose debit card that does not exist in physical form. Typically stored in a digital wallet for online, in-app, or in-person purchases with a mobile device (using NFC or barcode scanner). Do not count individual tokenized transactions as virtual cards.
2a	Denials/declines: Transaction attempts that receive a denial response by the host authorization system and do not result in an authorized transaction.
3a	Pre-authorization only: Transactions that are approved but not settled (e.g., the initial amount which a rental agency, hotel, or fuel dispenser operator receives authorization, but final payment and amount transfer is never made).
4	Net, authorized & settled transactions: Transactions initiated by the acquirer that are completed with the final payment amount transferred from the acquirer to the issuer. Such transactions include those that are subsequently reversed through a chargeback, or other adjustment or return.
4a	Cash-back at the point of sale: Purchase transactions that include an amount of cash given back to the card user. A point-of-sale (POS) purchase transaction with cash back is counted as one transaction.
4b.1	Chargebacks: Transactions initiated by the issuer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer disputes, fraud, processing errors, authorization issues, or non-fulfillment of copy requests). A chargeback provides the issuer with a way to return a disputed transaction, typically on behalf of the cardholder.
4b.2	Other adjustments and returns: Transactions initiated by the acquirer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer return of goods, complaints, merchant-identified fraud, duplicate transaction entry).
5	Net, purchase transactions: Transactions that have been authorized and settled. Exclude denials, transactions that are pre-authorization only, cash advances, chargebacks, and other adjustments and returns.
8a	Transactions with chip-authentication: In-person transactions for which the account information is taken from a computer microchip embedded in a card or mobile device that securely stores data to be read via contact or contactless/NFC communications with a merchant payment device or terminal. Include EMV and all other types of chip transactions with a card or mobile device. Report only in-person transactions.
8a.1 & 8b.1	Transactions with a PIN: In-person transactions for which a card user enters their Personal Identification Number (PIN) to authenticate the card purchase.

General-Purpose Debit Card Network	
Item	Definition
8a.2 & 8b.2	Transactions without a PIN: In-person transactions for which a card user does not enter a Personal Identification Number (PIN) to authenticate the card purchase.
8b	Transactions without chip-authentication: In-person transactions for which the account information is not taken from a computer microchip. Typically the information is taken from a magstripe on a card, and may occasionally be manually keyed at the register. Report only in-person transactions.
9a	Contact transactions (chip card inserted or "dipped"): Transactions are initiated by inserting a card with an embedded EMV microchip into a merchant's chip-enabled terminal. The terminal makes contact with the inserted chip for authentication.
9b	Contactless transactions (chip card or mobile device RFID, "tap" or "wave"): Transactions are initiated by tapping a card or a mobile device with an embedded microchip at a merchant's chip-enabled terminal. Contactless transactions typically use Radio Frequency Identification (RFID) and/or a specialized subset of Near-field Communications (NFC) standards to make the connection to the chip for authentication. May include some contactless EMV transactions.
12	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the "dollar size bands" requested.
16a	Lost or stolen card: Fraudulent transactions via a card reported as lost or stolen.
16b	Card issued but not received: Fraudulent transactions reported to be via an intercepted new or replacement card in transit that was activated by someone other than the cardholder.
16c	Fraudulent application: Fraudulent transactions reported to be via a new card that was issued to someone other than the cardholder using falsified information or a stolen identity.
16d	Counterfeit card: Fraudulent in-person transactions via an altered or cloned card.
16e	Fraudulent use of account number: Fraudulent transactions using account number and other card and cardholder details, typically remotely.
16f	Other (including account takeover): All other fraudulent transactions not included in the above categories. In particular, "other" covers account takeover, a form of identity theft whereby an unauthorized party gains access to and use of an existing card account.
25	Total cards: All issued, activated, and unexpired general-purpose debit cards (linked to US-domiciled accounts).
25	Active cards: General-purpose debit cards outstanding with a minimum level of purchase activity according to your organization's definition.
25b	Physical cards: A physical general-purpose debit card with a magstripe and/or chip that is issued to the customer for making purchases in person.

