

Networks, Processors, and Issuers Payments Surveys (NPIPS)



Selected Glossary of Terms

Survey Period:
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General-Purpose Credit Card Network	
Item	Definition
	United States: The states, territories, and possessions of the U.S., the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
1a	Denials/declines: Transaction attempts that receive a denial response by the host authorization system and do not result in an authorized transaction.
2a	Pre-authorization only: Transactions that are approved but not settled (e.g., the initial amount which a rental agency, hotel, or fuel dispenser operator receives authorization, but final payment and amount transfer is never made).
3	Net, authorized & settled transactions: Transactions initiated by the acquirer that are completed with the final payment amount transferred from the acquirer to the issuer. Such transactions include those that are subsequently reversed through a chargeback, or other adjustment or return.
3a	Cash advances: Transactions involving the provision of cash to the cardholder via an ATM or over the counter with the use of a credit or charge card, typically authenticated by entering a personal identification number (PIN). (Unlike debit or prepaid card cash-back transactions, cash advances are not combined with a purchase.)
3b.1	Chargebacks: Transactions initiated by the issuer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer disputes, fraud, processing errors, authorization issues, or non-fulfillment of copy requests). A chargeback provides the issuer with a way to return a disputed transaction, typically on behalf of the cardholder.
3b.2	Other adjustments and returns: Transactions initiated by the acquirer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer return of goods, complaints, merchant-identified fraud, duplicate transaction entry).
4	Net, purchase transactions: Transactions that have been authorized and settled. Exclude denials, transactions that are pre-authorization only, cash advances, chargebacks, and other adjustments and returns.
6a.1	Chip: Transactions for which account information taken from a computer microchip embedded in a card or mobile device that securely stores data to be read via contact or contactless/NFC communications with a merchant payment device or terminal. Include EMV and all other types of chip transactions with a card or mobile device. Report only person-present/merchant point-of-sale transactions.
6a.2	No chip: Transactions for which account information is not taken from a computer microchip. Typically the information is taken from a magnetic stripe on a card. It may also be keyed in for processing. Report only person-present/merchant point-of-sale transactions.

General-Purpose Credit Card Network	
Item	Definition
7a	Transactions initiated with a mobile device: Transactions executed on a mobile device, whether remote such as “in-app purchase”, or at the point of sale.
8a	Two-factor: If there are additional authentication factors used in combination with either a PIN or signature, please include these transactions under "Two-factor" (e.g., EMV card-based cryptograms, a mobile device's geolocation, Touch ID fingerprint swipes, "Selfie" picture authentication or other methods beyond the card all should be under "Two-factor"). These also include out-of-band messages using a one-time code, biometrics, or merchant login with card on file.
8b	PIN only: Transactions authenticated using the card user's personal identification number (PIN) through a terminal or other secure transaction system.
8c	Signature only: Transactions for which the merchant collects the card user's signature for authentication.
8d	Authentication not required: Transactions not included in signature-authenticated or PIN-authenticated transactions reported above (e.g., low dollar value transactions where no PIN or no signature required according to merchant and network rules).
8e	Other/unknown: Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.
9a	Two-factor authentication: Additional layer of security for online payment transactions like 3-D Secure (e.g., Verified by Visa, MasterCard SecureCode, American Express SafeKey) or biometric methods like a finger swipe using Touch ID with ApplePay.
9b	Other cardholder-provided authentication or identification information: Transactions using CVV, expiry date, customer billing address, email or out-of-band messages using a one-time code, dynamic CVV2/CVC2/CID, login with FaceBook, email verification, or phone verification.
9c	Other/unknown: Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.
12a	Lost or stolen card: Fraudulent transactions via a card reported as lost or stolen.
12b	Card issued but not received: Fraudulent transactions reported to be via an intercepted new or replacement card in transit that was activated by someone other than the cardholder.
12c	Fraudulent application: Fraudulent transactions reported to be via a new card that was issued to someone other than the cardholder using falsified information or a stolen identity.
12d	Counterfeit card: Fraudulent point-of-sale transactions via an altered or cloned card.

General-Purpose Credit Card Network	
Item	Definition
12e	Fraudulent use of account number: Fraudulent transactions using account number and other card and cardholder details, typically remotely.
12f	Other (including account takeover): All other fraudulent transactions not included the above categories. In particular, "other" covers account takeover, a form of identity theft whereby an unauthorized party gains access to and use of an existing card account.
23	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the "dollar size bands" requested.
24	Total cards: All issued, activated, and unexpired general-purpose credit or charge cards (linked to U.S.-domiciled accounts).

Private-Label Credit Card Merchant Issuer	
Item	Definition
	United States: The states, territories, and possessions of the U.S., the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
3a	Denials/declines: Transaction attempts that receive a denial response by the host authorization system and do not result in an authorized transaction.
4a	Pre-authorization only: Transactions that are approved but not settled (e.g., the initial amount which a rental agency, hotel, or fuel dispenser operator receives authorization, but final payment and amount transfer is never made).
5	Net, authorized & settled transactions: Transactions that are completed with the final payment amount. Such transactions include those that are subsequently reversed through a chargeback, or other adjustment or return.
5a	Cash advances: Transactions involving the provision of cash to the cardholder via an ATM or over the counter with the use of a credit or charge card, typically authenticated by entering a personal identification number (PIN). (Unlike debit or prepaid card cash-back transactions, cash advances are not combined with a purchase.)
5b.1	Chargebacks: Transactions initiated by the issuer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer disputes, fraud, processing errors, authorization issues, or non-fulfillment of copy requests). A chargeback provides the issuer with a way to return a disputed transaction, typically on behalf of the cardholder.

Private-Label Credit Card Merchant Issuer	
Item	Definition
5b.2	Other adjustments and returns: Transactions initiated by the acquirer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer return of goods, complaints, merchant-identified fraud, duplicate transaction entry).
6	Net, purchase transactions: Transactions that have been authorized and settled. Exclude denials, transactions that are pre-authorization only, cash advances, chargebacks, and other adjustments and returns.
8a.1	Chip: Transactions for which account information taken from a computer microchip embedded in a card or mobile device that securely stores data to be read via contact or contactless/NFC communications with a merchant payment device or terminal. Include EMV and all other types of chip transactions with a card or mobile device. Report only person-present/merchant point-of-sale transactions.
8a.2	No chip: Transactions for which account information is not taken from a computer microchip. Typically the information is taken from a magnetic stripe on a card. It may also be keyed in for processing. Report only person-present/merchant point-of-sale transactions.
9a	Transactions initiated with a mobile device: Transactions executed on a mobile device, whether remote such as "in-app purchase", or at the point of sale.
11a	Lost or stolen card: Fraudulent transactions via a card reported as lost or stolen.
11b	Card issued but not received: Fraudulent transactions reported to be via an intercepted new or replacement card in transit that was activated by someone other than the cardholder.
11c	Fraudulent application: Fraudulent transactions reported to be via a new card that was issued to someone other than the cardholder using falsified information or a stolen identity.
11d	Counterfeit card: Fraudulent point-of-sale transactions via an altered or cloned card.
11e	Fraudulent use of account number: Fraudulent transactions using account number and other card and cardholder details, typically remotely.
11f	Other (including account takeover): All other fraudulent transactions not included the above categories. In particular, "other" covers account takeover, a form of identity theft whereby an unauthorized party gains access to and use of an existing card account.
15	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the "dollar size bands" requested.
16	Total cards: All issued, activated, and unexpired private-label credit cards (linked to U.S.-domiciled accounts).

Private-Label Credit Card Processor	
Item	Definition
	United States: The states, territories, and possessions of the U.S., the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
2a	Denials/declines: Transaction attempts that receive a denial response by the host authorization system and do not result in an authorized transaction.
3a	Pre-authorization only: Transactions that are approved but not settled (e.g., the initial amount which a rental agency, hotel, or fuel dispenser operator receives authorization, but final payment and amount transfer is never made).
4	Net, authorized & settled transactions: Transactions that are completed with the final payment amount. Such transactions include those that are subsequently reversed through a chargeback, or other adjustment or return.
4a	Cash advances: Transactions involving the provision of cash to the cardholder via an ATM or over the counter with the use of a credit or charge card, typically authenticated by entering a personal identification number (PIN). (Unlike debit or prepaid card cash-back transactions, cash advances are not combined with a purchase.)
4b.1	Chargebacks: Transactions initiated by the issuer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer disputes, fraud, processing errors, authorization issues, or non-fulfillment of copy requests). A chargeback provides the issuer with a way to return a disputed transaction, typically on behalf of the cardholder.
4b.2	Other adjustments and returns: Transactions initiated by the acquirer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer return of goods, complaints, merchant-identified fraud, duplicate transaction entry).
5	Net, purchase transactions: Transactions that have been authorized and settled. Exclude denials, transactions that are pre-authorization only, cash advances, chargebacks, and other adjustments and returns.
7a.1	Chip: Transactions for which account information taken from a computer microchip embedded in a card or mobile device that securely stores data to be read via contact or contactless/NFC communications with a merchant payment device or terminal. Include EMV and all other types of chip transactions with a card or mobile device. Report only person-present/merchant point-of-sale transactions.
7a.2	No chip: Transactions for which account information is not taken from a computer microchip. Typically the information is taken from a magnetic stripe on a card. It may also be keyed in for processing. Report only person-present/merchant point-of-sale transactions.
8a	Transactions initiated with a mobile device: Transactions executed on a mobile device, whether remote such as “in-app purchase”, or at the point of sale.

Private-Label Credit Card Processor	
Item	Definition
10a	Lost or stolen card: Fraudulent transactions via a card reported as lost or stolen.
10b	Card issued but not received: Fraudulent transactions reported to be via an intercepted new or replacement card in transit that was activated by someone other than the cardholder.
10c	Fraudulent application: Fraudulent transactions reported to be via a new card that was issued to someone other than the cardholder using falsified information or a stolen identity.
10d	Counterfeit card: Fraudulent point-of-sale transactions via an altered or cloned card.
10e	Fraudulent use of account number: Fraudulent transactions using account number and other card and cardholder details, typically remotely.
10f	Other (including account takeover): All other fraudulent transactions not included the above categories. In particular, "other" covers account takeover, a form of identity theft whereby an unauthorized party gains access to and use of an existing card account.
14	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the "dollar size bands" requested.
15	Total cards: All issued, activated, and unexpired private-label credit cards (linked to U.S.-domiciled accounts).

General-Purpose Debit Card Network	
Item	Definition
	United States: The states, territories, and possessions of the U.S., the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
1a	Denials/declines: Transaction attempts that receive a denial response by the host authorization system and do not result in an authorized transaction.
2a	Pre-authorization only: Transactions that are approved but not settled (e.g., the initial amount which a rental agency, hotel, or fuel dispenser operator receives authorization, but final payment and amount transfer is never made).
3	Net, authorized & settled transactions: Transactions initiated by the acquirer that are completed with the final payment amount transferred from the acquirer to the issuer. Such transactions include those that are subsequently reversed through a chargeback, or other adjustment or return.

General-Purpose Debit Card Network	
Item	Definition
3a	Cash-back at the point of sale: Purchase transactions that include an amount of cash given back to the card user. A point-of-sale (POS) purchase transaction with cash back is counted as one transaction.
3b.1	Chargebacks: Transactions initiated by the issuer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer disputes, fraud, processing errors, authorization issues, or non-fulfillment of copy requests). A chargeback provides the issuer with a way to return a disputed transaction, typically on behalf of the cardholder.
3b.2	Other adjustments and returns: Transactions initiated by the acquirer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer return of goods, complaints, merchant-identified fraud, duplicate transaction entry).
4	Net, purchase transactions: Transactions that have been authorized and settled. Exclude denials, transactions that are pre-authorization only, chargebacks, and other adjustments and returns. For value, also exclude the dollar amount of the cash-back at the point of sale.
6a.1	Chip: Transactions for which account information taken from a computer microchip embedded in a card or mobile device that securely stores data to be read via contact or contactless/NFC communications with a merchant payment device or terminal. Include EMV and all other types of chip transactions with a card or mobile device. Report only person-present/merchant point-of-sale transactions.
6a.2	No chip: Transactions for which account information is not taken from a computer microchip. Typically the information is taken from a magnetic stripe on a card. It may also be keyed in for processing. Report only person-present/merchant point-of-sale transactions.
7a	Transactions initiated with a mobile device: Transactions executed on a mobile device, whether remote such as “in-app purchase”, or at the point of sale.
8a	Two-factor: If there are additional authentication factors used in combination with either a PIN or signature, please include these transactions under "Two-factor" (e.g., EMV card-based cryptograms, a mobile device's geolocation, Touch ID fingerprint swipes, "Selfie" picture authentication or other methods beyond the card all should be under "Two-factor"). These also include out-of-band messages using a one-time code, biometrics, or merchant login with card on file.
8b	PIN only: Transactions authenticated using the card user's personal identification number (PIN) through a terminal or other secure transaction system.
8c	Signature only: Transactions for which the merchant collects the card user's signature for authentication.

General-Purpose Debit Card Network	
Item	Definition
8d	Authentication not required: Transactions not included in signature-authenticated or PIN-authenticated transactions reported above (e.g., low dollar value transactions where no PIN or no signature required according to merchant and network rules).
8e	Other/unknown: Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.
9a	Two-factor authentication: Additional layer of security for online payment transactions like 3-D Secure (e.g., Verified by Visa, MasterCard SecureCode), Acculynk PIN entry, or biometric methods like a finger swipe using Touch ID with ApplePay or other device.
9b	Other cardholder-provided authentication or identification information: Transactions using CVV, expiry date, customer billing address, email or out-of-band messages using a one-time code, dynamic CVV2/CVC2/CID, login with FaceBook, email verification, or phone verification.
9c	Other/unknown: Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.
12a	Lost or stolen card: Fraudulent transactions via a card reported as lost or stolen.
12b	Card issued but not received: Fraudulent transactions reported to be via an intercepted new or replacement card in transit that was activated by someone other than the cardholder.
12c	Fraudulent application: Fraudulent transactions reported to be via a new card that was issued to someone other than the cardholder using falsified information or a stolen identity.
12d	Counterfeit card: Fraudulent point-of-sale transactions via an altered or cloned card.
12e	Fraudulent use of account number: Fraudulent transactions using account number and other card and cardholder details, typically remotely.
12f	Other (including account takeover): All other fraudulent transactions not included the above categories. In particular, "other" covers account takeover, a form of identity theft whereby an unauthorized party gains access to and use of an existing card account.
23	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the "dollar size bands" requested.
24	Total cards: All issued, activated, and unexpired debit cards (linked to U.S.-domiciled accounts).

General-Purpose Prepaid Card Network	
Item	Definition
	United States: The states, territories, and possessions of the U.S., the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
1a	Denials/declines: Transaction attempts that receive a denial response by the host authorization system and do not result in an authorized transaction.
2a	Pre-authorization only: Transactions that are approved but not settled (e.g., the initial amount which a rental agency, hotel, or fuel dispenser operator receives authorization, but final payment and amount transfer is never made).
3	Net, authorized & settled transactions: Transactions initiated by the acquirer that are completed with the final payment amount transferred from the acquirer to the issuer. Such transactions include those that are subsequently reversed through a chargeback, or other adjustment or return.
3a	Cash-back at the point of sale: Purchase transactions that include an amount of cash given back to the card user. A point-of-sale (POS) purchase transaction with cash back is counted as one transaction.
3b.1	Chargebacks: Transactions initiated by the issuer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer disputes, fraud, processing errors, authorization issues, or non-fulfillment of copy requests). A chargeback provides the issuer with a way to return a disputed transaction, typically on behalf of the cardholder.
3b.2	Other adjustments and returns: Transactions initiated by the acquirer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer return of goods, complaints, merchant-identified fraud, duplicate transaction entry).
4	Net, purchase transactions: Transactions that have been authorized and settled. Exclude denials, transactions that are pre-authorization only, chargebacks, and other adjustments and returns. For value, also exclude the dollar amount of the cash-back at the point of sale.
6a.1	Chip: Transactions for which account information taken from a computer microchip embedded in a card or mobile device that securely stores data to be read via contact or contactless/NFC communications with a merchant payment device or terminal. Include EMV and all other types of chip transactions with a card or mobile device. Report only person-present/merchant point-of-sale transactions.
6a.2	No chip: Transactions for which account information is not taken from a computer microchip. Typically the information is taken from a magnetic stripe on a card. It may also be keyed in for processing. Report only person-present/merchant point-of-sale transactions.

General-Purpose Prepaid Card Network	
Item	Definition
7a	Transactions initiated with a mobile device: Transactions executed on a mobile device, whether remote such as “in-app purchase”, or at the point of sale.
8a	Two factor: If there are additional authentication factors used in combination with either a PIN or signature, please include these transactions under "Two-factor" (e.g., EMV card-based cryptograms, a mobile device's geolocation, Touch ID fingerprint swipes, "Selfie" picture authentication or other methods beyond the card all should be under "Two-factor"). These also include out-of-band messages using a one-time code, biometrics, or merchant login with card on file.
8b	PIN only: Transactions authenticated using the card user's personal identification number (PIN) through a terminal or other secure transaction system.
8c	Signature only: Transactions for which the merchant collects the card user's signature for authentication.
8d	Authentication not required: Transactions not included in signature-authenticated or PIN-authenticated transactions reported above (e.g., low dollar value transactions where no PIN or no signature required according to merchant and network rules).
8e	Other/unknown: Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.
9a	Two-factor authentication: Additional layer of security for online payment transactions like 3-D Secure (e.g., Verified by Visa, MasterCard SecureCode), Acculynk PIN entry, or biometric methods like a finger swipe using Touch ID with ApplePay or other device.
9b	Other cardholder-provided authentication or identification information: Transactions using CVV, expiry date, customer billing address, email or out-of-band messages using a one-time code, dynamic CVV2/CVC2/CID, login with FaceBook, email verification, or phone verification.
9c	Other/unknown: Transactions associated with no authentication or transactions using an unlisted/unmeasured type of authentication.
12a	Lost or stolen card: Fraudulent transactions via a card reported as lost or stolen.
12b	Card issued but not received: Fraudulent transactions reported to be via an intercepted new or replacement card in transit that was activated by someone other than the cardholder.
12c	Fraudulent application: Fraudulent transactions reported to be via a new card that was issued to someone other than the cardholder using falsified information or a stolen identity.
12d	Counterfeit card: Fraudulent point-of-sale transactions via an altered or cloned card.

General-Purpose Prepaid Card Network	
Item	Definition
12e	Fraudulent use of account number: Fraudulent transactions using account number and other card and cardholder details, typically remotely.
12f	Other (including account takeover): All other fraudulent transactions not included the above categories. In particular, "other" covers account takeover, a form of identity theft whereby an unauthorized party gains access to and use of an existing card account.
24	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the "dollar size bands" requested.
25	Total cards: All issued, activated, and unexpired general-purpose prepaid cards (linked to U.S.-domiciled accounts).

Automated Teller Machine Card Network	
Item	Definition
	United States: The states, territories, and possessions of the U.S., the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
1a	Denials/declines: Transaction attempts that receive a denial response by the host authorization system and do not result in an authorized transaction.
1c.2.1	Government-administered general-use prepaid cards: Transactions with a general-use prepaid card issued as part of a federal, state, or local government-administered payment program (e.g., Quest Network, state and federal programs with cash benefits including TANF, Social Security, unemployment).
2a	Lost or stolen card: Fraudulent transactions via a card reported as lost or stolen.
2b	Card issued but not received: Fraudulent transactions reported to be via an intercepted new or replacement card in transit that was activated by someone other than the cardholder.
2c	Fraudulent application: Fraudulent transactions reported to be via a new card that was issued to someone other than the cardholder using falsified information or a stolen identity.
2d	Counterfeit card: Fraudulent point-of-sale transactions via an altered or cloned card.

Automated Teller Machine Card Network	
Item	Definition
2e	Other (including account takeover): All other fraudulent transactions not included the above categories. In particular, "other" covers account takeover, a form of identity theft whereby an unauthorized party gains access to and use of an existing card account.
3a	Chip-accepted terminals: An ATM terminal that accepts card with a computer microchip (including EMV and other types of chip cards) that securely stores the card data that currently resides on the magnetic stripe. These can also include terminals that accept contactless NFC transactions from a mobile phone or other device.

General-Purpose Prepaid Card Processor	
Item	Definition
	United States: The states, territories, and possessions of the U.S., the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
1a	Denials/declines: Transaction attempts that receive a denial response by the host authorization system and do not result in an authorized transaction.
2a	Pre-authorization only: Transactions that are approved but not settled (e.g., the initial amount which a rental agency, hotel, or fuel dispenser operator receives authorization, but final payment and amount transfer is never made).
3	Net, authorized & settled transactions: Transactions initiated by the acquirer that are completed with the final payment amount transferred from the acquirer to the issuer. Such transactions include those that are subsequently reversed through a chargeback, or other adjustment or return.
3a	Cash-back at the point of sale: Purchase transactions that include an amount of cash given back to the card user. A point-of-sale (POS) purchase transaction with cash back is counted as one transaction.
3b.1	Chargebacks: Transactions initiated by the issuer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer disputes, fraud, processing errors, authorization issues, or non-fulfillment of copy requests). A chargeback provides the issuer with a way to return a disputed transaction, typically on behalf of the cardholder.
3b.2	Other adjustments and returns: Transactions initiated by the acquirer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer return of goods, complaints, merchant-identified fraud, duplicate transaction entry).

General-Purpose Prepaid Card Processor	
Item	Definition
4	Net, purchase transactions: Transactions that have been authorized and settled. Exclude denials, transactions that are pre-authorization only, chargebacks, and other adjustments and returns. For value, also exclude the dollar amount of the cash-back at the point of sale.
6a.1	Chip: Transactions for which account information taken from a computer microchip embedded in a card or mobile device that securely stores data to be read via contact or contactless/NFC communications with a merchant payment device or terminal. Include EMV and all other types of chip transactions with a card or mobile device. Report only person-present/merchant point-of-sale transactions.
6a.2	No chip: Transactions for which account information is not taken from a computer microchip. Typically the information is taken from a magnetic stripe on a card. Report only person-present/merchant point-of-sale transactions.
9a	Lost or stolen card: Fraudulent transactions via a card reported as lost or stolen.
9b	Card issued but not received: Fraudulent transactions reported to be via an intercepted new or replacement card in transit that was activated by someone other than the cardholder.
9c	Fraudulent application: Fraudulent transactions reported to be via a new card that was issued to someone other than the cardholder using falsified information or a stolen identity.
9d	Counterfeit card: Fraudulent point-of-sale transactions via an altered or cloned card.
9e	Fraudulent use of account number: Fraudulent transactions using account number and other card and cardholder details, typically remotely.
9f	Other (including account takeover): All other fraudulent transactions not included the above categories. In particular, "other" covers account takeover, a form of identity theft whereby an unauthorized party gains access to and use of an existing card account.
15	Total cards: All issued, activated, and unexpired general-purpose prepaid cards (linked to U.S.-domiciled accounts).

Electronic Benefits Transfer Card Processor	
Item	Definition
	United States: The states, territories, and possessions of the U.S., the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing
1a	Denials/declines: Transaction attempts that receive a denial response by the host authorization system and do not result in an authorized transaction.
2a	Pre-authorization only: Transactions that are approved but not settled (e.g., the initial amount receives authorization, but final payment and amount transfer is never made).
3	Net, authorized & settled transactions: Transactions initiated by the acquirer that are completed with the final payment amount transferred from the acquirer to the issuer. Such transactions include those that are subsequently reversed through a chargeback, or other adjustment or return.
3a	Cash-back at the point of sale: Purchase transactions that include an amount of cash given back to the card user. For EBT, these are often treated as separate transactions.
4	Net, purchase transactions: Purchase transactions that have been authorized and settled. Exclude denials, transactions that are pre-authorization only, separate cash-back at the point of sale, ATM cash withdrawals, chargebacks, other adjustments and returns.
8a	Lost or stolen card: Fraudulent transactions via a card reported as lost or stolen.
8b	Card issued but not received: Fraudulent transactions reported to be via an intercepted new or replacement card in transit that was activated by someone other than the cardholder.
8c	Fraudulent application: Fraudulent transactions reported to be via a new card that was issued to someone other than the cardholder using falsified information or a stolen identity.
8d	Counterfeit card: Fraudulent point-of-sale transactions via an altered or cloned card.
8e	Fraudulent use of account number: Fraudulent transactions using account number and other card and cardholder details, typically remotely.
8f	Other (including account takeover): All other fraudulent transactions not included the above categories. In particular, "other" covers account takeover, a form of identity theft whereby an unauthorized party gains access to and use of an existing card account.
10	Total cards: All issued, activated, and unexpired EBT cards (linked to U.S.-domiciled accounts).

Private-Label Prepaid Card Issuer and Processor	
Item	Definition
	United States: The states, territories, and possessions of the U.S., the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing
1a	Denials/declines: Transaction attempts that receive a denial response by the host authorization system and do not result in an authorized transaction.
2a	Pre-authorization only: Transactions that are approved but not settled (e.g., the initial amount receives authorization, but final payment and amount transfer is never made).
3	Net, authorized & settled transactions: Transactions initiated by the acquirer that are completed with the final payment amount transferred from the acquirer to the issuer. Such transactions include those that are subsequently reversed through a chargeback, or other adjustment or return.
3a	Cash-back at the point of sale: Purchase transactions that include an amount of cash given back to the card user. A point-of-sale (POS) purchase transaction with cash back is counted as one transaction.
3b.1	Chargebacks: Transactions initiated by the issuer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer disputes, fraud, processing errors, authorization issues, or non-fulfillment of copy requests). A chargeback provides the issuer with a way to return a disputed transaction, typically on behalf of the cardholder.
3b.2	Other adjustments and returns: Transactions initiated by the acquirer that reverse a transaction, in whole or in part, and transfer value from the acquirer to the issuer (e.g., customer return of goods, complaints, merchant-identified fraud, duplicate transaction entry).
4	Net, purchase transactions: Transactions that have been authorized and settled. Exclude denials, transactions that are pre-authorization only, chargebacks, and other adjustments and returns. For value, also exclude the dollar amount of the cash-back at the point of sale.
6a.1	Chip: Transactions for which account information taken from a computer microchip embedded in a card or mobile device that securely stores data to be read via contact or contactless/NFC communications with a merchant payment device or terminal. Include EMV and all other types of chip transactions with a card or mobile device. Report only person-present/merchant point-of-sale transactions.
6a.2	No chip: Transactions for which account information is not taken from a computer microchip. Typically the information is taken from a magnetic stripe on a card. Report only person-present/merchant point-of-sale transactions.
7a	Transactions initiated with a mobile device: Transactions executed on a mobile device, whether remote such as “in-app purchase”, or at the point of sale.

Private-Label Prepaid Card Issuer and Processor	
Item	Definition
10a	Lost or stolen card: Fraudulent transactions via a card reported as lost or stolen.
10b	Card issued but not received: Fraudulent transactions reported to be via an intercepted new or replacement card in transit that was activated by someone other than the cardholder.
10c	Fraudulent application: Fraudulent transactions reported to be via a new card that was issued to someone other than the cardholder using falsified information or a stolen identity.
10d	Counterfeit card: Fraudulent point-of-sale transactions via an altered or cloned card.
10e	Fraudulent use of account number: Fraudulent transactions using account number and other card and cardholder details, typically remotely.
10f	Other (including account takeover): All other fraudulent transactions not included the above categories. In particular, "other" covers account takeover, a form of identity theft whereby an unauthorized party gains access to and use of an existing card account.
18	Total cards: All issued, activated, and unexpired private-label prepaid cards (linked to U.S.-domiciled accounts).