

# 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 (\$)
<b>1. Total transactions</b>		
<b>1a. Less: Denials (authorization declined)</b>		
<b>2. Total authorized transactions</b> = 1 - 1a		
<b>2a. Less: Pre-authorization only (authorized but not settled)</b>		
<b>3. Net, authorized &amp; settled transactions</b> = 2 - 2a		
<b>3a. Less: Cash advances</b>		
<b>3b. Less: Adjustments and returns</b> = 3b.1 + 3b.2		
<b>3b.1. Chargebacks (issuer initiated)</b>		
<b>3b.2. Other adjustments and returns (acquirer initiated)</b>		
<b>4. Net, purchase transactions</b> = 3 - 3a - 3b		



# General-Purpose Credit Card Network Payment Survey

	Number	Value (\$)
<b>6b.1. Mail-order/telephone-order transactions (MOTO)</b> <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>		
<b>6b.2. Internet purchase transactions (E-commerce)</b> <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>		
<b>6b.3. Recurring/installment transactions</b> <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>		
<b>6b.4. Other remote transactions</b> <i>Transactions that do not belong or do not have identifiers to assign into the remote transaction categories provided above.</i>		
<b>Please describe any significant transaction types included in the "Other remote transactions" category above:</b>		

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

# 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**

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

## 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**

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

# General-Purpose Credit Card Network Payment Survey

Transactions by card user account type	Number	Value (\$)
<b>10. [your selection of payment transaction type above] (repeat item 6) = 10a + 10b</b>		
<b>10a. Transactions from consumer accounts</b> <i>Transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.</i>		
<b>10b. Transactions from business/government (commercial) accounts</b> <i>Transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.</i>		

Transaction value distribution	Number	Value (\$)
<b>11. [your selection of payment transaction type above] (repeat item 6) = 11a + 11b + 11c + 11d + 11e + 11f + 11g + 11h + 11i</b>		
<b>11a. Transactions with less than \$5.00 in total value</b>		
<b>11b. Transactions with \$5.00 to \$9.99 in total value</b>		
<b>11c. Transactions with \$10.00 to \$14.99 in total value</b>		
<b>11d. Transactions with \$15.00 to \$24.99 in total value</b>		
<b>11e. Transactions with \$25.00 to \$49.99 in total value</b>		
<b>11f. Transactions with \$50.00 to \$99.99 in total value</b>		
<b>11g. Transactions with \$100.00 to \$499.99 in total value</b>		
<b>11h. Transactions with \$500.00 to \$999.99 in total value</b>		
<b>11i. Transactions with \$1000.00 or greater in total value</b>		

Transactions with non-US cards	Number	Value (\$)
<b>12. Total transactions with non-US cards (merchants/payees within the US and not included in item 6)</b>		

# General-Purpose Credit Card Network Payment Survey

## Third-party fraudulent transactions

### Preferred basis for reporting 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).

- 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.*

Number	Value (\$)

**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)**




# General-Purpose Credit Card Network Payment Survey

Third-party fraudulent transactions by channel	Number	Value (\$)
<b>15. Third-party fraudulent transactions (repeat item 14) = 15a + 15b</b>		
<b>15a. In-person transactions</b> <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>		
<b>15b. Remote transactions (person not at merchant location) = 15b.1 + 15b.2 + 15b.3 + 15b.4</b> <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>		
<b>15b.1. Mail-order/telephone-order transactions (MOTO)</b> <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>		
<b>15b.2. Internet purchase transactions (E-commerce)</b> <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>		
<b>15b.3. Bill pay: recurring/subscription/installment transactions</b> <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>		
<b>15b.4. Other remote transactions</b> <i>Fraudulent transactions that do not belong or do not have identifiers to assign into the remote transaction categories provided above.</i>		
<b>Please describe any significant fraudulent transaction types included in the "Other remote transactions" category above:</b>		

# General-Purpose Credit Card Network Payment Survey

Third-party fraudulent in-person transactions by authentication method	Number	Value (\$)
<b>16. Third-party fraudulent in-person transactions (repeat item 15a) = 16a + 16b</b>		
<b>16a. Transactions with chip-authentication = 16a.1 + 16a.2</b>		
<b>16a.1. Transactions with a PIN</b>		
<b>16a.2. Transactions without a PIN</b>		
<b>16b. Transactions without chip-authentication = 16b.1 + 16b.2</b>		
<b>16b.1. Transactions with a PIN</b>		
<b>16b.2. Transactions without a PIN</b>		
<b>17. Third-party fraudulent in-person transactions with chip-authentication (repeat item 16a) = 17a + 17b</b>		
<b>17a. Contact transactions (chip card inserted or "dipped")</b>		
<b>17b. Contactless transactions (chip card or mobile device RFID, "tap" or "wave")</b>		

Third-party fraudulent transactions by merchant or payee location	Number	Value (\$)
<b>18. Third-party fraudulent transactions (repeat item 14) = 18a + 18b</b>		
<b>18a. Domestic transactions with US cards (merchants/payees within the US)</b>		
<b>18b. Cross-border transactions with US cards (merchants/payees outside the US) = 18b.1 + 18b.2</b>		
<b>18b.1. In-person transactions</b>		
<b>18b.2. Remote transactions</b>		

Third-party fraudulent transactions by card user account type	Number	Value (\$)
<b>19. Third-party fraudulent transactions (repeat item 14) = 19a + 19b</b>		
<b>19a. Transactions from consumer accounts</b> <i>Fraudulent transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.</i>		
<b>19b. Transactions from business/government (commercial) accounts</b> <i>Fraudulent transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.</i>		

# General-Purpose Credit Card Network Payment Survey

Third-party fraudulent transaction value distribution	Number	Value (\$)
<b>20. Third-party fraudulent transactions (repeat item 14) = 20a + 20b + 20c + 20d + 20e + 20f + 20g + 20h + 20i</b>		
<b>20a. Transactions with less than \$5.00 in total value</b>		
<b>20b. Transactions with \$5.00 to \$9.99 in total value</b>		
<b>20c. Transactions with \$10.00 to \$14.99 in total value</b>		
<b>20d. Transactions with \$15.00 to \$24.99 in total value</b>		
<b>20e. Transactions with \$25.00 to \$49.99 in total value</b>		
<b>20f. Transactions with \$50.00 to \$99.99 in total value</b>		
<b>20g. Transactions with \$100.00 to \$499.99 in total value</b>		
<b>20h. Transactions with \$500.00 to \$999.99 in total value</b>		
<b>20i. Transactions with \$1000.00 or greater in total value</b>		

Third-party fraudulent transactions with non-US cards	Number	Value (\$)
<b>21. Third-party fraudulent transactions with non-US cards (merchants/payees within the US and not included in item 14)</b>		

## 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	Active cards	Total cards
<b>23. Number of active and total general-purpose credit or charge cards outstanding as of December 31, 2021 = 23a + 23b</b>		
<b>23a. Virtual cards (digital cards with no associated physical card)</b>		
<b>23b. Physical cards</b>		
<b>24. Number of active and total general-purpose credit or charge cards outstanding as of December 31, 2021 (repeat item 23) = 24a + 24b</b>		
<b>24a. Cards for consumer accounts</b>		
<b>24b. Cards for business/government (commercial) accounts</b>		

# General-Purpose Credit Card Network Payment Survey

**Comments:**

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# 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.

**100%  
in-house**  
[ ]

**Partially  
outsourced**  
[ ]

**Fully  
outsourced**  
[ ]

**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:

**From**  
(2021)

mm/dd

**To**  
(2021)

mm/dd

## 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).

**100%  
in-house**  
[ ]

**Partially  
outsourced**  
[ ]

**Fully  
outsourced**  
[ ]

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

--

If you answered Fully outsourced to question 1 above for your 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	Number	Value (\$)
<b>3. Total transactions</b>		
<b>3a. Less: Denials (authorization declined)</b>		
<b>4. Total authorized transactions</b> = 3 - 3a		
<b>4a. Less: Pre-authorization only (authorized but not completed or posted)</b>		
<b>5. Completed transactions (posted to card accounts)</b> = 4 - 4a		
<b>5a. Less: Cash advances</b>		
<b>5b. Less: Adjustments and returns</b>		
<b>6. Net, purchase transactions</b> = 5 - 5a - 5b		

Transactions by channel	Number	Value (\$)
<b>7. Completed transactions (repeat item 5) = 7a + 7b</b>		
<b>7a. In-person transactions = 7a.1 + 7a.2 + 7a.3</b> <i>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).</i>		
<b>7a.1. Transactions initiated using a merchant-issued card or token</b>		
<b>7a.2. Transactions initiated using an app on a mobile device = 7a.2.1 + 7a.2.2</b>		
<b>7a.2.1. Transactions initiated using a barcode or QR code</b>		
<b>7a.2.2. Other transactions using an app on a mobile device</b>		
<b>7a.3. Other (including instant credit or lookup of account number)</b>		
<b>7b. Remote transactions (card user not at merchant location) = 7b.1 + 7b.2</b> <i>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.</i>		
<b>7b.1. Buy online (order and payment)/pick up in store, curbside, or locker</b>		
<b>7b.2. Other remote transactions (no store pickup)</b>		

# Private-Label Credit Card Merchant Issuer Payment Survey

Transactions by card user account type	Number	Value (\$)
<b>8. Completed transactions (repeat item 5) = 8a + 8b</b>		
<b>8a. Transactions from consumer accounts</b> <i>Transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.</i>		
<b>8b. Transactions from business/government (commercial) accounts</b> <i>Transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.</i>		

Transaction value distribution	Number	Value (\$)
<b>9. Completed transactions (repeat item 5) = 9a + 9b + 9c + 9d + 9e + 9f + 9g + 9h + 9i</b>		
<b>9a. Transactions with less than \$5.00 in total value</b>		
<b>9b. Transactions with \$5.00 to \$9.99 in total value</b>		
<b>9c. Transactions with \$10.00 to \$14.99 in total value</b>		
<b>9d. Transactions with \$15.00 to \$24.99 in total value</b>		
<b>9e. Transactions with \$25.00 to \$49.99 in total value</b>		
<b>9f. Transactions with \$50.00 to \$99.99 in total value</b>		
<b>9g. Transactions with \$100.00 to \$499.99 in total value</b>		
<b>9h. Transactions with \$500.00 to \$999.99 in total value</b>		
<b>9i. Transactions with \$1000.00 or greater in total value</b>		

# Private-Label Credit Card Merchant Issuer Payment Survey

Third-party fraudulent transactions	Number	Value (\$)
<b>10. Third-party fraudulent transactions = 10a + 10b + 10c + 10d + 10e + 10f</b> <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>		
<b>10a. Lost or stolen card</b>		
<b>10b. Card issued but not received</b>		
<b>10c. Fraudulent application (account issued to someone using a fake identity)</b>		
<b>10d. Counterfeit card (card-present/stolen card data)</b>		
<b>10e. Fraudulent use of account number (card-not-present/stolen card data)</b>		
<b>10f. Other (including account takeover)</b>		

Third-party fraudulent transactions by channel	Number	Value (\$)
<b>11. Third-party fraudulent transactions (repeat item 10) = 11a + 11b</b>		
<b>11a. In-person transactions = 11a.1 + 11a.2 + 11a.3</b> <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).</i>		
<b>11a.1. Transactions initiated using a merchant-issued card or token</b>		
<b>11a.2. Transactions initiated using an app on a mobile device = 11a.2.1 + 11a.2.2</b>		
<b>11a.2.1. Transactions initiated using a barcode or QR code</b>		
<b>11a.2.2. Other transactions using an app on a mobile device</b>		
<b>11a.3. Other (including instant credit or lookup of account number)</b>		
<b>11b. Remote transactions (person not at merchant location) = 11b.1 + 11b.2</b> <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.</i>		
<b>11b.1. Buy online (order and payment)/pick up in store, curbside, or locker</b>		
<b>11b.2. Other remote transactions (no store pickup)</b>		



# Private-Label Credit Card Merchant Issuer Payment Survey

Third-party fraudulent transactions by card user account type	Number	Value (\$)
<b>12. Third-party fraudulent transactions (repeat item 10) = 12a + 12b</b>		
<b>12a. Transactions from consumer accounts</b> <i>Fraudulent transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.</i>		
<b>12b. Transactions from business/government (commercial) accounts</b> <i>Fraudulent transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.</i>		