General-Purpose Prepaid Card Network	
Item	Definition
	United States: The states, territories, and possessions of the US, the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
	Virtual cards: A virtual card is a digital representation of a general-purpose prepaid card that does not exist in physical form. Typically stored in a digital wallet for online, in-app, or in-person purchases with a mobile device (using NFC or barcode scanner). Do not count individual tokenized transactions as virtual cards.
1a	Denials/declines: Transaction attempts that receive a denial response by the host authorization system and do not result in an authorized transaction.
2a	Pre-authorization only: Transactions that are approved but not settled (e.g., the initial amount which a rental agency, hotel, or fuel dispenser operator receives authorization, but final payment and amount transfer is never made).
3	Net, authorized & settled transactions: Transactions initiated by the acquirer that are completed with the final payment amount transferred from the acquirer to the issuer. Such transactions include those that are subsequently reversed through a chargeback, or other adjustment or return.
3a	Cash-back at the point of sale: Purchase transactions that include an amount of cash given back to the card user. A point-of-sale (POS) purchase transaction with cash back is counted as one transaction.
3.b.1	Chargebacks: Transactions initiated by the issuer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer disputes, fraud, processing errors, authorization issues, or non-fulfillment of copy requests). A chargeback provides the issuer with a way to return a disputed transaction, typically on behalf of the cardholder.
3b.2	Other adjustments and returns: Transactions initiated by the acquirer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer return of goods, complaints, merchant-identified fraud, duplicate transaction entry).
4	Net, purchase transactions: Transactions that have been authorized and settled. Exclude denials, transactions that are pre-authorization only, cash advances, chargebacks, and other adjustments and returns.
7a	Transactions with chip-authentication: In-person transactions for which the account information is taken from a computer microchip embedded in a card or mobile device that securely stores data to be read via contact or contactless/NFC communications with a merchant payment device or terminal. Include EMV and all other types of chip transactions with a card or mobile device. Report only in-person transactions.
7a.1 & 7b.1	Transactions with a PIN: In-person transactions for which a card user enters their Personal Identification Number (PIN) to authenticate the card purchase.

General-Purpose Prepaid Card Network	
Item	Definition
7a.2 & 7b.2	Transactions without a PIN: In-person transactions for which a card user does not enter a Personal Identification Number (PIN) to authenticate the card purchase.
7b	Transactions without chip-authentication: In-person transactions for which the account information is not taken from a computer microchip. Typically the information is taken from a magstripe on a card, and may occasionally be manually keyed at the register. Report only in-person transactions.
8a	Contact transactions (chip card inserted or "dipped"): Transactions are initiated by inserting a card with an embedded EMV microchip into a merchant's chip-enabled terminal. The terminal makes contact with the inserted chip for authentication.
8b	Contactless transactions (chip card or mobile device RFID, "tap" or "wave"): Transactions are initiated by tapping a card or a mobile device with an embedded microchip at a merchant's chip-enabled terminal. Contactless transactions typically use Radio Frequency Identification (RFID) and/or a specialized subset of Near-field Communications (NFC) standards to make the connection to the chip for authentication. May include some contactless EMV transactions.
12	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the "dollar size bands" requested.
16a	Lost or stolen card: Fraudulent transactions via a card reported as lost or stolen.
16b	Card issued but not received: Fraudulent transactions reported to be via an intercepted new or replacement card in transit that was activated by someone other than the cardholder.
16c	Fraudulent application: Fraudulent transactions reported to be via a new card that was issued to someone other than the cardholder using falsified information or a stolen identity.
16d	Counterfeit card: Fraudulent in-person transactions via an altered or cloned card.
16e	Fraudulent use of account number: Fraudulent transactions using account number and other card and cardholder details, typically remotely.
16f	Other (including account takeover): All other fraudulent transactions not included in the above categories. In particular, "other" covers account takeover, a form of identity theft whereby an unauthorized party gains access to and use of an existing card account.
26	Total cards: All issued, activated, and unexpired general-purpose prepaid cards (linked to US-domiciled accounts).
26	Active cards: General-purpose prepaid cards outstanding with a minimum level of purchase activity according to your organization's definition.
26b	Physical cards: A physical general-purpose prepaid card with a magstripe and/or chip that is issued to the customer for making purchases in person.

