

Depository and Financial Institution Payments Survey (DFIPS)

Survey Period:
March 2013

The Federal Reserve Payments Study



Survey Period: March 2013

A survey of the number and dollar value of various types of payment and withdrawal transactions by nonbank customers, including:

- ▶ Check payments and deposits
- ▶ ACH, wire transfers, and other EFT
- ▶ Debit and prepaid cards
- ▶ Credit cards
- ▶ Cash withdrawals and deposits, including ATM
- ▶ Third-party payment fraud

>> Please respond by: Friday, May 24 <<

Response options: **Online**

Institution ID: *****

Password: *****

Mail

Fax

Questions? Call us: **Phone**

General Instructions

About the survey

The Federal Reserve Depository and Financial Institution Payments Survey is a national survey of financial institutions that offer transaction deposit accounts, prepaid card program accounts, and credit card accounts to consumer, business, and government customers. The survey gathers data about noncash payments, cash withdrawals and deposits that post to customer accounts, and third-party payment fraud that took place during March 2013. Data from your response will contribute to estimates of the national aggregate number of payments and withdrawals made by these transaction methods. The Federal Reserve will compare the results of this survey to those of similar surveys in 2001, 2004, 2007, and 2010.

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. **[To be revised and approved as part of the PRA process.]**

Your participation

Your response to this survey will be used to estimate national aggregate volumes. To achieve the most reliable results, it is important that you respond completely and accurately. If your institution outsources payments processing to another organization, please request the necessary data from that organization or provide them with the survey so they may respond on your behalf.

Please leave no item blank.

There are three possible ways to answer a survey question that requests a numeric value:

Enter the amount: The actual numeric value of the data element.

Enter a zero: When the calculated amount actually equals zero or if the amount does not exist (i.e. your institution does not have volume for the item requested). Please do not enter a non-numeric value, e.g. "NA" or "NR."

Enter "NR" (not reported): If your institution has volume of the type being measured, but you do not know it, or cannot accurately estimate the amount. Please do not enter "NA."

Definitions and examples

Definitions and examples can be found in the glossary. If the glossary is no longer available to you in hardcopy, please visit <website> to download a PDF copy or to use the web version online.

Institution Profile

This is an enterprise-wide survey.

Throughout this survey instrument, "your institution" refers to the entire enterprise including all affiliates.

For accurate statistical estimation of national aggregate figures, we need to know which affiliates (listed below) were not included in your responses to different parts of the survey. We also need to know if our records need to be updated to include additional affiliates not listed.

Please contact us at xxx-xxx-xxxx if you have any questions or concerns about the items on this page.

- According to our records, the following affiliated institutions should be included in your responses. For each affiliate listed, mark any sections where its data are not included in your responses.

Mark all sections where affiliate data are not included

Name	City	State	Approximate total deposit balances (in millions of dollars)*	Customer Accounts	Checks	ACH	Wire Transfers	Debit and Prepaid Cards	Credit Cards	Cash	Selected Payment Initiation Channels	Third-Party Payment Fraud
<Affiliate name>	<City>	<ST>	<Total deposits>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

* Deposit information as of September 2012

If you have included additional affiliates, report them below. For example, if your institution acquired or merged with an institution, or began to process combined volume during March 2013, please report data for the combined enterprise as if the merger had already occurred before March 1, 2013.

- Please list any affiliates not identified above that are included in your responses.

Mark all sections where affiliate data are not included

Name	City	State	Customer Accounts	Checks	ACH	Wire Transfers	Debit and Prepaid Cards	Credit Cards	Cash	Selected Payment Initiation Channels	Third-Party Payment Fraud
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Institution Profile (cont.)

3. Did your institution or any of its affiliates employ overnight sweep accounts for consumer (i.e. retail) accounts?
In order to make national estimates, we use your institution's deposit balances as a sizing measure. Understanding if your institution used a retail sweeps program will help inform our estimates. In a retail sweep, financial institutions move unused funds from checkable deposit accounts to special purpose MMDA subaccounts and return the funds to checkable deposit accounts only as needed to cover payments. This practice does not adversely impact the accountholder but allows the institution to reduce nonearning assets.
- Yes
 No
 Don't Know
4. Did your institution provide card network acquiring services?
Answer Yes if your institution provided access to merchants or other customers that receive payments over card networks.
- Yes
 No
 Don't Know

Comments:

<h1>Customer Accounts</h1>	Please do not round.
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Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 4. **“Your institution” refers to the entire enterprise** including all affiliates.

Account-type definitions

Consumer account: A transaction account for personal use by an individual or household from which payments can be made. This includes checking accounts, NOW accounts, savings accounts, and money market deposit accounts but excludes certificates of deposit (CDs).

Business/government account: A transaction account owned by an organization (i.e. business, government, or not-for-profit) from which payments can be made. This includes checking accounts, savings accounts, and money market deposit accounts but excludes certificates of deposit. Include analyzed accounts (i.e. those for which fees can be offset by balances via an earnings credit rate) and non-analyzed accounts. Include small business accounts.

<p>1. Transaction deposit accounts (including demand deposit accounts)</p> <p>Include: Both consumer and business/government accounts.</p> <p>Do not include: Prepaid card program accounts, credit card accounts, non-transaction accounts, accounts of foreign governments and official institutions, and accounts of other banks.</p>		<p>Number of Accounts as of March 31</p>	<p>Value of Deposits as of March 31</p>	
	Total = a + b			
	a. Consumer			
	b. Business/ Government			
<p>2. Number of debit cards outstanding</p> <p>Include: Debit cards outstanding that were issued by your institution and draw on the transaction deposit accounts reported in item 1. For active cards, report only cards that have had transaction activity between January 1 and March 31, 2013.</p> <p>Do not include: Prepaid cards, credit cards, or debit cards of other banks.</p>		<p>Active in 2013 Q1</p>	<p>Total as of March 31</p>	
	Total = a + b			
	a. Consumer			
	b. Business/ Government			
<p>3. Prepaid card program accounts</p> <p>Include: Accounts for both reloadable and non-reloadable prepaid cards for which your institution is the issuer. Allocate between accounts in card programs managed by your institution and accounts managed by a third party.</p> <p>Do not include: Regular transaction deposit accounts listed in item 1 or credit card accounts listed in item 5.</p>		<p>Number of Accounts as of March 31</p>	<p>Funds Outstanding as of March 31</p>	
	Total = a + b			
	a. Managed by your institution			
	b. Managed by a third party			
<p>4. Number of prepaid cards outstanding</p> <p>Include: Prepaid cards from prepaid card program accounts listed in item 3. For active cards, report only cards that have had transaction activity between January 1 and March 31, 2013.</p> <p>Do not include: Debit cards listed in item 2, credit cards, or cards of other banks.</p>		<p>Active in 2013 Q1</p>	<p>Total as of March 31</p>	
	Total = a + b			
	a. Managed by your institution			
	b. Managed by a third party			

Customer Accounts (cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 4. **“Your institution” refers to the entire enterprise** including all affiliates.

		Number of Cardholder Accounts as of March 31	Value of Balances as of March 31
5. Credit card accounts			
Include: Both unsecured and secured credit card accounts			
Do not include: Prepaid card program accounts or transaction deposit accounts attached to lines of credit through which funds may be transferred to a deposit account for payment.			
	Total = a + b		
	a. Consumer		
	b. Business/ Government		
6. Number of credit cards outstanding		Active in 2013 Q1	Total as of March 31
Include: Credit cards linked to the accounts listed in item 5. For active cards, report only cards that have had transaction activity between January 1 and March 31, 2013.			
Do not include: Debit cards, prepaid cards, or credit cards of other banks.			
	Total = a + b		
	a. Consumer		
	b. Business/ Government		

Comments:

Check Payments	Please do not round.
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Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 4. **“Your institution” refers to the entire enterprise** including all affiliates.

1. Does your institution process checks for another financial institution as part of a correspondent banking relationship? As a “correspondent bank,” your institution holds balances for another financial institution in a due-to account and performs check clearing services on its behalf.
- Yes**
 No (Report “0” for items 2a.2, 7a.2, and 0 below.)
 Don’t Know

Note: If your answer to this question is No, please report “0” for items 2a.2, 7a.2, and 0 below.

2. All checks drawn on your institution = 2a + 2b

Include: All checks (and/or “share drafts”) drawn on your institution. Include items 2a and 2b below. Include controlled disbursement checks, if applicable. Include checks your institution subsequently returns unpaid (i.e. outgoing returns).

Do not include: Checks drawn on other institutions (i.e. transit checks). Exclude non-check documents, such as deposit slips, G/L tickets, etc., if possible.

	March
Number	
Value (\$)	

- 2a. Checks drawn on your institution for which another institution was the “bank of first deposit” = 2a.1 + 2a.2

Include: Checks drawn on your institution for which another institution was the “bank of first deposit.” Include inclearings (item 2a.1 below) and “on-us” checks deposited by correspondent customers (item 2a.2 below). Include checks received via clearinghouses, image exchange networks, or the Fed, or in direct presentment for same-day settlement. Include controlled disbursement checks if applicable.

Do not include: Checks for which your institution was the “bank of first deposit” or checks drawn on other institutions. Exclude non-check documents if possible.

Note: This is a subset of item 2 above. Do not double-count electronic check presentment (ECP) items with paper to follow.

	March
Number	
Value (\$)	

- 2a.1. Inclearings

Include: Checks drawn on your institution for which another institution was the “bank of first deposit” and which your institution did not receive in a deposit for correspondent processing.

Do not include: “On-us” checks deposited by correspondent customers (item 2a.2 below) or “on-us” checks for which your institution was the “bank of first deposit” (item 2b below).

Note: This is a subset of item 2a above.

	March
Number	
Value (\$)	

- 2a.2. “On-us” checks deposited by correspondent customers

Include: Checks drawn on your institution that it received in a deposit from another institution for correspondent processing.

Do not include: Inclearings (item 2a.1 above) or “on-us” checks for which your institution was the “bank of first deposit” (item 2b below).

Note: This is a subset of item 2a above. These checks were deposited into due-to accounts held at your institution. If you answered No to item 1 above, you should report “0” here.

	March
Number	
Value (\$)	

Check Payments (cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 4. **“Your institution” refers to the entire enterprise** including all affiliates.

2b. “On-us” checks for which your institution was the “bank of first deposit”

Include: All checks drawn on your institution for which your institution was the “bank of first deposit.” This includes checks cleared between your institutions’ affiliates. These checks can be received from any of several deposit channels (see glossary). Include controlled disbursement checks if applicable.

Do not include: Any checks drawn on another institution. In particular, exclude checks deposited at your institution and sent to another institution for collection. Do not include inclearings (2a.1 above) or “on-us” correspondent deposits (2a.2 above). Exclude non-check documents if possible.

Note: This is a subset of item 2 above. If your institution truncated checks at the teller line, please include them in this volume.

	March
Number	
Value (\$)	

3. Are you able to exclude non-check documents from the volumes reported in items 2a and 2b above?
Non-check documents are “other” items processed on check sorters, e.g. batch headers, general ledger tickets, cash-in or cash-out tickets, deposit tickets, etc.

- Yes
- No
- Don’t Know

4. Do you include checks deposited at one affiliate of your institution but drawn on another affiliate of your institution in 2b rather than 2a?
Some institutions call this “on-we” volume, which should be reported entirely under item 2b if possible.

- Yes
- No
- Don’t Know

5. Did your institution outsource check processing to another organization (i.e. its “processor”)?

- Yes
- No
- Don’t Know

Comments:

Check Deposits

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 4. **“Your institution” refers to the entire enterprise** including all affiliates.

6. Did your institution accept image deposits from customers using any of these methods?

- 6a. Remote scanner attached to a PC or point-of-sale device
 - Yes
 - No
 - Don't Know

- 6b. Smartphone or other mobile device
 - Yes
 - No
 - Don't Know

- 6c. ATM image capture (envelope-free deposits)
 - Yes
 - No
 - Don't Know

7. Deposited checks = 7a + 7b

Include: All checks deposited at your institution. This includes checks that were drawn on your institution (i.e. “on-us” checks for which your institution was the “bank of first deposit,” item 2b above, and “on-us” checks deposited by correspondent customers, item 2a.2 above) and checks drawn on other financial institutions (i.e. transit checks). These checks can be received from any of several deposit channels (see glossary).

Note: Allocate your response to item 7 to image check deposits (item 7a below) and paper check deposits (item 7b below). The volumes you report in this section were not necessarily payments by your accountholders. If your institution performed branch or ATM capture, report these volumes under item 7b.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

7a. Image check deposits = 7a.1 + 7a.2

Include: Checks deposited by means of the customer’s capturing and transmitting an image of each check for deposit. The paper check was truncated by the customer at the point of capture/deposit.

Do not include: ACH check conversion entries, paper check deposits, deposited checks for which your institution performed image capture at a branch, ATM, or other processing center.

Note: This is a subset of item 7 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

Check Deposits (cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 4. **“Your institution” refers to the entire enterprise** including all affiliates.

7a.1. Checks deposited via client image capture
= 7a.1.1 + 7a.1.2

Include: Checks deposited by consumer customers (item 7a.1.1 below) and business/government customers (item 7a.1.2 below) by means of the customer capturing and transmitting an image of each check for deposit. The paper check was truncated by the customer at the point of capture/deposit.

Do not include: ACH check conversion entries, paper check deposits, deposited checks for which your institution performed image capture at a branch, ATM, or other processing center, or checks deposited by correspondent customers.

Note: This is a subset of item 7a above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

7a.1.1. Checks deposited by consumer customers via client image capture

Include: Checks deposited by consumer customers by means of the customer’s capturing and transmitting an image of each check for deposit (e.g. with a mobile device). The paper check was truncated by the customer at the point of capture/deposit.

Do not include: ACH check conversion entries, paper check deposits, deposited checks for which your institution performed image capture at a branch, ATM, or other processing center, or checks deposited by correspondent customers.

Note: This is a subset of item 7a.1 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

7a.1.2. Checks deposited by business/government customers via client image capture

Include: Checks deposited by business/government customers by means of the customer’s capturing and transmitting an image of each check for deposit (e.g. at the point of sale or in the back office). The paper check was truncated by the customer at the point of capture/deposit.

Do not include: ACH check conversion entries, paper check deposits, deposited checks for which your institution performed image capture at a branch, ATM, or other processing center, or checks deposited by correspondent customers.

Note: This is a subset of item 7a.1 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

7a.2. Correspondent checks deposited via image capture / cash letter

Include: Checks deposited by a correspondent customer (i.e. a financial institution) by means of the customer’s capturing and transmitting an image of each check for deposit. The paper check was truncated by the customer at the point of capture / deposit.

Do not include: ACH check conversion entries, paper check deposits, or deposits made by consumer or business/government depositors.

Note: This is a subset of item 7a above. If you answered No to item 1 above, report “0” here.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

Check Deposits (cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 4. **“Your institution” refers to the entire enterprise** including all affiliates.

7b. Paper check deposits = 7b.1 + 7b.2

Include: Paper checks deposited at your institution. These checks can be received from several deposit channels (e.g. branch, lockbox, etc.). Include deposited checks for which your institution performed image capture at a branch, ATM, or other location.

Do not include: ACH check conversion entries or checks deposited as images.

Note: This is a subset of item 7 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

7b.1. Paper checks deposited by consumer or business/government depositors

Include: Paper checks deposited by customers (other than correspondent customers). These checks can be received from several deposit channels (e.g. branch, lockbox, etc.).

Do not include: ACH check conversion entries, checks deposited as images, or checks deposited by correspondent customers.

Note: This is a subset of item 7b above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

7b.2. Correspondent checks deposited via paper check / cash letter

Include: Paper checks deposited by a correspondent customer (i.e. a financial institution).

Do not include: ACH check conversion entries, checks deposited as images, or checks deposited by consumer or business/government depositors.

Note: This is a subset of item 7b above. If you answered No to item 1 above, report “0” here.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

Comments:

Outgoing Check Returns	Please do not round.
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Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 4. **“Your institution” refers to the entire enterprise** including all affiliates.

8. Outgoing returned checks = 8a + 8b

Include: All checks drawn on your institution that it returned unpaid, whether to another institution (item 8a below) or to your own customer (item 8b below).

Do not include: Checks drawn on another institution returned to your institution unpaid.

	March
Number	
Value (\$)	

8a. Checks your institution returned unpaid to the collecting institution = 8a.1 + 8a.2

Include: Checks drawn on your institution for which another institution is the “bank of first deposit” (item 2a above) that your institution returned unpaid. These checks were drawn on your institution but were returned to another institution unpaid.

Note: This is a subset of item 8 above.

	March
Number	
Value (\$)	

8a.1. Outgoing paper returns

Include: Checks drawn on your institution for which another institution was the “bank of first deposit” (item 2a above) that your institution returned unpaid and sent as original paper or substitute check / IRD to your institution’s clearing agent or the collecting institution.

Note: This is a subset of item 8a above.

	March
Number	
Value (\$)	

8a.2. Outgoing image returns

Include: Checks drawn on your institution for which another institution was the “bank of first deposit” (item 2a above) that your institution returned unpaid and sent electronically to your institution’s clearing agent or the collecting institution.

Note: This is a subset of item 8a above.

	March
Number	
Value (\$)	

8b. “On-us” checks your institution returned unpaid to depositors

Include: All “on-us” checks for which your institution was the “bank of first deposit” (item 2b above) that it returned unpaid. These are a subset of items charged back to depositing customers. Some institutions call these “chargebacks.”

Do not include: Checks that your institution returned to another institution or checks drawn on another institution returned to your institution unpaid.

Note: This is a subset of item 8 above.

	March
Number	
Value (\$)	

Comments:

ACH

1. Did your institution originate ACH credits?

- Yes**
- No** (Report "0" for items 5, 8, and 10 below.)
- Don't Know**

2. Did your institution receive ACH debits?

- Yes**
- No** (Report "0" for items 7, 9, and 11 below.)
- Don't Know**

3. Did your institution originate offset entries?

Note: Also known as originating "balanced files."

Example: Your institution originated ACH credits on behalf of a corporate customer for the purpose of payroll. In order to fund the payroll credits your institution originated a single on-us debit (i.e. debit offset) to an account of the customer.

- Yes**
- No** (Report "0" for items 5a, 7a, 10a, and 11a below.)
- Don't Know**

Comments:

Network ACH Entries

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 4. **“Your institution” refers to the entire enterprise** including all affiliates.

Network ACH entries

A network ACH entry is one that is cleared through a network operator, i.e. the Fed or EPN. This does not include ACH entries cleared directly between your institution and another (i.e. direct exchange ACH entries). Please consider all network ACH entries that result in payments from accounts at your institution, including those for which your institution is both the ODFI and RDFI (i.e. network on-us ACH entries).

Note: See glossary for definitions of ODFI (Originating Depository Financial Institution) and RDFI (Receiving Depository Financial Institution).

SEC Codes to Include: ARC, BOC, CCD, CIE, CTX, IAT, POP, POS, PPD, RCK, SHR, TEL, TRC, WEB, XCK

SEC Codes to Exclude: ACK, ADV, ATX, COR, DNE, ENR, MTE, RET, TRX

4. Did any of your institution’s affiliates originate network on-us ACH credit entries?

- Yes
- No
- Don’t Know

These are credit entries for which your institution was both the ODFI and RDFI for the purpose of moving funds from one account to another at your institution that it originated through the Fed or EPN. If applicable, these entries should be reported in item 5 below.

5. ACH credits your institution originated through the Fed or EPN
= 5a + 5b

Include: All network ACH credit entries for which your institution was the ODFI. Include returns. Include network on-us credit entries for which your institution was both the ODFI and RDFI. See above for definition of “network” entry. If you answered No to item 1 above, report “0” here.

Do not include: ACH entries received from other institutions; debits originated; direct exchange entries, such as ACH credits your institution originated directly to another institution (item 8 below); in-house on-us entries, such as in-house on-us credits your institution originated (item 10 below); addenda records; or zero-dollar entries.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

5a. Offset ACH credit entries

Note: This is a subset of item 5 above. See above for an example of offset entries. If you answered No to item 3 above, report “0” here.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

5b. Other ACH credit entries

Include: All network ACH credit entries that were not offset entries.

Note: This is a subset of item 5 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

Network ACH Entries (cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 4. **“Your institution” refers to the entire enterprise** including all affiliates.

6. Did any of your institution’s affiliates originate network on-us ACH debit entries?
 These are debit entries for which your institution was both the ODFI and RDFI for the purpose of moving funds from one account to another at your institution that it originated through the Fed or EPN. If applicable, these entries should be reported in item 7 below.

- Yes
- No
- Don’t Know

7. ACH debits your institution receives through the Fed or EPN
 = 7a + 7b

Include: All network ACH debit entries for which your institution was the RDFI. Include returns. Include network on-us debit entries for which your institution was both the ODFI and RDFI. See previous page for definition of “Network” entry. If you answered No to item 2 above, report “0” here.

Do not include: ACH entries sent to other institutions; credits received; Direct Exchange Entries, such as ACH debits your institution received directly from another institution (item 9 below); in-house on-us entries, such as in-house debits your institution originated (item 11 below); addenda records; or zero-dollar entries.

	March
Number	<input style="width: 100%; height: 20px;" type="text"/>
Value (\$)	<input style="width: 100%; height: 20px;" type="text"/>

7a. Offset ACH debit entries

Note: This is a subset of item 7 above. See above for an example of offset entries. If you answered No to item 3 above, report “0” here.

	March
Number	<input style="width: 100%; height: 20px;" type="text"/>
Value (\$)	<input style="width: 100%; height: 20px;" type="text"/>

7b. Other ACH debit entries

Include: All network ACH credit entries that were not offset entries.

Note: This is a subset of item 7 above.

	March
Number	<input style="width: 100%; height: 20px;" type="text"/>
Value (\$)	<input style="width: 100%; height: 20px;" type="text"/>

Comments:

Direct Exchange ACH Entries

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 4. **“Your institution” refers to the entire enterprise** including all affiliates.

Direct exchange ACH entries

A Direct Exchange ACH entry is one that was exchanged directly between your institution and another. Some institutions call these “Direct Send” entries. Please consider all Direct Exchange ACH entries that resulted in payments from accounts at your institution.

Note: See glossary for definitions of ODFI (Originating Depository Financial Institution) and RDFI (Receiving Depository Financial Institution).

SEC Codes to Include: ARC, BOC, CCD, CIE, CTX, IAT, POP, POS, PPD, RCK, SHR, TEL, TRC, WEB, XCK

SEC Codes to Exclude: ACK, ADV, ATX, COR, DNE, ENR, MTE, RET, TRX

8. ACH credits your institution originated directly to another institution

Include: All direct exchange ACH credit entries for which your institution was the ODFI. Include returns. See above for definition of “direct exchange” entry. If you answered No to item 1 above, report “0” here.

Do not include: ACH entries received from other institutions; debits originated; network entries originated, such as ACH credits your institution originated through the Fed or EPN (item 5 above); in-house on-us entries, such as in-house on-us credits your institution originated (item 10 below); addenda records; or zero-dollar entries.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

9. ACH debits your institution received directly from another institution

Include: All direct exchange ACH debit entries for which your institution was the RDFI. Include returns. See above for definition of “direct exchange” entry. If you answered No to item 2 above, report “0” here.

Do not include: ACH entries sent to other institutions; credits received; network entries received, such as ACH debits your institution received through the Fed or EPN (item 7 above); in-house on-us entries, such as in-house on-us debits your institution originated (item 11 below); addenda records; or zero-dollar entries.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

Comments:

In-House On-U.s ACH Entries

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 4. **“Your institution” refers to the entire enterprise** including all affiliates.

In-house on-us ACH entries (cleared within your institution and not through the Fed or EPN)
 An in-house on-us ACH entry is one for which your institution was both the ODFI and the RDFI without the use of a network, such as the Fed or EPN, for clearing or settlement. On-us entries result in the movement of funds from one account to another within your institution.

Note: See glossary for definitions of ODFI (Originating Depository Financial Institution) and RDFI (Receiving Depository Financial Institution).

SEC Codes to Include: ARC, BOC, CCD, CIE, CTX, IAT, POP, POS, PPD, RCK, SHR, TEL, TRC, WEB, XCK

SEC Codes to Exclude: ACK, ADV, ATX, COR, DNE, ENR, MTE, RET, TRX

10. In-house on-us credits your institution originated = 10a + 10b

Include: All ACH credit entries not cleared through the Fed or EPN for which your institution was both the ODFI and RDFI for the purpose of moving funds from one account to another at your institution. If you answered No to item 1 above, report “0” here.

Do not include: ACH entries sent to or received from other institutions, in-house on-us debits your institution originated (item 11 below), addenda records, or zero-dollar entries. If possible, exclude offset entries or entries used to post non-ACH payments to your DDA system using the ACH platform.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

10a. Offset ACH credit entries

Note: This is a subset of item 10 above. See above for an example of offset entries. If you answered No to item 3 above, report “0” here.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

10b. Other ACH credit entries

Include: All network ACH Credit entries that were not offset entries.

Note: This is a subset of item 10 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

In-House On-Us ACH Entries (cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 4. **“Your institution” refers to the entire enterprise** including all affiliates.

11. In-house on-us debits your institution originated = 11a + 11b

Include: All ACH debit entries not cleared through the Fed or EPN for which your institution was both the ODFI and RDFI for the purpose of moving funds from one account to another at your institution. If you answered No to item 2 above, report “0” here.

Do not include: ACH entries sent to or received from other institutions, in-house on-us credits your institution originated (item 10 above), addenda records, or zero-dollar entries. If possible, exclude offset entries or entries used to post non-ACH payments to your DDA system using the ACH platform.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

11a. Offset ACH debit entries

Note: This is a subset of item 11 above. See above for an example of offset entries. If you answered No to item 3 above, report “0” here.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

11b. Other ACH debit entries

Include: All network ACH Credit entries that were not offset entries.

Note: This is a subset of item 11 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

Comments:

Wire Transfers

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 4. **“Your institution” refers to the entire enterprise** including all affiliates.

Wire transfers

Include: Funds transfers using the large-value systems (Fedwire and CHIPS). Include payments for your customers submitted and settled through these systems directly or through a correspondent.

Do not include: Respondent volume processed for other institutions or transfers originated for your institution’s own account.

1. Wire transfer originations = 1a + 1b

Include: All wire transfers originated for your institution’s consumer customers (item 1a below) and business/government customers (item 1b below).

Do not include: Wire transfers for your institution’s own account, or for another depository institution.

	March
Number	<input style="width: 100%; height: 20px;" type="text"/>
Value (\$)	<input style="width: 100%; height: 20px;" type="text"/>

1a. Consumer transfers

Include: All wire transfers originated for your institution’s consumer customers.

Do not include: Business/government wire transfers.

Note: This is a subset of item 1 above.

	March
Number	<input style="width: 100%; height: 20px;" type="text"/>
Value (\$)	<input style="width: 100%; height: 20px;" type="text"/>

1b. Business/government transfers

Include: All wire transfers originated for your institution’s business/government customers.

Do not include: Consumer wire transfers.

Note: This is a subset of item 1 above.

	March
Number	<input style="width: 100%; height: 20px;" type="text"/>
Value (\$)	<input style="width: 100%; height: 20px;" type="text"/>

2. Wire transfer originations (1) = 2a + 2b

Note: Allocate your response to item 1 above according to whether wire transfers were received into U.S.-domiciled accounts (item 2a below) or foreign accounts (item 2b below).

Please reenter data from item 1 above ►

	March
Number	<input style="width: 100%; height: 20px;" type="text" value="1:"/>
Value (\$)	<input style="width: 100%; height: 20px;" type="text" value="1:"/>

2a. Domestic (U.S.) payee

Include: All wire transfers originated for your institution’s customers that were sent to another U.S.-domiciled account.

Do not include: Foreign wire transfers.

Note: This is a subset of item 2 above.

	March
Number	<input style="width: 100%; height: 20px;" type="text"/>
Value (\$)	<input style="width: 100%; height: 20px;" type="text"/>

2b. Foreign payee

Include: All wire transfers originated for your institution’s customers that were sent to an account outside the U.S.

Do not include: Domestic wire transfers.

Note: This is a subset of item 2 above.

	March
Number	<input style="width: 100%; height: 20px;" type="text"/>
Value (\$)	<input style="width: 100%; height: 20px;" type="text"/>

Comments:

Debit and Prepaid Cards

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 4. **“Your institution” refers to the entire enterprise** including all affiliates.

1. Does your institution issue debit cards for transaction deposit accounts?
- Include:** Cards issued for prepaid card programs managed by your institution or managed by a third-party for which your institution was the issuer and that route transactions over a general-use debit card network.
- Do not include:** Prepaid cards.
- Note:** If your answer to this question is No, please report “0” for items 4a and 5a below.
- Yes**
 No (Report “0” for items 4a and 5a below.)
 Don’t Know

2. Does your institution issue prepaid cards?
- Include:** Cards issued for prepaid card programs managed by your institution or managed by a third party for which your institution was the issuer and that route transactions over a general-use debit card network. Include general-purpose reloadable prepaid, gift, payroll, and electronic benefit transfer (EBT), and other prepaid cards.
- Do not include:** Debit cards for transaction deposit accounts.
- Note:** If your answer to this question is No, please report “0” for items 4b and 5b below.
- Yes**
 No (Report “0” for items 4b and 5b below.)
 Don’t Know

3. Total debit and prepaid card transactions = 3a + 3b
- Include:** All transactions over any debit card network for which your institution was the issuer. All point-of-sale (POS) or bill pay transactions made by debit and prepaid cards processed over either signature payment card networks (item 3a below) or PIN payment card networks (item 3b below). Include both consumer and business/government card transactions. Include cash back at point of sale.
- Do not include:** ATM withdrawals or credit card transactions.
- | | | |
|------------|--|-------|
| | | March |
| Number | | |
| Value (\$) | | |

- 3a. Signature (dual-message) transactions
- Include:** All debit and prepaid card transactions that were processed over a signature (dual-message) payment card network (Visa, MasterCard, American Express, or Discover).
- Do not include:** ATM withdrawals, PIN transactions, or credit card transactions.
- Note:** This is a subset of item 3 above.
- | | | |
|------------|--|-------|
| | | March |
| Number | | |
| Value (\$) | | |

- 3b. PIN (single-message) transactions
- Include:** All debit and prepaid card transactions that were processed over a PIN (single-message) payment card network. Also include “PIN-less” transactions for bill pay transactions that are cleared and settled through a regional EFT network.
- Do not include:** ATM withdrawals, signature transactions, or credit card transactions.
- Note:** This is a subset of item 3 above.
- | | | |
|------------|--|-------|
| | | March |
| Number | | |
| Value (\$) | | |

Debit and Prepaid Cards (cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 4. **“Your institution” refers to the entire enterprise** including all affiliates.

4. Total debit and prepaid card transactions (3) = 4a + 4b

Note: Allocate your response to item 3 above between debit card transactions from regular transaction deposit accounts (item 4a below) and prepaid card transactions (item 4b below).

Do not include: ATM withdrawals or credit card transactions.

Please reenter data from item 3 above ►

	March
Number	3: <input type="text"/>
Value (\$)	3: <input type="text"/>

4a. Debit card transactions from transaction deposit accounts
= 4a.1 + 4a.2

Include: All debit card transactions for which your institution was the card issuer and where funds were debited from a regular transaction deposit account. Include transactions over any debit card network. If you answered No to item 1 above, report “0” here.

Do not include: ATM withdrawals, prepaid card transactions, or credit card transactions.

Note: This is a subset of item 4 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

4a.1. Consumer transactions

Include: Consumer debit card transactions.

Do not include: Business/government and prepaid card transactions.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

4a.2. Business/government transactions

Include: Business/government debit card transactions.

Do not include: Consumer and prepaid card transactions.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

4b. Prepaid card transactions

Include: All prepaid card transactions for which your institution was the card issuer. Include transactions over any debit card network. If you answered No to item 2 above, report “0” here.

Do not include: ATM withdrawals, debit card transactions from regular transaction deposit accounts, or credit card transactions.

Note: This is a subset of item 4 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

Debit and Prepaid Cards (cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 4. **“Your institution” refers to the entire enterprise** including all affiliates.

5. Total cash back transactions = 5a + 5b

Include: All debit card and prepaid card transactions for which your institution was the card issuer and the customer received cash back at the point of sale. This includes both signature-based cash back and PIN-based cash back transactions. For cash back (\$), only include the amount of cash your cardholders received at the point of sale.

Do not include: ATM withdrawals, credit card transactions, or the amount paid for goods and services.

Note: This is a subset of item 3 above.

	March
Number	<input type="text"/>
Cash Back (\$)	<input type="text"/>

5a. Debit card cash back transactions from transaction deposit accounts

Include: All debit card transactions for which your institution was the card issuer where funds were debited from a regular transaction deposit account, and the customer received cash back at the point of sale. Include cash back transactions over any debit card network. If you answered No to item 1 above, report “0” here.

Do not include: ATM withdrawals, prepaid cash back transactions, or credit card transactions.

Note: This is a subset of item 4a above.

	March
Number	<input type="text"/>
Cash Back (\$)	<input type="text"/>

5b. Prepaid card cash back transactions

Include: All prepaid card transactions for which your institution was the card issuer and the customer received cash back at the point of sale. Include cash back transactions over any debit card network. If you answered No to item 2 above, report “0” here.

Do not include: ATM withdrawals, debit card cash back transactions from regular transaction deposit accounts, or credit card transactions.

Note: This is a subset of item 4b above.

	March
Number	<input type="text"/>
Cash Back (\$)	<input type="text"/>

Comments:

Credit Cards	Please do not round.
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Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 4. **“Your institution” refers to the entire enterprise** including all affiliates.

1. Does your institution issue credit cards?

Include: Credit and charge cards. Include secured credit cards. Transactions in this section should be from the accounts you reported under credit cards in the customer accounts section of the survey.

Do not include: Private-label credit/charge cards that could only be used at a limited set of merchants, and that did not use one of the four major credit card networks.

Note: If your answer to this question is No, please report “0” for items 2 and 3 below.

- Yes**
- No** (Report “0” for items 2 and 3 below.)
- Don’t Know**

2. Total credit card transactions = 2a + 2b

Include: All transactions made with credit cards and charge cards issued by your institution. Include both consumer and business/government transactions. Include cash advances. If you answered No to item 1 above, enter “0” here.

Do not include: Debit and prepaid card transactions.

	March
Number	
Value (\$)	

2a. Consumer transactions

Include: All credit and charge card transactions made by consumer customers.

Do not include: Credit and charge card transactions made by business/government customers.

Note: This is a subset of item 2 above.

	March
Number	
Value (\$)	

2b. Business/government transactions

Include: All credit and charge card transactions made by business/government customers.

Do not include: Credit and charge card transactions made by consumer customers.

Note: This is a subset of item 2 above.

	March
Number	
Value (\$)	

3. Cash advances = 3a + 3b

Include: All cash advances requested using credit and charge cards issued by your institution. If you answered No to item 1 above, enter “0” here.

Do not include: Cash withdrawals that did not involve an extension of credit.

Note: This is a subset of item 2 above.

	March
Number	
Value (\$)	

3a. Consumer cash advances

Include: All cash advances requested by consumer customers using credit and charge cards issued by your institution.

Do not include: Cash advances for business/government customers.

Note: This is a subset of item 2a above.

	March
Number	
Value (\$)	

3b. Business/government cash advances

Include: All cash advances requested by business/government customers using credit and charge cards issued by your institution.

Do not include: Cash advances for consumer customers.

Note: This is a subset of item 2b above.

	March
Number	
Value (\$)	

Comments:

Cash Withdrawals	Please do not round.
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Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 4. **“Your institution” refers to the entire enterprise** including all affiliates.

1. Total cash withdrawals = 1a + 1b + 1c

Include: All cash (notes and coin) withdrawal transactions made from your institution’s customers’ accounts over the counter at a branch location (item 1a below), at a wholesale vault (item 1b below), or at an ATM terminal (item 1c below).

March

	Number	
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Do not include: Withdrawals by another institution’s customers, deposit transactions, or other non-withdrawal transactions (e.g. inquiries, statement print-out, purchases of stamps, tickets, etc.)

	Value (\$)	
--	------------	--

1a. Over-the-counter cash withdrawals

Include: All cash withdrawal transaction made from your institution’s customers’ accounts over the counter at its branch locations. Include withdrawal transactions initiated via a withdrawal slip or via the deposit of any negotiable or nonnegotiable instrument.

March

	Number	
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Do not include: Cash withdrawals at ATM terminals located in your institution’s branch locations or noncash withdrawal transactions from its customers’ accounts.

Note: This is a subset of item 1 above. Please count only over-the-counter cash withdrawals from your institution’s customers’ accounts at its branches.

	Value (\$)	
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1b. Cash withdrawals at wholesale vaults

Include: All cash withdrawals made from your institution’s customers’ accounts at wholesale vaults.

March

	Number	
--	--------	--

Do not include: Noncash withdrawal transactions from your institution’s customers’ accounts.

Note: This is a subset of item 1 above. Please count only cash withdrawals from your institution’s customers’ accounts at wholesale vaults.

	Value (\$)	
--	------------	--

1c. ATM cash withdrawals (your institution’s customer, any ATM) = 1c.1 + 1c.2

Include: All cash withdrawals made from your institution’s customers’ accounts from any ATM, including those at your institution’s ATM terminals (item 1c.1 below) or “foreign” ATMs (item 1c.2 below). A “foreign” ATM is an ATM operated by another financial institution or ATM operator.

March

	Number	
--	--------	--

Do not include: Withdrawals by another institution’s customers, deposit transactions, or other non-withdrawal transactions (e.g. inquiries, statement print-out, purchases of stamps, tickets, etc.).

	Value (\$)	
--	------------	--

Note: This is a subset of item 1 above. Please count only cash withdrawals from your institution’s customers’ accounts at ATMs.

Cash Withdrawals (cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 4. **“Your institution” refers to the entire enterprise** including all affiliates.

1c.1. On-us ATM withdrawals (your institution’s customer, your institution’s ATM)

Include: All cash withdrawals made from your institution’s customers’ accounts at your institution’s ATM terminals. Include withdrawals made from your institution’s customers’ accounts at fee-free ATM networks in which your institution participates.

Do not include: Withdrawals by cardholders other than your institution’s customers, withdrawals from your institution’s customers’ accounts at “foreign” ATMs, or non-withdrawal transactions from your institution’s customers’ accounts.

Note: This is a subset of item 1c above. Please count only withdrawals from your institution’s customers’ accounts at your institution’s ATM terminals.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

1c.2. Your institution’s customer, “foreign” ATM

Include: All cash withdrawals made from your institution’s customers’ accounts at “foreign” ATMs.

Do not include: Any transactions at your institution’s ATM terminals, whether by its customer or another cardholder, or any non-withdrawal transactions.

Note: This is a subset of item 1c above. Please count only withdrawals from your institution’s customers’ accounts at ATM terminals operated by other financial institutions or ATM operators.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

1d. ATM cash withdrawals (1c) = 1d.1 + 1d.2

Note: Allocate your response to item 1c above according to whether cash was withdrawn from regular transaction deposit accounts (item 1d.1 below) or prepaid card program accounts (item 1d.2 below).

Please reenter data from item 1c above ►

	March
Number	<input style="border: 2px solid black;" type="text" value="1c:"/>
Value (\$)	<input style="border: 2px solid black;" type="text" value="1c:"/>

1d.1. Transaction deposit accounts

Include: All cash withdrawals made from your institution’s customers’ regular transaction deposit accounts from any ATM.

Do not include: Withdrawals from prepaid card program accounts, withdrawals by another institution’s customers, deposit transactions, or other non-withdrawal transactions (e.g. inquiries, statement print-out, purchases of stamps, tickets, etc.).

Note: This is a subset of item 1c above. Please count only cash withdrawals from your institution’s customers’ accounts at ATMs.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

1d.2. Prepaid card program accounts

Include: All cash withdrawals made from your institution’s customers’ prepaid card program accounts from any ATM.

Do not include: Withdrawals from regular transaction deposit accounts, withdrawals by another institution’s customers, deposit transactions, or other non-withdrawal transactions (e.g. inquiries, statement print-out, purchases of stamps, tickets, etc.).

Note: This is a subset of item 1c above. Please count only cash withdrawals from your institution’s customers’ accounts at ATMs.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

Comments:

Cash Deposits

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 4. **“Your institution” refers to the entire enterprise** including all affiliates.

2. Total cash deposits = 2a + 2b + 2c

Include: All cash (notes and coin) deposits made to your institution’s customers’ accounts over the counter at a branch location (item 2a below), at a wholesale vault (item 2b below), or at an ATM terminal (item 2c below).

Do not include: Deposits by another institution's customers, withdrawal transactions, or other non-deposit transactions (e.g. inquiries, statement print-out, purchases of stamps, tickets, etc.)

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

2a. Over-the-counter cash deposits

Include: All cash deposits made to your institution’s customers’ accounts over the counter at its branch locations.

Do not include: Cash deposits at ATM terminals located in your institution's branch locations or noncash deposit transactions to its customers’ accounts.

Note: This is a subset of item 2 above. Please count only over-the-counter cash deposits to your institution’s customers’ accounts at its branches.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

2b. Cash deposits at wholesale vaults

Include: All cash deposits made to your institution’s customers’ accounts at wholesale vaults.

Do not include: Noncash deposit transactions to your institution’s customers’ accounts.

Note: This is a subset of item 2 above. Please count only cash deposits to your institution’s customers’ accounts at wholesale vaults.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

Cash Deposits (cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 4. **“Your institution” refers to the entire enterprise** including all affiliates.

2c. Cash deposits at ATMs = 2c.1 + 2c.2

Include: All cash deposits made to your customers’ accounts at any ATM, including those at your institution’s ATM terminals (item 2c.1 below) or “foreign” ATMs (item 2c.2 below). A “foreign” ATM is an ATM operated by another financial institution or ATM operator.

Do not include: Deposits by another institution’s customers, withdrawal transactions, or other non-deposit transactions (e.g. inquiries, statement print-out, purchases of stamps, tickets, etc.).

Note: This is a subset of item 2 above. Please count only cash deposits to your institution’s customers’ accounts at ATMs.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

2c.1. On-us ATM deposits (your customer, your institution’s ATM)

Include: All cash deposits made to your institution’s customers’ accounts at its ATM terminals. Include deposits made to your institution’s customers’ accounts at fee-free ATM networks in which it participates.

Do not include: Deposits by cardholders other than your institution’s customers, deposits to its customers’ accounts at “foreign” ATMs, or non-deposit transactions to its customers’ accounts.

Note: This is a subset of item 2c above. Please count only deposits to your institution’s customers’ accounts at your institution’s ATMs.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

2c.2. Your customer, “foreign” ATM

Include: All cash deposits made to your institution’s customers’ accounts at “foreign” ATMs.

Do not include: Any transactions at your institution’s ATM terminals, whether by its customer or another cardholder, or any non-deposit transactions to your institution’s customers’ accounts.

Note: This is a subset of item 2c above. Please count only deposits to your institution’s customers’ accounts at ATM terminals operated by other financial institutions or ATM operators.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

Comments:

ATM Terminals

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 4. **"Your institution" refers to the entire enterprise** including all affiliates.

3. Total number of ATM terminals = 3a + 3b

Include: All ATM terminals owned by your institution or owned by an independent service operator and sponsored by your institution, including ATM terminals at branch locations (item 3a below) and offsite ATM terminals (item 3b below).

Do not include: ATM terminals not sponsored by your institution.

as of March 31
Number

3a. ATM terminals at branch locations

Include: All ATM terminals located on the premises of one of its branch locations.

Do not include: ATM terminals offsite or ATM terminals owned by another institution.

Note: This is a subset of item 3 above.

as of March 31
Number

3b. Offsite ATM terminals = 3b.1 + 3b.2

Include: All ATM terminals owned or sponsored by your institution but not located on the premises of one of its branch locations.

Do not include: ATM terminals located at a branch location or ATM terminals owned by another institution.

Note: This is a subset of item 3 above.

as of March 31
Number

3b.1. Owned by your institution

Include: All ATM terminals owned by your institution but not located on the premises of one of its branch locations.

Do not include: ATM terminals located at a branch location or ATM terminals owned by another institution.

Note: This is a subset of item 3b above.

as of March 31
Number

3b.2. Sponsored by your institution, owned by independent service operator

Include: All ATM terminals owned by a non-depository institution for which your institution sponsors access to the ATM network.

Do not include: ATM terminals located at a branch location, ATM terminals owned by your institution, or ATM terminals owned by another depository institution.

Note: This is a subset of item 3b above.

as of March 31
Number

Comments:

Selected Payment Initiation Channels

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 4. **“Your institution” refers to the entire enterprise** including all affiliates.

- | | | | | | | | | | | |
|---|--|--|-------|--|--------|--|--|------------|--|--|
| <p>1. Does your institution offer online bill payment?</p> | <p><input type="checkbox"/> Yes
 <input type="checkbox"/> No (Report “0” for item 4a below.)
 <input type="checkbox"/> Don’t Know</p> | | | | | | | | | |
| <p>2. Does your institution offer an online person-to-person funds transfer system (e.g. ClearXchange, CashEdge etc.)?</p> | <p><input type="checkbox"/> Yes
 <input type="checkbox"/> No (Report “0” for item 4b below.)
 <input type="checkbox"/> Don’t Know</p> | | | | | | | | | |
| <p>3. Does your institution offer mobile payments?</p> | <p><input type="checkbox"/> Yes
 <input type="checkbox"/> No (Report “0” for item 5 below.)
 <input type="checkbox"/> Don’t Know</p> | | | | | | | | | |
| <p>4. Online payments = 4a + 4b
 Include: All bill pay transactions and person-to-person transfers paid from customers’ accounts and initiated through an online interface. Include transactions initiated through a web browser, including a mobile browser.
 Do not include: Mobile payments reported in item 5 below.</p> | <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;"></td> <td style="width: 20%; text-align: center;">March</td> <td style="width: 20%;"></td> </tr> <tr> <td>Number</td> <td></td> <td style="border: 1px solid black; height: 25px;"></td> </tr> <tr> <td>Value (\$)</td> <td></td> <td style="border: 1px solid black; height: 25px;"></td> </tr> </table> | | March | | Number | | | Value (\$) | | |
| | March | | | | | | | | | |
| Number | | | | | | | | | | |
| Value (\$) | | | | | | | | | | |
| <p>4a. Online bill pay transactions
 Include: All bill pay transactions paid from customers’ accounts and initiated through an online interface. Include transactions initiated through a web browser, including a mobile browser. If you answered No to item 1 above, enter “0” here.
 Do not include: Online person-to-person transfers or mobile payments.
 Note: This is a subset of item 4 above.</p> | <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;"></td> <td style="width: 20%; text-align: center;">March</td> <td style="width: 20%;"></td> </tr> <tr> <td>Number</td> <td></td> <td style="border: 1px solid black; height: 25px;"></td> </tr> <tr> <td>Value (\$)</td> <td></td> <td style="border: 1px solid black; height: 25px;"></td> </tr> </table> | | March | | Number | | | Value (\$) | | |
| | March | | | | | | | | | |
| Number | | | | | | | | | | |
| Value (\$) | | | | | | | | | | |
| <p>4b. Online person-to-person transfers
 Include: All online person-to-person transfers completed on behalf of customers. If you answered No to item 2 above, enter “0” here.
 Do not include: Online bill pay transactions or mobile payments.
 Note: This is a subset of item 4 above.</p> | <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;"></td> <td style="width: 20%; text-align: center;">March</td> <td style="width: 20%;"></td> </tr> <tr> <td>Number</td> <td></td> <td style="border: 1px solid black; height: 25px;"></td> </tr> <tr> <td>Value (\$)</td> <td></td> <td style="border: 1px solid black; height: 25px;"></td> </tr> </table> | | March | | Number | | | Value (\$) | | |
| | March | | | | | | | | | |
| Number | | | | | | | | | | |
| Value (\$) | | | | | | | | | | |

Selected Payment Initiation Channels (cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 4. **“Your institution” refers to the entire enterprise** including all affiliates.

5. Mobile payments = 5a + 5b

Include: All bill pay transactions and person-to-person transfers paid from customers’ accounts and initiated with a mobile device, including payments initiated via SMS / text message and mobile applications. If you answered No to item 3 above, enter “0” here.

Do not include: Online payments, which include transactions initiated through a mobile browser.

	March
Number	<input style="width: 100%; height: 20px;" type="text"/>
Value (\$)	<input style="width: 100%; height: 20px;" type="text"/>

5a. Mobile bill pay transactions

Include: All bill pay transactions paid from customers’ accounts and initiated with a mobile device.

Do not include: Mobile person-to-person transfers or online payments.

Note: This is a subset of item 5 above.

	March
Number	<input style="width: 100%; height: 20px;" type="text"/>
Value (\$)	<input style="width: 100%; height: 20px;" type="text"/>

5b. Mobile person-to-person transfers = 5b.1 + 5b.2

Include: All mobile person-to-person transfers completed on behalf of customers, including transfers initiated via SMS / text message and mobile applications.

Do not include: Mobile bill pay transactions or online payments.

Note: This is a subset of item 5 above.

	March
Number	<input style="width: 100%; height: 20px;" type="text"/>
Value (\$)	<input style="width: 100%; height: 20px;" type="text"/>

5b.1. SMS / text message

Include: Mobile person-to-person transfers initiated with a mobile device via SMS / text message.

Do not include: Mobile person-to-person transfers not initiated through a mobile network.

Note: This is a subset of item 5b above.

	March
Number	<input style="width: 100%; height: 20px;" type="text"/>
Value (\$)	<input style="width: 100%; height: 20px;" type="text"/>

5b.2. Mobile applications

Include: Mobile person-to-person transfers initiated through a distinct mobile application (not a mobile browser).

Do not include: Mobile person-to-person transfers initiated via SMS / text message or using a mobile browser.

Note: This is a subset of item 5b above.

	March
Number	<input style="width: 100%; height: 20px;" type="text"/>
Value (\$)	<input style="width: 100%; height: 20px;" type="text"/>

Comments:

Third-Party Payment Fraud

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 4. "Your institution" refers to the entire enterprise including all affiliates.

1. Unauthorized check payments March
Include: All unauthorized check transactions drawn on your institution. Include only transactions that were not authorized by the accountholder(s) (third-party fraud) before any recoveries or chargebacks. Number

Do not include: Check fraud prevented before a loss was incurred, fraudulent checks deposited at your institution, fraud committed by the accountholder (first-party fraud), or checks authorized by a legitimate accountholder as part of a scam. Value (\$)

2. Unauthorized ACH credits March
Include: All unauthorized ACH credit entries for which your institution was the ODFI, including fraudulent on-us entries. Include only transactions that were not authorized by a legitimate accountholder (third-party fraud) before any recoveries or chargebacks. Number

Do not include: ACH fraud prevented before a loss was incurred, fraudulent ACH credits received by your institution, fraud committed by a legitimate accountholder (first-party fraud), fraudulent ACH debit entries, or ACH credits authorized by a legitimate accountholder as part of a scam. Value (\$)

3. Unauthorized ACH debits March
Include: All unauthorized ACH debit entries for which your institution was the RDFI, including fraudulent on-us entries. Include only transactions that were not authorized by a legitimate accountholder (third-party fraud) before any recoveries or chargebacks. Number

Do not include: ACH fraud prevented before a loss was incurred, fraudulent ACH debits originated from your institution, fraud committed by a legitimate accountholder (first-party fraud), fraudulent ACH credit entries, or ACH debits authorized by a legitimate accountholder as part of a scam. Value (\$)

4. Unauthorized debit and prepaid card transactions = 4a + 4b March
Include: All unauthorized debit and prepaid card transactions, before any recoveries or chargebacks, for which your institution was the card issuer. All fraudulent transactions made either by debit cards linked to a deposit account or prepaid cards for which your institution was the card issuer. Include only transactions that were not authorized by a legitimate cardholder (third-party fraud). Number

Do not include: Debit and prepaid card fraud prevented before a loss was incurred, fraud committed by a legitimate cardholder (first-party fraud), fraudulent credit card transactions, fraudulent ATM withdrawals, or debit and prepaid card transactions authorized by a legitimate cardholder as part of a scam. Value (\$)

4a. Unauthorized signature transactions = 4a.1 + 4a.2 March
Include: Fraudulent transactions over a signature (dual-message) debit card network, before any recoveries or chargebacks, for which your institution is the card issuer. Fraudulent signature transactions made either by debit cards linked to a deposit account or prepaid cards for which your institution was the card issuer. Number

Do not include: Fraudulent PIN transactions. Value (\$)

Note: This is a subset of item 4 above.

4a.1. Card-present transactions March
Include: Unauthorized signature transactions, before any recoveries or chargebacks, for which your institution was the card issuer and the card was present at the point of sale. Number

Do not include: Unauthorized internet, mail order, or telephone transactions. Value (\$)

Note: This is a subset of item 4a above.

Third-Party Payment Fraud (cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 4. **“Your institution” refers to the entire enterprise** including all affiliates.

4a.2. Card-not-present transactions

Include: Unauthorized signature transactions, before any recoveries or chargebacks, for which your institution was the card issuer and the card was not present at the point of sale, such as an internet, mail order, or telephone transaction.

Do not include: Unauthorized card-present transactions.

Note: This is a subset of item 4a above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

4b. Unauthorized PIN transactions

Include: Unauthorized transactions over a PIN (single-message) debit card network, before any recoveries or chargebacks, for which your institution was the issuer. Fraudulent PIN transactions made either by debit cards linked to a transaction deposit account or prepaid cards for which your institution was the card issuer.

Do not include: Unauthorized signature transactions.

Note: This is a subset of item 4 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

5. Unauthorized credit card transactions = 5a + 5b

Include: All unauthorized credit card and charge card transactions, before any recoveries or chargebacks, for which your institution was the card issuer. Include unauthorized cash advances. Include only transactions that were not authorized by a legitimate cardholder (third-party fraud).

Do not include: Credit card fraud prevented before a loss was incurred, fraud committed by a legitimate cardholder (first-party fraud), fraudulent debit or prepaid card transactions, or credit card transactions authorized by a legitimate cardholder as part of a scam.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

5a. Card-present transactions

Include: Unauthorized credit card transactions, before any recoveries or chargebacks, for which your institution was the card issuer and the card was present at the point of sale.

Do not include: Unauthorized internet, mail order, or telephone transactions.

Note: This is a subset of item 5 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

5b. Card-not-present transactions

Include: Unauthorized credit card transactions, before any recoveries or chargebacks, for which your institution was the card issuer and the card was not present at the point of sale, such as an internet, mail order, or telephone transaction.

Do not include: Unauthorized card-present transactions.

Note: This is a subset of item 5 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

6. Unauthorized ATM cash withdrawals

Include: All unauthorized cash withdrawals made against the accounts of your institution's customers at any ATM. Include only transactions that were not authorized by a legitimate accountholder (third-party fraud) before any recoveries or chargebacks.

Do not include: Unauthorized ATM cash withdrawal attempts prevented before a loss was incurred, fraud committed by a legitimate accountholder (first-party fraud), fraudulent cash withdrawals from accounts of another institution's customers, or unauthorized non-withdrawal transactions at an ATM.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

Comments:

Network, Processor, and Issuer Payments Surveys (NPIPS)

Survey Period:
Calendar Year 2012

2013 NPIPS Survey Drafts

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The Federal Reserve Payments Study



Instructions

Survey Period:
Calendar Year 2012

Surveys of the number and dollar value of
different types of electronic payment
transactions in the United States

General Instructions

About the surveys

The Federal Reserve Network, Processor, and Issuer Payments Surveys (NPIPS) will support research on electronic payment transactions, including ACH, credit card, debit card, prepaid card, and emerging payment transactions. The objective of this research is to measure the volume and value of electronic payments originated from U.S.-domiciled accounts during the calendar year 2012. The Federal Reserve will compare aggregate results from this 2013 study to those of previous studies conducted in 2001, 2004, 2007, and 2010 to document how the U.S. payments system is changing.

Your participation

To achieve the most reliable results, it is important that you respond completely and accurately. Please leave no survey item blank.

General instructions for numeric fields

There are three possible ways to answer a survey question that requests a numeric value:

Enter the amount: The actual numeric value of the data element.

Enter a zero: When the calculated amount actually equals zero or if the amount does not exist (i.e. your organization does not have volume for the item requested). Please do not enter a non-numeric value, e.g. "NA" or "NR."

Enter "NR" (not reported): If your organization has volume of the type being measured, but you do not know it, or cannot accurately estimate the amount. Please do not enter "NA."

If for any reason you cannot provide complete data, or if you have other questions or concerns, please contact Sally Smith at XYZ, Dave Brangaccio at the Federal Reserve Bank of Atlanta, or Geoff Gerdes at the Federal Reserve Board [Add contact information].

Organization Profile (*example*)

This is an industry survey of electronic payment transactions, including

- General-purpose credit card
- Private-label credit card
- Debit card
- General-use prepaid card
- Private-label prepaid card
- Emerging payments:
 - P2P & money transfer
 - Online bill payment
 - Walk-in bill payment
 - Deferred payment
 - Private-label ACH debit card
 - Far-field RFID payment
 - Secure online payment
 - eCommerce PIN debit payment
 - Mobile wallet

EXAMPLE OF A SUBSET OF SURVEYS THAT MIGHT BE SENT TO A SPECIFIC FIRM:

According to our understanding, your organization is involved in the processing, routing and switching or tracking of the following payment types, for which we have included in this survey:

- General-Purpose Credit Card Network Survey
- Debit Card Network Survey
- General-Use Prepaid Card Network Survey

Please contact us at xxx-xxx-xxxx if you have any questions about the payments categories included for your organization.

THE COMPLETE SET OF SURVEYS FOLLOWS:

The Federal Reserve Payments Study



General-Purpose Credit Card Network Survey

Survey Period:
Calendar Year 2012

Surveys of the number and dollar value of
different types of electronic payment
transactions in the United States

General-Purpose Credit Card Network Survey

Please do not round.

Please enter totals only for transactions originated from U.S.-domiciled accounts processed during the calendar years (CY) requested below.

Include: All point-of-sale (POS) and bill payment transactions made with a credit card or charge card. Include both consumer and business/government card transactions.

Do not include: Debit card or prepaid card transactions.

CY 2012 General-purpose credit card transactions

	Number	Value (\$)
1. Gross authorizations <i>Include 1a & 1b</i>		
1a. Less: Denials		
1b. Less: Pre-authorization only		
2. Net, authorized & settled transactions <i>= 1 - 1a - 1b</i>		
2a. Less: Adjustments and returns		
2b. Less: Cash advances		
2b.1. Cash advances with physical cash received <i>e.g. cash advance from ATM</i>		
3. Net, purchase transactions <i>= 2 - 2a - 2b</i>		

Credit card vs. charge card transactions

	Number	Value (\$)
4. Allocate your response to 2. Net, authorized & settled transactions between the following categories: <i>4a + 4b = 2</i>	2:	2:
4a. Credit card transactions		
4b. Charge card transactions <i>The entire balance must be paid off at regular intervals (e.g. monthly).</i>		

Continued

Payment initiation and authorization

Number

Value (\$)

5. Allocate your response to 2. Net, authorized & settled transactions between the following categories:
 $5a + 5b = 2$

2:	2:
----	----

5a. Transactions at the point of sale
Include card-present transactions.
 $5a.1 + 5a.2 + 5a.3 = 5a$

--	--

Please allocate your response by initiation method:

5a.1. Magnetic stripe
Include manual imprint.
 $5a.1.1 + 5a.1.2 = 5a.1$

--	--

Please allocate your response by authorization method:

5a.1.1. Signature acquired

--	--

5a.1.2. Other
e.g. swipe only (no signature or PIN entry)

--	--

If Other please describe the authorization method:

--

5a.2. Chip
 $5a.2.1 + 5a.2.2 + 5a.2.3 = 5a.2$

--	--

Please allocate your response by authorization method:

5a.2.1. Signature acquired

--	--

5a.2.2. Dynamic data only
e.g. incremental authorization code

--	--

5a.2.3. Other

--	--

If Other please describe the authorization method:

--

5a.3. Mobile device
 $5a.3.1 + 5a.3.2 + 5a.3.3 + 5a.3.4 = 5a.3$

--	--

Please allocate your response by authorization method:

5a.3.1. Signature acquired

--	--

5a.3.2. PIN entry at merchant terminal

--	--

5a.3.3. Dynamic data

--	--

5a.3.4. Other

--	--

If Other please describe the authorization method:

--

Continued

Payment initiation and authorization (continued)

Number

Value (\$)

5b. Remote transactions
Include card-not-present transactions except mobile at the point of sale.
 $5b.1 + 5b.2 + 5b.3 = 5b$

--	--

Please allocate your response by transaction verification method:

5b.1. Static card data
i.e. card number, expiration date, CVV, CVV2, etc.

--	--

5b.2. Network-sponsored online verification system

--	--

5b.3. Other

--	--

If Other please describe the transaction verification method:

--

Consumer vs. business/government transactions

Number

Value (\$)

6. Allocate your response to 2. Net, authorized & settled transactions between the following categories:
 $6a + 6b = 2$

2:	2:
----	----

6a. Consumer transactions

--	--

6b. Business/government transactions
e.g. transactions made on travel and expense (T&E), procurement, and small business cards

--	--

U.S. vs. foreign payees

Number

Value (\$)

7. Allocate your response to 2. Net, authorized & settled transactions based on the location of the payee:
 $7a + 7b = 2$

2:	2:
----	----

7a. Transactions with U.S. payees

--	--

7b. Transactions with payees outside the U.S.

--	--

Transaction value distribution

Number

Value (\$)

8. Allocate your response to 2. Net, authorized & settled transactions between the following categories:
 $8a + 8b + 8c + 8d + 8e + 8f = 2$

2:	2:
----	----

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

--	--

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

--	--

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

--	--

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

--	--

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

--	--

8f. Transactions authorized \$50.00 or greater in total value

--	--

Continued

Number of cards outstanding

Active
in CY 2012

Total
as of Dec. 31, 2012

9. Report both active and total credit and charge cards outstanding as of December, 31 2012:

--	--

*For active cards include cards with any transaction activity during CY 2012.
9a + 9b = 9*

9a. Credit cards outstanding

--	--

9b. Charge cards outstanding

--	--

10. For the above cards outstanding, report the total with chip technology e.g. NFC, RFID / "tap & go" cards, or fobs

--	--

Historical data

Number

Value (\$)

11. CY 2011 Net, authorized & settled transactions
2011 equivalent to 2

--	--

12. CY 2010 Net, authorized & settled transactions
2010 equivalent to 2

--	--

Comments:

--

The Federal Reserve Payments Study



Private-Label Credit Card Retail Merchant Issuer Survey

Survey Period:
Calendar Year 2012

Surveys of the number and dollar value of
different types of electronic payment
transactions in the United States

Private-Label Credit Card Retail Merchant Issuer Survey

Please do not round.

Please enter totals only for transactions originated from U.S.-domiciled accounts processed during the calendar years (CY) requested below.

Include: All point-of-sale (POS) and bill payment transactions made with a private-label credit or charge card (i.e. not network-branded Visa, MasterCard, etc.) for which your organization is the transaction processor. Include both consumer and business/government card transactions.

Do not include: Network-branded (e.g. Visa, MasterCard) credit card, debit card, or prepaid card transactions. Also, do not include data associated with transactions for which your organization was the receivables owner but not the transaction processor.

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

CY 2012 Transaction processing

<p>1. Transaction processing <i>Please indicate if your organization outsourced some or all of its private-label credit card transaction processing to a third party.</i></p>	<p>100% In-house []</p>	<p>Partially Outsourced []</p>	<p>Fully Outsourced []</p>
---	----------------------------------	---	-------------------------------------

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

1b. If your organization outsourced its processing for only part of 2012, please indicate the period of time in 2012 that your organization did not outsource:

From (2012):

To (2012):

Receivables ownership

<p>2. Receivables ownership: <i>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).</i></p>	<p>100% In-House []</p>	<p>Partially Outsourced []</p>	<p>Fully Outsourced []</p>
---	----------------------------------	---	-------------------------------------

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

If you answered Fully Outsourced to question 1 above for your organization's 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 transaction processing, please finish the rest of the survey and report transaction data only for the in-house processed portion of your portfolio.

Continued

CY 2012 Private-label credit card transactions

	Number	Value (\$)
3. Gross authorizations <i>Include 3a & 3b</i>		
3a. Less: Denials		
3b. Less: Pre-authorization only		
4. Net, authorized & settled transactions <i>= 3 - 3a - 3b</i>		
4a. Less: Adjustments and returns		
4b. Less: Cash advances		
5. Net, purchase transactions <i>= 4 - 4a - 4b</i>		

Payment initiation

	Number	Value (\$)
6. Allocate your response to 4. Net, authorized & settled transactions between the following categories: <i>6a + 6b = 4</i>	4:	4:
6a. Transactions at the point of sale <i>Include card-present transactions.</i> <i>6a.1 + 6a.2 + 6a.3 = 6a</i>		
<i>Please allocate your response by initiation method:</i>		
6a.1. Magnetic stripe		
6a.2. Chip		
6a.3. Mobile device		
6b. Remote transactions <i>Include card-not-present transactions except mobile at the point of sale.</i>		

Consumer vs. business/government transactions

	Number	Value (\$)
7. Allocate your response to 4. Net, authorized & settled transactions between the following categories: <i>7a + 7b = 4</i>	4:	4:
7a. Consumer transactions		
7b. Business/government transactions <i>e.g. transactions made on T&E, procurement, and small business cards</i>		

Continued

Transaction value distribution

	Number	Value (\$)
8. Allocate your response to 4. Net, authorized & settled transactions between the following categories: <i>8a + 8b + 8c + 8d + 8e + 8f = 4</i>	4:	4:
8a. Transactions authorized less than \$5.00 in total value		
8b. Transactions authorized \$5.00 to \$9.99 in total value		
8c. Transactions authorized \$10.00 to \$14.99 in total value		
8d. Transactions authorized \$15.00 to \$24.99 in total value		
8e. Transactions authorized \$25.00 to \$49.99 in total value		
8f. Transactions authorized \$50.00 or greater in total value		

Number of cards outstanding

	Active in CY 2012	Total as of Dec. 31, 2012
9. Report both active and total cards outstanding as of December, 31 2012: <i>For active cards include cards with any transaction activity during CY 2012.</i>		
9a. For the above cards outstanding, report the total with chip technology <i>e.g. NFC, RFID / "tap & go" cards, or fobs</i>		

Historical data

	Number	Value (\$)
10. CY 2011 Net, authorized & settled transactions <i>2011 equivalent to 4</i>		
11. CY 2010 Net, authorized & settled transactions <i>2010 equivalent to 4</i>		

Comments:

The Federal Reserve Payments Study



Private-Label Credit Card Processor Survey

Survey Period:
Calendar Year 2012

Surveys of the number and dollar value of
different types of electronic payment
transactions in the United States

Private-Label Credit Card Processor Survey

Please do not round.

Please enter totals only for transactions originated from U.S.-domiciled accounts processed during the calendar years (CY) requested below.

Include: All point-of-sale (POS) and bill payment transactions made with a private-label credit or charge card for which your organization was the transaction processor. Include both consumer and business/government card transactions.

Do not include: General-purpose (e.g. Visa, MasterCard) credit card, prepaid card, or debit card transactions. Also, do not include transactions for which your organization was the receivables owner but not the transaction processor.

CY 2012 Transaction processing

	Owned Receivables []	Processed Transactions []
1. Which of the following describes your organization's private-label credit card processing services?		
1a. If your organization only owned receivables, please list its processor(s):		

CY 2012 Private-label credit card transactions

	Number	Value (\$)
2. Gross authorizations <i>Include 2a & 2b</i>		
2a. Less: Denials		
2b. Less: Pre-authorization only		
3. Net, authorized & settled transactions <i>= 2 - 2a - 2b</i>		
3a. Less: Adjustments and returns		
3b. Less: Cash advances		
4. Net, purchase transactions <i>= 3 - 3a - 3b</i>		

Continued

Payment initiation

5. Allocate your response to 3. Net, authorized & settled transactions between the following categories:
 $5a + 5b = 3$
- 5a. Transactions at the point of sale
Include card-present transactions.
 $5a.1 + 5a.2 + 5a.3 = 5a$
- Please allocate your response by initiation method:*
- 5a.1. Magnetic stripe
- 5a.2. Chip
- 5a.3. Mobile device
- 5b. Remote transactions
Include card-not-present transactions except mobile at the point of sale.

Number	Value (\$)
3:	3:

Consumer vs. business/government transactions

6. Allocate your response to 3. Net, authorized & settled transactions between the following categories:
 $6a + 6b = 3$
- 6a. Consumer transactions
- 6b. Business/government transactions
e.g. transactions made on T&E, procurement, and small business cards

Number	Value (\$)
3:	3:

Transaction value distribution

7. Allocate your response to 3. Net, authorized & settled transactions between the following categories:
 $7a + 7c + 7d + 7e + 7f = 3$
- 7a. Transactions authorized less than \$5.00 in total value
- 7b. Transactions authorized \$5.00 to \$9.99 in total value
- 7c. Transactions authorized \$10.00 to \$14.99 in total value
- 7d. Transactions authorized \$15.00 to \$24.99 in total value
- 7e. Transactions authorized \$25.00 to \$49.99 in total value
- 7f. Transactions authorized \$50.00 or greater in total value

Number	Value (\$)
3:	3:

Number of cards outstanding

8. Report both active and total cards outstanding as of December, 31 2012:
For active cards include cards with any transaction activity during CY 2012.
- 8a. For the above cards outstanding, report the total with chip technology
e.g. NFC, RFID / "tap & go" cards, or fobs

Active in CY 2012	Total as of Dec. 31, 2012

Continued

Historical data

Number

Value (\$)

- 9. CY 2011 Net, authorized & settled transactions
2011 equivalent to 3
- 10. CY 2010 Net, authorized & settled transactions
2010 equivalent to 3

Comments:

The Federal Reserve Payments Study



Debit Card and General-Use Prepaid Card Network Surveys

Survey Period:
Calendar Year 2012

Surveys of the number and dollar value of
different types of electronic payment
transactions in the United States

Debit Card Network Survey

Please do not round.

Please enter totals only for transactions originated from U.S.-domiciled accounts processed during calendar year (CY) 2012.

Include: All point-of-sale (POS) and bill payment transactions made with a debit card issued by a depository institution. Include both consumer and business/government card transactions.

Do not include: Electronic benefit transfer (EBT) card, credit card, or ATM transactions. Please exclude cash withdrawals from transaction figures.

CY 2012 Transaction reporting

- | | | | |
|----|---|------------|-----------|
| 1. | Can your network report CY 2012 debit card transactions and CY 2012 general-use prepaid card transactions separately? | Yes
[] | No
[] |
|----|---|------------|-----------|

If you answered Yes to question 1 above for your organization's transaction reporting, please exclude general-use prepaid card transactions from the figures in this section. Report general-use prepaid card transactions in the General-Use Prepaid Card survey only. Please do not report (double-count) transactions in both the Debit Card and General-Use Prepaid Card surveys.

If you answered No to question 1 above for your organization's transaction reporting, please include general-use prepaid card transactions in this section and skip the General-Use Prepaid Card survey.

CY 2012 Debit card transactions

	Number	Value (\$)
2. Gross authorizations <i>Include 2a & 2b</i>		
2a. Less: Denials		
2b. Less: Pre-authorization only		
3. Net, authorized & settled transactions = 2 - 2a - 2b		
3a. Less: Cash back at the point of sale		
3b. Less: Adjustments and returns		
4. Net, purchase transactions = 3 - 3a - 3b		

Continued

Payment initiation and authorization

Number

Value (\$)

5. Allocate your response to 3. Net, authorized & settled transactions between the following categories:
 $5a + 5b = 3$

3:	3:
----	----

5a. Transactions at the point of sale
Include card-present transactions.
 $5a.1 + 5a.2 + 5a.3 = 5a$

--	--

Please allocate your response by initiation method:

5a.1. Magnetic stripe
Include manual imprint.
 $5a.1.1 + 5a.1.2 + 5a.1.3 = 5a.1$

--	--

Please allocate your response by authorization method:

5a.1.1. Signature acquired

5a.1.2. PIN entry at merchant terminal

5a.1.3. Other
e.g. swipe only (no signature or PIN entry)

If Other please describe the authorization method:

--

5a.2. Chip
 $5a.2.1 + 5a.2.2 + 5a.2.3 + 5a.2.4 = 5a.2$

--	--

Please allocate your response by authorization method:

5a.2.1. Signature acquired

5a.2.2. PIN entry at merchant terminal

5a.2.3. Dynamic data only
e.g. incremental authorization code

5a.2.4. Other

If Other please describe the authorization method:

--

5a.3. Mobile device
 $5a.3.1 + 5a.3.2 + 5a.3.3 + 5a.3.4 = 5a.3$

--	--

Please allocate your response by authorization method:

5a.3.1. Signature acquired

5a.3.2. PIN entry at merchant terminal

5a.3.3. Dynamic data

5a.3.4. Other

If Other please describe the authorization method:

--

Continued

Payment initiation and authorization (continued)

Number

Value (\$)

5b. Remote transactions
Include card-not-present transactions except mobile at the point of sale.
 $5b.1 + 5b.2 + 5b.3 = 5b$

--	--

Please allocate your response by transaction verification method:

5b.1. Static card data
i.e. card number, expiration date, CVV, CVV2, etc.

--	--

5b.2. Network-sponsored online verification system

--	--

5b.3. Other

--	--

If Other please describe the transaction verification method:

--

Consumer vs. business/government transactions

Number

Value (\$)

6. Allocate your response to 3. Net, authorized & settled transactions between the following categories:
 $6a + 6b = 3$

3:	3:
----	----

6a. Consumer transactions

--	--

6b. Business/government transactions

--	--

U.S. vs. foreign payees

Number

Value (\$)

7. Allocate your response to 3. Net, authorized & settled transactions based on the location of the payee:
 $7a + 7b = 3$

3:	3:
----	----

7a. Transactions with U.S. payees

--	--

7b. Transactions with payees outside the U.S.

--	--

Transaction value distribution

Number

Value (\$)

8. Allocate your response to 3. Net, authorized & settled transactions between the following categories:
 $8a + 8b + 8c + 8d + 8e + 8f = 3$

3:	3:
----	----

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

--	--

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

--	--

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

--	--

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

--	--

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

--	--

8f. Transactions authorized \$50.00 or greater in total value

--	--

Continued

Comments:

General-Use Prepaid Card Network Survey

Please do not round.

Please enter totals only for transactions originated from U.S.-domiciled accounts processed during calendar year (CY) 2012.

Include: All point-of-sale (POS) and bill payment transactions made with a general-use prepaid card. Include both consumer and business/government card transactions.

Do not include: Non-prepaid debit card, electronic benefit transfer (EBT) card, private-label prepaid card, credit card, or ATM transactions. Please exclude cash withdrawals from transaction figures.

CY 2012 General-use prepaid card transactions

	Number	Value (\$)
1. Gross authorizations <i>Include 2a & 2b</i>		
1a. Less: Denials		
1b. Less: Pre-authorization only		
2. Net, authorized & settled transactions <i>= 2 - 2a - 2b</i>		
2a. Less: Cash back at the point of sale		
2b. Less: Adjustments and returns		
3. Net, purchase transactions <i>= 3 - 3a - 3b</i>		

Continued

Payment initiation and authorization

Number

Value (\$)

4. Allocate your response to 2. Net, authorized & settled transactions between the following categories:
 $4a + 4b = 2$

2:	2:
----	----

4a. Transactions at the point of sale
 Include card-present transactions.
 $4a.1 + 4a.2 + 4a.3 = 4a$

--	--

Please allocate your response by initiation method:

4a.1. Magnetic stripe
 Include manual imprint.
 $4a.1.1 + 4a.1.2 + 4a.1.3 = 4a.1$

--	--

Please allocate your response by authorization method:

4a.1.1. Signature acquired

4a.1.2. PIN entry at merchant terminal

4a.1.3. Other
 e.g. swipe only (no signature or PIN entry)

If Other please describe the authorization method:

--

4a.2. Chip
 $4a.2.1 + 4a.2.2 + 4a.2.3 + 4a.2.4 = 4a.2$

--	--

Please allocate your response by authorization method:

4a.2.1. Signature acquired

4a.2.2. PIN entry at merchant terminal

4a.2.3. Dynamic data only
 e.g. incremental authorization code

4a.2.4. Other

If Other please describe the authorization method:

--

4a.3. Mobile device
 $4a.3.1 + 4a.3.2 + 4a.3.3 + 4a.3.4 = 4a.3$

--	--

Please allocate your response by authorization method:

4a.3.1. Signature acquired

4a.3.2. PIN entry at merchant terminal

4a.3.3. Dynamic data

4a.3.4. Other

If Other please describe the authorization method:

--

Continued

Payment initiation and authorization (continued)

Number

Value (\$)

- 4b. Remote transactions
Include card-not-present transactions except mobile at the point of sale.
 $4b.1 + 4b.2 + 4b.3 = 4b$

--	--

Please allocate your response by transaction verification method:

- 4b.1. Static card data
i.e. card number, expiration date, CVV, CVV2, etc.

--	--

- 4b.2. Network-sponsored online verification system

--	--

- 4b.3. Other

--	--

If Other please describe the transaction verification method:

--

U.S. vs. foreign payees

Number

Value (\$)

- 5. Allocate your response to 2. Net, authorized & settled transactions based on the location of the payee:
 $5a + 5b = 2$

2:	2:
----	----

- 5a. Transactions with U.S. payees

--	--

- 5b. Transactions with payees outside the U.S.

--	--

Transaction value distribution

Number

Value (\$)

- 6. Allocate your response to 2. Net, authorized & settled transactions between the following categories:
 $6a + 6b + 6c + 6d + 6e + 6f = 2$

2:	2:
----	----

- 6a. Transactions authorized less than \$5.00 in total value

--	--

- 6b. Transactions authorized \$5.00 to \$9.99 in total value

--	--

- 6c. Transactions authorized \$10.00 to \$14.99 in total value

--	--

- 6d. Transactions authorized \$15.00 to \$24.99 in total value

--	--

- 6e. Transactions authorized \$25.00 to \$49.99 in total value

--	--

- 6f. Transactions authorized \$50.00 or greater in total value

--	--

Comments:

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The Federal Reserve Payments Study



General-Use Prepaid Card Processor Survey

Survey Period:
Calendar Year 2012

Surveys of the number and dollar value of
different types of electronic payment
transactions in the United States

General-Use Prepaid Card Processor Survey

Please do not round.

Please enter totals only for transactions originated from U.S.-domiciled accounts processed during calendar year (CY) 2012.

Include: All point-of-sale (POS) and bill pay transactions made with a general-use (network-branded or open-loop) prepaid card.

Do not include: Private-label (closed-loop) prepaid card, non-prepaid debit card, or credit card transactions. Please exclude cash withdrawals from transaction figures.

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

CY 2012 General-use prepaid card transactions

	Number	Value (\$)
1. Gross authorizations <i>Include 1a & 1b</i>		
1a. Less: Denials		
1b. Less: Pre-authorization only		
2. Net, authorized & settled transactions <i>= 1 - 1a - 1b</i>		
2a. Less: Cash back at the point of sale		
2b. Less: Adjustments and returns		
3. Net, purchase transactions <i>= 2 - 2a - 2b</i>		

Payment initiation

	Number	Value (\$)
4. Allocate your response to 2. Net, authorized & settled transactions between the following categories: <i>4a + 4b = 2</i>	2:	2:
4a. Transactions at the point of sale <i>Include card-present transactions.</i> <i>4a.1 + 4a.2 + 4a.3 = 4a</i>		
<i>Please allocate your response by initiation method:</i>		
4a.1. Magnetic stripe		
4a.2. Chip		
4a.3. Mobile device		
4b. Remote transactions <i>Include card-not-present transactions except mobile at the point of sale.</i>		

Continued

U.S. vs. foreign payees

	Number	Value (\$)
5. Allocate your response to 2. Net, authorized & settled transactions based on the location of the payee: $5a + 5b = 2$	2:	2:
5a. Transactions with U.S. payees		
5b. Transactions with payees outside the U.S.		

Transactions by prepaid card type

	Number	Value (\$)
6. Allocate your response to 2. Net, authorized & settled transactions between the following categories: $6a + 6b + 6c + 6d + 6e + 6f + 6g = 2$	2:	2:
6a. General-purpose prepaid card transactions <i>Reloadable, prepaid debit cards that allow ATM cash withdrawals; typically marketed directly to consumers as a checking account alternative.</i>		
6b. Gift card transactions <i>Non-reloadable Visa, MasterCard, American Express, Discover or other general-use prepaid cards marketed as a gift-giving alternative to cash, checks, and gift certificates.</i>		
6c. Medical card transactions <i>Cards issued to provide point-of-sale access to Flexible Spending and Health Savings Accounts funds and avoid the need for insurers to issue reimbursement checks.</i>		
6d. Customer refund & incentive card transactions <i>Cards issued to disburse refunds for returned merchandise and customer incentives such as rebates.</i>		
6e. Payroll card transactions <i>Reloadable, prepaid debit cards issued to disburse employee wages; typically marketed to employers as a means to replace paper check or cash wage disbursements to unbanked employees.</i>		
6f. Government card transactions <i>Prepaid cards issued to disburse local, state, and federal government payments such as welfare (EBT, etc.), social security, unemployment, and disaster relief; cards are typically issued as an electronic alternative to cash and check disbursements.</i>		
6g. Other general-use prepaid card transactions		

If Other general-use prepaid card transactions please describe the card types:

Continued

Transaction value distribution

Number

Value (\$)

7. Allocate your response to 2. Net, authorized & settled transactions between the following categories:
 $7a + 7b + 7c + 7d + 7e + 7f = 2$

2:	2:

7a. Transactions authorized less than \$5.00 in total value

7b. Transactions authorized \$5.00 to \$9.99 in total value

7c. Transactions authorized \$10.00 to \$14.99 in total value

7d. Transactions authorized \$15.00 to \$24.99 in total value

7e. Transactions authorized \$25.00 to \$49.99 in total value

7f. Transactions authorized \$50.00 or greater in total value

Card funding

Number

Value (\$)

8. Total credits/loads
 $8a + 8b + 8c = 8$

--	--

Please allocate your response between the following categories:

8a. Initial Loads

8b. Reloads

8c. Other credits/loads

9. Allocate your response to 8. Total credits/loads based on the funding method that was used to credit/load the card:
 $9a + 9b + 9c + 9d + 9e + 9f = 8$

8:	8:
----	----

9a. Cash

9b. Check

9c. Credit card

9d. Debit card

9e. ACH

9f. Other

Continued

Number of cards outstanding

Active
in CY 2012

Total
as of Dec. 31, 2012

10. Report both active and total cards outstanding as of December, 31 2012:
For active cards include cards with any transaction activity during CY 2012.
10a + 10b + 10c + 10d + 10e + 10f + 10g = 10

--	--

Please allocate your response between the following categories (see question 6 above for definitions):

- 10a. General-purpose prepaid cards
- 10b. Gift cards
- 10c. Medical cards
- 10d. Customer refund & incentive cards
- 10e. Payroll cards
- 10f. Government
- 10g. Other

Comments:

The Federal Reserve Payments Study



Private-Label Prepaid Card Issuer and Processor Survey

Survey Period:
Calendar Year 2012

Surveys of the number and dollar value of
different types of electronic payment
transactions in the United States

Private-Label Prepaid Card Issuer and Processor Survey

Please do not round.

Please enter totals only for transactions originated from U.S.-domiciled accounts processed during the calendar years (CY) requested below.

Include: All point-of-sale (POS) and bill payment transactions made with private-label (closed-loop) prepaid cards.

Do not include: General-use prepaid card, debit card, or credit card transactions. Please exclude cash withdrawals from transaction figures unless specifically requested.

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

CY 2012 Private-label prepaid card transactions		Number	Value (\$)
1.	Gross authorizations <i>Include 1a & 1b</i>		
1a.	Less: Denials		
1b.	Less: Pre-authorization only		
2.	Net, authorized & settled transactions <i>= 1 - 1a - 1b</i>		
2a.	Less: Cash back at the point of sale		
2b.	Less: Adjustments and returns		
3.	Net, purchase transactions <i>= 2 - 2a - 2b</i>		

Payment initiation		Number	Value (\$)
4.	Allocate your response to 2. Net, authorized & settled transactions between the following categories: <i>4a + 4b = 2</i>	2:	2:
4a.	Transactions at the point of sale <i>Include card-present transactions.</i> <i>4a.1 + 4a.2 + 4a.3 = 4a</i>		
<i>Please allocate your response by initiation method:</i>			
4a.1.	Magnetic stripe		
4a.2.	Chip		
4a.3.	Mobile device		
4b.	Remote transactions <i>Include card-not-present transactions except mobile at the point of sale.</i>		

Continued

Transactions by prepaid card type

		Number	Value (\$)
5.	Allocate your response to 2. Net, authorized & settled transactions between the following categories: $5a + 5b + 5c + 5d = 2$	2:	2:
5a.	Gift card transactions <i>Private-label (e.g. merchant or shopping center-branded) prepaid cards marketed as gift-giving alternatives to cash, checks and gift certificates or as loyalty cards with payment capabilities.</i>		
5b.	Transit card transactions <i>Cards issued for toll and fare payment on transportation systems such as rail, bus, subway, and tollways.</i>		
5c.	Customer refund & incentive card transactions <i>Cards issued to disburse refunds for returned merchandise and customer incentives such as rebates.</i>		
5d.	Other private-label prepaid card transactions		
	If Other private-label prepaid card transactions please describe the card types:		

Transaction value distribution

		Number	Value (\$)
6.	Allocate your response to 2. Net, authorized & settled transactions between the following categories: $6a + 6b + 6c + 6d + 6e + 6f = 2$	2:	2:
6a.	Transactions authorized less than \$5.00 in total value		
6b.	Transactions authorized \$5.00 to \$9.99 in total value		
6c.	Transactions authorized \$10.00 to \$14.99 in total value		
6d.	Transactions authorized \$15.00 to \$24.99 in total value		
6e.	Transactions authorized \$25.00 to \$49.99 in total value		
6f.	Transactions authorized \$50.00 or greater in total value		

Continued

Card funding

Number

Value (\$)

7. Total credits/loads
 $7a + 7b + 7c = 7$

--	--

Please allocate your response between the following categories:

7a. Initial loads

--	--

7b. Reloads

--	--

7c. Other credits/loads

--	--

8. Allocate your response to 7. Total credits/loads based on the funding method that was used to credit/load the card:
 $8a + 8b + 8c + 8d + 8e + 8f = 7$

7:	7:
----	----

8a. Cash

--	--

8b. Check

--	--

8c. Credit card

--	--

8d. Debit card

--	--

8e. ACH

--	--

8f. Other

--	--

Cash withdrawals

Number

Value (\$)

9. CY 2012 Approved cash withdrawals
 Please report the number and value of approved cash withdrawals.

--	--

Number of cards outstanding

Active
in CY 2012

Total
as of Dec. 31, 2012

10. Report both active and total cards outstanding as of December, 31 2012:
 For active cards include cards with any transaction activity during CY 2012.
 $10a + 10b + 10c + 10d = 10$

--	--

Please allocate your response between the following categories (see question 5 above for definitions):

10a. Gift cards

--	--

10b. Transit cards

--	--

10c. Customer refund & incentive cards

--	--

10d. Other

--	--

Continued

Historical data

Number

Value (\$)

- 11. CY 2011 Net, authorized & settled transactions
2011 equivalent to 2
- 12. CY 2010 Net, authorized & settled transactions
2010 equivalent to 2

Comments:

The Federal Reserve Payments Study



Emerging Payments Processor Surveys

Survey Period:
Calendar Year 2012

Surveys of the number and dollar value of
different types of electronic payment
transactions in the United States

P2P & Money Transfer Processor Survey

Please do not round.

Please enter totals only for transactions originated from U.S.-domiciled accounts or a U.S. agent location processed during the calendar years (CY) requested below.

Include: Transactions originated from and received by a consumer or consumer-owned (i.e. not a business- or government-owned) account.

Do not include: Transactions originated from or received by business- or government-owned accounts. Also, do not include account-to-account transfers for which both the originating and receiving accounts were owned by the same accountholder (i.e. balance transfers).

CY 2012 P2P & money transfer transactions

Number

Value (\$)

1. Total transactions

--	--

U.S. vs. foreign payees

Number

Value (\$)

2. Allocate your response to 1. Total transactions based on the location of the payee:
 $2a + 2b = 1$

1:	1:
----	----

2a. Transactions with U.S. payees

--	--

2b. Transactions with payees outside the U.S.

--	--

Transaction value distribution

Number

Value (\$)

3. Allocate your response to 1. Total transactions between the following categories:
 $3a + 3b + 3c + 3d + 3e + 3f = 1$

1:	1:
----	----

3a. Transactions authorized less than \$5.00 in total value

--	--

3b. Transactions authorized \$5.00 to \$9.99 in total value

--	--

3c. Transactions authorized \$10.00 to \$14.99 in total value

--	--

3d. Transactions authorized \$15.00 to \$24.99 in total value

--	--

3e. Transactions authorized \$25.00 to \$49.99 in total value

--	--

3f. Transactions authorized \$50.00 or greater in total value

--	--

Continued

Clearing system

Number

Value (\$)

4. Allocate your response to 1. Total transactions between the following categories:
 $4a + 4b + 4c + 4d + 4e = 1$

1:	1:
----	----

Please report the payment methods used to transmit payments between consumer accounts:

4a. Credit card / offline debit networks

--	--

4b. EFT / online debit networks

--	--

4c. ACH

--	--

4d. Book transfer
i.e. a payment cleared via internal accounting transfer

--	--

4e. Other

--	--

If Other please describe:

--

Origination channel

Number

Value (\$)

5. Allocate your response to 1. Total transactions between the following categories based on the channel used to originate payment:
 $5a + 5b + 5c + 5d = 1$

1:	1:
----	----

5a. Website

--	--

5b. Mobile phone
via an application, browser or text message

--	--

5c. In-person
via agent location, kiosk or ATM

--	--

5d. Other

--	--

If Other please describe:

--

Comments:

--

Online Bill Payment Processor Survey

Please do not round.

Please enter totals only for transactions originated from U.S.-domiciled accounts processed during calendar year (CY) 2012.

Include: Bill payment transactions originated through a financial institution or other intermediary's online bill payment portal (i.e. bank online bill payments) and directly via biller websites (i.e. biller direct bill payments).

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

CY 2012 Online bill payment transactions

	Number	Value (\$)
1. Bank/intermediary online bill payment transactions		
2. Biller direct online bill payment transactions		

Transaction value distribution – Bank/intermediary online bill payments

	Number	Value (\$)
3. Allocate your response to 1. Bank/intermediary online bill payment transactions between the following categories: $3a + 3b + 3c + 3d + 3e + 3f = 1$	1:	1:
3a. Transactions authorized less than \$5.00 in total value		
3b. Transactions authorized \$5.00 to \$9.99 in total value		
3c. Transactions authorized \$10.00 to \$14.99 in total value		
3d. Transactions authorized \$15.00 to \$24.99 in total value		
3e. Transactions authorized \$25.00 to \$49.99 in total value		
3f. Transactions authorized \$50.00 or greater in total value		

Transaction value distribution – Biller direct online bill payments

	Number	Value (\$)
4. Allocate your response to 2. Biller direct online bill payment transactions between the following categories: $4a + 4b + 4c + 4d + 4e + 4f = 2$	2:	2:
4a. Transactions authorized less than \$5.00 in total value		
4b. Transactions authorized \$5.00 to \$9.99 in total value		
4c. Transactions authorized \$10.00 to \$14.99 in total value		
4d. Transactions authorized \$15.00 to \$24.99 in total value		
4e. Transactions authorized \$25.00 to \$49.99 in total value		
4f. Transactions authorized \$50.00 or greater in total value		

Continued

Settlement system – Bank/intermediary online bill payments

Number

Value (\$)

5. Allocate your response to 1. Bank/intermediary online bill payment transactions based on the payment method used to transmit payment to billers for settlement:
 $5a + 5b + 5c = 1$

1:	1:
----	----

5a. ACH

--	--

5b. Check

--	--

5c. Other

--	--

If Other please describe:

--

Comments:

--

Walk-In Bill Payment Processor Survey

Please do not round.

Please enter totals only for transactions originated from U.S.-domiciled accounts processed during calendar year (CY) 2012.

Include: Bill payment transactions made in person that your organization received or processed on behalf of billers. Include only transactions made at locations (e.g. kiosks, ATMs, agents, or retailers) other than those operated by the biller.

Do not include: Online, mail, or telephone bill payments. Do not include in-person bill payments made at locations operated by the biller.

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

CY 2012 Walk-in bill payment transactions

Number

Value (\$)

1. Total transactions

--	--

Transaction value distribution

Number

Value (\$)

2. Allocate your response to 1. Total transactions between the following categories:
 $2a + 2b + 2c + 2d + 2e + 2f = 1$

1:	1:
----	----

2a. Transactions authorized less than \$5.00 in total value

--	--

2b. Transactions authorized \$5.00 to \$9.99 in total value

--	--

2c. Transactions authorized \$10.00 to \$14.99 in total value

--	--

2d. Transactions authorized \$15.00 to \$24.99 in total value

--	--

2e. Transactions authorized \$25.00 to \$49.99 in total value

--	--

2f. Transactions authorized \$50.00 or greater in total value

--	--

Settlement system

Number

Value (\$)

3. Allocate your response to 1. Total transactions based on the payment method used to transmit payment to billers for settlement of walk-in bill payment received on their behalf:
 $3a + 3b + 3c = 1$

1:	1:
----	----

3a. ACH

--	--

3b. Check

--	--

3c. Other

--	--

If Other please describe:

--

Continued

Funding method

Number

Value (\$)

4. Total funding
 $4a + 4b + 4c + 4d + 4e + 4f = 4$

--	--

Please allocate your response based on the funding method that was used by the payer for walk-in bill payment:

- 4a. Cash
- 4b. Check
- 4c. Credit card
- 4d. Debit card
- 4e. ACH
- 4f. Other

Comments:

Deferred Payment Processor Survey

Please do not round.

Please enter totals only for transactions originated from U.S.-domiciled accounts processed during calendar year (CY) 2012.

Include: Point-of-sale (POS) transactions for which your organization provided credit or an installment payment plan to buyers. Report transaction and dollar value totals based on the initial purchase transaction made to the merchant.

Do not include: Loan repayments or installment payments on layaway items made subsequent to the initial purchase transaction.

CY 2012 Deferred payment transactions

Number

Value (\$)

1. Total transactions

--	--

Transaction value distribution

Number

Value (\$)

2. Allocate your response to 1. Total transactions between the following categories:
 $2a + 2b + 2c + 2d + 2e + 2f = 1$

1:	1:
----	----

2a. Transactions authorized less than \$5.00 in total value

--	--

2b. Transactions authorized \$5.00 to \$9.99 in total value

--	--

2c. Transactions authorized \$10.00 to \$14.99 in total value

--	--

2d. Transactions authorized \$15.00 to \$24.99 in total value

--	--

2e. Transactions authorized \$25.00 to \$49.99 in total value

--	--

2f. Transactions authorized \$50.00 or greater in total value

--	--

Merchant settlement

Number

Value (\$)

3. Allocate your response to 1. Total transactions between the following categories based on how funds were transferred into merchants' accounts to settle purchases:
 $3a + 3b + 3c = 1$

1:	1:
----	----

3a. ACH

--	--

3b. Wire

--	--

3c. Other

--	--

If Other please describe:

--

Continued

Funding method

Number

Value (\$)

4. Total funding
 $4a + 4b + 4c + 4d + 4e + 4f = 4$

--	--

Please allocate your response based on the funding method that was used by the payer for deferred payment:

- 4a. Cash
- 4b. Check
- 4c. Credit card
- 4d. Debit card
- 4e. ACH
- 4f. Other

Comments:

Private-Label ACH Debit Card Processor Survey

Please do not round.

Please enter totals only for transactions originated from U.S.-domiciled accounts processed during calendar year (CY) 2012.

Include: Transactions on private-label (merchant-branded) payment cards for which the ACH system was used to settle daily card transactions, whether individually or on an aggregated basis, from a cardholder deposit account linked to the card account (i.e. decoupled debit transactions).

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

CY 2012 Private-label ACH debit card transactions		Number	Value (\$)
1.	Gross authorizations <i>Include 1a & 1b</i>		
1a.	Less: Denials		
1b.	Less: Pre-authorizations only		
2.	Net, authorized & settled transactions <i>= 1 - 1a - 1b</i>		
2a.	Less: Cash back at the point of sale		
2b.	Less: Adjustments and returns		
3.	Net, purchase transactions <i>= 2 - 2a - 2b</i>		

Transaction value distribution		Number	Value (\$)
4.	Allocate your response to 2. Net, authorized & settled transactions between the following categories: <i>4a + 4b + 4c + 4d + 4e + 4f = 2</i>	2:	2:
4a.	Transactions authorized less than \$5.00 in total value		
4b.	Transactions authorized \$5.00 to \$9.99 in total value		
4c.	Transactions authorized \$10.00 to \$14.99 in total value		
4d.	Transactions authorized \$15.00 to \$24.99 in total value		
4e.	Transactions authorized \$25.00 to \$49.99 in total value		
4f.	Transactions authorized \$50.00 or greater in total value		

Continued

Merchant settlement

Number

Value (\$)

5. Allocate your response to 2. Net, authorized & settled transactions based on the method that funds were transferred into a merchant's bank account to settle for a purchase:
 $5a + 5b + 5c = 2$

2:	2:
----	----

5a. ACH

--	--

5b. Wire

--	--

5c. Other

--	--

If Other please describe:

--

Number of cards outstanding

Active
in CY 2012

Total
as of Dec. 31, 2012

6. Report both active and total cards outstanding as of December, 31 2012:
For active cards include cards with any transaction activity during CY 2012.

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Comments:

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Far-Field RFID Payment Processor Survey

Please do not round.

Please enter totals only for transactions originated from U.S.-domiciled accounts processed during calendar year (CY) 2012.

Include: Toll transactions authorized via a far-field RFID transponder.

Do not include: Initial load and subsequent reload transactions made to a prepaid account associated with the RFID payment service.

CY 2012 Far-field RFID transactions

Number

Value (\$)

1. Total transactions

--	--

Transaction value distribution

Number

Value (\$)

2. Allocate your response to 1. Total transactions between the following categories:
 $2a + 2b + 2c + 2d + 2e + 2f = 1$

1:	1:
----	----

2a. Transactions authorized less than \$5.00 in total value

--	--

2b. Transactions authorized \$5.00 to \$9.99 in total value

--	--

2c. Transactions authorized \$10.00 to \$14.99 in total value

--	--

2d. Transactions authorized \$15.00 to \$24.99 in total value

--	--

2e. Transactions authorized \$25.00 to \$49.99 in total value

--	--

2f. Transactions authorized \$50.00 or greater in total value

--	--

Funding method

Number

Value (\$)

3. Total funding
 $3a + 3b + 3c + 3d + 3e + 3f = 3$

--	--

Please allocate your response based on the funding method that was used by the payer for far-field RFID payment:

3a. Cash

--	--

3b. Check

--	--

3c. Credit card

--	--

3d. Debit card

--	--

3e. ACH

--	--

3f. Other

--	--

--	--

Continued

Comments:

Secure Online Payment Processor Survey

Please do not round.

Please enter totals only for transactions originated from U.S.-domiciled accounts processed during calendar year (CY) 2012.

Include: eCommerce point-of-sale transactions where the buyer was redirected from the merchant to their financial institution's or a third party's online bill payment system to originate payment.

CY 2012 Secure online payment transactions

Number

Value (\$)

1. Total transactions

--	--

Transaction value distribution

Number

Value (\$)

2. Allocate your response to 1. Total transactions between the following categories:

$$2a + 2b + 2c + 2d + 2e + 2f = 1$$

2a. Transactions authorized less than \$5.00 in total value

2b. Transactions authorized \$5.00 to \$9.99 in total value

2c. Transactions authorized \$10.00 to \$14.99 in total value

2d. Transactions authorized \$15.00 to \$24.99 in total value

2e. Transactions authorized \$25.00 to \$49.99 in total value

2f. Transactions authorized \$50.00 or greater in total value

1:	1:

Comments:

eCommerce PIN Debit Payment Processor Survey

Please do not round.

Please enter totals only for transactions originated from U.S.-domiciled accounts processed during calendar year (CY) 2012.

Include: Point-of-sale (POS) and bill payment transactions for eCommerce purchases made with a PIN (single-message) debit card where PIN entry was facilitated via a webpage or peripheral device attached to the payer's computer.

Do not include: eCommerce transactions via PIN (single-message) debit card authorized without PIN entry (i.e. PIN-less debit). Also do not include signature debit or credit card transactions.

CY 2012 eCommerce PIN debit payment transactions

	Number	Value (\$)
1. Gross authorizations <i>Include 1a & 1b</i>		
1a. Less: Denials		
1b. Less: Pre-authorizations only		
2. Net, authorized & settled transactions <i>= 1 - 1a - 1b</i>		
2a. Less: Cash back at the point of sale		
2b. Less: Adjustments and returns		
3. Net, Purchase Transactions <i>= 2 - 2a - 2b</i>		

Transaction value distribution

	Number	Value (\$)
4. Allocate your response to 2. Net, authorized & settled transactions between the following categories: <i>4a + 4b + 4c + 4d + 4e + 4f = 2</i>	2:	2:
4a. Transactions authorized less than \$5.00 in total value		
4b. Transactions authorized \$5.00 to \$9.99 in total value		
4c. Transactions authorized \$10.00 to \$14.99 in total value		
4d. Transactions authorized \$15.00 to \$24.99 in total value		
4e. Transactions authorized \$25.00 to \$49.99 in total value		
4f. Transactions authorized \$50.00 or greater in total value		

Comments:

Mobile Wallet Processor Survey

Please do not round.

Please enter totals only for transactions originated from U.S.-domiciled accounts processed during calendar year (CY) 2012.

Include: Mobile wallet transactions where the buyer made a payment using SMS messaging or near-field RFID technology connected with a mobile device.

CY 2012 Mobile wallet transactions

Number

Value (\$)

1. Total transactions

--	--

Transaction value distribution

Number

Value (\$)

2. Allocate your response to 1. Total transactions between the following categories:
 $2a + 2b + 2c + 2d + 2e + 2f = 1$

1:	1:

2a. Transactions authorized less than \$5.00 in total value

2b. Transactions authorized \$5.00 to \$9.99 in total value

2c. Transactions authorized \$10.00 to \$14.99 in total value

2d. Transactions authorized \$15.00 to \$24.99 in total value

2e. Transactions authorized \$25.00 to \$49.99 in total value

2f. Transactions authorized \$50.00 or greater in total value

Comments:

Check Sample Survey (CSS)

Survey Period:
Calendar Year 2012

For information only; respondents would not be asked to fill out this form.

- Perpendicular
- Parallel
- Cannot find Payee endorsement

21. **Do the words "Absent(ee)" or "Absent Endorsed," "ABS END GUAR," "ABS END GTD," "Credit to Payee," "CR to Payee," or "Lack End GTD" appear anywhere on the back of the check?**

- Yes
- No

22. **Input the number (typically 9 digits) found on the back of the check that exists between > and < symbols. In the event that more than one set of > < symbols appear, first look for the endorsement with a bank name associated with it and enter that number. If each set has a bank name associated with it, then choose the set that has the earliest date. The date will appear next to or just below the number between the > < symbols.**

>

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 <

Number not present

Categorizing Payee

23. **Is the payee the same person as the payer:**
- Yes
- No
24. **Based on the *Payee* name/address and endorsement, can you definitively categorize the *Payee* as any of these?**
- Consumer
- Government
- Business
- Not Consumer – either business or government
- Not Government – either business or consumer
- Cannot determine
25. **If *Payee* is business or government, mark which type:**
- Power, gas, phone, cable or internet service provider
- Bank, credit union, credit card company, financing company, mortgage company, leasing company, or insurance company
- Apartment complex, condos
- Supermarket or Drugstore
- Convenience store
- Retail Store, retail service shop, or cataloger
- Restaurant, bar, diner, fast food, etc.
- Subscription, membership organization, club, etc.
- Charitable organization, church
- State of, City of, County of, Town of, Township of, Bureau of, Municipality
- US Treasury, IRS, Internal Revenue Service, State Tax, County Tax, Tax Commissioner, Tax Collector
- Court
- USPS, Post Office, United States Postal Service
- Port Authority, Water Authority, Power Authority, Transit Authority, Department of
- School, High School, Elementary, University, College
- Medical (e.g., hospital, doctor's office, etc.)
- NOT a business or government*
- Other business indicator
- Cannot determine