Third-party fraudulent transaction value distribution	Number	Value (\$)
<b>13. Third-party fraudulent transactions (repeat item 10) = 13a + 13b + 13c + 13d + 13e + 13f + 13g + 13h + 13i</b>		
<b>13a. Transactions with less than \$5.00 in total value</b>		
<b>13b. Transactions with \$5.00 to \$9.99 in total value</b>		
<b>13c. Transactions with \$10.00 to \$14.99 in total value</b>		
<b>13d. Transactions with \$15.00 to \$24.99 in total value</b>		
<b>13e. Transactions with \$25.00 to \$49.99 in total value</b>		
<b>13f. Transactions with \$50.00 to \$99.99 in total value</b>		
<b>13g. Transactions with \$100.00 to \$499.99 in total value</b>		
<b>13h. Transactions with \$500.00 to \$999.99 in total value</b>		
<b>13i. Transactions with \$1000.00 or greater in total value</b>		

Virtual cards	
<b>14. Please indicate if your organization issued or processed transactions for virtual private-label credit or charge cards during calendar year 2021.</b> <i>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.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't know

Number of cards outstanding	Active cards	Total cards
<b>15. Number of active and total private-label credit or charge cards outstanding as of December 31, 2021 = 15a + 15b</b>		
<b>15a. Virtual cards (digital cards with no associated physical card)</b>		
<b>15b. Physical cards</b>		

# 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):

**Only owned  
receivables**  
[ ]

**Processed  
transactions**  
[ ]

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

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

## Calendar year 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 (\$)
2. Total transactions		
2a. Less: Denials (authorization declined)		
3. Total authorized transactions		
3a. Less: Pre-authorization only (authorized but not completed or posted)		
4. Completed transactions (posted to card accounts)		
4a. Less: Cash advances		
4b. Less: Adjustments and returns		
5. Net, purchase transactions		

# Private-Label Credit Card Processor Payment Survey

Transactions by channel	Number	Value (\$)
<b>6. Completed transactions (repeat item 4) = 6a + 6b</b>		
<b>6a. In-person transactions = 6a.1 + 6a.2 + 6a.3</b> <i>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).</i>		
<b>6a.1. Transactions initiated using a merchant-issued card or token</b>		
<b>6a.2. Transactions initiated using an app on a mobile device = 6a.2.1 + 6a.2.2</b>		
<b>6a.2.1. Transactions initiated using a barcode or QR code</b>		
<b>6a.2.2. Other transactions using an app on a mobile device</b>		
<b>6a.3. Other (including instant credit or lookup of account number)</b>		
<b>6b. Remote transactions (person not at merchant location = 6b.1 + 6b.2)</b> <i>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.</i>		
<b>6b.1. Buy online (order and payment)/pick up in store, curbside, or locker</b>		
<b>6b.2. Other remote transactions (no store pickup)</b>		

Transactions by user account type	Number	Value (\$)
<b>7. Completed transactions (repeat item 4) = 7a + 7b</b>		
<b>7a. Transactions from consumer accounts</b> <i>Transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.</i>		
<b>7b. Transactions from business/government (commercial) accounts</b> <i>Transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.</i>		

# Private-Label Credit Card Processor Payment Survey

Transaction value distribution	Number	Value (\$)
<b>8. Completed transactions (repeat item 4)</b> = 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		

Third-party fraudulent transactions	Number	Value (\$)
<b>9. Third-party fraudulent transactions = 9a + 9b + 9c + 9d + 9e + 9f</b> <i>Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.</i>		
9a. Lost or stolen card		
9b. Card issued but not received		
9c. Fraudulent application (account issued to someone using a fake identity)		
9d. Counterfeit card (card-present/stolen card data)		
9e. Fraudulent use of account number (card-not-present/stolen card data)		
9f. Other (including account takeover)		

# Private-Label Credit Card Processor Payment Survey

Third-party fraudulent transactions by channel	Number	Value (\$)
<b>10. Third-party fraudulent transactions (repeat item 9) = 10a + 10b</b>		
<b>10a. In-person transactions = 10a.1 + 10a.2 + 10a.3</b> <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).</i>		
<b>10a.1. Transactions initiated using a merchant-issued card or token</b>		
<b>10a.2. Transactions initiated using an app on a mobile device = 10a.2.1 + 10a.2.2</b>		
<b>10a.2.1. Transactions initiated using a barcode or QR code</b>		
<b>10a.2.2. Other transactions using an app on a mobile device</b>		
<b>10a.3. Other (including instant credit or lookup of account number)</b>		
<b>10b. Remote transactions (person not at merchant location) = 10b.1 + 10b.2</b> <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.</i>		
<b>10b.1. Buy online (order and payment)/pick up in store, curbside, or locker</b>		
<b>10b.2. Other remote transactions (no store pickup)</b>		

Third-party fraudulent transactions from consumer or business/government accounts	Number	Value (\$)
<b>11. Third-party fraudulent transactions (repeat item 9) = 11a + 11b</b>		
<b>11a. Transactions from consumer accounts</b> <i>Fraudulent transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.</i>		
<b>11b. Transactions from business/government (commercial) accounts</b> <i>Fraudulent transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.</i>		

# Private-Label Credit Card Processor Payment Survey

Third-party fraudulent transaction value distribution	Number	Value (\$)
<b>12. Third-party fraudulent transactions (repeat item 9) = 12a + 12b + 12c + 12d + 12e + 12f + 12g + 12h + 12i</b>		
<b>12a. Transactions with less than \$5.00 in total value</b>		
<b>12b. Transactions with \$5.00 to \$9.99 in total value</b>		
<b>12c. Transactions with \$10.00 to \$14.99 in total value</b>		
<b>12d. Transactions with \$15.00 to \$24.99 in total value</b>		
<b>12e. Transactions with \$25.00 to \$49.99 in total value</b>		
<b>12f. Transactions with \$50.00 to \$99.99 in total value</b>		
<b>12g. Transactions with \$100.00 to \$499.99 in total value</b>		
<b>12h. Transactions with \$500.00 to \$999.99 in total value</b>		
<b>12i. Transactions with \$1000.00 or greater in total value</b>		

## 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
<b>14. Number of active and total private-label credit or charge cards outstanding as of December 31, 2021 = 14a + 14b</b>		
<b>14a. Virtual cards (digital cards with no associated physical card)</b>		
<b>14b. Physical cards</b>		
<b>15. Number of active and total private-label credit or charge cards outstanding as of December 31, 2021 (repeat item 14) = 15a + 15b</b>		
<b>15a. Cards for consumer accounts</b>		
<b>15b. Cards for business/government (commercial) accounts</b>		

# Private-Label Credit Card Processor Payment Survey

**Comments:**

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# General-Purpose Debit Card Network Payment Survey

**Preferred basis for reporting payment transactions**

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

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

**Transactions by channel**

**Number**                      **Value (\$)**

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

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2021 - Quarter 1

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2021 - Quarter 2

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2021 - Quarter 3

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2021 - Quarter 4

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**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.*

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2021 - Quarter 1

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2021 - Quarter 2

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2021 - Quarter 3

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2021 - Quarter 4

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**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.*

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2021 - Quarter 1

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2021 - Quarter 2

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2021 - Quarter 3

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2021 - Quarter 4

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# General-Purpose Debit Card Network Payment Survey

	Number	Value (\$)
<b>7b.1. Mail-order/telephone-order transactions (MOTO)</b> <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>		
<b>7b.2. Internet purchase transactions (E-commerce)</b> <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>		
<b>7b.3. Recurring/installment transactions</b> <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>		
<b>7b.4. Other remote transactions</b> <i>Transactions that do not belong or do not have identifiers to assign into the remote transaction categories provided above.</i>		
<b>Please describe any significant transaction types included in the "Other remote transactions" category above:</b>		

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



# General-Purpose Debit Card Network Payment Survey

Transactions by card user account type	Number	Value (\$)
<b>11. [your selection of payment transaction type above] (repeat item 7) = 11a + 11b</b>		
<b>11a. Transactions from consumer accounts</b> <i>Transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.</i>		
<b>11b. Transactions from business/government (commercial) accounts</b> <i>Transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.</i>		

Transaction value distribution	Number	Value (\$)
<b>12. [your selection of payment transaction type above] (repeat item 7) = 12a + 12b + 12c + 12d + 12e + 12f + 12g + 12h + 12i</b>		
<b>12a. Transactions with less than \$5.00 in total value</b>		
<b>12b. Transactions with \$5.00 to \$9.99 in total value</b>		
<b>12c. Transactions with \$10.00 to \$14.99 in total value</b>		
<b>12d. Transactions with \$15.00 to \$24.99 in total value</b>		
<b>12e. Transactions with \$25.00 to \$49.99 in total value</b>		
<b>12f. Transactions with \$50.00 to \$99.99 in total value</b>		
<b>12g. Transactions with \$100.00 to \$499.99 in total value</b>		
<b>12h. Transactions with \$500.00 to \$999.99 in total value</b>		
<b>12i. Transactions with \$1000.00 or greater in total value</b>		

Transactions with non-US cards	Number	Value (\$)
<b>13. Total transactions with non-US cards (merchants/payees within the US and not included in item 7)</b>		

# General-Purpose Debit Card Network Payment Survey

## Third-party fraudulent transactions

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

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

- 14a.** If **No**, please provide reasons to help us better understand the industry and select all that apply.
- Do not track fraud  
 Not enough resources  
 Data sensitivity  
 Other

If **Other**, please specify:

--

### Preferred basis for reporting fraudulent transactions

- 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

**Number                      Value (\$)**

- 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**

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**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)**

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# General-Purpose Debit Card Network Payment Survey

Third-party fraudulent transactions by channel	Number	Value (\$)
<b>17. Third-party fraudulent transactions (repeat item 16) = 17a + 17b</b>		
<b>17a. In-person transactions</b> <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>		
<b>17b. Remote transactions (card user not at merchant location) = 17b.1 + 17b.2 + 17b.3 + 17b.4</b> <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>		
<b>17b.1. Mail-order/telephone-order transactions (MOTO)</b> <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>		
<b>17b.2. Internet purchase transactions (E-commerce)</b> <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>		
<b>17b.3. Recurring/installment transactions</b> <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>		
<b>17b.4. Other/unknown remote transactions</b> <i>Fraudulent transactions that do not belong or do not have identifiers to assign into the remote transaction categories provided above.</i>		
<b>Please describe any significant fraudulent transaction types included in the "Other remote transactions" category above:</b>		

# General-Purpose Debit Card Network Payment Survey

Third-party fraudulent in-person transactions by authentication method	Number	Value (\$)
<b>18. Third-party fraudulent in-person transactions (repeat item 17a) = 18a + 18b</b>		
<b>18a. Transactions with chip-authentication = 18a.1 + 18a.2</b>		
<b>18a.1. Transactions with a PIN</b>		
<b>18a.2. Transactions without a PIN</b>		
<b>18b. Transactions without chip-authentication = 18b.1 + 18b.2</b>		
<b>18b.1. Transactions with a PIN</b>		
<b>18b.2. Transactions without a PIN</b>		
<b>19. Third-party fraudulent in-person transactions with chip-authentication (repeat item 18a) = 19a + 19b</b>		
<b>19a. Contact transactions (chip card inserted or "dipped")</b>		
<b>19b. Contactless transactions (chip card or mobile device RFID, "tap" or "wave")</b>		

Third-party fraudulent transactions by merchant or payee location	Number	Value (\$)
<b>20. Third-party fraudulent transactions (repeat item 16) = 20a + 20b</b>		
<b>20a. Domestic transactions with US cards (merchants/payees within the US)</b>		
<b>20b. Cross-border transactions with US cards (merchants/payees outside the US) = 20b.1 + 20b.2</b>		
<b>20b.1. In-person transactions</b>		
<b>20b.2. Remote transactions</b>		

Third-party fraudulent transactions by card user account type	Number	Value (\$)
<b>21. Third-party fraudulent transactions (repeat item 16) = 21a + 21b</b>		
<b>21a. Transactions from consumer accounts</b> <i>Fraudulent transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.</i>		
<b>21b. Transactions from business/government (commercial) accounts</b> <i>Fraudulent transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.</i>		



# General-Purpose Debit Card Network Payment Survey

Third-party fraudulent transaction value distribution	Number	Value (\$)
<b>22. Third-party fraudulent transactions (repeat item 16) = 22a + 22b + 22c + 22d + 22e + 22f + 22g + 22h + 22i</b>		
22a. Transactions with less than \$5.00 in total value		
22b. Transactions with \$5.00 to \$9.99 in total value		
22c. Transactions with \$10.00 to \$14.99 in total value		
22d. Transactions with \$15.00 to \$24.99 in total value		
22e. Transactions with \$25.00 to \$49.99 in total value		
22f. Transactions with \$50.00 to \$99.99 in total value		
22g. Transactions with \$100.00 to \$499.99 in total value		
22h. Transactions with \$500.00 to \$999.99 in total value		
22i. Transactions with \$1000.00 or greater in total value		

Third-party fraudulent transactions with non-US cards	Number	Value (\$)
<b>23. Third-party fraudulent transactions with non-US cards (merchants/payees within the US and not included in item 16)</b>		

## 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	Active cards	Total cards
<b>25. Number of active and total debit cards outstanding as of December 31, 2021 = 25a + 25b</b>		
25a. Virtual cards (digital cards with no associated physical card)		
25b. Physical cards		
<b>26. Number of active and total debit cards outstanding as of December 31, 2021 (repeat item 25) = 26a + 26b</b>		
26a. Cards for consumer accounts		
26b. Cards for business/government (commercial) accounts		

# General-Purpose Debit Card Network Payment Survey

**Comments:**

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# General-Purpose Prepaid Card Network Payment Survey

For total general-purpose prepaid card network transactions, 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 (\$)
<b>1. Total transactions</b> <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>		
<b>1a. Less: Denials (authorization declined)</b>		
<b>2. Total authorized transactions</b> = 1 - 1a		
<b>2a. Less: Pre-authorization only (authorized but not settled)</b>		
<b>3. Net, authorized &amp; settled transactions</b> = 2 - 2a		
<b>3a. Less: Cash-back at the point of sale</b>		
<b>3b. Less: Adjustments and returns</b> = 3b.1 + 3b.2		
<b>3b.1. Chargebacks (issuer initiated)</b>		
<b>3b.2. Other adjustments and returns (acquirer initiated)</b>		
<b>4. Net, purchase transactions</b> = 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>		

# 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	Number	Value (\$)
<b>6. [your selection of payment transaction type above] = 6a + 6b</b>		
2021 - Quarter 1		
2021 - Quarter 2		
2021 - Quarter 3		
2021 - Quarter 4		
<b>6a. In-person transactions</b> <i>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.</i>		
2021 - Quarter 1		
2021 - Quarter 2		
2021 - Quarter 3		
2021 - Quarter 4		
<b>6b. Remote transactions (person not at merchant location) = 6b.1 + 6b.2 + 6b.3 + 6b.4</b> <i>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.</i>		
2021 - Quarter 1		
2021 - Quarter 2		
2021 - Quarter 3		
2021 - Quarter 4		

# General-Purpose Prepaid Card Network Payment Survey

	Number	Value (\$)
<b>6b.1. Mail-order/telephone-order transactions (MOTO)</b> <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>		
<b>6b.2. Internet purchase transactions (E-commerce)</b> <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>		
<b>6b.3. Recurring/installment transactions</b> <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>		
<b>6b.4. Other/unknown remote transactions</b> <i>Transactions that do not belong or do not have identifiers to assign into the remote transaction categories provided above.</i>		
<b>Please describe any significant transaction types included in the "Other remote transactions" category above:</b>		

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

# General-Purpose Prepaid Card Network Payment Survey

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

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

# General-Purpose Prepaid Card Network Payment Survey

Transactions by card user account type	Number	Value (\$)
<b>10. [your selection of payment transaction type above] (repeat item 6)</b> = 10a + 10b		
<b>10a. Transactions from consumer accounts = 10a.1 + 10a.2</b> <i>Transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.</i>		
<b>10a.1. Transactions with government-administered general-purpose cards</b> <i>Transactions made with cards (including virtual cards) issued to a consumer for the purpose of providing government benefits. Include state and federal programs with cash benefits such as unemployment, TANF, or Social Security.</i>		
<b>10a.2. Transactions from other consumer accounts (including business-sponsored payroll)</b> <i>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>		
<b>10b. Transactions from business/government (commercial) accounts</b> <i>Transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.</i>		
Transactions with reloadable or non-reloadable cards	Number	Value (\$)
<b>11. [your selection of payment transaction type above] (repeat item 6)</b> = 11a + 11b		
<b>11a. Transactions with reloadable cards</b>		
<b>11b. Transactions with non-reloadable cards</b>		
Transaction value distribution	Number	Value (\$)
<b>12. [your selection of payment transaction type above] (repeat item 6)</b> = 12a + 12b + 12c + 12d + 12e + 12f + 12g + 12h + 12i		
<b>12a. Transactions with less than \$5.00 in total value</b>		
<b>12b. Transactions with \$5.00 to \$9.99 in total value</b>		
<b>12c. Transactions with \$10.00 to \$14.99 in total value</b>		
<b>12d. Transactions with \$15.00 to \$24.99 in total value</b>		
<b>12e. Transactions with \$25.00 to \$49.99 in total value</b>		
<b>12f. Transactions with \$50.00 to \$99.99 in total value</b>		
<b>12g. Transactions with \$100.00 to \$499.99 in total value</b>		
<b>12h. Transactions with \$500.00 to \$999.99 in total value</b>		
<b>12i. Transactions with \$1000.00 or greater in total value</b>		

# General-Purpose Prepaid Card Network Payment Survey

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

## Third-party fraudulent transactions

**14. Please indicate if your network would be able to provide third-party fraud data.**  Yes  
 No  
 If **Yes** (the default selection), please skip question 14a below.

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

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

**Preferred basis for reporting fraudulent transactions**

**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).

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

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

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

Number	Value (\$)

**16a. Lost or stolen card**

**16b. Card issued but not received**

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

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

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

**16f. Other (including account takeover)**




# General-Purpose Prepaid Card Network Payment Survey

Third-party fraudulent transactions by channel	Number	Value (\$)
<b>17. Third-party fraudulent transactions (repeat item 16) = 17a + 17b</b>		
<b>17a. In-person transactions</b> <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>		
<b>17b. Remote transactions (person not at merchant location) = 17b.1 + 17b.2 + 17b.3 + 17b.4</b> <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>		
<b>17b.1. Mail-order/telephone-order transactions (MOTO)</b> <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>		
<b>17b.2. Internet purchase transactions (E-commerce)</b> <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>		
<b>17b.3. Bill pay: recurring/subscription/installment transactions</b> <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>		
<b>17b.4. Other remote transactions</b> <i>Fraudulent transactions that do not belong or do not have identifiers to assign into the remote transaction categories provided above.</i>		
<b>Please describe any significant fraudulent transaction types included in the "Other remote transactions" category above:</b>		

# General-Purpose Prepaid Card Network Payment Survey

Third-party fraudulent in-person transactions by authentication method	Number	Value (\$)
<b>18. Third-party fraudulent in-person transactions (repeat item 17a) = 18a + 18b</b>		
<b>18a. Transactions with chip-authentication = 18a.1 + 18a.2</b>		
<b>18a.1. Transactions with a PIN</b>		
<b>18a.2. Transactions without a PIN</b>		
<b>18b. Transactions without chip-authentication = 18b.1 + 18b.2</b>		
<b>18b.1. Transactions with a PIN</b>		
<b>18b.2. Transactions without a PIN</b>		
<b>19. Third-party fraudulent in-person transactions with chip-authentication (repeat item 18a) = 19a + 19b</b>		
<b>19a. Contact transactions (chip card inserted or "dipped")</b>		
<b>19b. Contactless transactions (chip card or mobile device RFID, "tap" or "wave")</b>		

Third-party fraudulent transactions by merchant or payee location	Number	Value (\$)
<b>20. Third-party fraudulent transactions (repeat item 16) = 20a + 20b</b>		
<b>20a. Domestic transactions with US cards (merchants/payees within the US)</b>		
<b>20b. Cross-border transactions with US cards (merchants/payees outside the US) = 20b.1 + 20b.2</b>		
<b>20b.1. In-person transactions</b>		
<b>20b.2. Remote transactions</b>		

# General-Purpose Prepaid Card Network Payment Survey

Third-party fraudulent transactions by card user account type	Number	Value (\$)
<b>21. Third-party fraudulent transactions (repeat item 16) = 21a + 21b</b>		
<b>21a. Transactions from consumer accounts = 21a.1 + 21a.2</b> <i>Fraudulent transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.</i>		
<b>21a.1. Transactions with government-administered general-purpose cards</b> <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>		
<b>21a.2. Transactions from other consumer accounts (including fraudulent business-sponsored payroll)</b> <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>		
<b>21b. Transactions from business/government (commercial) accounts</b> <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 (\$)
<b>22. Third-party fraudulent transactions (repeat item 16) = 22a + 22b</b>		
<b>22a. Transactions with reloadable cards</b>		
<b>22b. Transactions with non-reloadable cards</b>		

# General-Purpose Prepaid Card Network Payment Survey

Third-party fraudulent transaction value distribution	Number	Value (\$)
<b>23. Third-party fraudulent transactions (repeat item 16) = 23a + 23b + 23c + 23d + 23e + 23f + 23g + 23h + 23i</b>		
<b>23a. Transactions with less than \$5.00 in total value</b>		
<b>23b. Transactions with \$5.00 to \$9.99 in total value</b>		
<b>23c. Transactions with \$10.00 to \$14.99 in total value</b>		
<b>23d. Transactions with \$15.00 to \$24.99 in total value</b>		
<b>23e. Transactions with \$25.00 to \$49.99 in total value</b>		
<b>23f. Transactions with \$50.00 to \$99.99 in total value</b>		
<b>23g. Transactions with \$100.00 to \$499.99 in total value</b>		
<b>23h. Transactions with \$500.00 to \$999.99 in total value</b>		
<b>23i. Transactions with \$1000.00 or greater in total value</b>		

Third-party fraudulent transactions with non-US cards	Number	Value (\$)
<b>24. Third-party fraudulent transactions with non-US cards (merchants/payees within the US and not included in item 16)</b>		

**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	Active cards	Total cards
<b>26. Number of active and total general-purpose prepaid cards outstanding as of December 31, 2021 = 26a + 26b</b>		
<b>26a. Virtual cards (digital cards with no associated physical card)</b>		
<b>26b. Physical cards</b>		
<b>27. Number of active and total general-purpose prepaid cards outstanding as of December 31, 2021 (repeat item 26) = 27a + 27b</b>		
<b>27a. Cards for consumer accounts</b>		
<b>27b. Cards for business/government (commercial) accounts</b>		

# General-Purpose Prepaid Card Network Payment Survey

**Comments:**

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

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

# Automated Teller Machine Card Network Transaction Survey

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

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

Third-party fraudulent cash withdrawals
<p><b>5. Please indicate if your network would be able to provide third-party fraud data.</b> <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If <b>Yes</b> (the default selection), please skip question 5a below.</p> <p><b>5a.</b> If <b>No</b>, select all that apply <input type="checkbox"/> Do not track fraud <input type="checkbox"/> Not enough resource <input type="checkbox"/> Data sensitivity <input type="checkbox"/> Other, please specify below</p> <div style="border: 1px solid black; height: 60px; width: 100%;"></div>

	Number	Value (\$)
<p><b>6. Third-party fraudulent cash withdrawals = 6a + 6b + 6c + 6d + 6e</b>  <i>Include all unauthorized third-party fraudulent cash withdrawals that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make cash withdrawals.</i></p>		
<b>6a. Lost or stolen card</b>		
<b>6b. Card issued but not received</b>		
<b>6c. Fraudulent application (account issued to someone using a fake identity)</b>		
<b>6d. Counterfeit card (card-present/stolen card data)</b>		
<b>6e. Other (including account takeover)</b>		

# Automated Teller Machine Card Network Transaction Survey

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

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

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

Number of ATM terminals	Total terminals
<b>10. Number of ATM terminals as of December 31, 2020 = 10a + 10b</b>	
<b>10a. Chip-accepted terminals</b>	
<b>10b. Chip-not-accepted terminals</b>	
<b>11. Number of ATM terminals as of December 31, 2021 = 11a + 11b</b>	
<b>11a. Chip-accepted terminals</b>	
<b>11b. Chip-not-accepted terminals</b>	



# Automated Teller Machine Card Network Transaction Survey

**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 (\$)
<b>1. Total transactions</b>		
<b>1a. Less: Denials (authorization declined)</b>		
<b>2. Total authorized transactions</b> = 1 - 1a		
<b>2a. Less: Pre-authorization only (authorized but not settled)</b>		
<b>3. Net, authorized &amp; settled transactions</b> = 2 - 2a		
<b>3a. Less: Cash-back at the point of sale</b>		
<b>3b. Less: ATM cash withdrawals</b>		
<b>3c. Less: Adjustments and returns</b>		
<b>4. Net, purchase transactions</b> = 3 - 3a - 3b - 3c		

# Electronic Benefits Transfer Card Processor Payment Survey

**Preferred basis for reporting payment transactions**

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

**Transactions by channel**

Number	Value (\$)

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.*

**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.*

**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**

Number	Value (\$)

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

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 account holder 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 (\$)

Number	Value (\$)

## 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.

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)**

Number	Value (\$)

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# Electronic Benefits Transfer Card Processor Payment Survey

Number of cards outstanding	Active cards	Total cards
<b>11. Number of active and total EBT cards outstanding as of December 31, 2021 = 11a + 11b + 11c + 11d</b>		
<b>11a. SNAP</b>		
<b>11b. WIC</b>		
<b>11c. TANF</b>		
<b>11d. Other</b> <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 (\$)
<b>1. Total transactions</b> <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>		
<b>1a. Less: Denials (authorization declined)</b>		
<b>2. Total authorized transactions</b> = 1 - 1a		
<b>2a. Less: Pre-authorization only (authorized but not completed or posted)</b>		
<b>3. Completed transactions (posted to card accounts)</b> = 2 - 2a		
<b>3a. Less: Cash-back at the point of sale</b>		
<b>3b. Less: Adjustments and returns</b>		
<b>4. Net, purchase transactions</b> = 3 - 3a 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	Number	Value (\$)
<b>5. Completed transactions (repeat item 3) = 5a + 5b</b>		
<b>5a. In-person transactions = 5a.1 + 5a.2 + 5a.3</b> <i>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).</i>		
<b>5a.1. Transactions initiated using a merchant-issued card or token</b>		
<b>5a.2. Transactions initiated using an app on a mobile device = 5a.2.1 + 5a.2.2</b>		
<b>5a.2.1. Transactions initiated using a barcode or QR code</b>		
<b>5a.2.2. Other transactions using an app on a mobile device</b>		
<b>5a.3. Other (including instant credit or lookup of account number)</b>		
<b>5b. Remote transactions (person not at merchant location) = 5b.1 + 5b.2</b> <i>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.</i>		
<b>5b.1. Buy online (order and payment)/pick up in store, curbside, or locker</b>		
<b>5b.2. Other remote transactions (no store pickup)</b>		

Transactions with reloadable or non-reloadable cards	Number	Value (\$)
<b>6. Completed transactions (repeat item 3) = 6a + 6b</b>		
<b>6a. Transactions with reloadable cards</b>		
<b>6b. Transactions with non-reloadable cards</b>		

Transactions with purchased or redemption cards	Number	Value (\$)
<b>7. Completed transactions (repeat item 3) = 7a + 7b</b>		
<b>7a. Transactions with purchased cards</b> <i>Transactions with cards issued through a purchase or initial load using funds provided by customer, such as a gift card.</i>		
<b>7b. Transactions with redemption (refund or incentive) cards</b> <i>Transactions with cards issued to provide funds from the merchant to the customer, such as for the disbursement of refunds for returned merchandise or for customer incentives such as rebates.</i>		

# Private-Label Prepaid Card Issuer and Processor Payment Survey

## Third-party fraudulent transactions

Number

Value (\$)

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

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

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**8a. Lost or stolen card**

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**8b. Card issued but not received**

--	--

**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**

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

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**9a.1. Initial loads**

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

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**9a.2. Reloads**

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

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**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**

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

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

# Person-to-Person and Money Transfer Processor Payment Survey

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

Number

Value (\$)

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

4a. Cash or check

4b. General-purpose card network (credit, debit, or prepaid card)

4c. Automated clearinghouse transfer (ACH debit or credit)

4d. Internal prefunded/prepaid account or internal book transfer

4e. Other (e.g., wire, RTP system)

Number	Value (\$)

## 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.*

Number	Value (\$)

# Person-to-Person and Money Transfer Processor Payment Survey

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

Number

Value (\$)

**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**

Number	Value (\$)

## Transaction value distribution

Number

Value (\$)

**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**

Number	Value (\$)

## Transactions from non-US-domiciled accounts

Number

Value (\$)

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

Number	Value (\$)

## Third-party fraudulent transactions

Number

Value (\$)

**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.*

Number	Value (\$)

## Third-party fraudulent transactions by payee location

Number

Value (\$)

**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 (\$)

# 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 (\$)
<b>1. Total transactions = 1a + 1b</b> <i>Do not include declined transactions.</i>		
<b>1a. Bank/intermediary online bill payment transactions = 1a.1 + 1a.2</b> <i>Direct send/consolidator transactions (e.g., Fiserv, iPay)</i>		
<b>1a.1. Transactions initiated with a mobile device</b>		
<b>1a.2. Transactions not initiated with a mobile device</b>		
<b>1b. Biller-direct online bill payment transactions = 1b.1 + b.2</b> <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>		
<b>1b.1. Transactions initiated with a mobile device</b>		
<b>1b.2. Transactions not initiated with a mobile device</b>		



# 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 (\$)**

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 (\$)**

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 (\$)**

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 (\$)
<b>1. Total transactions</b> <i>Do not include declined transactions.</i>		

Transactions by disbursement method - how funds were sent to billers	Number	Value (\$)
<b>2. Total transactions (repeat item 1) = 2a + 2b + 2c + 2d</b>		
<b>2a. Automated clearinghouse (ACH) transfers = 2a.1 + 2a.2</b> <i>Transfers to beneficiary's deposit account are submitted via an ACH entry.</i>		
<b>2a.1. Same-day ACH</b> <i>Payment initiated using the ACH network with instructions for processing as a same-day payment with end-of-day funds availability.</i>		
<b>2a.2. All other ACH</b> <i>Interbank funds are transferred one or more days after the transaction is submitted.</i>		
<b>2b. Immediate transactions = 2b.1 + 2b.2 + 2b.3 + 2b.4</b>		
<b>2b.1. Wire transfers</b>		
<b>2b.2. Book transfers (closed-loop model)</b> <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>		
<b>2b.3. Real-time payments (RTP) (open-loop model)</b> <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>		
<b>2b.4. Card based transfers (open-loop model)</b> <i>Funds are pushed to the recipient's (beneficiary's) card using a debit card network with near real-time availability of funds.</i>		
<b>2c. Checks</b>		
<b>2d. All other</b>		

# Walk-In Bill Payment Processor Payment Survey

Transactions by funding method - how funds were collected from customers	Number	Value (\$)
<b>3. Total transactions (repeat item 1) = 3a + 3b + 3c</b>		
<b>3a. Cash</b>		
<b>3b. General-purpose card (credit, debit or prepaid)</b>		
<b>3c. Other</b>		

Transaction value distribution	Number	Value (\$)
<b>4. Total transactions (repeat item 1) = 4a + 4b + 4c + 4d + 4e + 4f</b>		
<b>4a. Transactions with less than \$25.00 in total value</b>		
<b>4b. Transactions with \$25.00 to \$49.99 in total value</b>		
<b>4c. Transactions with \$50.00 to \$99.99 in total value</b>		
<b>4d. Transactions with \$100.00 to \$249.99 in total value</b>		
<b>4e. Transactions with \$250.00 to \$499.99 in total value</b>		
<b>4f. Transactions with \$500.00 or greater in total value</b>		

Third-party fraudulent transactions	Number	Value (\$)
<b>5. Third-party fraudulent transactions</b> <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:**

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

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

# Private-Label ACH Debit Card Processor Payment Survey

## Third-party fraudulent transactions

**Number**

**Value (\$)**

### 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.*

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### Comments:

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# 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 (\$)
<b>1. Total transactions = 1a + 1b + 1c + 1d</b> <i>Do not include declined transactions.</i>		
<b>1a. Redirected from merchant or biller site = 1a.1 + 1a.2</b> <i>Customer completes purchase by directly using your organization's authentication tool, app, or site.</i>		
<b>1a.1. Normal payment (no delay/no instant credit)</b> <i>Your organization authenticates the customer's payment to the merchant or biller.</i>		
<b>1a.2. Delayed payment/instant credit</b> <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>		
<b>1b. Secure online prepaid/escrow-account</b>		
<b>1c. Token vault</b>		
<b>1d. Other online payment authentication methods</b>		

Transaction funding by instrument (how customer payment was settled)	Number	Value (\$)
<b>2. Total transactions (repeat item 1) = 2a + 2b + 2c + 2d + 2e+ 2f</b>		
<b>2a. Cash or check</b>		
<b>2b. General-purpose card network (credit, debit, or prepaid card)</b>		
<b>2c. Automated clearinghouse transfer (ACH debit or credit)</b>		
<b>2d. Internal prefunded/prepaid account or internal book transfer</b>		
<b>2e. Immediate (e.g., wire, real-time payment system)</b>		
<b>2f. Other (e.g., P2P service or crypto currency wallet)</b>		

# Online Payment Method Processor Survey

Transaction value distribution	Number	Value (\$)
<b>3. Total transactions (repeat item 1)</b> = 3a + 3b + 3c + 3d + 3e + 3f + 3g + 3h + 3i		
<b>3a. Transactions with less than \$5.00 in total value</b>		
<b>3b. Transactions with \$5.00 to \$9.99 in total value</b>		
<b>3c. Transactions with \$10.00 to \$14.99 in total value</b>		
<b>3d. Transactions with \$15.00 to \$24.99 in total value</b>		
<b>3e. Transactions with \$25.00 to \$49.99 in total value</b>		
<b>3f. Transactions with \$50.00 to \$99.99 in total value</b>		
<b>3g. Transactions with \$100.00 to \$249.99 in total value</b>		
<b>3h. Transactions with \$250.00 to \$499.99 in total value</b>		
<b>3i. Transactions with \$500.00 or greater in total value</b>		

Third-party fraudulent transactions	Number	Value (\$)
<b>4. Third-party fraudulent transactions</b> <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:**

# 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

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)

Number Value (\$)


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# Mobile Wallet Processor Payment Survey

Transaction value distribution	Number	Value (\$)
<b>4. Total transactions (repeat item 1)</b> = 4a + 4b + 4c + 4d + 4e + 4f + 4g + 4h + 4i		
<b>4a. Transactions with less than \$5.00 in total value</b>		
<b>4b. Transactions with \$5.00 to \$9.99 in total value</b>		
<b>4c. Transactions with \$10.00 to \$14.99 in total value</b>		
<b>4d. Transactions with \$15.00 to \$24.99 in total value</b>		
<b>4e. Transactions with \$25.00 to \$49.99 in total value</b>		
<b>4f. Transactions with \$50.00 to \$99.99 in total value</b>		
<b>4g. Transactions with \$100.00 to \$499.99 in total value</b>		
<b>4h. Transactions with \$500.00 to \$999.99 in total value</b>		
<b>4i. Transactions with \$1000.00 or greater in total value</b>		
Third-party fraudulent transactions	Number	Value (\$)
<b>5. Third-party fraudulent transactions = 5a + 5b + 5c</b> <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>		
<b>5a. Purchase transactions = 5a.1 + 5a.2</b>		
<b>5a.1. In-person purchase transactions</b> <i>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.</i>		
<b>5a.2. Remote purchase transactions (customer not at merchant location)</b> <i>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.</i>		
<b>5b. Person-to-person or peer-to-peer (P2P) transactions</b> <i>Fraudulent funds transfers between individuals.</i>		
<b>5c. Other</b>		
<b>6. Third-party fraudulent in-person purchase transactions (repeat item 5a.1) = 6a + 6b</b>		
<b>6a. Radio transmission RFID/NFC ("Tap" device at terminal)</b>		
<b>6b. Optical barcode/QR code ("Scan" device display)</b>		



# 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: