

Networks, Processors, and Issuers Payments Surveys (NPIPS)

Survey Period:
Calendar Year 2021



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General Instructions

About the study

The Federal Reserve's 2022 Networks, Processors, and Issuers Payments Surveys (NPIPS) collects calendar year 2021 payment volume data on domestic and cross-border electronic payment transactions originated from US-domiciled accounts. NPIPS also collects information on payments fraud and some cross-border payment volume data on non-US-domiciled accounts made in the US. Data from your response will contribute to estimates of the national aggregate number and value of electronic payments made in the US. Aggregate results will be compared to those of previous studies to track changes and identify trends in US payments.

Confidentiality

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

Your participation

To achieve the most reliable results, it is important that you respond completely and accurately.

Please leave no survey item blank.

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

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

Definitions and examples

Definitions and examples can be found in the Glossary.

General-Purpose Credit Card Network Payment Survey

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

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

Quarterly data collected in the previous survey documented some of the impacts the pandemic had on card use in 2020. To help the Federal Reserve document the persistence of this impact, this survey requests 2021 quarterly data on shifts between the in-person and remote channels as well as chip-authenticated contact and contactless payments. Your response to these questions will help assure a more complete picture of the extent and persistence of these changes throughout the second year of the pandemic.

Calendar year 2021 general-purpose credit card transactions	Number	Value (\$)
1. Total transactions		
1a. Less: Denials (authorization declined)		
2. Total authorized transactions = 1 - 1a		
2a. Less: Pre-authorization only (authorized but not settled)		
3. Net, authorized & settled transactions = 2 - 2a		
3a. Less: Cash advances		
3b. Less: Adjustments and returns = 3b.1 + 3b.2		
3b.1. Chargebacks (issuer initiated)		
3b.2. Other adjustments and returns (acquirer initiated)		
4. Net, purchase transactions = 3 - 3a - 3b		

General-Purpose Credit Card Network Payment Survey

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

Preferred basis for reporting payment transactions

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

Transactions by channel

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

2021 - Quarter 1

2021 - Quarter 2

2021 - Quarter 3

2021 - Quarter 4

6a. In-person transactions

Transactions the card user initiates by interacting with a physical terminal or other device provided by the merchant or payee, usually with a card or mobile device. Also include card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include remote transactions classified as card-present solely because of the level of authentication.

2021 - Quarter 1

2021 - Quarter 2

2021 - Quarter 3

2021 - Quarter 4

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

Transactions for which the card user does not interact with a physical terminal or other device provided by the merchant or payee. Typically, these include card-not-present transactions. Also include any remote transactions classified as card-present solely because of the level of authentication.

2021 - Quarter 1

2021 - Quarter 2

2021 - Quarter 3

2021 - Quarter 4

Number	Value (\$)

General-Purpose Credit Card Network Payment Survey

	Number	Value (\$)
6b.1. Mail-order/telephone-order transactions (MOTO) <i>Remote purchase transactions for which the merchant receives an order through the mail or over the telephone. Card is typically charged at time of shipment or delivery. If possible, please exclude payments on account, e.g., bill pay.</i>		
6b.2. Internet purchase transactions (E-commerce) <i>Purchase transactions for goods and services from a merchant website or mobile app (i.e., M-commerce). May involve varying levels of authentication including the keyed entry of a card number, use of "card on file" information, or redirection to a payment service. Card is typically charged at time of shipment or delivery. If possible, please exclude payments on account, e.g., bill pay.</i>		
6b.3. Recurring/installment transactions <i>Payments of bills or invoices, often on a prearranged basis and may include "card on file", based on an ongoing customer relationship. Also include payments made on a monthly or installment basis. Examples include utility bill payments and multiple payments for a single purchase.</i>		
6b.4. Other remote transactions <i>Transactions that do not belong or do not have identifiers to assign into the remote transaction categories provided above.</i>		
Please describe any significant transaction types included in the "Other remote transactions" category above:		

In-person transactions by authentication method

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

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

7a.1. Transactions with a PIN

7a.2. Transactions without a PIN

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

7b.1. Transactions with a PIN

7b.2. Transactions without a PIN

Number	Value (\$)

General-Purpose Credit Card Network Payment Survey

	Number	Value (\$)
8. In-person transactions with chip-authentication (repeat item 7a) = 8a + 8b		
2021 - Quarter 1		
2021 - Quarter 2		
2021 - Quarter 3		
2021 - Quarter 4		
8a. Contact transactions (chip card inserted or "dipped")		
2021 - Quarter 1		
2021 - Quarter 2		
2021 - Quarter 3		
2021 - Quarter 4		
8b. Contactless transactions (chip card or mobile device RFID, "tap" or "wave")		
2021 - Quarter 1		
2021 - Quarter 2		
2021 - Quarter 3		
2021 - Quarter 4		

Transactions by merchant or payee location	Number	Value (\$)
9. [your selection of payment transaction type above] (repeat item 6) = 9a + 9b		
9a. Domestic transactions with US cards (merchants/payees within the US)		
9b. Cross-border transactions with US cards (merchants/payees outside the US) = 9b.1 + 9b.2		
9b.1. In-person transactions		
9b.2. Remote transactions		

General-Purpose Credit Card Network Payment Survey

Transactions by card user account type

**10. [your selection of payment transaction type above] (repeat item 6)
= 10a + 10b**

10a. Transactions from consumer accounts

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

Number	Value (\$)

10b. Transactions from business/government (commercial) accounts

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

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Transaction value distribution

**11. [your selection of payment transaction type above] (repeat item 6)
= 11a + 11b + 11c + 11d + 11e + 11f + 11g + 11h + 11i**

11a. Transactions with less than \$5.00 in total value

Number	Value (\$)

11b. Transactions with \$5.00 to \$9.99 in total value

11c. Transactions with \$10.00 to \$14.99 in total value

11d. Transactions with \$15.00 to \$24.99 in total value

11e. Transactions with \$25.00 to \$49.99 in total value

11f. Transactions with \$50.00 to \$99.99 in total value

11g. Transactions with \$100.00 to \$499.99 in total value

11h. Transactions with \$500.00 to \$999.99 in total value

11i. Transactions with \$1000.00 or greater in total value

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Transactions with non-US cards

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

Number	Value (\$)

General-Purpose Credit Card Network Payment Survey

Third-party fraudulent transactions

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

Preferred basis for reporting third-party fraudulent transactions

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

14. **Third-party fraudulent transactions (based on [your selection of fraudulent transaction type above])**
= 14a + 14b + 14c + 14d + 14e + 14f

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

14a. Lost or stolen card

14b. Card issued but not received

14c. Fraudulent application (account issued to someone using a fake identity)

14d. Counterfeit card (card-present/stolen card data)

14e. Fraudulent use of account number (card-not-present/stolen card data)

14f. Other (including account takeover)

Number	Value (\$)

General-Purpose Credit Card Network Payment Survey

Third-party fraudulent transactions by channel	Number	Value (\$)
15. Third-party fraudulent transactions (repeat item 14) = 15a + 15b		
15a. In-person transactions <i>Fraudulent transactions the card user initiates by interacting with a physical terminal or other device provided by the merchant or payee, usually with a card or mobile device. Also include fraudulent card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include fraudulent remote transactions classified as card-present solely because of the level of authentication.</i>		
15b. Remote transactions (person not at merchant location) = 15b.1 + 15b.2 + 15b.3 + 15b.4 <i>Fraudulent transactions for which the card user does not interact with a physical terminal or other device provided by the merchant or payee. Typically, these include fraudulent card-not-present transactions. Also include any fraudulent remote transactions classified as card-present solely because of the level of authentication.</i>		
15b.1. Mail-order/telephone-order transactions (MOTO) <i>Fraudulent remote purchase transactions for which the merchant receives an order through the mail or over the telephone. Card is typically charged at time of shipment or delivery. If possible, please exclude fraudulent payments on account, e.g., bill pay.</i>		
15b.2. Internet purchase transactions (E-commerce) <i>Fraudulent purchase transactions for goods and services from a merchant website or mobile app (i.e., M-commerce). May involve varying levels of authentication including the keyed entry of a card number, use of "card on file" information, or redirection to a payment service. Card is typically charged at time of shipment or delivery. If possible, please exclude fraudulent payments on account, e.g., bill pay.</i>		
15b.3. Bill pay: recurring/subscription/installment transactions <i>Fraudulent payments of bills or invoices, often on a prearranged basis and may include "card on file", based on an ongoing customer relationship. Also include fraudulent payments made on a monthly or installment basis. Examples include fraudulent utility bill payments and multiple payments for a single purchase.</i>		
15b.4. Other remote transactions <i>Fraudulent transactions that do not belong or do not have identifiers to assign into the remote transaction categories provided above.</i>		
Please describe any significant fraudulent transaction types included in the "Other remote transactions" category above:		

General-Purpose Credit Card Network Payment Survey

Third-party fraudulent in-person transactions by authentication method

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

16a. Transactions with chip-authentication = 16a.1 + 16a.2

16a.1. Transactions with a PIN

16a.2. Transactions without a PIN

16b. Transactions without chip-authentication = 16b.1 + 16b.2

16b.1. Transactions with a PIN

16b.2. Transactions without a PIN

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

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

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

Third-party fraudulent transactions by merchant or payee location

18. Third-party fraudulent transactions (repeat item 14) = 18a + 18b

**18a. Domestic transactions with US cards
(merchants/payees within the US)**

**18b. Cross-border transactions with US cards
(merchants/payees outside the US) = 18b.1 + 18b.2**

18b.1. In-person transactions

18b.2. Remote transactions

Number	Value (\$)

Third-party fraudulent transactions by card user account type

19. Third-party fraudulent transactions (repeat item 14) = 19a + 19b

19a. Transactions from consumer accounts

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

19b. Transactions from business/government (commercial) accounts

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

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General-Purpose Credit Card Network Payment Survey

Third-party fraudulent transaction value distribution

20. Third-party fraudulent transactions (repeat item 14)
 $= 20a + 20b + 20c + 20d + 20e + 20f + 20g + 20h + 20i$

20a. Transactions with less than \$5.00 in total value

20b. Transactions with \$5.00 to \$9.99 in total value

20c. Transactions with \$10.00 to \$14.99 in total value

20d. Transactions with \$15.00 to \$24.99 in total value

20e. Transactions with \$25.00 to \$49.99 in total value

20f. Transactions with \$50.00 to \$99.99 in total value

20g. Transactions with \$100.00 to \$499.99 in total value

20h. Transactions with \$500.00 to \$999.99 in total value

20i. Transactions with \$1000.00 or greater in total value

Number Value (\$)

Third-party fraudulent transactions with non-US cards

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

Number Value (\$)

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Virtual cards

22. Please indicate if your organization issued or processed transactions for virtual general-purpose credit or charge cards during calendar year 2021.

