

# **The Federal Reserve Payments Study**



## **Depository and Financial Institutions Payments Survey**

Survey Period:  
Calendar Year 2022

Responding to this collection is voluntary. The Federal Reserve may not conduct or sponsor, and an organization is not required to respond to, a collection of information unless it displays a currently valid OMB control number. Public reporting burden for this collection of information is estimated to be an average of 22 hours per response, including the time to gather and maintain data in the required form, to review the instructions and to complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; and to the Office of Management and Budget, Paperwork Reduction Project (7100-0351, 7100-0355), Washington, DC 20503

## About the study

The Federal Reserve Payments Study estimates national aggregate payments through the collection of survey data from payment organizations and depository institutions. The study includes the Networks, Processors, and Issuers Payments Surveys (NPIPS) and the Depository and Financial Institution Payments Survey (DFIPS). Aggregate results will be compared to those of previous studies to track changes and identify trends in US payments.

## About the survey

This survey, the 2023 DFIPS, gathers data about customer accounts and different types of noncash payments and cash withdrawals processed by your institution for calendar year 2022. It is designed to be an enterprise-wide survey, covering payments, withdrawals, and other information about the accounts held at your institution and all of its domestic affiliates.

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

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

## Confidentiality

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

## Your participation

Your organization was selected to participate in this survey because it is one of the largest depository institutions in the United States and represents a unique and important component of US payments. Your response is important for the accuracy of aggregate estimates from the study. Note: If your institution outsourced payments processing to another organization during calendar year 2022, please request the necessary data from that organization or provide them with the survey so they may fill out the appropriate worksheets on behalf of your institution.

**>> Please respond by: July 28, 2023 <<**

## Data entry

Please leave no survey items blank. Items left blank can be difficult to interpret and may generate follow-up questions.

If appropriate, please enter one of these alternatives:

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

## Definitions and examples

Definitions and examples can be found in the CY2022\_DFIPS\_Glossary.pdf supplied with this survey.

## A note about third-party fraudulent transactions:

This survey includes questions about the volumes of payments fraud, defined as cleared and settled payment transactions that are determined by your institution to be initiated or altered by a third party not authorized to make the payment with the intent to deceive for personal gain. This definition is deliberately narrow, applying to fraud vulnerabilities in the payment types, initiation methods, or systems, themselves. Payments fraud does not include fraud performed by or with the assistance of an authorized user or valid payments that happen to be part of a fraud scheme. **Do not include fraud attempts that were prevented before the payment was settled.** Please report unauthorized third-party fraudulent transactions that were recorded and recognized by your institution as fraud in calendar year 2022 (even if the fraud occurred in the prior year).

## Submitting the Completed Survey

1. If you have access to Zix secure encryption directly through your organization's email application: Please attach this and any other completed survey workbooks to an email and send it securely via Zix encryption to [FRPS\\_Submissions@frb.gov](mailto:FRPS_Submissions@frb.gov).
2. If you cannot use Zix secure email encryption directly but you have previously set up an account on the Federal Reserve Board's Zix-based secure email portal: Please use your email address and the password you created when you set up your account to logon to <https://secureemail.federalreserve.gov>. Then choose "Compose" from the pull-down menu. Use the "Attach File" button to upload this and any other completed survey workbooks as attachments to an email and send it to [FRPS\\_Submissions@frb.gov](mailto:FRPS_Submissions@frb.gov).
3. First-time portal users, or if 1. or 2., above, do not apply to you: An email invitation is required to set up an account on the Board's Zix portal. To receive an email invitation, please send an email from your email address to [FRPS\\_Submissions@frb.gov](mailto:FRPS_Submissions@frb.gov) with "Request Secure Reply" in the subject line. An email invitation with a web link allowing you to set up an account will be sent by the end of the next business day. You will be prompted to create a password. (Please save your password for future use.) After you create a password, you should see the invitation email from [FRPS\\_Submissions@frb.gov](mailto:FRPS_Submissions@frb.gov) inside the portal inbox. You may select the message and follow the instructions to upload this and any other survey workbook(s) as attachments in a reply to the invitation.

Note to portal users: Messages on the platform expire after 21 days. Follow the process in 2. if you have logged in to <http://secureemail.federalreserve.gov> but cannot find a message to reply to in the portal.

## Questions

If you have questions about the survey content or problems with the submission process, please contact [FRPSCommunications@atl.frb.org](mailto:FRPSCommunications@atl.frb.org).

**Please provide any comments in the box below:**

Institution Profile

Institution Profile

Report aggregate data for all domestic affiliates for full calendar year 2022. All data you provide is strictly confidential and will only be used to produce aggregate estimates.

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

For each question below, average of monthly totals means the average end-of-month totals for each of the months in 2022.

DEPOSIT ACCOUNTS

1. Did your institution issue general-purpose prepaid cards and hold accounts associated with them in 2022?

- ☐ Yes
- ☐ No
- ☐ Don't know

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

If "No" please do not include such accounts in items 2 and 3 below. Report "0" for item 3a below.

**Note:** Please ensure your answers on this page are consistent with answers provided in the Debit and General-Purpose Prepaid Cards section. In particular, your answer to item 1 in Deposit Accounts should be the same as your answer to item 3 in that section.

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

(Average of monthly totals in 2022)

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

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

- 2.a. Consumer accounts
- 2.b. Business/government accounts

Average of monthly totals  
in 2022

Number	Balance (\$)

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

(Average of monthly totals in 2022)

**3.a. General-purpose prepaid card program accounts**

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

3.b. All other accounts

Average of monthly totals  
in 2022

Number	Balance (\$)

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## Institution Profile

4. **Did your institution or any of its affiliates employ the use of a retail sweep program (i.e., reserve sweep program) during calendar year 2022?**

- ☐ Yes  
☐ No  
☐ Don't know

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

**Average of monthly totals**  
**in 2022**

**Number**      **Balance (\$)**

5. **Retail sweep program accounts (i.e., reserve sweep program accounts)**

(Average of monthly totals in 2022)

**Include:** Savings and money market deposit accounts associated with retail sweep programs.

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

Number	Balance (\$)

6. **Did your institution provide a wholesale sweep program (i.e., corporate sweep program) to your business accountholders during calendar year 2022?**

- ☐ Yes  
☐ No  
☐ Don't know

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

**Average of monthly totals**  
**in 2022**

**Number**      **Balance (\$)**

7. **Wholesale sweep program accounts**

(Average of monthly totals in 2022)

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

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

Number	Balance (\$)

## CREDIT CARD ACCOUNTS

8. **Did your institution issue general-purpose credit cards and hold accounts associated with them in 2022?**

- ☐ Yes  
☐ No  
☐ Don't know

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

**Note:** Please ensure your answers on this page are consistent with your answers in the General-Purpose Credit Cards section. In particular, if your answer is "No" to item 8 in Credit Card Accounts, please report "No" for item 1 and "0" for items 4 through 9 in the General-Purpose Credit Cards section.

***Institution Profile***

**9. Total general-purpose credit card accounts = 9.a + 9.b**  
(Average of monthly totals in 2022)

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

**Do not include:** Closed accounts.

**9.a. Consumer accounts**

**9.b. Business/government accounts**

**Average of monthly totals**  
**in 2022**

Number	Balance (\$)


**10. Consumer general-purpose credit card accounts**  
**(repeat item 9.a) = 10.a + 10.b + 10.c + 10.d**  
(Average of monthly totals in 2022)

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

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

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

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

**10.d.1. Current balance**

**10.d.2. Revolving balance**

**Average of monthly totals**  
**in 2022**

Number	Balance (\$)


**Please provide any comments in the box below:**

# Checks

Report aggregate data for all domestic affiliates for full calendar year 2022. All data you provide is strictly confidential and will only be used to produce aggregate estimates.

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

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

## CHECK PROFILE

**1. Did your institution outsource check processing to another organization (i.e., its "processor") during calendar year 2022?**

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

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

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

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

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

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

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

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

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

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

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

**4. Did your institution process checks for an unaffiliated depository institution as part of a correspondent banking relationship during calendar year 2022?**

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

- ☐ Yes
- ☐ No
- ☐ Don't know

## CHECK PAYMENTS

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

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

**5.a. Checks drawn on your institution for which another institution was the "bank of first deposit"**

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

Number	Value (\$)

## Checks

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

**6.a. From consumer accounts**

**6.b. From business/government accounts**

Number	Value (\$)

- 7. Third-party fraudulent checks drawn on your institution**

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

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

Number	Value (\$)

## CHECK DEPOSITS

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

- 8. Total checks deposited at your institution**

Number	Value (\$)

- 9. Third-party fraudulent checks deposited at your institution**

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

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

Number	Value (\$)

## OUTGOING RETURNS

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

- 10. Total outgoing and "on-us" returned checks**

All checks drawn on your institution that it returned unpaid to another institution or to your institution's accountholder.

Number	Value (\$)

**Please provide any comments in the box below:**



## ACH

Report aggregate data for all domestic affiliates for full calendar year 2022. All data you provide is strictly confidential and will only be used to produce aggregate estimates.

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

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

## ACH PROFILE

**1. Did your institution post transactions from other payment instruments to your Demand Deposit Account (DDA) system using your ACH platform during calendar year 2022?**

- ☐ Yes  
☐ No  
☐ Don't know

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

**2. Did your institution originate forward ACH credits (not including returns or offset entries) during calendar year 2022?**

- ☐ Yes  
☐ No  
☐ Don't know

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

**3. Did your institution originate forward ACH debits (not including returns or offset entries) during calendar year 2022?**

- ☐ Yes  
☐ No  
☐ Don't know

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

**4. Did your institution originate offset ACH debit or credit entries during calendar year 2022?**

- ☐ Yes  
☐ No  
☐ Don't know

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

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

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

- ☐ Yes, volumes exclude all offsets  
☐ Yes, volumes exclude some offsets  
☐ No, volumes include all offsets  
☐ Don't know  
☐ Not applicable

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

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

## ACH

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

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

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

- ☐ Yes, volumes exclude all offsets
- ☐ Yes, volumes exclude some offsets
- ☐ No, volumes include all offsets
- ☐ Don't know
- ☐ Not applicable

**5. Did your institution offer same-day settlement of ACH credit originations during calendar year 2022?**

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

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

## ACH ORIGINATIONS

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

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

## CREDIT ENTRIES ORIGINATED

**6. Total forward ACH credit entries your institution originated (ODFI credits) = 6.a + 6.b + 6.c**

Your customer is the payer.

**6.a. Network**

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

**6.b. In-house on-us**

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

**6.c. Direct exchange**

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

Number	Value (\$)

## ACH

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

Your customer is the payer.

**7.a. From consumer accounts**

**7.b. From business/government accounts**

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

Your customer is the payer.

**8.a. Same-day settlement**

**8.b. Non-same-day settlement**

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**9. Forward ACH credit entries your institution originated and identified as third-party payments fraud (fraudulent ODFI credits) = 9.a + 9.b**

Your customer is the payer.

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

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

**9.a. Same-day settlement**

**9.b. Non-same-day settlement**

Number	Value (\$)


## DEBIT ENTRIES ORGINATED

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

Your customer is the payee.

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

Your customer is the payee.

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

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

Number	Value (\$)

Number	Value (\$)

# ACH

## ACH RECEIPTS

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

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

### CREDIT ENTRIES RECEIVED

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

Your customer is the payee.

Number	Value (\$)

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

Your customer is the payee.

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

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

Number	Value (\$)

### DEBIT ENTRIES RECEIVED

**14. Total forward ACH debit entries your institution received (RDFI debits) = 14.a + 14.b + 14.c**

Your customer is the payer.

Number	Value (\$)

**14.a. Network**

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

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**14.b. In-house on-us**

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

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**14.c. Direct exchange**

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

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## ACH

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

Your customer is the payer.

**15.a. From consumer accounts**

**15.b. From business/government accounts**

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

Your customer is the payer.

**16.a. Same-day settlement**

**16.b. Non-same-day settlement**

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**17. Forward ACH debit entries your institution received and identified as third-party payments fraud (fraudulent RDFI debits) = 17.a + 17.b**

Your customer is the payer.

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

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

**17.a. Same-day settlement**

**17.b. Non-same-day settlement**

Number	Value (\$)


## OUTGOING RETURNS

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

Forward ACH debit entries your institution received and were subsequently returned by your institution, the RDFI. Your customer is the payer for the forward debit being returned.

Number	Value (\$)

**Please provide any comments in the box below:**

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# Wire Transfers

Report aggregate data for all domestic affiliates for full calendar year 2022. All data you provide is strictly confidential and will only be used to produce aggregate estimates.

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

## WIRE TRANSFERS ORIGINATED (OUTGOING)

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

- 1. Did your institution originate wires on behalf of an unaffiliated depository institution during calendar year 2022 (i.e., correspondent volume)?**

- ☐ Yes  
☐ No  
☐ Don't know

- 1.a. If your answer is "Yes" to item 1 above, are you able to exclude these volumes from your answers below?**

If your answer is "No," please report "Not applicable" for item 2.a below.

If your answer is "Yes, in some cases," please explain in the comments box at the end of this section. Even if you are unable to exclude these volumes, please report all wires originated by your institution below.

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

- 2. Did an unaffiliated depository institution originate wires on behalf of your institution during calendar year 2022?**

If your answer is "No," please report "Not applicable" for item 2.a below.

- 2.a. If your answer is "Yes" to item 2 above, are you able to include these volumes in your answers below?**

If your answer is "Yes, in some cases," please explain in the comments box at the end of this section. Even if you are unable to include these volumes, please report all wires originated by your institution below.

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

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

**Include:** All wire transfers originated by your institution's U.S. domiciled accountholders with either a domestic or foreign beneficiary. Include funds transfers originated using the large-value systems (i.e., Fedwire and CHIPS). Include payments that your institution's accountholders submitted and settled through these systems directly or through a correspondent. Include book transfers (i.e., internal transfers using your institution's wire platform).

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

**Number Value (\$)**

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- 3.a. From consumer accounts**

- 3.b. From business/government accounts**


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

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

- 4.b. Foreign payee**

**Number Value (\$)**


## Wire Transfers

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

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

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

Number	Value (\$)

**6. Third-party fraudulent wire transfer originations (outgoing)**

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

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

Number	Value (\$)

**Please provide any comments in the box below:**

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# Debit and General-Purpose Prepaid Cards

Report aggregate data for all domestic affiliates for full calendar year 2022. All data you provide is strictly confidential and will only be used to produce aggregate estimates.

This section covers all cleared and settled domestic and cross-border debit and general-purpose prepaid card payments made via a general-purpose card network, including payments initiated with physical or virtual cards, digital wallets, or other methods. Debit card payments use transaction deposits from a typical transaction deposit, share draft, or "checking" account. General-purpose prepaid card payments use transaction deposits associated with a prepaid card program account. (Deposit accounts and balances are reported in the first part of the "Institution Profile" section.) Please include third-party fraudulent debit and general-purpose prepaid card payments, defined as cleared and settled payments that a third-party initiated with the intent to deceive for personal gain without the authorization, agreement, or voluntary assistance of an authorized payer.

**1. Did your institution have debit cards in circulation in 2022 for which your institution was the issuer?**

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

- ☐ Yes
- ☐ No
- ☐ Don't know

**2. Did your institution offer its customers general-purpose prepaid cards issued by another financial institution during calendar year 2022?**

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

- ☐ Yes
- ☐ No
- ☐ Don't know

**2.a. If your answer is "Yes" to item 2 above, are you able to exclude card counts and transaction volume data from general-purpose prepaid cards issued by another financial institution from your answers below?**

- ☐ Yes, ALL data are EXCLUDED
- ☐ Yes, SOME data are EXCLUDED
- ☐ No, ALL data are INCLUDED
- ☐ Don't know

**3. Did your institution have general-purpose prepaid cards in circulation in 2022 for which your institution was the issuer?**

If your answer is "No," please report "Not applicable" for item 3.a, and "0" for items 5.b and 6.b below.

- ☐ Yes
- ☐ No
- ☐ Don't know

**3.a. If your answer is "Yes" to item 3 above, are you able to include all general-purpose prepaid card counts and transaction volumes (as well as from business/government general-purpose prepaid card programs) in your answers below?**

- ☐ Yes, ALL data are INCLUDED
- ☐ Yes, SOME data are INCLUDED
- ☐ No, ALL data are EXCLUDED
- ☐ Don't know

**4. Did your institution provide virtual debit cards or virtual general-purpose prepaid cards as a product/service in 2022 for which your institution was the issuer? (Note: Virtual cards are different from digital wallets.)**

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

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



## Debit and General-Purpose Prepaid Cards

### Average of monthly totals in 2022

In force	With purchase activity

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

(Average of monthly totals in 2022)

Report debit and general-purpose prepaid cards associated with transaction deposit accounts reported in the Institution Profile section.

For **cards in force**, report only debit and general-purpose prepaid cards that can be used at the point of sale, were issued by your institution, activated by your institution's accountholders, have not expired at the end of a month, and draw on the transaction deposit accounts reported in items 2 and 3 in the Institution Profile section.

For **cards in force with purchase activity**, report only debit and general-purpose prepaid cards that had at least one point-of-sale (POS) and/or bill payment in a month. Do not include cards that were only used to withdraw cash.

Average of monthly totals means the average end-of-month totals for each of the months in 2022.

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

**5.a.1. Consumer**

**5.a.2. Business/government**

**5.b. General-purpose prepaid cards**


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

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

**6.a.1. From consumer accounts**

**6.a.2. From business/government accounts**

**6.b. General-purpose prepaid card transactions**

Number	Value (\$)

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

**7.a. In-person transactions**

**7.b. Remote transactions**

Number	Value (\$)

## Debit and General-Purpose Prepaid Cards

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

#### 8.a. In-person contactless card transactions

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

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

##### 8.b.1. In-person

**Include:** Transactions for which an electronic device, such as a smartphone, smart watch, or activity tracker, was "tapped" or "waved" to pay at the POS terminal (e.g., Apple Pay, Samsung Pay, Google Pay, Fitbit Pay). Such payments are considered contactless payments, but do not use a physical card or token.

##### 8.b.2. Remote

**Include:** In-app transactions or browser transactions made with a digital wallet. Browser transactions include both digital wallets (e.g., Apple Pay, Google Pay, Samsung Pay) and third-party tokenized digital wallets (e.g., PayPal, Amazon Pay, Square Restaurants, Visa Checkout, Masterpass).

#### 8.c. All other transactions

Number	Value (\$)


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Number	Value (\$)


Number	Value (\$)

### 9. Third-party fraudulent debit and general-purpose prepaid card transactions = 9.a + 9.b

**Include:** All cleared and settled third-party fraudulent card network transactions before any recoveries or chargebacks (i.e., regardless of whether a loss is incurred).

**Do not include:** Fraud prevented by declining a transaction or fraud committed by your institution's accountholders (first-party fraud).

#### 9.a. In-person transactions

#### 9.b. Remote transactions

### 10. Total debit and general-purpose prepaid cash-back at the point of sale

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

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

Please provide any comments in the box below:

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# General-Purpose Credit Cards

Report aggregate data for all domestic affiliates for full calendar year 2022. All data you provide is strictly confidential and will only be used to produce aggregate estimates.

This section covers all cleared and settled domestic and cross-border general-purpose credit card payments made via a general-purpose card network, including payments initiated with physical or virtual cards, digital wallets, or other methods. General-purpose credit card payments use funds from credit card accounts. (Credit card accounts and balances are reported in the second part of the "Institution Profile" section.) Please include third-party fraudulent general-purpose credit card payments, defined as cleared and settled payments that a third-party initiated with the intent to deceive for personal gain without the authorization, agreement, or voluntary assistance of an authorized payer.

**1. Did your institution have general-purpose credit cards in circulation in 2022 for which your institution was the issuer?**

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

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

- ☐ Yes
- ☐ No
- ☐ Don't know

**2. Did your institution have co-branded credit cards in circulation in 2022 for which your institution was the issuer?**

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

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

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

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

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

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

**3. Did your institution provide virtual general-purpose credit cards as a product/service in 2022 for which your institution was the issuer? (Note: Virtual cards are different from digital wallets.)**

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

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

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

## General-Purpose Credit Cards

### Average of monthly totals in 2022

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

(Average of monthly totals in 2022)

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

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

Average of monthly totals means the average of end-of-month totals for each of the months in 2022.

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**4.a. Consumer cards**

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**4.b. Business/government cards**

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

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

**Include:** All network transactions made with general-purpose credit cards, charge cards, or co-branded cards (network volume) issued by your institution.

**Do not include:** General-purpose credit card non-network transactions (e.g., balance transfers, convenience checks), co-branded credit card "internal" closed-loop transactions, or cash advances.

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**6.a. From consumer accounts**

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**6.b. From business/government accounts**

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

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**7.a. In-person transactions**

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**7.b. Remote transactions**

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## General-Purpose Credit Cards

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

#### 8.a. In-person contactless card transactions

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

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

##### 8.b.1. In-person

**Include:** Transactions for which an electronic device, such as a smartphone, smart watch, or activity tracker, was "tapped" to pay at the POS terminal (e.g., Apple Pay, Samsung Pay, Google Pay, Fitbit Pay). Such payments are considered contactless payments, but do not use a physical card or token.

##### 8.b.2. Remote

**Include:** In-app transactions or browser transactions made with a digital wallet. Browser transactions include both digital wallets (e.g., Apple Pay, Google Pay, Samsung Pay) and third-party tokenized digital wallets (e.g., PayPal, Amazon Pay, Square Restaurants, Visa Checkout, Masterpass)

#### 8.c. All other transactions

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



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

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### 9. Third-party fraudulent general-purpose credit card network transactions = 9.a + 9.b

**Include:** All cleared and settled third-party fraudulent card network transactions made with general-purpose credit cards, charge cards, or co-branded cards (network volume only) issued by your institution before any chargebacks or recoveries (i.e., regardless of whether a loss is incurred).

**Do not include:** Third-party fraudulent general-purpose credit card non-network transactions (e.g., balance transfers, convenience checks), co-branded credit card "internal" closed-loop transactions, or cash advances.

#### 9.a. In-person transactions

#### 9.b. Remote transactions


Please provide any comments in the box below:

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# Cash

Report aggregate data for all domestic affiliates for full calendar year 2022. All data you provide is strictly confidential and will only be used to produce aggregate estimates.

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

## CASH WITHDRAWALS

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

#### 1.a. Over-the-counter cash withdrawals

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

**Include:** Cash withdrawn by a third party that is not paid out on behalf of another depository institution (e.g., via a "check cashing" service).

**Do not include:** Cash paid out to a third-party on behalf of another depository institution (e.g., an over-the-counter cash advance from a credit card issued by another institution)

#### 1.b. Cash orders at wholesale vaults and RCMTs

Cash withdrawals handled through armored couriers including vaults operated by your institution or outsourced to an armored courier or other third-party vault operator or made at remote currency management terminals (RCMTs) at merchant customer locations.

**Do not include:** Banknotes and coin exchanged with the Federal Reserve or other supplier for maintaining cash inventory or any other exchanges on your institution's own account.

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

##### 1.c.1. "On-us" ATM cash withdrawals (your institution's accountholder, your institution's ATM)

An "on-us" ATM is any ATM owned or operated by your institution.

##### 1.c.2. "Foreign" ATM cash withdrawals (your institution's accountholder, "foreign" ATM)

A "foreign" ATM is any ATM not owned or operated by your institution.

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

#### 2.a. From consumer accounts

#### 2.b. From business/government accounts

Number	Value (\$)

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Number	Value (\$)

- 3. Total ATM cash withdrawals (your institution's accountholder, any ATM) (repeat item 1.c) = 3.a + 3.b**
- 3.a. Domestic ATM cash withdrawals (your institution's accountholder, any ATM in the U.S.)**
- 3.b. Cross-border ATM cash withdrawals (your institution's accountholder, any ATM outside the U.S.)**

Number	Value (\$)

- 4. Third-party fraudulent ATM cash withdrawals (your institution's accountholder, any ATM)**

**Include:** All cleared and settled third-party fraudulent ATM cash withdrawal transactions before any recoveries or chargebacks (i.e., regardless of whether a loss is incurred).

**Do not include:** Fraud prevented by declining a transaction or fraud committed by your institution's accountholders (first-party fraud).

Number	Value (\$)

**Please provide any comments in the box below:**

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# Alternative Payment Initiation Methods

Report aggregate data for all domestic affiliates for full calendar year 2022. All data you provide is strictly confidential and will only be used to produce aggregate estimates.

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

**1. Did your institution offer online or mobile consumer bill payments during calendar year 2022?**

- ☐ Yes  
☐ No  
☐ Don't know

**Include:** Bill payment transactions made from consumer accounts at your institution and initiated via your institution's website or mobile application.

**Do not include:** Payments made through the biller's website.

If your answer is "No", please report "0" for item 2 below.

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

**Include:** Online or mobile consumer bill payments initiated through your institution's bill payment platform.

**Do not include:** Bill payment transactions initiated through a different medium (e.g., Zelle).

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

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**3. Did your institution offer an online or mobile person-to-person (P2P) funds transfer system during calendar year 2022?**

- ☐ Yes  
☐ No  
☐ Don't know

**Include:** P2P transfer originations made from consumer accounts at your institution and initiated via your institution's website or mobile application.

**Do not include:** Transfers made through an external party's website such as Venmo or Popmoney.

If your answer is "No," please report "Not applicable" for item 3.a and "0" for items 4 and 5 below.

**3.a. If the answer is "Yes" to item 3 above, did your institution offer an immediate payments option via an online or mobile person-to-person (P2P) funds transfer system during calendar year 2022?**

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

Immediate payments are funds transfers sent with real-time or near-real-time availability to recipient (30 minutes or less).

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

**Include:** P2P transfer originations made from consumer accounts at your institution and initiated via your institution's website or mobile application (include transfer originations made through digital payments network partners, e.g., Zelle, if applicable).

**Do not include:** Transfers made through an external party's website such as PayPal, Venmo, or Popmoney.

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

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**5. Third-party fraudulent online or mobile person-to-person (P2P) transfer originations**

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

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

Number	Value (\$)

**Please provide any comments in the box below:**

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