Automated Teller Machine Card Network	
Item	Definition
	United States: The states, territories, and possessions of the US, the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
1a	Denials/declines: Transaction attempts that receive a denial response by the host authorization system and do not result in an authorized transaction.
2a.1	With contact chip card (insert or "Dip"): Cash withdrawals are initiated and authenticated by inserting an ATM card with an embedded microchip (typically, EMV) into a chip-enabled ATM terminal. Do not include payments initiated using a magstripe reader.
2a.2	Contactless, with contactless card or mobile device ("Tap"): Cash withdrawals are initiated by card or mobile device using a variety of secure radio methods that replace inserting the card into a reader that makes direct electrical contact with the chip. Contactless chip cash withdrawals may use Radio Frequency Identification (RFID) and/or a specialized subset of Near-field Communications (NFC) standards to initiate and authenticate an ATM transaction. Contactless authentication may utilize a physical card, fob, or sticker that is "tapped" to authenticate transactions at an ATM. Examples of systems that may be supported by an ATM network may include MasterCard or Visa Cardless ATM. Also include Consumer Device Cardholder Verification Methods (e.g., Apple Pay, Google Pay, CashTapp, Touch ID or device passcode). Do not include payments initiated using a magstripe reader.
2b.1	No card ("Scan"): Cash withdrawals are initiated using a mobile device to scan barcode/QR code or entering an authentication code displayed on phone using the ATM keypad. Generally for this new method, consumer initiates withdrawal using the mobile banking or mobile wallet app and ATM will then display a QR code on the screen for you to scan with your phone before dispensing the money. Do not include NFC "Tap" transactions which should be entered in those fields listed above.
2b.2	With card ("Swipe"): Cash withdrawals are initiated using traditional magstripe reader. Do not include "Dip" or "Tap" transactions which should be entered in those fields above.
6a	Lost or stolen card: Fraudulent transactions via a card reported as lost or stolen.
6b	Card issued but not received: Fraudulent transactions reported to be via an intercepted new or replacement card in transit that was activated by someone other than the cardholder.
6c	Fraudulent application: Fraudulent transactions reported to be via a new card that was issued to someone other than the cardholder using falsified information or a stolen identity.
6d	Counterfeit card: Fraudulent in-person transactions via an altered or cloned card.
6e	Other (including account takeover): All other fraudulent transactions not included in the above categories. In particular, "other" covers account takeover, a form of identity theft whereby an unauthorized party gains access to and use of an existing card account.
10a & 11a	Chip-accepted terminals: An ATM terminal that accepts card with a computer microchip (including EMV and other types of chip cards). Include terminals that accept chip-based transactions that are either contact or contactless.

General-Purpose Prepaid Card Processor	
Item	Definition
	United States: The states, territories, and possessions of the US, the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
1a	Denials/declines: Transaction attempts that receive a denial response by the host authorization system and do not result in an authorized transaction.
2a	Pre-authorization only: Transactions that are approved but not settled (e.g., the initial amount which a rental agency, hotel, or fuel dispenser operator receives authorization, but final payment and amount transfer is never made).
3	Net, authorized & settled transactions: Transactions initiated by the acquirer that are completed with the final payment amount transferred from the acquirer to the issuer. Such transactions include those that are subsequently reversed through a chargeback, or other adjustment or return.
3a	Cash-back at the point of sale: Purchase transactions that include an amount of cash given back to the card user. A point-of-sale (POS) purchase transaction with cash back is counted as one transaction.
3b	Chargebacks: Transactions initiated by the issuer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer disputes, fraud, processing errors, authorization issues, or non-fulfillment of copy requests). A chargeback provides the issuer with a way to return a disputed transaction, typically on behalf of the cardholder.
3b	Adjustments and returns: Transactions initiated by the acquirer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer return of goods, complaints, merchant-identified fraud, duplicate transaction entry).
4	Net, purchase transactions: Transactions that have been authorized and settled. Exclude denials, transactions that are pre-authorization only, chargebacks, and other adjustments and returns. For value, also exclude the dollar amount of the cash-back at the point of sale.
11	Total cards: All issued, activated, and unexpired general-purpose prepaid cards (linked to US-domiciled accounts).
11	Active cards: Cards outstanding with a minimum level of purchase activity according to your organization's definition.

Electronic Benefits Transfer Card Processor	
Item	Definition
	United States: The states, territories, and possessions of the US, the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing
1a	Denials/declines: Transaction attempts that receive a denial response by the host authorization system and do not result in an authorized transaction.
2a	Pre-authorization only: Transactions that are approved but not settled (e.g., the initial amount receives authorization, but final payment and amount transfer is never made).
3	Net, authorized & settled transactions: Transactions initiated by the acquirer that are completed with the final payment amount transferred from the acquirer to the issuer. Such transactions include those that are subsequently reversed through a chargeback, or other adjustment or return.
3a	Cash-back at the point of sale: Purchase transactions that include an amount of cash given back to the card user. For EBT, these are often treated as separate transactions.
4	Net, purchase transactions: Purchase transactions that have been authorized and settled. Exclude denials, transactions that are pre-authorization only, separate cash-back at the point of sale, ATM cash withdrawals, chargebacks, other adjustments and returns.
9a	Lost or stolen card: Fraudulent transactions via a card reported as lost or stolen.
9b	Card issued but not received: Fraudulent transactions reported to be via an intercepted new or replacement card in transit that was activated by someone other than the cardholder.
9c	Fraudulent application: Fraudulent transactions reported to be via a new card that was issued to someone other than the cardholder using falsified information or a stolen identity.
9d	Counterfeit card: Fraudulent in-person transactions via an altered or cloned card.
9e	Fraudulent use of account number: Fraudulent transactions using account number and other card and cardholder details, typically remotely.
9f	Other (including account takeover): All other fraudulent transactions not included the above categories. In particular, "other" covers account takeover, a form of identity theft whereby an unauthorized party gains access to and use of an existing card account.
11	Total cards: All issued, activated, and unexpired EBT cards (linked to US-domiciled accounts).
11	Active cards: Cards outstanding with a minimum level of purchase activity according to your organization's definition.

Private-Label Prepaid Card Issuer and Processor	
Item	Definition
	United States: The states, territories, and possessions of the US, the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
	Virtual cards: A virtual card is a digital representation of a private-label prepaid card that does not exist in physical form. Typically stored in a digital wallet for online, in-app, or in-person purchases with a mobile device (using NFC or barcode scanner). Do not count individual tokenized transactions as virtual cards.
1a	Denials/declines: Transaction attempts that receive a denial response by the host authorization system and do not result in an authorized transaction.
2a	Pre-authorization only: Transactions that are temporarily authorized but not completed or posted, or the portion of authorized amounts that are not included in a final posting.
3	Completed transactions: Purchase transactions (including any cash-back) that are completed and posted to the private-label card account for payment. Such transactions include those that are subsequently reversed in an adjustment or return requested by the merchant or cardholder, defined below.
3a	Cash-back at the point of sale: Purchase transactions that include an amount of cash given back to the card user. A point-of-sale (POS) purchase transaction with cash back is counted as one transaction.
3b	Adjustments and returns: Completed and posted transactions that are subsequently reversed, in whole or in part, and that transfer value back to the card account (e.g., customer return of goods, complaints, disputed charges, fraud, duplicate transaction entry).
4	Net, purchase transactions: Completed purchase transactions that have not been reversed. Exclude denials, transactions that are pre-authorization only, and adjustments and returns defined above. For value, also exclude the dollar amount of the cash-back at the point of sale.
8a	Lost or stolen card: Fraudulent transactions via a card reported as lost or stolen.
8b	Card issued but not received: Fraudulent transactions reported to be via an intercepted new or replacement card in transit that was activated by someone other than the cardholder.
8c	Fraudulent application: Fraudulent transactions reported to be via a new card that was issued to someone other than the cardholder using falsified information or a stolen identity.
8d	Counterfeit card: Fraudulent in-person transactions via an altered or cloned card.
8e	Fraudulent use of account number: Fraudulent transactions using account number and other card and cardholder details, typically remotely.

Private-Label Prepaid Card Issuer and Processor	
Item	Definition
8f	Other (including account takeover): All other fraudulent transactions not included the above categories. In particular, "other" covers account takeover, a form of identity theft whereby an unauthorized party gains access to and use of an existing card account.
11	Total cards: All issued, activated, and unexpired private-label prepaid cards (linked to US-domiciled accounts).
11	Active cards: Private-label prepaid cards outstanding with a minimum level of purchase activity according to your organization's definition.
11b	Physical cards: A physical private-label prepaid card with a magstripe and/or chip that is issued to the customer for making purchases in person.

P2P & Money Transfer Processor	
Item	Definition
	United States: The states, territories, and possessions of the US, the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
7	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the "dollar size bands" requested.

Online Bill Payment Processor	
Item	Definition
	United States: The states, territories, and possessions of the US, the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
1a.1	Transactions initiated with a mobile device: Transactions initiated on a smart device in person with NFC using a "digital wallet" (e.g., a merchant's mobile App or cloud based QR or other authentication code).
4 & 5	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the "dollar size bands" requested.

Walk-In Bill Payment Processor	
Item	Definition
	United States: The states, territories, and possessions of the US, the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
4	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the "dollar size bands" requested.

Private-Label ACH Debit Card Processor	
Item	Definition
	United States: The states, territories, and possessions of the US, the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
1a	Denials/declines: Transaction attempts that receive a denial response by the host authorization system and do not result in an authorized transaction.
2	Completed transactions: Purchase transactions (including any cash-back) that are completed and posted to the private-label card account for payment. Such transactions include those that are subsequently reversed in an adjustment or return requested by the merchant or cardholder, defined below.
2a	Cash-back at the point of sale: Purchase transactions that include an amount of cash given back to the card user.
2b.1	ACH returns: Transactions that are initiated by the receiver that reverse a purchase transaction, in whole or in part using ACH return codes for NSF, account not found, customer disputes, unauthorized, fraudulent or processing errors.
2b.2	Other adjustments and returns: Transactions initiated by the originator that reverse a purchase transaction, in whole or in part (e.g., the return of goods by the cardholder), and transfer value from the receiver back to the originator.
3	Net, purchase transactions: Transactions that have been authorized and settled. Exclude denials, ACH returns, and other adjustments and returns. Exclude cash-back amounts from value, but do not exclude transactions that involved cash-back from number.

Online Payment Method Processor	
Item	Definition
	United States: The states, territories, and possessions of the US, the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
1a	Redirected from merchant or biller site: Some merchants pass a customer to a third-party online payment service to provide authentication or instant credit.
1a.1	Normal payment (no delay/no instant credit): Typically used to obtain security credentials or logins in order to proceed with an authentication request. Customer pays using your organization's payment method using an established account (including the use of previously established credit accounts).
1a.2	Delayed payment/instant credit: Customer receives credit from your organization to be paid off in the future (e.g., Buy Now, Pay Later, "BNPL"). Please count the amount of the total purchase (e.g., the full amount financed in a "Pay in Four", or a no interest if paid in 6 months program.)

Online Payment Method Processor	
Item	Definition
1c.	Token vault: Includes secure payments where a card or account number is tokenized so that it cannot be used for other transactions if the number is obtained by an unauthorized entity.
1d.	Other online payment methods: This includes crypto currency wallets or accounts.
3	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the "dollar size bands" requested.

Mobile Wallet Processor	
Item	Definition
	United States: The states, territories, and possessions of the US, the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
2a.1	In-person purchase transactions: 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) and private-label payment methods on mobile wallets supported by specific merchants. Such payments can be initiated through radio transmission RFID/NFC or optical barcode/QR code. Do not include payments initiated using a physical card or token.
2a.2	Remote purchase transactions (customer not at merchant location): 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), third-party tokenized digital wallets (e.g., PayPal, Amazon Pay, Square Restaurants, Visa Checkout, Masterpass), and private-label payment methods on mobile wallets supported by specific merchants.
3a	Radio transmission RFID/NFC ("Tap" device at terminal): Payments are initiated by mobile device using a variety of secure radio methods. Contactless chip payments may use Radio Frequency Identification (RFID) and/or a specialized subset of Near-field Communications (NFC) standards to initiate and authenticate a purchase transaction.
3b	Optical barcode/QR code ("Scan" device display): Payments are initiated using a mobile device to scan barcode/QR code or entering an authentication code displayed on phone using the terminal keypad. Do not include NFC "Tap" transactions which should be entered in those fields listed above.
4	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the "dollar size bands" requested.