Yes
 No
 Don't know

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.

Number of cards outstanding

23. Number of active and total general-purpose credit or charge cards outstanding as of December 31, 2021 = 23a + 23b

Active cards Total cards

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

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23b. Physical cards

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24. Number of active and total general-purpose credit or charge cards outstanding as of December 31, 2021 (repeat item 23) = 24a + 24b

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24a. Cards for consumer accounts

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

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General-Purpose Credit Card Network Payment Survey

Comments:

Private-Label Credit Card Merchant Issuer Payment Survey

For total private-label credit card transactions, please include all those originated from US-domiciled accounts and made with private-label credit or charge cards (either physical or virtual) that your organization processed in-house. Include both consumer and business/government card transactions.

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

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

Calendar year 2021 private-label credit card transaction processing

1. Transaction processing

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

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

1b. If your organization outsourced its private-label credit card transaction processing for only part of 2021, please indicate the period of time in 2021 that your organization did not outsource:

100% in-house []	Partially outsourced []	Fully outsourced []
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From (2021)	mm/dd	To (2021)	mm/dd
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Calendar year 2021 private-label credit card receivables ownership

2. Receivables ownership:

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

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

100% in-house []	Partially outsourced []	Fully outsourced []
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If you answered Fully outsourced to question 1 above for your organization's private-label credit card transaction processing, this survey is complete. Thank you for participating.

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

Private-Label Credit Card Merchant Issuer Payment Survey

Calendar year 2021 private-label credit card transactions

3. Total transactions

3a. Less: Denials (authorization declined)

4. Total authorized transactions

= 3 - 3a

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

5. Completed transactions (posted to card accounts)

= 4 - 4a

5a. Less: Cash advances

5b. Less: Adjustments and returns

6. Net, purchase transactions

= 5 - 5a - 5b

Number

Value (\$)

Transactions by channel

Number

Value (\$)

7. Completed transactions (repeat item 5) = 7a + 7b

7a. In-person transactions = 7a.1 + 7a.2 + 7a.3

Transactions the card user initiates by interacting with a physical terminal or other device provided by the merchant or payee, usually with a card or mobile device. Also include card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions).

7a.1. Transactions initiated using a merchant-issued card or token

7a.2. Transactions initiated using an app on a mobile device = 7a.2.1 + 7a.2.2

7a.2.1. Transactions initiated using a barcode or QR code

7a.2.2. Other transactions using an app on a mobile device

7a.3. Other (including instant credit or lookup of account number)

7b. Remote transactions (card user not at merchant location) = 7b.1 + 7b.2

Transactions for which the card user does not interact with a physical terminal or other device provided by the merchant or payee. Typically, these include card-not-present transactions.

7b.1. Buy online (order and payment)/pick up in store, curbside, or locker

7b.2. Other remote transactions (no store pickup)

Private-Label Credit Card Merchant Issuer Payment Survey

Transactions by card user account type

Number Value (\$)

8. Completed transactions (repeat item 5) = 8a + 8b

8a. Transactions from consumer accounts

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

8b. Transactions from business/government (commercial) accounts

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

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Transaction value distribution

Number Value (\$)

9. Completed transactions (repeat item 5) = 9a + 9b + 9c + 9d + 9e + 9f + 9g + 9h + 9i

9a. Transactions with less than \$5.00 in total value

9b. Transactions with \$5.00 to \$9.99 in total value

9c. Transactions with \$10.00 to \$14.99 in total value

9d. Transactions with \$15.00 to \$24.99 in total value

9e. Transactions with \$25.00 to \$49.99 in total value

9f. Transactions with \$50.00 to \$99.99 in total value

9g. Transactions with \$100.00 to \$499.99 in total value

9h. Transactions with \$500.00 to \$999.99 in total value

9i. Transactions with \$1000.00 or greater in total value

Private-Label Credit Card Merchant Issuer Payment Survey

Third-party fraudulent transactions

10. Third-party fraudulent transactions = 10a + 10b + 10c + 10d + 10e + 10f

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

10a. Lost or stolen card

10b. Card issued but not received

10c. Fraudulent application (account issued to someone using a fake identity)

10d. Counterfeit card (card-present/stolen card data)

10e. Fraudulent use of account number (card-not-present/stolen card data)

10f. Other (including account takeover)

Number

Value (\$)

Third-party fraudulent transactions by channel

11. Third-party fraudulent transactions (repeat item 10) = 11a + 11b

11a. In-person transactions = 11a.1 + 11a.2 + 11a.3

Fraudulent transactions the card user initiates by interacting with a physical terminal or other device provided by the merchant or payee, usually with a card or mobile device. Also include fraudulent card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions).

11a.1. Transactions initiated using a merchant-issued card or token

11a.2. Transactions initiated using an app on a mobile device = 11a.2.1 + 11a.2.2

11a.2.1. Transactions initiated using a barcode or QR code

11a.2.2. Other transactions using an app on a mobile device

11a.3. Other (including instant credit or lookup of account number)

Number

Value (\$)

11b. Remote transactions (person not at merchant location) = 11b.1 + 11b.2

Fraudulent transactions for which the card user does not interact with a physical terminal or other device provided by the merchant or payee. Typically, these include fraudulent card-not-present transactions.

11b.1. Buy online (order and payment)/pick up in store, curbside, or locker

11b.2. Other remote transactions (no store pickup)

Private-Label Credit Card Merchant Issuer Payment Survey

Third-party fraudulent transactions by card user account type

Number Value (\$)

12. Third-party fraudulent transactions (repeat item 10) = 12a + 12b

12a. Transactions from consumer accounts

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

12b. Transactions from business/government (commercial) accounts

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

Third-party fraudulent transaction value distribution

Number Value (\$)

13. Third-party fraudulent transactions (repeat item 10) = 13a + 13b + 13c + 13d + 13e + 13f + 13g + 13h + 13i

13a. Transactions with less than \$5.00 in total value

13b. Transactions with \$5.00 to \$9.99 in total value

13c. Transactions with \$10.00 to \$14.99 in total value

13d. Transactions with \$15.00 to \$24.99 in total value

13e. Transactions with \$25.00 to \$49.99 in total value

13f. Transactions with \$50.00 to \$99.99 in total value

13g. Transactions with \$100.00 to \$499.99 in total value

13h. Transactions with \$500.00 to \$999.99 in total value

13i. Transactions with \$1000.00 or greater in total value

Virtual cards

14. Please indicate if your organization issued or processed transactions for virtual private-label credit or charge cards during calendar year 2021.

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.

Yes
 No
 Don't know

Number of cards outstanding

Active cards Total cards

15. Number of active and total private-label credit or charge cards outstanding as of December 31, 2021 = 15a + 15b

15a. Virtual cards (digital cards with no associated physical card)

15b. Physical cards

Private-Label Credit Card Merchant Issuer Payment Survey

16. Number of active and total private-label credit or charge cards outstanding as of December 31, 2021 (repeat item 15) = 16a + 16b

16a. Cards for consumer accounts

16b. Cards for business/government (commercial) accounts

Comments:

Private-Label Credit Card Processor Payment Survey

For total private-label credit card transactions, please include all those originated from US-domiciled accounts and made with private-label credit or charge cards (either physical or virtual) that your organization processed in-house. Include both consumer and business/government card transactions.

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

Calendar year 2021 transaction processing

1. Transaction processing

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

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

Only owned receivables
[]

Processed transactions
[]

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

Calendar year 2021 private-label credit card transactions

2. Total transactions

2a. Less: Denials (authorization declined)

3. Total authorized transactions

= 2 - 2a

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

4. Completed transactions (posted to card accounts)

= 3 - 3a

4a. Less: Cash advances

4b. Less: Adjustments and returns

5. Net, purchase transactions

= 4 - 4a - 4b

Number **Value (\$)**

Private-Label Credit Card Processor Payment Survey

Transactions by channel

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

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

Transactions the card user initiates by interacting with a physical terminal or other device provided by the merchant or payee, usually with a card or mobile device. Also include card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions).

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

6a.2. Transactions initiated using an app on a mobile device = 6a.2.1 + 6a.2.2

6a.2.1. Transactions initiated using a barcode or QR code

6a.2.2. Other transactions using an app on a mobile device

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

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

Transactions for which the card user does not interact with a physical terminal or other device provided by the merchant or payee. Typically, these include card-not-present transactions.

6b.1. Buy online (order and payment)/pick up in store, curbside, or locker

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

Number	Value (\$)

Transactions by user account type

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

7a. Transactions from consumer accounts

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

Number	Value (\$)

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

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

Private-Label Credit Card Processor Payment Survey

Transaction value distribution

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

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

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

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

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

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

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

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

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

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

Number	Value (\$)

Third-party fraudulent transactions

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

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

9a. Lost or stolen card

9b. Card issued but not received

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

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

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

9f. Other (including account takeover)

Number	Value (\$)

Private-Label Credit Card Processor Payment Survey

Third-party fraudulent transactions by channel

Number Value (\$)

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

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

Fraudulent transactions the card user initiates by interacting with a physical terminal or other device provided by the merchant or payee, usually with a card or mobile device. Also include fraudulent card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions).

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

10a.2. Transactions initiated using an app on a mobile device = 10a.2.1 + 10a.2.2

10a.2.1. Transactions initiated using a barcode or QR code

10a.2.2. Other transactions using an app on a mobile device

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

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

Fraudulent transactions for which the card user does not interact with a physical terminal or other device provided by the merchant or payee. Typically, these include fraudulent card-not-present transactions.

10b.1. Buy online (order and payment)/pick up in store, curbside, or locker

10b.2. Other remote transactions (no store pickup)

Number	Value (\$)

Number	Value (\$)

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

Number Value (\$)

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

11a. Transactions from consumer accounts

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

Number	Value (\$)

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

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

Number	Value (\$)

Private-Label Credit Card Processor Payment Survey

Third-party fraudulent transaction value distribution

12. Third-party fraudulent transactions (repeat item 9)
 $= 12a + 12b + 12c + 12d + 12e + 12f + 12g + 12h + 12i$

12a. Transactions with less than \$5.00 in total value

12b. Transactions with \$5.00 to \$9.99 in total value

12c. Transactions with \$10.00 to \$14.99 in total value

12d. Transactions with \$15.00 to \$24.99 in total value

12e. Transactions with \$25.00 to \$49.99 in total value

12f. Transactions with \$50.00 to \$99.99 in total value

12g. Transactions with \$100.00 to \$499.99 in total value

12h. Transactions with \$500.00 to \$999.99 in total value

12i. Transactions with \$1000.00 or greater in total value

Number

Value (\$)

Virtual cards

13. Please indicate if your organization issued or processed transactions for virtual private-label credit or charge cards during calendar year 2021.

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.

Yes

No

Don't know

Number of cards outstanding

Active cards

Total cards

14. Number of active and total private-label credit or charge cards outstanding as of December 31, 2021 = 14a + 14b

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

14b. Physical cards

15. Number of active and total private-label credit or charge cards outstanding as of December 31, 2021 (repeat item 14) = 15a + 15b

15a. Cards for consumer accounts

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

Private-Label Credit Card Processor Payment Survey

Comments:

General-Purpose Debit Card Network Payment Survey

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

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

Calendar year 2021 general-purpose debit card transactions

1. Please indicate what data are reported in your response to this survey. Your organization may offer both non-prepaid and prepaid debit card authorization and settlement services. If possible, please only report non-prepaid debit card network transactions in this survey (the default selection).

- [] Non-prepaid debit only
- [] Both non-prepaid and prepaid debit

2. Total transactions

Do not include electronic benefits transfer (EBT) card or ATM transactions.

2a. Less: Denials (authorization declined)

3. Total authorized transactions

$$= 2 - 2a$$

3a. **Less: Pre-authorization only (authorized but not settled)**

4. Net, authorized & settled transactions

$$\equiv 3 - 3a$$

4a. Less: Cash-back at the point of sale

4b. Less: Adjustments and returns

$$= 4b.1 + 4b.2$$

4b.1. Chargebacks (issuer initiated)

4b.2. Other adjustments and returns (acquirer initiated)

5. Net, purchase transactions

= 4 - 4b for Number, = 4 - 4a - 4b for Value

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

General-Purpose Debit Card Network Payment Survey

6. Among the different subtotals of payment transactions listed above, which would you prefer to use to report more detailed allocations of payment transactions below? If possible, please use 4. *Net, authorized & settled transactions* (the default selection).

Preferred basis for reporting payment transactions

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

Transactions by channel

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

2021 - Quarter 1

2021 - Quarter 2

2021 - Quarter 3

2021 - Quarter 4

7a. In-person transactions

Transactions the card user initiates by interacting with a physical terminal or other device provided by the merchant or payee, usually with a card or mobile device. Also include card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include remote transactions classified as card-present solely because of the level of authentication.

2021 - Quarter 1

2021 - Quarter 2

2021 - Quarter 3

2021 - Quarter 4

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

Transactions for which the card user does not interact with a physical terminal or other device provided by the merchant or payee. Typically, these include card-not-present transactions. Also include any remote transactions classified as card-present solely because of the level of authentication.

2021 - Quarter 1

2021 - Quarter 2

2021 - Quarter 3

2021 - Quarter 4

Number	Value (\$)

General-Purpose Debit Card Network Payment Survey

	Number	Value (\$)
7b.1. Mail-order/telephone-order transactions (MOTO) <i>Remote purchase transactions for which the merchant receives an order through the mail or over the telephone. Card is typically charged at time of shipment or delivery. If possible, please exclude payments on account, e.g., bill pay.</i>		
7b.2. Internet purchase transactions (E-commerce) <i>Purchase transactions for goods and services from a merchant website or mobile app (i.e., M-commerce). May involve varying levels of authentication including the keyed entry of a card number, use of "card on file" information, or redirection to a payment service. Card is typically charged at time of shipment or delivery. If possible, please exclude payments on account, e.g., bill pay.</i>		
7b.3. Recurring/installment transactions <i>Payments of bills or invoices, often on a prearranged basis and may include "card on file", based on an ongoing customer relationship. Also include payments made on a monthly or installment basis. Examples include utility bill payments and multiple payments for a single purchase.</i>		
7b.4. Other remote transactions <i>Transactions that do not belong or do not have identifiers to assign into the remote transaction categories provided above.</i>		
Please describe any significant transaction types included in the "Other remote transactions" category above:		

In-person transactions by authentication method	Number	Value (\$)
8. In-person transactions (repeat item 7a) = 8a + 8b		
8a. Transactions with chip-authentication = 8a.1 + 8a.2		
8a.1. Transactions with a PIN		
8a.2. Transactions without a PIN		
8b. Transactions without chip-authentication = 8b.1 + 8b.2		
8b.1. Transactions with a PIN		
8b.2. Transactions without a PIN		

General-Purpose Debit Card Network Payment Survey

**9. In-person transactions with chip-authentication (repeat item 8a)
= 9a + 9b**

2021 - Quarter 1

2021 - Quarter 2

2021 - Quarter 3

2021 - Quarter 4

9a. Contact transactions (chip card inserted or "dipped")

2021 - Quarter 1

2021 - Quarter 2

2021 - Quarter 3

2021 - Quarter 4

9b. Contactless transactions (chip card or mobile device RFID, "tap" or "wave")

2021 - Quarter 1

2021 - Quarter 2

2021 - Quarter 3

2021 - Quarter 4

Transactions by merchant or payee location

10. [your selection of payment transaction type above] (repeat item 7)
= 10a + 10b

**10a. Domestic transactions with US cards
(merchants/payees within the US)**

**10b. Cross-border transactions with US cards
(merchants/pavees outside the US) = 10b.1 + 10b.2**

19b.1. In-person transactions

10b-2. Remote transactions

Number	Value (\$)

General-Purpose Debit Card Network Payment Survey

Transactions by card user account type

**11. [your selection of payment transaction type above] (repeat item 7)
= 11a + 11b**

11a. Transactions from consumer accounts

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

Number	Value (\$)

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

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

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Transaction value distribution

**12. [your selection of payment transaction type above] (repeat item 7)
= 12a + 12b + 12c + 12d + 12e + 12f + 12g + 12h + 12i**

12a. Transactions with less than \$5.00 in total value

Number	Value (\$)

12b. Transactions with \$5.00 to \$9.99 in total value

12c. Transactions with \$10.00 to \$14.99 in total value

12d. Transactions with \$15.00 to \$24.99 in total value

12e. Transactions with \$25.00 to \$49.99 in total value

12f. Transactions with \$50.00 to \$99.99 in total value

12g. Transactions with \$100.00 to \$499.99 in total value

12h. Transactions with \$500.00 to \$999.99 in total value

12i. Transactions with \$1000.00 or greater in total value

Transactions with non-US cards

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

Number	Value (\$)

General-Purpose Debit Card Network Payment Survey

Third-party fraudulent transactions

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

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

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

[] Yes
[] No

If **Other**, please specify:

- Do not track fraud
- Not enough resources
- Data sensitivity
- Other

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

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

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

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

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

16a. Lost or stolen card

16b. Card issued but not received

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

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

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

16f. Other (including account takeover)

General-Purpose Debit Card Network Payment Survey

Third-party fraudulent transactions by channel	Number	Value (\$)
17. Third-party fraudulent transactions (repeat item 16) = 17a + 17b		
17a. In-person transactions <i>Fraudulent transactions the card user initiates by interacting with a physical terminal or other device provided by the merchant or payee, usually with a card or mobile device. Also include fraudulent card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include fraudulent remote transactions classified as card-present solely because of the level of authentication.</i>		
17b. Remote transactions (card user not at merchant location) = 17b.1 + 17b.2 + 17b.3 + 17b.4 <i>Fraudulent transactions for which the card user does not interact with a physical terminal or other device provided by the merchant or payee. Typically, these include fraudulent card-not-present transactions. Also include any fraudulent remote transactions classified as card-present solely because of the level of authentication.</i>		
17b.1. Mail-order/telephone-order transactions (MOTO) <i>Fraudulent remote purchase transactions for which the merchant receives an order through the mail or over the telephone. Card is typically charged at time of shipment or delivery. If possible, please exclude fraudulent payments on account, e.g., bill pay.</i>		
17b.2. Internet purchase transactions (E-commerce) <i>Fraudulent purchase transactions for goods and services from a merchant website or mobile app (i.e., M-commerce). May involve varying levels of authentication including the keyed entry of a card number, use of "card on file" information, or redirection to a payment service. Card is typically charged at time of shipment or delivery. If possible, please exclude fraudulent payments on account, e.g., bill pay.</i>		
17b.3. Recurring/installment transactions <i>Fraudulent payments of bills or invoices, often on a prearranged basis and may include "card on file", based on an ongoing customer relationship. Also include fraudulent payments made on a monthly or installment basis. Examples include utility bill payments and multiple payments for a single purchase.</i>		
17b.4. Other/unknown remote transactions <i>Fraudulent transactions that do not belong or do not have identifiers to assign into the remote transaction categories provided above.</i>		
Please describe any significant fraudulent transaction types included in the "Other remote transactions" category above:		

General-Purpose Debit Card Network Payment Survey

Third-party fraudulent in-person transactions by authentication method

18. Third-party fraudulent in-person transactions (repeat item 17a)
= 18a + 18b

18a. Transactions with chip-authentication = 18a.1 + 18a.2

18a.1. Transactions with a PIN

18a.2. Transactions without a PIN

18b. Transactions without chip-authentication = 18b.1 + 18b.2

18b.1. Transactions with a PIN

18b.2. Transactions without a PIN

19. Third-party fraudulent in-person transactions with chip-authentication (repeat item 18a) = 19a + 19b

19a. Contact transactions (chip card inserted or "dipped")

19b. Contactless transactions (chip card or mobile device RFID, "tap" or "wave")

Third-party fraudulent transactions by merchant or payee location

20. Third-party fraudulent transactions (repeat item 16) = 20a + 20b

**20a. Domestic transactions with US cards
(merchants/payees within the US)**

**20b. Cross-border transactions with US cards
(merchants/payees outside the US) = 20b.1 + 20b.2**

20b.1. In-person transactions

20b.2. Remote transactions

Number	Value (\$)

Third-party fraudulent transactions by card user account type

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

21a. Transactions from consumer accounts

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

21b. Transactions from business/government (commercial) accounts

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

General-Purpose Debit Card Network Payment Survey

Third-party fraudulent transaction value distribution

22. Third-party fraudulent transactions (repeat item 16)
 $= 22a + 22b + 22c + 22d + 22e + 22f + 22g + 22h + 22i$

22a. Transactions with less than \$5.00 in total value

22b. Transactions with \$5.00 to \$9.99 in total value

22c. Transactions with \$10.00 to \$14.99 in total value

22d. Transactions with \$15.00 to \$24.99 in total value

22e. Transactions with \$25.00 to \$49.99 in total value

22f. Transactions with \$50.00 to \$99.99 in total value

22g. Transactions with \$100.00 to \$499.99 in total value

22h. Transactions with \$500.00 to \$999.99 in total value

22i. Transactions with \$1000.00 or greater in total value

Number **Value (\$)**

Third-party fraudulent transactions with non-US cards

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

Number **Value (\$)**

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Virtual cards

24. Please indicate if your organization issued or processed transactions for virtual debit cards during calendar year 2021.

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.**

Yes
 No
 Don't know

Number of cards outstanding

25. Number of active and total debit cards outstanding as of December 31, 2021 = 25a + 25b

25a. Virtual cards (digital cards with no associated physical card)

25b. Physical cards

26. Number of active and total debit cards outstanding as of December 31, 2021 (repeat item 25) = 26a + 26b

26a. Cards for consumer accounts

26b. Cards for business/government (commercial) accounts

Active cards **Total cards**

General-Purpose Debit Card Network Payment Survey

Comments:

General-Purpose Prepaid Card Network Payment Survey

For total general-purpose prepaid card network transactions, please include all those initiated by either a US or non-US acquirer and made with US *general-purpose prepaid cards (either physical or virtual) issued on US-domiciled accounts* (US issuer) carrying your organization's network brand. Include both domestic and cross-border transactions made with those cards, except for questions 13 and 24 which cover non-US card transactions made to US merchants/payees (US acquirer, non-US issuer).

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

Calendar year 2021 general-purpose prepaid card transactions	Number	Value (\$)
1. Total transactions <i>Do not include: electronic benefits transfer (EBT) card transactions, ATM transactions or transactions that your organization processed but were originated on another network.</i>		
1a. Less: Denials (authorization declined)		
2. Total authorized transactions $= 1 - 1a$		
2a. Less: Pre-authorization only (authorized but not settled)		
3. Net, authorized & settled transactions $= 2 - 2a$		
3a. Less: Cash-back at the point of sale		
3b. Less: Adjustments and returns $= 3b.1 + 3b.2$		
3b.1. Chargebacks (issuer initiated)		
3b.2. Other adjustments and returns (acquirer initiated)		
4. Net, purchase transactions <i>= 3 - 3b for Number, = 3 - 3a - 3b for Value</i> <i>A point-of-sale (POS) purchase transaction with cash back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the dollar value amount of the cash-back transactions.</i>		

General-Purpose Prepaid Card Network Payment Survey

Preferred basis for reporting payment transactions

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

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

Transactions by channel

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

2021 - Quarter 1

2021 - Quarter 2

2021 - Quarter 3

2021 - Quarter 4

6a. In-person transactions

Transactions the card user initiates by interacting with a physical terminal or other device provided by the merchant or payee, usually with a card or mobile device. Also include card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include remote transactions classified as card-present solely because of the level of authentication.

2021 - Quarter 1

2021 - Quarter 2

2021 - Quarter 3

2021 - Quarter 4

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

Transactions for which the card user does not interact with a physical terminal or other device provided by the merchant or payee. Typically, these include card-not-present transactions. Also include any remote transactions classified as card-present solely because of the level of authentication.

2021 - Quarter 1

2021 - Quarter 2

2021 - Quarter 3

2021 - Quarter 4

Number Value (\$)

General-Purpose Prepaid Card Network Payment Survey

	Number	Value (\$)
6b.1. Mail-order/telephone-order transactions (MOTO) <i>Remote purchase transactions for which the merchant receives an order through the mail or over the telephone. Card is typically charged at time of shipment or delivery. If possible, please exclude payments on account, e.g., bill pay.</i>		
6b.2. Internet purchase transactions (E-commerce) <i>Purchase transactions for goods and services from a merchant's website or mobile app (i.e., M-commerce). May involve varying levels of authentication including the keyed entry of a card number, use of "card on file" information, or redirection to a payment service. Card is typically charged at time of shipment or delivery. If possible, please exclude payments on account, e.g., bill pay.</i>		
6b.3. Recurring/installment transactions <i>Payments of bills or invoices, often on a prearranged basis and may include "card on file", based on an ongoing customer relationship. Also include payments made on a monthly or installment basis. Examples include utility bill payments and multiple payments for a single purchase.</i>		
6b.4. Other/unknown remote transactions <i>Transactions that do not belong or do not have identifiers to assign into the remote transaction categories provided above.</i>		
Please describe any significant transaction types included in the "Other remote transactions" category above:		

In-person transactions by authentication method

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

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

7a.1. Transactions with a PIN

7a.2. Transactions without a PIN

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

7b.1. Transactions with a PIN

7b.2. Transactions without a PIN

Number	Value (\$)

General-Purpose Prepaid Card Network Payment Survey

	Number	Value (\$)
8. In-person transactions with chip-authentication (repeat item 7a) = 8a + 8b		
2021 - Quarter 1		
2021 - Quarter 2		
2021 - Quarter 3		
2021 - Quarter 4		
8a. Contact transactions (chip card inserted or "dipped")		
2021 - Quarter 1		
2021 - Quarter 2		
2021 - Quarter 3		
2021 - Quarter 4		
8b. Contactless transactions (chip card or mobile device RFID, "tap" or "wave")		
2021 - Quarter 1		
2021 - Quarter 2		
2021 - Quarter 3		
2021 - Quarter 4		

Transactions by merchant or payee location	Number	Value (\$)
9. [your selection of payment transaction type above] (repeat item 6) = 9a + 9b		
9a. Domestic transactions with US cards (merchants/payees within the US)		
9b. Cross-border transactions with US cards (merchants/payees outside the US) = 9b.1 + 9b.2		
9b.1. In-person transactions		
9b.2. Remote transactions		

General-Purpose Prepaid Card Network Payment Survey

Transactions by card user account type

10. [your selection of payment transaction type above] (repeat item 6)
 $= 10a + 10b$

Number	Value (\$)

10a. Transactions from consumer accounts = 10a.1 + 10a.2

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

10a.1. Transactions with government-administered general-purpose cards

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

10a.2. Transactions from other consumer accounts (including business-sponsored payroll)

Transactions made with cards (including virtual cards) issued to a consumer including reloadable and non-reloadable gift cards, FSA/HSA medical cards, customer refund and incentive cards, and business-sponsored payroll cards which are issued to employees for the purpose of paying them and/or making consumer-related transactions.

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10b. Transactions from business/government (commercial) accounts

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

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Transactions with reloadable or non-reloadable cards

11. [your selection of payment transaction type above] (repeat item 6)
 $= 11a + 11b$

Number	Value (\$)

11a. Transactions with reloadable cards

11b. Transactions with non-reloadable cards

Transaction value distribution

12. [your selection of payment transaction type above] (repeat item 6)
 $= 12a + 12b + 12c + 12d + 12e + 12f + 12g + 12h + 12i$

Number	Value (\$)

12a. Transactions with less than \$5.00 in total value

12b. Transactions with \$5.00 to \$9.99 in total value

12c. Transactions with \$10.00 to \$14.99 in total value

12d. Transactions with \$15.00 to \$24.99 in total value

12e. Transactions with \$25.00 to \$49.99 in total value

12f. Transactions with \$50.00 to \$99.99 in total value

12g. Transactions with \$100.00 to \$499.99 in total value

12h. Transactions with \$500.00 to \$999.99 in total value

12i. Transactions with \$1000.00 or greater in total value

General-Purpose Prepaid Card Network Payment Survey

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

Third-party fraudulent transactions

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

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

14a. If **No**, please select all that apply.

[] Yes
[] No

- Do not track fraud**
- Not enough resource**
- Data sensitivity**
- Other, please specify below.**

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Preferred basis for reporting fraudulent transactions

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

Number	Value (\$)

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

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

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

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

16a. Lost or stolen card

16b. Card issued but not received

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

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

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

16f. Other (including account takeover)

General-Purpose Prepaid Card Network Payment Survey

Third-party fraudulent transactions by channel	Number	Value (\$)
17. Third-party fraudulent transactions (repeat item 16) = 17a + 17b		
17a. In-person transactions <i>Fraudulent transactions the card user initiates by interacting with a physical terminal or other device provided by the merchant or payee, usually with a card or mobile device. Also include fraudulent card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include fraudulent remote transactions classified as card-present solely because of the level of authentication.</i>		
17b. Remote transactions (person not at merchant location) = 17b.1 + 17b.2 + 17b.3 + 17b.4 <i>Fraudulent transactions for which the card user does not interact with a physical terminal or other device provided by the merchant or payee. Typically, these include fraudulent card-not-present transactions. Also include any fraudulent remote transactions classified as card-present solely because of the level of authentication.</i>		
17b.1. Mail-order/telephone-order transactions (MOTO) <i>Fraudulent remote purchase transactions for which the merchant receives an order through the mail or over the telephone. Card is typically charged at time of shipment or delivery. If possible, please exclude fraudulent payments on account, e.g., bill pay.</i>		
17b.2. Internet purchase transactions (E-commerce) <i>Fraudulent purchase transactions for goods and services from a merchant website or mobile app (i.e., M-commerce). May involve varying levels of authentication including the keyed entry of a card number, use of "card on file" information, or redirection to a payment service. Card is typically charged at time of shipment or delivery. If possible, please exclude fraudulent payments on account, e.g., bill pay.</i>		
17b.3. Bill pay: recurring/subscription/installment transactions <i>Fraudulent payments of bills or invoices, often on a prearranged basis and may include "card on file", based on an ongoing customer relationship. Also include fraudulent payments made on a monthly or installment basis. Examples include utility bill payments and multiple payments for a single purchase.</i>		
17b.4. Other remote transactions <i>Fraudulent transactions that do not belong or do not have identifiers to assign into the remote transaction categories provided above.</i>		
Please describe any significant fraudulent transaction types included in the "Other remote transactions" category above:		

General-Purpose Prepaid Card Network Payment Survey

Third-party fraudulent in-person transactions by authentication method

18. Third-party fraudulent in-person transactions (repeat item 17a)
= 18a + 18b

18a. Transactions with chip-authentication = 18a.1 + 18a.2

18a.1. Transactions with a PIN

18a.2. Transactions without a PIN

18b. Transactions without chip-authentication = 18b.1 + 18b.2

18b.1. Transactions with a PIN

18b.2. Transactions without a PIN

19. Third-party fraudulent in-person transactions with chip-authentication (repeat item 18a) = 19a + 19b

19a. Contact transactions (chip card inserted or "dipped")

19b. Contactless transactions (chip card or mobile device RFID, "tap" or "wave")

Third-party fraudulent transactions by merchant or payee location

20. Third-party fraudulent transactions (repeat item 16) = 20a + 20b

**20a. Domestic transactions with US cards
(merchants/payees within the US)**

**20b. Cross-border transactions with US cards
(merchants/payees outside the US) = 20b.1 + 20b.2**

20b.1. In-person transactions

20b.2. Remote transactions

Number	Value (\$)

General-Purpose Prepaid Card Network Payment Survey

Third-party fraudulent transactions by card user account type	Number	Value (\$)
21. Third-party fraudulent transactions (repeat item 16) = 21a + 21b		
21a. Transactions from consumer accounts = 21a.1 + 21a.2 <i>Fraudulent transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.</i>		
21a.1. Transactions with government-administered general-purpose cards <i>Fraudulent transactions made with cards (including virtual cards) issued to a consumer for the purpose of providing government benefits. Include state and federal programs with cash benefits such as unemployment, TANF, or Social Security.</i>		
21a.2. Transactions from other consumer accounts (including fraudulent business-sponsored payroll) <i>Fraudulent transactions made with cards (including virtual cards) issued to a consumer including reloadable and non-reloadable gift cards, FSA/HSA medical cards, customer refund and incentive cards, and business-sponsored payroll cards which are issued to employees for the purpose of paying them and/or making consumer-related transactions.</i>		
21b. Transactions from business/government (commercial) accounts <i>Fraudulent transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.</i>		
Third-party fraudulent transactions with reloadable or non-reloadable card	Number	Value (\$)
22. Third-party fraudulent transactions (repeat item 16) = 22a + 22b		
22a. Transactions with reloadable cards		
22b. Transactions with non-reloadable cards		

General-Purpose Prepaid Card Network Payment Survey

Third-party fraudulent transaction value distribution

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

23a. Transactions with less than \$5.00 in total value

23b. Transactions with \$5.00 to \$9.99 in total value

23c. Transactions with \$10.00 to \$14.99 in total value

23d. Transactions with \$15.00 to \$24.99 in total value

23e. Transactions with \$25.00 to \$49.99 in total value

23f. Transactions with \$50.00 to \$99.99 in total value

23g. Transactions with \$100.00 to \$499.99 in total value

23h. Transactions with \$500.00 to \$999.99 in total value

23i. Transactions with \$1000.00 or greater in total value

Number **Value (\$)**

Third-party fraudulent transactions with non-US cards

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

Number **Value (\$)**

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Virtual cards

25. Please indicate if your organization issued or processed transactions for virtual general-purpose prepaid cards during calendar year 2021.

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.**

Yes
 No
 Don't know

Number of cards outstanding

26. Number of active and total general-purpose prepaid cards outstanding as of December 31, 2021 = 26a + 26b

26a. Virtual cards (digital cards with no associated physical card)

26b. Physical cards

27. Number of active and total general-purpose prepaid cards outstanding as of December 31, 2021 (repeat item 26) = 27a + 27b

27a. Cards for consumer accounts

27b. Cards for business/government (commercial) accounts

Active cards **Total cards**

General-Purpose Prepaid Card Network Payment Survey

Comments:

Automated Teller Machine Card Network Transaction Survey

For total automated teller machine (ATM) card network transactions, please include all those initiated by the acquirer, made with US general-purpose debit cards (including ATM cards), prepaid cards and credit cards which are issued on US-domiciled accounts (US issuer), and processed through your organization's ATM network switch. **Include both domestic and cross-border transactions made with those cards, except for questions 4 and 9 which cover cash withdrawals with non-US cards processed through your organization's ATM network switch within the US.**

Calendar year 2021 ATM transactions	Number	Value (\$)
1. Total ATM transactions = 1a + 1b + 1c + 1d + 1e + 1f		
1a. Denials/declines		
1b. Balance inquiries		
1c. Cash withdrawals = 1c.1 + 1c.2 + 1c.3		
1c.1. From debit cards		
1c.2. From prepaid cards		
1c.3. From credit cards		
1d. Deposits		
1e. Account-to-account transfers		
1f. Other		

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

Automated Teller Machine Card Network Transaction Survey

Cash withdrawals by ATM location

3. Cash withdrawals (repeat item 1c) = 3a + 3b

3a. Domestic cash withdrawals with US cards
(ATMs located within the US)

3b. Cross-border cash withdrawals with US cards
(ATMs located outside the US)

Number

Value (\$)

Cash withdrawals at domestic ATMs with non-US cards

Number

Value (\$)

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

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Third-party fraudulent cash withdrawals

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

If Yes (the default selection), please skip question 5a below.

Yes

No

5a. If No, select all that apply

Do not track fraud

Not enough resource

Data sensitivity

Other, please specify below

--

Number

Value (\$)

6. Third-party fraudulent cash withdrawals = 6a + 6b + 6c + 6d + 6e

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

6a. Lost or stolen card

6b. Card issued but not received

6c. Fraudulent application (account issued to someone using a fake identity)

6d. Counterfeit card (card-present/stolen card data)

6e. Other (including account takeover)

Automated Teller Machine Card Network Transaction Survey

Third-party fraudulent cash withdrawals by authentication method

7. Third-party fraudulent cash withdrawals (repeat item 6) = 7a + 7b

7a. With chip-authentication = 7a.1 + 7a.2

7a.1. With contact chip card ("Dip")

7a.2. Contactless, with contactless card or mobile device ("Tap")

7b. Without chip-authentication = 7b.1 + 7b.2

7b.1. No card ("scan")

using mobile device barcode/QR code or key enter code

7b.2. With card ("swipe")

using traditional magstripe

Number	Value (\$)

Third-party fraudulent cash withdrawals by ATM location

8. Third-party fraudulent cash withdrawals (repeat item 6) = 8a + 8b

8a. Domestic cash withdrawals with US cards
(ATMs located within the US)

8b. Cross-border cash withdrawals with US cards
(ATMs located outside the US)

Number	Value (\$)

Third-party fraudulent cash withdrawals at domestic ATMs with non-US cards

9. Third-party fraudulent cash withdrawals with non-US cards
(ATMs within the US and not included in item 6)

Number	Value (\$)

Number of ATM terminals

10. Number of ATM terminals as of December 31, 2020 = 10a + 10b

10a. Chip-accepted terminals

10b. Chip-not-accepted terminals

Total terminals

11. Number of ATM terminals as of December 31, 2021 = 11a + 11b

11a. Chip-accepted terminals

11b. Chip-not-accepted terminals

Automated Teller Machine Card Network Transaction Survey

Comments:

General-Purpose Prepaid Card Processor Payment Survey

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

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

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

Calendar year 2021 general-purpose prepaid card transactions	Number	Value (\$)
1. Total transactions <i>Do not include electronic benefits transfer (EBT) card transactions. Do not include card funding transactions, requested separately in questions 9 and 10. Do not include ATM cash withdrawal transactions, requested separately in question 8.</i>		
1a. Less: Denials (authorization declined)		
2. Total authorized transactions $= 1 - 1a$		
2a. Less: Pre-authorization only (authorized but not settled)		
3. Net, authorized & settled transactions $= 2 - 2a$ <i>Exclude denials and pre-authorizations only (authorized but not settled).</i>		
3a. Less: Cash-back at the point of sale		
3b. Less: Chargebacks, adjustments and returns <i>Chargebacks (issuer initiated) typically include customer disputes, fraud, processing errors, authorization issues, or non-fulfillment. Other adjustments and returns (acquirer initiated) include customer return of goods, complaints, merchant-identified fraud, duplicate transaction entries.</i>		
4. Net, purchase transactions $= 3 - 3b$ for Number, $= 3 - 3a - 3b$ for Value <i>A point-of-sale (POS) purchase transaction with cash back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the dollar value amount of the cash-back transaction.</i>		

General-Purpose Prepaid Card Processor Payment Survey

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

Preferred basis for reporting payment transactions

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

Transactions by channel

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

6a. In-person transactions

Transactions the card user initiates by interacting with a physical terminal or other device provided by the merchant or payee, usually with a card or mobile device. Also include card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include remote transactions classified as card-present solely because of the level of authentication.

Number	Value (\$)

6b. Remote transactions (card user not at merchant location)

Transactions for which the card user does not interact with a physical terminal or other device provided by the merchant or payee. Typically, these include card-not-present transactions. Also include any remote transactions classified as card-present solely because of the level of authentication.

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Transactions by card user account type

7. [your selection of payment transaction type above] (repeat item 6)
= 17a + 7b

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

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

Number	Value (\$)

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

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

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

7a.2.1. Gift cards

7a.2.2. FSA/HSA medical cards

7a.2.3. Customer refund & incentive cards

7a.2.4. Payroll cards

7a.2.5. Other consumer cards

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

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

General-Purpose Prepaid Card Processor Payment Survey

ATM cash withdrawals

8. ATM cash withdrawal transactions = 8a + 8b

8a. ATM cash withdrawals with government-administered general-purpose cards

State and federal programs with cash benefits (e.g., TANF, Social Security, unemployment) and may use Quest rules.

Number	Value (\$)

8b. Other ATM cash withdrawals

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Card funding by cardholder or issuer/sponsor - how value was loaded into card account

9. Total credits/loads = 9a + 9b + 9c

9a. Funds loaded by cardholders = 9a.1 + 9a.2

9a.1. Initial loads

Number of newly purchased and issued cards and initial balances on the associated card accounts.

Number	Value (\$)

9a.2. Reloads

Number of times and corresponding amounts of additional funds added to existing card accounts.

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9b. Credits/loads by issuers/sponsors (e.g., payroll, benefits, rewards, rebates)

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Card funds loaded by cardholders by instrument - how value was loaded into card account

10. Funds loaded by cardholders (repeat item 9a) = 10a + 10b + 10c + 10d + 10e

10a. Cash

10b. Check

10c. General-purpose card (credit, debit or prepaid)

10d. ACH (transfer from a consumer bank account)

10e. Other

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General-Purpose Prepaid Card Processor Payment Survey

Number of cards outstanding

Active cards

Total cards

11. Number of active and total general-purpose prepaid cards outstanding as of December 31, 2021 = 11a + 11b

11a. Cards for consumer accounts
 $= 11a.1 + 11a.2 + 11a.3 + 11a.4 + 11a.5 + 11a.6$

11a.1. Government-administered general-purpose cards

11a.2. Gift cards

11a.3. FSA/HSA medical cards

11a.4. Customer refund & incentive cards

11a.5. Payroll cards

11a.6. Other cards for consumer accounts

11b. Cards for business/government (commercial) accounts

Comments:

Electronic Benefits Transfer Card Processor Payment Survey

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

Calendar year 2021 EBT card transactions	Number	Value (\$)
1. Total transactions		
1a. Less: Denials (authorization declined)		
2. Total authorized transactions = 1 - 1a		
2a. Less: Pre-authorization only (authorized but not settled)		
3. Net, authorized & settled transactions = 2 - 2a		
3a. Less: Cash-back at the point of sale		
3b. Less: ATM cash withdrawals		
3c. Less: Adjustments and returns		
4. Net, purchase transactions = 3 - 3a - 3b - 3c		

Electronic Benefits Transfer Card Processor Payment Survey

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

Preferred basis for reporting payment transactions

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

Transactions by channel

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

6a. In-person transactions

Transactions the card user initiates by interacting with a physical terminal or other device provided by the merchant or payee, usually with an EBT card or a mobile device accessing EBT funds for SNAP or WIC. Also include card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include remote transactions classified as card-present solely because of the level of authentication.

Number	Value (\$)

6b. Remote transactions (card user not at merchant location)

= 6b.1 + 6b.2

Transactions for which the card user does not interact with a physical terminal or other device provided by the merchant or payee. Typically, these include card-not-present transactions. Also include any remote transactions classified as card-present solely because of the level of authentication.

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6b.1. Buy online (order and payment)/pick up in store, curbside, or locker

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

Transactions by government-administered program type

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

7a. SNAP

7b. WIC

7c. TANF

7d. Other

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

Electronic Benefits Transfer Card Processor Payment Survey

Third-party fraudulent transactions

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

Preferred basis for reporting fraudulent transactions

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

Number	Value (\$)

9. **Third-party fraudulent transactions (based on [your selection of fraudulent transaction type above]) = 9a + 9b + 9c + 9d + 9e + 9f**

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

9a. **Lost or stolen card**

9b. **Card issued but not received**

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

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

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

9f. **Other (including account takeover)**

Third-party fraudulent transactions by channel

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

10a. **In-person transactions**

Fraudulent transactions the card user initiates by interacting with a physical terminal or other device provided by the merchant or payee, usually with an EBT card or a mobile device accessing EBT funds for SNAP or WIC. Also include fraudulent card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include fraudulent remote transactions classified as card-present solely because of the level of authentication.

Number	Value (\$)

10b. **Remote transactions (person not at merchant location)**

= 10b.1 + 10b.2

Fraudulent transactions for which the card user does not interact with a physical terminal or other device provided by the merchant or payee.

Typically, these include fraudulent card-not-present transactions. Also include any fraudulent remote transactions classified as card-present solely because of the level of authentication.

10b.1. Buy online (order and payment)/pick up in store, curbside, or locker

10b.2. Other remote transactions (no store pickup)

Electronic Benefits Transfer Card Processor Payment Survey

Number of cards outstanding	Active cards	Total cards
11. Number of active and total EBT cards outstanding as of December 31, 2021 = 11a + 11b + 11c + 11d		
11a. SNAP		
11b. WIC		
11c. TANF		
11d. Other <i>E.g., state and federal programs with cash benefits including Social Security and unemployment</i>		
Comments:		

Private-Label Prepaid Card Issuer and Processor Payment Survey

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

Do not include: General-purpose prepaid card, debit card, or credit card transactions. Do not include transactions originated from foreign accounts. Also exclude card funding transactions (requested separately in question 9).

Calendar year 2021 private-label prepaid card transactions	Number	Value (\$)
1. Total transactions <i>Do not include card funding transactions (requested separately in question 9) or fees charged to the cards (e.g., monthly transaction fees, dormancy fees).</i>		
1a. Less: Denials (authorization declined)		
2. Total authorized transactions $= 1 - 1a$		
2a. Less: Pre-authorization only (authorized but not completed or posted)		
3. Completed transactions (posted to card accounts) $= 2 - 2a$		
3a. Less: Cash-back at the point of sale		
3b. Less: Adjustments and returns		
4. Net, purchase transactions $= 3 - 3b$ for Number, $= 3 - 3a - 3b$ for Value <i>A point-of-sale (POS) purchase transaction with cash back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the dollar value amount of the cash-back transactions.</i>		

Private-Label Prepaid Card Issuer and Processor Payment Survey

Transactions by channel

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

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

Transactions the card user initiates by interacting with a physical terminal or other device provided by the merchant or payee, usually with a card or mobile device. Also include card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions).

Number	Value (\$)

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

5a.2. Transactions initiated using an app on a mobile device = 5a.2.1 + 5a.2.2

5a.2.1. Transactions initiated using a barcode or QR code

5a.2.2. Other transactions using an app on a mobile device

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

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

Transactions for which the card user does not interact with a physical terminal or other device provided by the merchant or payee. Typically, these include card-not-present transactions.

Transactions with reloadable or non-reloadable cards

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

6a. Transactions with reloadable cards

Number	Value (\$)

6b. Transactions with non-reloadable cards

Transactions with purchased or redemption cards

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

7a. Transactions with purchased cards

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

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

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

Private-Label Prepaid Card Issuer and Processor Payment Survey

Third-party fraudulent transactions

Number

Value (\$)

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

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

--	--

8a. Lost or stolen card

--	--

8b. Card issued but not received

--	--

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

--	--

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

--	--

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

--	--

8f. Other (including account takeover)

--	--

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

Number

Value (\$)

9. Total credits/loads = 9a + 9b

--	--

9a. Funds loaded by customers = 9a.1 + 9a.2

--	--

9a.1. Initial loads

Number of newly purchased and issued cards and initial balances on the associated card accounts.

--	--

9a.2. Reloads

Number of times and corresponding amounts of additional funds added to existing card accounts.

--	--

9b. Credits/loads provided by merchants (e.g., incentives, rewards, rebates)

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Private-Label Prepaid Card Issuer and Processor Payment Survey

Virtual Cards

10. Please indicate if your organization issued or processed transactions for virtual private-label prepaid cards during calendar year 2021.

Yes
 No
 Don't know

Please indicate if your organization issued or processed transactions for virtual private-label prepaid cards during calendar year 2021. 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.

Number of cards outstanding	Active Cards	Total Cards
11. Number of active and total private-label prepaid cards outstanding as of December 31, 2021 = 11a + 11b		
11a. Virtual cards (digital cards with no associated physical card)		
11b. Physical cards		
12. Number of active and total private-label prepaid cards outstanding as of December 31, 2021 (repeat item 11) = 12a + 12b		
12a. Reloadable cards		
12b. Non-reloadable cards		

Comments:

Person-to-Person and Money Transfer Processor Payment Survey

Please include all transactions originated on your person-to-person (P2P) or money transfer system. These funds transfers are typically between individuals, usually feature an online system, agent, email or mobile phone-based system. Include all transactions (domestic and cross-border transactions from accounts domiciled in the US), except for questions 8 and 13 which cover transactions made from non-US-domiciled accounts to US payees. Do not include declined transactions.

To avoid double counting transactions, please count only those originated on your P2P or Money Transfer system, including transactions received on another system. P2P & Money Transfers are generally initiated by the payer (i.e., "push" transactions). Sometimes a transfer requires an action by the payee to receive the transfer, such as an acceptance or request (i.e., a "pull" transaction). Do not count the receipt or pull of a transaction separately from its origination or push, or count a transaction originated on another system and received on yours. If you cannot separate the originated transactions on your system from the available data, please provide your estimate of the P2P and money transfer transactions originated on your system and indicate that it is an estimate in the comment box at the bottom of this sheet.

Calendar year 2021 person-to-person & money transfer transactions	Number	Value (\$)
1. Total transactions <i>Do not include declined transactions.</i>		
Transactions by payee location	Number	Value (\$)
2. Total transactions (repeat item 1) = 2a + 2b		
2a. Domestic transactions from US-domiciled accounts (payees within the US)		
2b. Cross-border transactions from US-domiciled accounts (payees outside the US)		
Transactions by origination channel (how the customer accesses the P2P system)	Number	Value (\$)
3. Total transactions (repeat item 1) = 3a + 3b + 3c + 3d		
3a. Website		
3b. Mobile phone (via an application or text message)		
3c. In person (via agent location, kiosk or ATM)		
3d. All other		

Person-to-Person and Money Transfer Processor Payment Survey

Transaction funding by instrument (how the customer pays for the transfer)

4. Total transactions (repeat item 1) = 4a + 4b + 4c + 4d + 4e		
4a. Cash or check		
4b. General-purpose card network (credit, debit, or prepaid card)		
4c. Automated clearinghouse transfer (ACH debit or credit)		
4d. Internal prefunded/prepaid account or internal book transfer		
4e. Other (e.g., wire, RTP system)		

Transactions by disbursement system (how funds are transferred to the beneficiary)

Transactions by disbursement system (how funds are transferred to the beneficiary)	Number	Value (\$)
5. Total transactions (repeat item 1) = 5a + 5b + 5c + 5d + 5e + 5f		
5a. Automated clearinghouse (ACH) = 5a.1 + 5a.2		
Transfers to beneficiary's deposit account are submitted via an ACH entry.		
5a.1. Same-day ACH		
Interbank funds are transferred the same day the transaction is submitted.		
5a.2. All other ACH		
Interbank funds are transferred one or more days after the transaction is submitted.		
5b. General-purpose card network (debit, prepaid, or credit)		
Funds are transferred via a card network to beneficiary's card account.		
5c. Wire (CHIPS, FedWire) or instant payment (RTP, FedNow) system		
Interbank funds are transferred in real-time to beneficiary's deposit account.		
5d. Internal book transfer		
Funds are transferred to beneficiary's account on the books of your organization.		
5e. Check		
A check is sent to the beneficiary. Funds are transferred once deposited or cashed		
5f. All other including on-demand cash from agent or teller		
Funds are made available via a transfer to a third party on the beneficiary's behalf, or via a system not listed.		

Person-to-Person and Money Transfer Processor Payment Survey

Transactions by disbursement speed (how quickly funds are made available to the beneficiary)

6. Total transactions (repeat item 1) = 6a + 6b

6a. Immediate transactions

Funds are sent with real-time or near-real-time availability to beneficiary. We assume such funds are typically made available within 30 minutes or less. (If your organization uses a different standard, please describe in the comments field at the end of this form.)

6b. All other

Transaction value distribution

7. Total transactions (repeat item 1) = 7a + 7b + 7c + 7d + 7e + 7f + 7g

7a. Transactions with less than \$25.00 in total value

7b. Transactions with \$25.00 to \$49.99 in total value

7c. Transactions with \$50.00 to \$99.99 in total value

7d. Transactions with \$100.00 to \$249.99 in total value

7e. Transactions with \$250.00 to \$499.99 in total value

7f. Transactions with \$500.00 to \$999.99 in total value

7g. Transactions with \$1000.00 or greater in total value

Transactions from non-US-domiciled accounts

8. Total transactions from non-US-domiciled accounts (payees within the US and not included in item 1)

Third-party fraudulent transactions

9. Third-party fraudulent transactions

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

Third-party fraudulent transactions by payee location

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

10a. Domestic transactions from US-domiciled accounts (payees within the US)

10b. Cross-border transactions from US-domiciled accounts (payees outside the US)

Number	Value (\$)
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Number	Value (\$)
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Number	Value (\$)
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Number	Value (\$)
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Number	Value (\$)
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Person-to-Person and Money Transfer Processor Payment Survey

Third-party fraudulent transactions by origination channel (how the customer accesses the P2P system)

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

11a. Website

11b. Mobile Wallet (via an application or text message)

11c. In person (via agent location, kiosk or ATM)

11d. All other

Number	Value (\$)

Third-party fraudulent transactions by disbursement speed (how quickly funds are transferred to beneficiary)

12. Third-party fraudulent transactions (repeat item 9) = 12a + 12b

12a. Immediate transactions

Funds are sent fraudulently with real-time or near-real-time availability to beneficiary. We assume such funds are typically made available within 30 minutes or less. (If your organization uses a different standard, please describe in the comments field at the end of this form.)

12b. All other

Number	Value (\$)

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

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

Number	Value (\$)

Comments:

Online Bill Payment Processor Payment Survey

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

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

Calendar year 2021 online bill payment transactions	Number	Value (\$)
1. Total transactions = 1a + 1b <i>Do not include declined transactions.</i>		
1a. Bank/intermediary online bill payment transactions = 1a.1 + 1a.2 <i>Direct send/consolidator transactions (e.g., Fiserv, iPay)</i>		
1a.1. Transactions initiated with a mobile device		
1a.2. Transactions not initiated with a mobile device		
1b. Biller-direct online bill payment transactions = 1b.1 + b.2 <i>Electronic billing and payment offered directly from the website of the company providing the good or service (e.g., utilities, mobile phone operators and cable companies).</i>		
1b.1. Transactions initiated with a mobile device		
1b.2. Transactions not initiated with a mobile device		

Online Bill Payment Processor Payment Survey

Transactions by disbursement method - how funds were sent to billers

Number **Value (\$)**

2. Total transactions (repeat item 1) = 2a + 2b + 2c + 2d		
2a. Automated clearinghouse (ACH) transfers = 2a.1 + 2a.2		
Transfers to beneficiary's deposit account are submitted via an ACH entry.		
2a.1. Same-Dat ACH		
Payment initiated using the ACH network with instructions for processing as a same-day payment with end-of-day funds availability.		
2a.2. All other ACH		
Interbank funds are transferred one or more days after the transaction is submitted.		
2b. Immediate transactions = 2b.1 + 2b.2 + 2b.3 + 2b.4		
2b.1. Wire transfers		
2b.2. Book transfers (closed-loop model)		
Funds are simply transferred within one institution or organization from one customer to another within a funds pool or agent system that does not require settlement with unaffiliated institution(s).		
2b.3. Real-time payments (RTP) (open-loop model)		
Real-time payment is initiated for immediate good funds availability amongst member financial institutions and processors. This can be a Credit Push transfer of account holder funds with near real-time settlement.		
2b.4. Card based transfers (open-loop model)		
Funds are pushed to the recipient's (beneficiary's) card using a debit card network with near real-time availability of funds.		
2c. Checks		
2d. All Other		

Transactions by funding method - how funds were collected from customers

Number **Value (\$)**

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

Online Bill Payment Processor Payment Survey

Transaction value distribution - bank/intermediary online bill payments

4. Bank/intermediary online bill payment transactions (repeat item 1a)
 $= 4a + 4b + 4c + 4d + 4e + 4f$

- 4a. Transactions with less than \$25.00 in total value**
- 4b. Transactions with \$25.00 to \$49.99 in total value**
- 4c. Transactions with \$50.00 to \$99.99 in total value**
- 4d. Transactions with \$100.00 to \$249.99 in total value**
- 4e. Transactions with \$250.00 to \$499.99 in total value**
- 4f. Transactions with \$500.00 or greater in total value**

Number	Value (\$)

Transaction value distribution - biller-direct online bill payments

5. Biller-direct online bill payment transactions (repeat item 1b)
 $= 5a + 5b + 5c + 5d + 5e + 5f$

- 5a. Transactions with less than \$25.00 in total value**
- 5b. Transactions with \$25.00 to \$49.99 in total value**
- 5c. Transactions with \$50.00 to \$99.99 in total value**
- 5d. Transactions with \$100.00 to \$249.99 in total value**
- 5e. Transactions with \$250.00 to \$499.99 in total value**
- 5f. Transactions with \$500.00 or greater in total value**

Number	Value (\$)

Third-party fraudulent transactions

6. Third-party fraudulent transactions = 6a + 6b

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

- 6a. Bank/intermediary online bill payment transactions**
- 6b. Biller-direct online bill payment transactions**

Number	Value (\$)

Comments:

Walk-In Bill Payment Processor Payment Survey

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

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

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

Calendar year 2021 walk-in bill payment transactions	Number	Value (\$)
1. Total transactions <i>Do not include declined transactions.</i>		
Transactions by disbursement method - how funds were sent to billers	Number	Value (\$)
2. Total transactions (repeat item 1) = 2a + 2b + 2c + 2d		
2a. Automated clearinghouse (ACH) transfers = 2a.1 + 2a.2 <i>Transfers to beneficiary's deposit account are submitted via an ACH entry.</i>		
2a.1. Same-day ACH <i>Payment initiated using the ACH network with instructions for processing as a same-day payment with end-of-day funds availability.</i>		
2a.2. All other ACH <i>Interbank funds are transferred one or more days after the transaction is submitted.</i>		
2b. Immediate transactions = 2b.1 + 2b.2 + 2b.3 + 2b.4		
2b.1. Wire transfers		
2b.2. Book transfers (closed-loop model) <i>Funds are simply transferred within one institution or organization from one customer to another within a funds pool or agent system that does not require settlement with unaffiliated institution(s).</i>		
2b.3. Real-time payments (RTP) (open-loop model) <i>Real-time payment is initiated for immediate good funds availability amongst member financial institutions and processors. This can be a Credit Push transfer of account holder funds with near real-time settlement.</i>		
2b.4. Card based transfers (open-loop model) <i>Funds are pushed to the recipient's (beneficiary's) card using a debit card network with near real-time availability of funds.</i>		
2c. Checks		
2d. All other		

Walk-In Bill Payment Processor Payment Survey

Transactions by funding method - how funds were collected from customers

3. Total transactions (repeat item 1) = 3a + 3b + 3c

3a. Cash

3b. General-purpose card (credit, debit or prepaid)

3c. Other

Number **Value (\$)**

Transaction value distribution

4. Total transactions (repeat item 1) = 4a + 4b + 4c + 4d + 4e + 4f

4a. Transactions with less than \$25.00 in total value

4b. Transactions with \$25.00 to \$49.99 in total value

4c. Transactions with \$50.00 to \$99.99 in total value

4d. Transactions with \$100.00 to \$249.99 in total value

4e. Transactions with \$250.00 to \$499.99 in total value

4f. Transactions with \$500.00 or greater in total value

Number **Value (\$)**

Third-party fraudulent transactions

5. Third-party fraudulent transactions

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

Number **Value (\$)**

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Comments:

Private-Label ACH Debit Card Processor Payment Survey

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

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

Calendar year 2021 private-label ACH debit card transactions	Number	Value (\$)
1. Total transactions		
1a. Less: Denials (authorization declined)		
2. Completed transactions (posted to card accounts) = 1 - 1a		
2a. Less: Cash-back at the point of sale		
2b. Less: Adjustments and returns = 2b.1 + 2b.2		
2b.1. ACH returns (receiver initiated)		
2b.2. Other adjustments and returns (originator initiated)		
3. Net, purchase transactions = 2 - 2b for Number, = 2 - 2a - 2b for Value		

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

Transaction value distribution	Number	Value (\$)
4. Completed transactions (repeat item 2) = 4a + 4b		
4a. Transactions with chip-authentication = 4a.1 + 4a.2		
4a.1. Transactions with a PIN		
4a.2. Transactions without a PIN		
4b. Transactions without chip-authentication = 4b.1 + 4b.2		
4b.1. Transactions with a PIN		
4b.2. Transactions without a PIN		

Private-Label ACH Debit Card Processor Payment Survey

Third-party fraudulent transactions	Number	Value (\$)
5. Third-party fraudulent transactions <i>Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.</i>		
Comments:		

Online Payment Method Processor Survey

For total transactions, please include all those supported by your organization using selected types of tools, software and systems designed to provide security, convenience, or other enhancements to online payments in the US.

Calendar year 2021 online payment authentication methods transactions	Number	Value (\$)
1. Total transactions = 1a + 1b + 1c + 1d <i>Do not include declined transactions.</i>		
1a. Redirected from merchant or biller site = 1a.1 + 1a.2 <i>Customer completes purchase by directly using your organization's authentication tool, app, or site.</i>		
1a.1. Normal payment (no delay/no instant credit) <i>Your organization authenticates the customer's payment to the merchant or biller.</i>		
1a.2. Delayed payment/instant credit <i>Your organization authenticates and pays the merchant for the purchase and the customer pays it back later in a single installment or multiple installments. Count the number and value of the entire purchase, not the delayed customer payments.</i>		
1b. Secure online prepaid/escrow-account		
1c. Token vault		
1d. Other online payment authentication methods		
Transaction funding by instrument (how customer payment was settled)	Number	Value (\$)
2. Total transactions (repeat item 1) = 2a + 2b + 2c + 2d + 2e+ 2f		
2a. Cash or check		
2b. General-purpose card network (credit, debit, or prepaid card)		
2c. Automated clearinghouse transfer (ACH debit or credit)		
2d. Internal prefunded/prepaid account or internal book transfer		
2e. Immediate (e.g., wire, real-time payment system)		
2f. Other (e.g., P2P service or crypto currency wallet)		

Online Payment Method Processor Survey

Transaction value distribution

3. Total transactions (repeat item 1)
 $= 3a + 3b + 3c + 3d + 3e + 3f + 3g + 3h + 3i$

- 3a. Transactions with less than \$5.00 in total value
- 3b. Transactions with \$5.00 to \$9.99 in total value
- 3c. Transactions with \$10.00 to \$14.99 in total value
- 3d. Transactions with \$15.00 to \$24.99 in total value
- 3e. Transactions with \$25.00 to \$49.99 in total value
- 3f. Transactions with \$50.00 to \$99.99 in total value
- 3g. Transactions with \$100.00 to \$249.99 in total value
- 3h. Transactions with \$250.00 to \$499.99 in total value
- 3i. Transactions with \$500.00 or greater in total value

Number Value (\$)

Third-party fraudulent transactions

4. Third-party fraudulent transactions

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

Number Value (\$)

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Comments:

Mobile Wallet Processor Payment Survey

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

Calendar year 2021 mobile wallet transactions

1. Please indicate what type(s) of mobile wallet transactions are reported in your response to this survey.

Open-use general-purpose (pay Unaffiliated organizations)
 Closed-use (payment limited to issuers stores or affiliates)
 Both

2. **Total transactions = 2a + 2b + 2c**

Do not include declined transactions.

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

2a.1. In-person purchase transactions

Mobile wallet transactions at the merchant point of sale. Typically includes mobile wallet transactions the customer initiates by interacting with a physical terminal or other device provided by the merchant or payee. Also may include in-person mobile wallet transactions initiated by other means.

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

Mobile wallet transactions for which the customer is not at the merchant point of sale. Typically includes mobile wallet transactions for which the customer does not interact with a physical terminal or other device provided by the merchant or payee.

2b. Person-to-person or peer-to-peer (P2P) transactions

Funds transfers between individuals.

2c. Other transactions

Number	Value (\$)

3. **In-person purchase transactions (repeat item 2a.1) = 3a + 3b**

3a. Radio transmission RFID/NFC ("Tap" device at terminal)

3b. Optical barcode/QR code ("Scan" device display)

Mobile Wallet Processor Payment Survey

Transaction value distribution

4. Total transactions (repeat item 1)
 $= 4a + 4b + 4c + 4d + 4e + 4f + 4g + 4h + 4i$

Third-party fraudulent transactions

5. Third-party fraudulent transactions = 5a + 5b + 5c

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

5a. Purchase transactions = 5a.1 + 5a.2

5a.1. In-person purchase transactions

Fraudulent mobile wallet transactions at the merchant point of sale. Typically includes fraudulent mobile wallet transactions the customer initiates by interacting with a physical terminal or other device provided by the merchant or payee. Also may include in-person fraudulent mobile wallet transactions initiated by other means.

5a.2. Remote purchase transactions (customer not at merchant location)

Fraudulent mobile wallet transactions for which the customer is not at the merchant point of sale. Typically includes fraudulent mobile wallet transactions for which the customer does not interact with a physical terminal or other device provided by the merchant or payee.

5b. Person-to-person or peer-to-peer (P2P) transactions
Fraudulent funds transfers between individuals.

Fraudulent funds transfers between individuals.

5c. Other

**6. Third-party fraudulent in-person purchase transactions
(repeat item 5a.1) = 6a + 6b**

6a. Radio transmission RFID/NFC ("Tap" device at terminal)

6b. Optical barcode/QR code ("Scan" device display)

Mobile Wallet Processor Payment Survey

Number of provisioned mobile wallets

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

Preferred basis for reporting mobile wallet activity

1 month 3 months
 6 months 1 year
 Other, please describe below:

8. **Number of active and total provisioned mobile wallets as of December 31, 2020**

9. **Number of active and total provisioned mobile wallets as of December 31, 2021**

Active mobile wallets	Total mobile wallets

Comments: