Networks, Processors, and Issuers Payments Surveys (NPIPS)

Survey Period:
Calendar Year 2022

General Instructions

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 this survey

This survey, part of the 2023 NPIPS, covers general-purpose credit card network transactions for calendar year 2022. Allocations of transactions are requested for several category types, including transactions classified as fraudulent by an unauthorized third party. Counts of the number of physical or virtual cards carrying your organization's network brand that are issued and outstanding are also requested.

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 represents a unique and important component of general-purpose credit card network transactions for payment from accounts domiciled in the United States. Data from your response will contribute to estimates of the national aggregate number and value of electronic payments made in the US.

Data Entry

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.

If estimated amounts rather than actual amounts are reported for any item(s), please explain in the comments field at the bottom of each sheet.

Definitions and examples

Definitions and examples can be found in the glossary.

Questions?

If you have questions about the survey content or problems with the submission process, please contact FRPSCommunications@atl.frb.org.

General-Purpose Credit Card Network Payment Survey

Please report data on general-purpose credit card transactions and related information for calendar year 2022. Responding completely and accurately will help ensure accuracy of the aggregate estimates.

Include:
* Only credit or charge cards and transactions carrying your organization's network brand
* All domestic and cross-border transactions associated with US-domiciled credit card accounts
* Physical or virtual credit or charge cards

Do not include:
* Original credit transactions (OCTs) or push payment credits
* Transactions processed by your organization but carrying another organization's network brand
* Debit card, prepaid card, or private-label (closed loop) transactions
* Non-network transactions (i.e., convenience checks or balance transfers)
* Transactions originated from foreign accounts (except for questions 12 and 21)

Calendar year 2022 general-purpose credit card transactions	Number	Value ($)
1. **Total transactions**		
1a. *Less:* **Denials (authorization declined)**		
2. **Total authorized transactions** *= 1 - 1a*		
2a. *Less:* **Pre-authorization only (authorized but not settled)**		
3. **Net, authorized & settled transactions** *= 2 - 2a*		
3a. *Less:* **Cash advances**		
3b. *Less:* **Adjustments and returns** *= 3b.1 + 3b.2*		
3b.1. **Chargebacks (issuer initiated)**		
3b.2. **Other adjustments and returns (acquirer initiated)**		
4. **Net, purchase transactions** *= 3 - 3a - 3b*		

General-Purpose Credit Card Network Payment Survey

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

[ ] 2. Total authorized transactions

[ ] 3. Net, authorized & settled transactions

[ ] 4. Net, purchase transactions

Transactions by channel	Number	Value ($)
6. [your selection of payment transaction type above] = 6a + 6b		
2022 - Quarter 1		
2022 - Quarter 2		
2022 - Quarter 3		
2022 - Quarter 4		

6a. **In-person transactions**

Transactions for which the card user is present, including card-present transactions and mobile transactions at the point of sale. Also include card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include remote transactions classified as card-present solely because of the level of authentication.

	Number	Value ($)
2022 - Quarter 1		
2022 - Quarter 2		
2022 - Quarter 3		
2022 - Quarter 4		

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

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

	Number	Value ($)
2022 - Quarter 1		
2022 - Quarter 2		
2022 - Quarter 3		
2022 - Quarter 4		

General-Purpose Credit Card Network Payment Survey

	Number	Value ($)

6b.1. **Mail-order/telephone-order transactions (MOTO)**
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.

6b.2. **Internet purchase transactions (E-commerce)**
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.

6b.3. **Recurring/installment transactions**
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.

6b.4. **Other remote transactions**
Transactions that do not belong or do not have identifiers to assign into the remote transaction categories provided above.

Please describe any significant transaction types included in the "Other remote transactions" category above:

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

General-Purpose Credit Card Network Payment Survey

	Number	Value ($)
8. In-person transactions with chip-authentication (repeat item 7a) = 8a + 8b		
2022 - Quarter 1		
2022 - Quarter 2		
2022 - Quarter 3		
2022 - Quarter 4		
8a. Contact transactions (chip card inserted or "dipped")		
2022 - Quarter 1		
2022 - Quarter 2		
2022 - Quarter 3		
2022 - Quarter 4		
8b. Contactless transactions (chip card or mobile device RFID, "tap" or "wave")		
2022 - Quarter 1		
2022 - Quarter 2		
2022 - Quarter 3		
2022 - Quarter 4		

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

General-Purpose Credit Card Network Payment Survey

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

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

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

General-Purpose Credit Card Network Payment Survey

Third-party fraudulent transactions

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

Preferred basis for reporting third-party fraudulent transactions

[ ] 2. Total authorized transactions

[ ] 3. Net, authorized & settled transactions

[ ] 4. Net, purchase transactions

	Number	Value ($)
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 ($)

15. Third-party fraudulent transactions (repeat item 14) = 15a + 15b

    15a. 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 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.

    15b. Remote transactions (person not at merchant location) = 15b.1 + 15b.2 + 15b.3 + 15b.4
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.

        15b.1. Mail-order/telephone-order transactions (MOTO)
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.

        15b.2. Internet purchase transactions (E-commerce)
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.

        15b.3. Bill pay: recurring/subscription/installment transactions
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.

        15b.4. Other remote transactions
Fraudulent transactions that do not belong or do not have identifiers to assign into the remote transaction categories provided above.

        Please describe any significant fraudulent transaction types included in the "Other remote transactions" category above:

General-Purpose Credit Card Network Payment Survey

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

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

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

General-Purpose Credit Card Network Payment Survey

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

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

Virtual cards

22. Please indicate if your organization issued or processed transactions for virtual general-purpose credit or charge cards during calendar year 2022.

[ ] 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
23. Number of active and total general-purpose credit or charge cards outstanding as of December 31, 2022 = 23a + 23b		
23a. Virtual cards (digital cards with no associated physical card)		
23b. Physical cards		
24. Number of active and total general-purpose credit or charge cards outstanding as of December 31, 2022 (repeat item 23) = 24a + 24b		
24a. Cards for consumer accounts		
24b. Cards for business/government (commercial) accounts		

General-Purpose Credit Card Network Payment Survey

Comments:

Private-Label Credit Card Merchant Issuer Payment Survey

Please report data on private-label credit card transactions and related information for calendar year 2022. Responding completely and accurately will help ensure accuracy of the aggregate estimates.

Include:
* Only private-label credit cards and transactions that your organization processed in-house
* Transactions on a closed loop point-of-sale system for use at your retail stores or online establishments
* All domestic and cross-border transactions associated with US-domiciled credit card accounts
* Both consumer and business/government card transactions
* Physical or virtual credit or charge cards

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

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 2022 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 2022, please indicate the period of time in 2022 that your organization **did not** outsource:

From (2022)	mm/dd	**To** (2022)	mm/dd

Calendar year 2022 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 organizations 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 2022 private-label credit card transactions	Number	Value ($)
3. Total transactions		
3a. *Less:* **Denials (authorization declined)**		
4. Total authorized transactions = *3 - 3a*		
4a. *Less:* **Pre-authorization only (authorizes but not completed or posted)**		
5. Completed transactions (posted to card accounts) = *4 - 4a*		
5a. *Less:* **Cash advances**		
5b. *Less:* **Adjustments and returns**		
6. Net, purchase transactions = *5 - 5a - 5b*		

Transactions by channel	Number	Value ($)
7. Completed transactions (repeat item 5) = 7a + 7b		
7a. In-person transactions = 7a.1 + 7a.2 + 7a.3 *Transactions the card user initiates by interacting with a physical terminal or other device provided by the merchant or payee, usually with a card or mobile device. Also include card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions).*		
7a.1. Transactions initiated using a merchant-issued card or token		
7a.2. Transactions initiated using an app on a mobile device = 7a.2.1 + 7a.2.2		
7a.2.1. Transactions initiated using a barcode or QR code		
7a.2.2. Other transactions using an app on a mobile device		
7a.3. Other (including instant credit or lookup of account number)		
7b. Remote transactions (person not at merchant location) = 7b.1 + 7b.2 *Transactions for which the card user does not interact with a physical terminal or other device provided by the merchant or payee. Typically, these include card-not-present transactions.*		
7b.1. Buy online (order and payment)/pick up in store, curbside, or locker		
7b.2. Other remote transactions (no store pickup)		

Private-Label Credit Card Merchant Issuer Payment Survey

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

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

Private-Label Credit Card Merchant Issuer Payment Survey

Third-party fraudulent transactions	Number	Value ($)
10. **Third-party fraudulent transactions** **= 10a + 10b + 10c + 10d + 10e + 10f** *Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.*		
10a. Lost or stolen card		
10b. Card issued but not received		
10c. Fraudulent application (account issued to someone using a fake identity)		
10d. Counterfeit card (card-present/stolen card data)		
10e. Fraudulent use of account number (card-not-present/stolen card data)		
10f. Other (including account takeover)		

Third-party fraudulent transactions by channel	Number	Value ($)
11. **Third-party fraudulent transactions (repeat item 10) = 11a + 11b**		
11a. In-person transactions = 11a.1 + 11a.2 + 11a.3 *Fraudulent transactions the card user initiates by interacting with a physical terminal or other device provided by the merchant or payee, usually with a card or mobile device. Also include fraudulent card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions).*		
11a.1. Transactions initiated using a merchant-issued card or token		
11a.2. Transactions initiated using an app on a mobile device = 11a.2.1 + 11a.2.2		
11a.2.1. Transactions initiated using a barcode or QR code		
11a.2.2. Other transactions using an app on a mobile device		
11a.3. Other (including instant credit or lookup of account number)		
11b. Remote transactions (person not at merchant location) = 11b.1 + 11b.2 *Fraudulent transactions for which the card user does not interact with a physical terminal or other device provided by the merchant or payee. Typically, these include fraudulent card-not-present transactions.*		
11b.1. Buy online (order and payment)/pick up in store, curbside, or locker		
11b.2. Other remote transactions (no store pickup)		

Private-Label Credit Card Merchant Issuer Payment Survey

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

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

Virtual cards

14. Please indicate if your organization issued or processed transactions for virtual private-label credit or charge cards during calendar year 2022.

*A virtual card is a digital representation of a private-label credit or charge card that does not exist in physical form. Typically stored in a digital wallet for online, in-app, or in-person purchases with a mobile device (using NFC or barcode scanner). **Do not count individual tokenized transactions as virtual cards.***

[ ] Yes
[ ] No
[ ] Don't know

Number of cards outstanding	Active cards	Total cards
15. Number of active and total private-label credit or charge cards outstanding as of December 31, 2022 = 15a + 15b		
15a. Virtual cards (digital cards with no associated physical card)		
15b. Physical cards		

Private-Label Credit Card Merchant Issuer Payment Survey

	Active cards	Total cards
16. Number of active and total private-label credit or charge cards outstanding as of December 31, 2022 (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

Please report data on private-label credit card transactions and related information for calendar year 2022. Responding completely and accurately will help ensure accuracy of the aggregate estimates.

Include:
* Only private-label credit cards and transactions that your organization issued and processed in-house on behalf of merchant customers
* Transactions on a closed loop point-of-sale system
* All domestic and cross-border transactions associated with US-domiciled credit card accounts
* Physical or virtual credit or charge cards

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

Calendar year 2022 transaction processing

	Only owned receivables [ ]	Processed transactions [ ]
1. Transaction processing *Please describe your organization's private-label credit card transaction processing services (choose one):*		
1a. If **Only owned receivables** is chosen, please indicate the name of the processor:		

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

Calendar year 2022 private-label credit card transactions

	Number	Value ($)
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		

Private-Label Credit Card Processor Payment Survey

Transactions by channel	Number	Value ($)
6. Completed transactions (repeat item 4) = 6a + 6b		
6a. In-person transactions = 6a.1 + 6a.2 + 6a.3 *Transactions the card user initiates by interacting with a physical terminal or other device provided by the merchant or payee, usually with a card or mobile device. Also include card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions).*		
6a.1. Transactions initiated using a merchant-issued card or token		
6a.2. Transactions initiated using an app on a mobile device = 6a.2.1 + 6a.2.2		
6a.2.1. Transactions initiated using a barcode or QR code		
6a.2.2. Other transactions using an app on a mobile device		
6a.3. Other (including instant credit or lookup of account number)		
6b. Remote transactions (person not at merchant location = 6b.1 + 6b.2 *Transactions for which the card user does not interact with a physical terminal or other device provided by the merchant or payee. Typically, these include card-not-present transactions.*		
6b.1. Buy online (order and payment)/pick up in store, curbside, or locker		
6b.2. Other remote transactions (no store pickup)		

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

Private-Label Credit Card Processor Payment Survey

Transaction value distribution	Number	Value ($)
8. Completed transactions (repeat item 4) **= 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h + 8i**		
8a. Transactions with less than $5.00 in total value		
8b. Transactions with $5.00 to $9.99 in total value		
8c. Transactions with $10.00 to $14.99 in total value		
8d. Transactions with $15.00 to $24.99 in total value		
8e. Transactions with $25.00 to $49.99 in total value		
8f. Transactions with $50.00 to $99.99 in total value		
8g. Transactions with $100.00 to $499.99 in total value		
8h. Transactions with $500.00 to $999.99 in total value		
8i. Transactions with $1000.00 or greater in total value		

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

Private-Label Credit Card Processor Payment Survey

Third-party fraudulent transactions by channel	Number	Value ($)

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

   10a. In-person transactions = 10a.1 + 10a.2 + 10a.3
Fraudulent transactions the card user initiates by interacting with a physical terminal or other device provided by the merchant or payee, usually with a card or mobile device. Also include fraudulent card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions).

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

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

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

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

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

   10b. Remote transactions (person not at merchant location) = 10b.1 + 10b.2
Fraudulent transactions for which the card user does not interact with a physical terminal or other device provided by the merchant or payee. Typically, these include fraudulent card-not-present transactions.

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

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

Third-party fraudulent transactions from consumer or business/government accounts	Number	Value ($)

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

   11a. Transactions from consumer accounts
Fraudulent transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.

   11b. Transactions from business/government (commercial) accounts
Fraudulent transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.

Private-Label Credit Card Processor Payment Survey

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

Virtual cards

13. Please indicate if your organization issued or processed transactions for virtual private-label credit or charge cards during calendar year 2022.

A virtual card is a digital representation of a private-label credit or charge card that does not exist in physical form. Typically stored in a digital wallet for online, in-app, or in-person purchases with a mobile device (using NFC or barcode scanner). **Do not count individual tokenized transactions as virtual cards.**

[ ] Yes
[ ] No
[ ] Don't know

Number of cards outstanding	Active cards	Total cards
14. Number of active and total private-label credit or charge cards outstanding as of December 31, 2022 = 14a + 14b		
14a. Virtual cards (digital cards with no associated physical card)		
14b. Physical cards		
15. Number of active and total private-label credit or charge cards outstanding as of December 31, 2022 (repeat item 14) = 15a + 15b		
15a. Cards for consumer accounts		
15b. Cards for business/government (commercial) accounts		

Private-Label Credit Card Processor Payment Survey

Comments:

General-Purpose Debit Card Network Payment Survey

Please report data on general-purpose debit card transactions and related information for calendar year 2022. Responding completely and accurately will help ensure accuracy of the aggregate estimates.

Include:
* Only debit cards and transactions carrying your organization's network brand
* All domestic and cross-border transactions associated with US-domiciled transaction deposit accounts
* Physical or virtual debit cards

Do not include:
* Original credit transactions (OCTs) or push payment credits
* Transactions processed by your organization but carrying another organization's network brand
* Credit card or private-label (closed loop) transactions
* Non-network transactions
* Electronic benefits transfer (EBT) card transactions
* ATM transactions
* Transactions originated from foreign accounts (except for questions 13 and 23)

Calendar year 2022 general-purpose debit card transactions

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

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

	Number	Value ($)
2. Total transactions *Do not include electronic benefits transfer (EBT) card or ATM transactions.*		
2a. *Less:* **Denials (authorization declined)**		
3. Total authorized transactions *= 2 - 2a*		
3a. *Less:* **Pre-authorization only (authorized but not settled)**		
4. Net, authorized & settled transactions *= 3 - 3a*		
4a. *Less:* **Cash-back at the point of sale**		
4b. *Less:* **Adjustments and returns** *= 4b.1 + 4b.2*		
4b.1. Chargebacks (issuer initiated)		
4b.2. Other adjustments and returns (acquirer initiated)		
5. Net, purchase transactions *= 4 - 4b for Number, = 4 - 4a - 4b for Value*		

5. Net, purchase transactions
= 4 - 4b for Number, = 4 - 4a - 4b for Value

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

General-Purpose Debit Card Network Payment Survey

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

Preferred basis for reporting payment transactions

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

Transactions by channel	Number	Value ($)
7. [your selection of payment transaction type above] = 7a + 7b		
2022 - Quarter 1		
2022 - Quarter 2		
2022 - Quarter 3		
2022 - Quarter 4		
7a. In-person transactions		

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

	Number	Value ($)
2022 - Quarter 1		
2022 - Quarter 2		
2022 - Quarter 3		
2022 - Quarter 4		
7b. Remote transactions (person not at merchant location) = 7b.1 + 7b.2 + 7b.3 + 7b.4		

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

	Number	Value ($)
2022 - Quarter 1		
2022 - Quarter 2		
2022 - Quarter 3		
2022 - Quarter 4		

General-Purpose Debit Card Network Payment Survey

	Number	Value ($)

7b.1. **Mail-order/telephone-order transactions (MOTO)**
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.

7b.2. **Internet purchase transactions (E-commerce)**
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.

7b.3. **Recurring/installment transactions**
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.

7b.4. **Other remote transactions**
Transactions that do not belong or do not have identifiers to assign into the remote transaction categories provided above.

Please describe any significant transaction types included in the "Other remote transactions" category above:

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

General-Purpose Debit Card Network Payment Survey

	Number	Value ($)
9. In-person transactions with chip-authentication (repeat item 8a) = 9a + 9b		
2022 - Quarter 1		
2022 - Quarter 2		
2022 - Quarter 3		
2022 - Quarter 4		
9a. Contact transactions (chip card inserted or "dipped")		
2022 - Quarter 1		
2022 - Quarter 2		
2022 - Quarter 3		
2022 - Quarter 4		
9b. Contactless transactions (chip card or mobile device RFID, "tap" or "wave")		
2022 - Quarter 1		
2022 - Quarter 2		
2022 - Quarter 3		
2022 - Quarter 4		

Transactions by merchant or payee location	Number	Value ($)
10. [your selection of payment transaction type above] (repeat item 7) = 10a + 10b		
10a. Domestic transactions with US cards (merchants/payees within the US)		
10b. Cross-border transactions with US cards (merchants/payees outside the US) = 10b.1 + 10b.2		
10b.1. In-person transactions		
10b.2. Remote transactions		

General-Purpose Debit Card Network Payment Survey

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

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

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

General-Purpose Debit Card Network Payment Survey

Third-party fraudulent transactions

14. Please indicate if your network would be able to provide third-party fraud data.
If **Yes** (the default selection), please skip question 14a below.

[ ] Yes
[ ] No

    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

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

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.

	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 Debit Card Network Payment Survey

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

General-Purpose Debit Card Network Payment Survey

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

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

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

General-Purpose Debit Card Network Payment Survey

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

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

Virtual cards

24. Please indicate if your organization issued or processed transactions for virtual debit cards during calendar year 2020.

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
25. Number of active and total debit cards outstanding as of December 31, 2022 = 25a + 25b		
25a. Virtual cards (digital cards with no associated physical card)		
25b. Physical cards		
26. Number of active and total debit cards outstanding as of December 31, 2022 (repeat item 25) = 26a + 26b		
26a. Cards for consumer accounts		
26b. Cards for business/government (commercial) accounts		

General-Purpose Debit Card Network Payment Survey

Comments:

General-Purpose Prepaid Card Network Payment Survey

Please report data on general-purpose prepaid card transactions and related information for calendar year 2022. Responding completely and accurately will help ensure accuracy of the aggregate estimates.

Include:
* Only prepaid cards and transactions carrying your organization's network brand
* All domestic and cross-border transactions associated with US-domiciled prepaid card program accounts
* Physical or virtual prepaid cards

Do not include:
* Original credit transactions (OCTs) or push payment credits
* Transactions processed by your organization but carrying another organization's network brand
* Credit card, non-prepaid debit card, or private-label (closed loop) transactions
* Non-network transactions
* Electronic benefits transfer (EBT) card transactions
* ATM transactions
* Transactions originated from foreign accounts (except for questions 13 and 24)

Calendar year 2022 general-purpose prepaid card transactions	Number	Value ($)
1. Total transactions *Do not include: electronic benefits transfer (EBT) card transactions, ATM transactions or transactions that your organization processed but were originated on another network.*		
1a. *Less:* **Denials (authorization declined)**		
2. Total authorized transactions *= 1 - 1a*		
2a. *Less:* **Pre-authorization only (authorized but not settled)**		
3. Net, authorized & settled transactions *= 2 - 2a*		
3a. *Less:* **Cash-back at the point of sale**		
3b. *Less:* **Adjustments and returns** *= 3b.1 + 3b.2*		
3b.1. Chargebacks (issuer initiated)		
3b.2. Other adjustments and returns (acquirer initiated)		
4. Net, purchase transactions *= 3 - 3b for Number, = 3 - 3a - 3b for Value* *A point-of-sale (POS) purchase transaction with cash back is counted as one transaction. Do not subtract the number of cash-back transactions. Only subtract the dollar value amount of the cash-back transactions.*		

General-Purpose Prepaid Card Network Payment Survey

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

[ ] 2. Total authorized transactions

[ ] 3. Net, authorized & settled transactions

[ ] 4. Net, purchase transactions

Transactions by channel	Number	Value ($)
6. [your selection of payment transaction type above] = 6a + 6b		
2022 - Quarter 1		
2022 - Quarter 2		
2022 - Quarter 3		
2022 - Quarter 4		

6a. In-person transactions
Transactions the card user initiates by interacting with a physical terminal or other device provided by the merchant or payee, usually with a card or mobile device. Also include card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions). Do not include remote transactions classified as card-present solely because of the level of authentication.

	Number	Value ($)
2022 - Quarter 1		
2022 - Quarter 2		
2022 - Quarter 3		
2022 - Quarter 4		

6b. Remote transactions (person not at merchant location) = 6b.1 + 6b.2 + 6b.3 + 6b.4
Transactions for which the card user does not interact with a physical terminal or other device provided by the merchant or payee. Typically, these include card-not-present transactions. Also include any remote transactions classified as card-present solely because of the level of authentication.

	Number	Value ($)
2022 - Quarter 1		
2022 - Quarter 2		
2022 - Quarter 3		
2022 - Quarter 4		

General-Purpose Prepaid Card Network Payment Survey

		Number	**Value ($)**

6b.1. **Mail-order/telephone-order transactions (MOTO)**
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.

6b.2. **Internet purchase transactions (E-commerce)**
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.

6b.3. **Recurring/installment transactions**
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.

6b.4. **Other/unknown remote transactions**
Transactions that do not belong or do not have identifiers to assign into the remote transaction categories provided above.

Please describe any significant transaction types included in the "Other remote transactions" category above:

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

General-Purpose Prepaid Card Network Payment Survey

	Number	Value ($)
8. In-person transactions with chip-authentication (repeat item 7a) = 8a + 8b		
2022 - Quarter 1		
2022 - Quarter 2		
2022 - Quarter 3		
2022 - Quarter 4		
8a. Contact transactions (chip card inserted or "dipped")		
2022 - Quarter 1		
2022 - Quarter 2		
2022 - Quarter 3		
2022 - Quarter 4		
8b. Contactless transactions (chip card or mobile device RFID, "tap" or "wave")		
2022 - Quarter 1		
2022 - Quarter 2		
2022 - Quarter 3		
2022 - Quarter 4		

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

General-Purpose Prepaid Card Network Payment Survey

Transactions by card user account type	Number	Value ($)
10. **[your selection of payment transaction type above] (repeat item 6) = 10a + 10b**		
10a. **Transactions from consumer accounts = 10a.1 + 10a.2** *Transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.*		
10a.1. **Transactions with government-administered general-purpose cards** *Transactions made with cards (including virtual cards) issued to a consumer for the purpose of providing government benefits. Include state and federal programs with cash benefits such as unemployment, TANF, or Social Security.*		
10a.2. **Transactions from other consumer accounts (including business-sponsored payroll)** *Transactions made with cards (including virtual cards) issued to a consumer including reloadable and non-reloadable gift cards, FSA/HSA medical cards, customer refund and incentive cards, and business-sponsored payroll cards which are issued to employees for the purpose of paying them and/or making consumer-related transactions.*		
10b. **Transactions from business/government (commercial) accounts** *Transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.*		

Transactions with reloadable or non-reloadable cards	Number	Value ($)
11. **[your selection of payment transaction type above] (repeat item 6) = 11a + 11b**		
11a. **Transactions with reloadable cards**		
11b. **Transactions with non-reloadable cards**		

Transaction value distribution	Number	Value ($)
12. **[your selection of payment transaction type above] (repeat item 6) = 12a + 12b + 12c + 12d + 12e + 12f + 12g + 12h + 12i**		
12a. **Transactions with less than $5.00 in total value**		
12b. **Transactions with $5.00 to $9.99 in total value**		
12c. **Transactions with $10.00 to $14.99 in total value**		
12d. **Transactions with $15.00 to $24.99 in total value**		
12e. **Transactions with $25.00 to $49.99 in total value**		
12f. **Transactions with $50.00 to $99.99 in total value**		
12g. **Transactions with $100.00 to $499.99 in total value**		
12h. **Transactions with $500.00 to $999.99 in total value**		
12i. **Transactions with $1000.00 or greater in total value**		

General-Purpose Prepaid Card Network Payment Survey

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

Third-party fraudulent transactions		

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

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

[ ] Yes
[ ] No

    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

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

	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		
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)		

2023 Networks, Processors, and Issuers Payments Surveys

General-Purpose Prepaid Card Network Payment Survey

Third-party fraudulent transactions by channel	Number	Value ($)

17. Third-party fraudulent transactions (repeat item 16) = 17a + 17b

17a. In-person transactions
Fraudulent transactions for which the card user is present, including fraudulent card-present transactions and fraudulent mobile transactions at the point of sale. 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.

17b. Remote transactions (person not at merchant location) = 17b.1 + 17b.2 + 17b.3 + 17b.4
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.

17b.1. Mail-order/telephone-order transactions (MOTO)
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.

17b.2. Internet purchase transactions (E-commerce)
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.

17b.3. Bill pay: recurring/subscription/installment transactions
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.

17b.4. Other remote transactions
Fraudulent transactions that do not belong or do not have identifiers to assign into the remote transaction categories provided above.

Please describe any significant fraudulent transaction types included in the "Other remote transactions" category above:

General-Purpose Prepaid Card Network Payment Survey

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

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

General-Purpose Prepaid Card Network Payment Survey

Third-party fraudulent transactions by card user account type	Number	Value ($)
21. Third-party fraudulent transactions (repeat item 16) = 21a + 21b		
21a. Transactions from consumer accounts = 21a.1 + 21a.2 *Fraudulent transactions made with cards (including virtual cards) issued to a consumer for the purpose of making consumer-related transactions.*		
21a.1. Transactions with government-administered general-purpose cards *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.*		
21a.2. Transactions from other consumer accounts (including fraudulent business-sponsored payroll) *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.*		
21b. Transactions from business/government (commercial) accounts *Fraudulent transactions made with cards (including virtual cards) issued to a business or government or its employee for the purpose of making business-related transactions. Include corporate charge, small business, travel/entertainment, procurement, and fleet cards.*		

Third-party fraudulent transactions with reloadable or non-reloadable card	Number	Value ($)
22. Third-party fraudulent transactions (repeat item 16) = 22a + 22b		
22a. Transactions with reloadable cards		
22b. Transactions with non-reloadable cards		

General-Purpose Prepaid Card Network Payment Survey

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

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

Virtual cards

25. Please indicate if your organization issued or processed transactions for virtual general-purpose prepaid cards during calendar year 2022.

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
26. Number of active and total general-purpose prepaid cards outstanding as of December 31, 2022 = 26a + 26b		
26a. Virtual cards (digital cards with no associated physical card)		
26b. Physical cards		
27. Number of active and total general-purpose prepaid cards outstanding as of December 31, 2022 (repeat item 26) = 27a + 27b		
27a. Cards for consumer accounts		
27b. Cards for business/government (commercial) accounts		

General-Purpose Prepaid Card Network Payment Survey

Comments:

Automated Teller Machine Card Network Transaction Survey

Please report data on automated teller machine card network transactions and related information for calendar year requested below. Responding completely and accurately will help ensure accuracy of the aggregate estimates.

Include:

* All ATM transactions processed through your organization's ATM network switch
* Transactions made with ATM, debit, prepaid, and credit cards issued on US-domiciled accounts (US cards)
* Domestic and cross-border transactions with US cards
* Chip-accepted and chip-not-accepted ATM terminals

Do not include:

* Cash withdrawals made with non-US cards (except for questions 4 and 9)

Calendar year 2022 ATM transactions	Number	Value ($)
1. Total ATM transactions = 1a + 1b + 1c + 1d + 1e + 1f		
1a. Denials/declines		
1b. Balance inquiries		
1c. Cash withdrawals = 1c.1 + 1c.2 + 1c.3		
1c.1. From non-prepaid debit cards		
1c.2. From prepaid debit cards		
1c.3. From credit cards		
1d. Deposits		
1e. Account-to-account transfers		
1f. Other		

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

Automated Teller Machine Card Network Transaction Survey

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

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

Third-party fraudulent cash withdrawals

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

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

[ ] Yes
[ ] No

    5a. If No, select all that apply.

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

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

Automated Teller Machine Card Network Transaction Survey

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

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

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

Number of ATM terminals	Total terminals
10. Number of ATM terminals as of December 31, 2021 = 10a + 10b	
10a. Chip-accepted terminals	
10b. Chip-not-accepted terminals	
11. Number of ATM terminals as of December 31, 2022 = 11a + 11b	
11a. Chip-accepted terminals	
11b. Chip-not-accepted terminals	

Comments:

2023 Networks, Processors, and Issuers Payments Surveys

Electronic Benefits Transfer Card Processor Payment Survey

Please report data on electronic benefits transfer (EBT) card transactions and related information for calendar year 2022. Responding completely and accurately will help ensure accuracy of the aggregate estimates.

Include:
* Only EBT cards and transactions 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
* Purchases and cash-back at the point of sale
* ATM withdrawals and other payments using EBT cards for which your organization was the processor

Do not include:
* General-purpose (i.e., network-branded Visa, MC, Amex, Discover) credit, debit, or prepaid card transactions
* Private-label credit or prepaid card transactions

Calendar year 2022 EBT card transactions	Number	Value ($)
1. Total transactions		
1a. *Less:* **Denials (authorization declined)**		
2. Total authorized transactions *= 1 - 1a*		
2a. *Less:* **Pre-authorization only (authorized but not settled)**		
3. Net, authorized & settled transactions *= 2 - 2a*		
3a. *Less:* **Cash-back at the point of sale**		
3b. *Less:* **ATM cash withdrawals**		
3c. *Less:* **Adjustments and returns**		
4. Net, purchase transactions *= 3 - 3a - 3b - 3c*		

Electronic Benefits Transfer Card Processor Payment Survey

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

[ ] **2. Total authorized transactions**

[ ] **3. Net, authorized & settled transactions**

[ ] **4. Net, purchase transactions**

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).

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

Third-party fraudulent transactions by channel

	Number	Value ($)
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)		

Electronic Benefits Transfer Card Processor Payment Survey

Number of cards outstanding	Active cards	Total cards
11. Number of active and total EBT cards outstanding as of December 31, 2022 = 11a + 11b + 11c + 11d		
11a. SNAP		
11b. WIC		
11c. TANF		
11d. Other *e.g., state and federal programs with cash benefits including Social Security and unemployment*		

Comments:

Private-Label Prepaid Card Issuer and Processor Payment Survey

Please report data on private-label prepaid card transactions and related information for calendar year 2022. Responding completely and accurately will help ensure accuracy of the aggregate estimates.

Include:
* Only private-label prepaid cards and transactions under a single merchant brand or group of brands
* Transactions on a closed loop point-of-sale system used at your retail stores or online establishments
* Reloadable and non-reloadable cards and transactions
* Cards and transactions for accounts domiciled in the United States
* Physical or virtual prepaid cards

Do not include:
* General-purpose (i.e., network-branded Visa, MC, Amex, Discover) credit, debit, or prepaid card transactions
* Transactions for which your organization was only the receivables owner but not the transaction processor
* Any fees charged to the prepaid card accounts (e.g., monthly transaction fees, dormancy fees)
* Transactions originated from foreign accounts
* Card funding transactions (requested separately in question 9)

Calendar year 2022 private-label prepaid card transactions	Number	Value ($)
1. Total transactions *Do not include card funding transactions (requested separately in question 9) or fees charged to the cards (e.g., monthly transaction fees, dormancy fees).*		
1a. *Less:* **Denials (authorization declined)**		
2. Total authorized transactions *= 1 - 1a*		
2a. *Less:* **Pre-authorization only (authorized but not completed or posted)**		
3. Completed transactions (posted to card accounts) *= 2 - 2a*		
3a. *Less:* **Cash-back at the point of sale**		
3b. *Less:* **Adjustments and returns**		
4. Net, purchase transactions = 3 - 3b for Number, = 3 - 3a - 3b for Value *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.*		

Private-Label Prepaid Card Issuer and Processor Payment Survey

Transactions by channel	Number	Value ($)
5. Completed transactions (repeat item 3) = 5a + 5b		
5a. In-person transactions = 5a.1 + 5a.2 + 5a.3 *Transactions the card user initiates by interacting with a physical terminal or other device provided by the merchant or payee, usually with a card or mobile device. Also include card-not-present transactions for which the card user is present at the point of sale (e.g., key-entered transactions).*		
5a.1. Transactions initiated using a merchant-issued card or token		
5a.2. Transactions initiated using an app on a mobile device = 5a.2.1 + 5a.2.2		
5a.2.1. Transactions initiated using a barcode or QR code		
5a.2.2. Other transactions using an app on a mobile device		
5a.3. Other (including instant credit or lookup of account number)		
5b. Remote transactions (person not at merchant location) = 5b.1 + 5b.2 *Transactions for which the card user does not interact with a physical terminal or other device provided by the merchant or payee. Typically, these include card-not-present transactions.*		
5b.1. Buy online (order and payment)/pick up in store, curbside, or locker		
5b.2. Other remote transactions (no store pickup)		

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

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

Private-Label Prepaid Card Issuer and Processor Payment Survey

Third-party fraudulent transactions	Number	Value ($)
8. Third-party fraudulent transactions = 8a + 8b + 8c + 8d + 8e + 8f *Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.*		
8a. Lost or stolen card		
8b. Card issued but not received		
8c. Fraudulent application (account issued to someone using a fake identity)		
8d. Counterfeit card (card-present/stolen card data)		
8e. Fraudulent use of account number (card-not-present/stolen card data)		
8f. Other (including account takeover)		

Card Funding by customer or merchant - how value was loaded into card account	Number	Value ($)
9. Total credits/loads = 9a + 9b		
9a. Funds loaded by customers = 9a.1 + 9a.2		
9a.1. Initial loads *Number of newly purchased and issued cards and initial balances on the associated card accounts.*		
9a.2. Reloads *Number of times and corresponding amounts of additional funds added to existing card accounts.*		
9b. Credits/loads provided by merchants (e.g., incentives, rewards, rebates)		

Virtual Cards

10. Please indicate if your organization issued or processed transactions for virtual private-label prepaid cards during calendar year 2022.
*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.***

[ ] Yes
[ ] No
[ ] Don't know

Number of cards outstanding	Active Cards	Total Cards
11. Number of active and total private-label prepaid cards outstanding as of December 31, 2022 = 11a + 11b		
11a. Virtual cards (digital cards with no associated physical card)		
11b. Physical cards		

Private-Label Prepaid Card Issuer and Processor Payment Survey

	Active Cards	Total Cards
12. Number of active and total private-label prepaid cards outstanding as of December 31, 2022 (repeat item 11) = 12a + 12b		
12a. Reloadable cards		
12b. Non-reloadable cards		

Comments:

Person-to-Person and Money Transfer Processor Payment Survey

Please report data on person-to-person (P2P) and money transfer transactions and related information for calendar year 2022. Responding completely and accurately will help ensure accuracy of the aggregate estimates.

Include:

* Only transactions originated on your P2P or money transfer system, including those received on another system
* Funds transfers typically between individuals, usually feature an online system, agent, email or mobile-phone-based system

Do not include:

* Transactions made from non-US-domiciled accounts to US payees (requested separately in questions 8 and 13)

Note: 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 2022 person-to-person & money transfer transactions	Number	Value ($)
1. **Total transactions** *Do not include declined transactions.*		

Transactions by payee location	Number	Value ($)
2. **Total transactions (repeat item 1) = 2a + 2b**		
2a. **Domestic transactions from US-domiciled accounts (payees within the US)**		
2b. **Cross-border transactions from US-domiciled accounts (payees outside the US)**		

Transactions by origination channel – how the customer accesses the P2P system	Number	Value ($)
3. **Total transactions (repeat item 1) = 3a + 3b + 3c + 3d**		
3a. **Website**		
3b. **Mobile phone (via an application or text message)**		
3c. **In person (via agent location, kiosk or ATM)**		
3d. **All other**		

Person-to-Person and Money Transfer Processor Payment Survey

Transaction funding by instrument – how the customer pays for the transfer	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)**		

Transactions by disbursement system – how the 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)** *Sometimes called original credit transactions (OCTs) or push payment credits*		
5c. **Wire (CHIPS, FedWire) or instant payment (RTP, FedNow) system** *Interbank funds are transferred in real-time to beneficiary's deposit account.*		
5d. **Internal book transfer** *Funds are transferred to beneficiary's account on the books of your organization.*		
5e. **Check** *A check is sent to the beneficiary. Funds are transferred once deposited or cashed.*		
5f. **All other including on-demand cash from agent or teller** *Funds are made available via a transfer to a third party on the beneficiary's behalf, or via a system not listed.*		

Person-to-Person and Money Transfer Processor Payment Survey

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

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		

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)		

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.*		

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)		

Person-to-Person and Money Transfer Processor Payment Survey

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

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

Third-party fraudulent transactions from non-US-domiciled accounts	Number	Value ($)
13. Third-party fraudulent transactions from non-US-domiciled accounts (payees within the US and not included in item 9)		

Comments:

Mobile Wallet Processor Payment Survey

Please report data on mobile wallet transactions and related information for calendar year 2022. Responding completely and accurately will help ensure accuracy of the aggregate estimates.

Include:
* Only transactions originated on your mobile wallet platform, including those received on another system
* All domestic and cross-border transactions associated with US-domiciled accounts

Do not include:
* Transactions made from non-US-domiciled accounts to US payees

Calendar year 2022 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 issuer's stores or affiliates**
[ ] **Both**

	Number	Value ($)
2. Total transactions = 2a + 2b + 2c *Do not include declined transactions.*		
2a. Purchase transactions = 2a.1 + 2a.2		
2a.1. In-person 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 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)		

2023 Networks, Processors, and Issuers Payments Surveys

Mobile Wallet Processor Payment Survey

Transaction value distribution	Number	Value ($)
4. Total transactions (repeat item 2) **= 4a + 4b + 4c + 4d + 4e + 4f + 4g + 4h + 4i**		
4a. **Transactions with less than $5.00 in total value**		
4b. **Transactions with $5.00 to $9.99 in total value**		
4c. **Transactions with $10.00 to $14.99 in total value**		
4d. **Transactions with $15.00 to $24.99 in total value**		
4e. **Transactions with $25.00 to $49.99 in total value**		
4f. **Transactions with $50.00 to $99.99 in total value**		
4g. **Transactions with $100.00 to $499.99 in total value**		
4h. **Transactions with $500.00 to $999.99 in total value**		
4i. **Transactions with $1000.00 or greater in total value**		

Third-party fraudulent transactions	Number	Value ($)
5. Third-party fraudulent transactions = 5a + 5b + 5c *Include all unauthorized third-party fraudulent transactions that cleared and settled for which funds subsequently became available to the perpetrator. Do not include fraud attempts that were prevented before they were cleared and settled, or fraud committed by the accountholder or other users authorized to make payments.*		
5a. **Purchase transactions = 5a.1 + 5a.2**		
5a.1. **In-person purchase transactions** *Fraudulent mobile wallet transactions at the merchant point of sale. Typically includes fraudulent mobile wallet transactions the customer initiates by interacting with a physical terminal or other device provided by the merchant or payee. Also may include in-person fraudulent mobile wallet transactions initiated by other means.*		
5a.2. **Remote purchase transactions (customer not at merchant location)** *Fraudulent mobile wallet transactions for which the customer is not at the merchant point of sale. Typically includes fraudulent mobile wallet transactions for which the customer does not interact with a physical terminal or other device provided by the merchant or payee.*		
5b. **Person-to-person or peer-to-peer (P2P) transactions** *Fraudulent funds transfers between individuals.*		
5c. **Other**		
6. Third-party fraudulent in-person purchase transactions (repeat item 5a.1) = 6a + 6b		
6a. **Radio transmission RFID/NFC ("Tap" device at terminal)**		
6b. **Optical barcode/QR code ("Scan" device display)**		

Mobile Wallet Processor Payment Survey

Number of provisioned mobile wallets	

Preferred basis for reporting mobile wallet activity

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).

[ ] 1 month   [ ] 3 months

[ ] 6 months   [ ] 1 year

[ ] Other, please describe below.

	Active mobile wallets	Total mobile wallets
8. Number of active and total provisioned mobile wallets as of December 31, 2021		
9. Number of active and total provisioned mobile wallets as of December 31, 2022		

Comments: