

The Federal Reserve Payments Study



Survey Period: Calendar Year 2017

The 2018 *Depository and Financial Institutions Payments Survey* (DFIPS) includes:

- ▶ Institution's affiliates
- ▶ Institution profile
- ▶ Check payments and returns
- ▶ ACH profile, originations, receipts and returns
- ▶ Wire transfers originated
- ▶ General-purpose debit cards
- ▶ General-purpose prepaid cards
- ▶ General-purpose credit cards
- ▶ Cash withdrawals
- ▶ Alternative payments

>> Please respond by: Friday, April 20 <<

General Instructions

About the survey

The Federal Reserve 2018 *Depository and Financial Institutions Payments Survey* (DFIPS) is a national survey of the largest depository and 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 and ATM cash withdrawals that posted to domestic customer accounts, and unauthorized third-party payment fraud against those customer's accounts that took place during calendar year 2017. Given the significance of your institution, your contribution is needed to provide an accurate representation of key payment trends.

Confidentiality

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

Your participation

Data from your institution will be combined with that of other large institutions to estimate aggregate trends in the reported items. Participants will receive a customized peer report comparing their institution's responses relative to that of their peers. To achieve the most reliable results, it is important that you respond completely and accurately. **If your institution outsourced payments processing to another organization during calendar year 2017**, please request the necessary data from that organization or provide them with the survey so they may respond on behalf of your institution.

Please leave no data element blank.

There are **three possible ways** to respond to a survey item that requests a numeric value:

1. **Positive Numeric Amount:** If your institution has volume for the item requested and the volume is known or can be accurately estimated, enter the amount. (Enter "0" if the amount equals zero.)
2. **"0":** If your institution does not have volume for the item requested (i.e., the item requested does not apply to your institution), enter "0".
3. **"NR":** If your institution has volume for the item requested but the volume is unknown and cannot be accurately estimated, enter "NR" (not reportable). (Do not enter "0" if the volume exists but the amount is unknown.)

Third-party fraud

This survey includes questions about the volumes of unauthorized third-party fraud that cleared and settled via each payment type. Cleared and settled means that payment instructions passed through the payment system and funds were transferred as a result. The intent is not to measure actual fraud losses, although some of the included fraud would result in losses. The purpose is also not to measure fraud attempts that were prevented before they were cleared and settled, and is not meant to include fraud committed by the accountholder or other users authorized to make payments. The purpose is to measure all unauthorized third-party fraud transactions that cleared and settled for which funds subsequently became available to the perpetrator. Please report fraudulent transactions that cleared and settled, for which claims were reported in calendar year 2017 (even if the fraud occurred in the prior year). Please see the Glossary for a detailed explanation.

Definitions and examples

Definitions and examples can be found in the Glossary.

Affiliates

This is an enterprise-wide survey. Throughout this survey instrument, “your institution” refers to the entire enterprise including all affiliates. For accurate representation of your response, we need to know which affiliates listed below, if any, are not included in your response to different parts of the survey, and which additional affiliates, if not listed below, are included in your response. Please contact us at fedstudyteam1@mckinsey.com if you have any questions or concerns about the items on this page.

1. For each affiliate listed, please mark any sections where its data are included in your response. According to our records (as of December 31, 2017), the following affiliated institutions should be included in your response. If you have included additional affiliates in your response, please report them in the empty blue fields below and mark any sections where their data are included in your response. For example, during 2017, if your institution acquired or merged with another institution which is not listed, please report data for the combined enterprise; or if your institution began to process combined volume before the end of 2017, please report data for the combined enterprise as if the merger had already occurred during 2017.

A CHECK MARK INDICATES THAT THE AFFILIATE IS INCLUDED IN YOUR RESPONSE FOR THAT SECTION OF THE SURVEY. PLEASE UNMARK ANY SECTION WHERE IT IS NOT INCLUDED.

Name	City	State	Approximate total deposit balances (in thousands of dollars)*	Institution Profile	Checks	ACH	Wire Transfers	Debit	Prepaid	Credit	Cash	Alternative Payments
<Affiliate name>	<City>	<ST>	<Total deposits>	X	X	X	X	X	X	X	X	X
<Affiliate name>	<City>	<ST>	<Total deposits>	X	X	X	X	X	X	X	X	X
<Affiliate name>	<City>	<ST>	<Total deposits>	X	X	X	X	X	X	X	X	X
<Affiliate name>	<City>	<ST>	<Total deposits>	X	X	X	X	X	X	X	X	X
<Affiliate name>	<City>	<ST>	<Total deposits>	X	X	X	X	X	X	X	X	X
<Affiliate name>	<City>	<ST>	<Total deposits>	X	X	X	X	X	X	X	X	X
<Affiliate name>	<City>	<ST>	<Total deposits>	X	X	X	X	X	X	X	X	X
<Affiliate name>	<City>	<ST>	<Total deposits>	X	X	X	X	X	X	X	X	X
<Affiliate name>	<City>	<ST>	<Total deposits>	X	X	X	X	X	X	X	X	X
<Affiliate name>	<City>	<ST>	<Total deposits>	X	X	X	X	X	X	X	X	X

* Deposit information as of December 31, 2017.

Comments

Institution Profile

Please include calendar year 2017 data for all questions below, unless otherwise specified.
 To make changes to the list of affiliates that are included/excluded from your response, please review the Affiliates section.
 For an affiliate, if you can only report its data for some items but not others, or for a general comment, please explain in the comments box at the end of the Institution Profile section below.

**Average of monthly totals
in 2017**

Number	Balance (\$)

1. Transaction deposit accounts (including Demand Deposit Accounts (DDAs)) = 1.a + 1.b

Please report the average of the end-of-month totals for 2017.

- Include: Checking accounts, NOW accounts, and share draft accounts
- Do not include: Balances in retail sweep and wholesale sweep accounts

1.a. Consumer

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1.b. Business/government

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Comments

Checks

Please include calendar year 2017 data for all questions below, unless otherwise specified. To make changes to the list of affiliates that are included/excluded from your response, please review the Affiliates section. For an affiliate, if you can only report its data for some items but not others, or for a general comment, please explain in the comments box at the end of the Checks section below.

1. Did your institution outsource check processing to another organization (i.e., its “processor”) during calendar year 2017?

If your answer is “No,” please skip item 1.a below.

- Yes
- No
- Don’t know

1.a. If your answer is “Yes” to item 1 above, are you able to include these volumes in your answers below?

If your answer is “Yes, in some cases,” please explain in the comments box at the end of the Checks section below.

- Yes, in all cases
- Yes, in some cases
- No
- Don’t know

2. Are you able to exclude non-check documents from “all checks drawn on your institution” item 5 below?

All checks drawn on your institution includes checks drawn on your institution for which another institution was the “bank of first deposit,” and “on-us” checks for which your institution was the “bank of first deposit.” 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).

If your answer is “Yes, in some cases,” please explain in the comments box at the end of the Checks section below.

- Yes, in all cases
- Yes, in some cases
- No
- Don’t know

3. Are you able to report checks deposited at one affiliate of your institution but drawn on another affiliate of your institution as “on-us” volume?

Some institutions call this “on-we” volume, which should be reported entirely under item 5.b below. If your answer is “Yes, for some affiliates,” please explain in the comments box at the end of the Checks section below.

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

4. Did your institution process checks for an unaffiliated depository institution as part of a correspondent banking relationship during calendar year 2017?

As a “correspondent bank,” your institution holds balances for an unaffiliated depository institution in a due-to account and performs check clearing services on its behalf. If your answer is “Yes,” please report these volumes in item 5.a below.

- Yes
- No
- Don’t know

5. All checks drawn on your institution = 5.a + 5.b

- Include: Inclearings, “on-us” checks deposited by correspondent customers, “on-us” checks for which your institution was the “bank of first deposit,” and outgoing returns including “on-us”
- Do not include: Non-check documents (e.g., batch headers, general ledger tickets, cash-in or cash-out tickets, or deposit tickets)

Number	Value (\$)

5.a. All checks drawn on your institution for which another institution was the “bank of first deposit”

- Include: Inclearings and “on-us” checks deposited by correspondent customers (checks drawn on your institution that your institution received in a deposit from another institution for correspondent processing)

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5.b. All “on-us” checks for which your institution was the “bank of first deposit”

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Checks

6. All outgoing and “on-us” returned checks

All checks drawn on your institution that your institution returned unpaid.

Number	Value (\$)

7. Third-party fraudulent checks drawn on your institution

- Include: Only third-party fraudulent checks your institution paid during the clearing & settlement process. Include both interbank and “on-us” checks that were paid, resulting in a transfer of funds to the collecting bank or, if an “on-us” check, the funds for the check were taken out of the paying account and made available to the depositing account. Please include all third-party fraudulent checks that were paid by your institution, even if the funds were subsequently recovered through the returns process or by other means
- Do not include: Fraudulent checks for which the accountholder was determined to be party to the fraud (i.e., first-party fraud) or check fraud attempts that were prevented before being cleared and settled. If an inclearing check, a transfer of funds to the collecting bank did not occur. If an “on-us” check for which your institution was the “bank of first deposit,” funds were not made available to the depositing customers

Number	Value (\$)

Comments

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ACH

Please include calendar year 2017 data for all questions below, unless otherwise specified.

To make changes to the list of affiliates that are included/excluded from your response, please review the Affiliates section.

For an affiliate, if you can only report its data for some items but not others, or for a general comment, please explain in the comments box at the end of the ACH section below.

The following ACH section is divided into three parts: Profile, Originations, and Receipts & Outgoing Returns. The section is divided as follows:

- The Profile section will ask questions about “if” and “how” your institution processed/originated ACH payments in calendar year 2017
- The Originations section will ask questions about any payments volume that your institution originated in calendar year 2017
- The Receipts & Outgoing Returns section will ask questions about any payments volume that your institution received and outgoing debit return entries that your institution originated in calendar year 2017

Definitions:

- Originating Depository Financial Institution (ODFI): The Originating Depository Financial Institution (ODFI) is the financial institution that initiates and warrants electronic payments through the ACH network (or on-us) on behalf of its customers
- Receiving Depository Financial Institution (RDFI): The Receiving Depository Financial Institution (RDFI) is the financial institution that provides depository account services to individuals and organizations and accepts and posts electronic entries to those accounts
- Network ACH entries: A network ACH entry is one that is cleared through a network operator (i.e., the Federal Reserve or EPN). Please consider all network ACH entries, including those for which you are both the ODFI and RDFI (i.e., network on-us ACH entries), and volume sent or received by a correspondent bank on behalf of your institution via a network operator
- In-house on-us ACH entries: An in-house on-us ACH entry is one for which you are both the ODFI and the RDFI without the use of a network operator (i.e., the Federal Reserve or EPN), for clearing or settlement. In-house on-us entries result in the movement of funds from one account to another within your institution
- Direct exchange ACH entries: A direct exchange ACH entry is one that is exchanged directly between your institution and another. Some institutions call these “direct send” entries. Direct exchange does not include volume sent or received by a correspondent bank on behalf of your institution. Correspondent volume should be included with Network ACH entries
- Offset entries: An offset ACH entry is an on-us entry used to effect settlement by an ODFI. For example, when acting as ODFI for one hundred credit entries for \$1,000 each for a corporate accountholder, an ODFI might originate a single \$100,000 debit entry to draw funds from the originator’s funding account
- Balanced files: Balanced files contain offsetting entries that automatically credit or debit the customer’s Demand Deposit Account (DDA) for the debit and/or credit transactions on the file. The debit and credit offset entries should equal the value of the credit and debit originated entries respectively in the received file from the accountholder
- Unbalanced files: Unbalanced files do not have an offsetting entry that automatically credits or debits the customer’s DDA for the debit and/or credit originated. After receiving the file from the accountholder, the ODFI will then originate the offset entries to balance the file. Most institutions prefer to receive unbalanced files

ACH PROFILE

1. Did your institution post transactions from other payment instruments to your Demand Deposit Account (DDA) system using your ACH platform during calendar year 2017?

- Yes
 No
 Don’t know

If your answer is “Yes,” please do not include these transactions in the items below. Rather than maintaining an interface between your institution’s DDA system and a particular transaction processing system (e.g., signature-based debit card or wire transfer), your institution creates a separate ACH entry to post each of those non-ACH transactions.

2. Did your institution originate forward ACH credits (not including returns or offset entries) during calendar year 2017?

- Yes
 No
 Don’t know

If your answer is “No,” please report “No” for item 5 below, and report “0” for items 6 and its subsets, 7 and its subsets, and 8 and its subsets below.

ACH

3. Did your institution originate forward ACH debits (not including returns or offset entries) during calendar year 2017?

- Yes
- No
- Don't know

If your answer is "No," please report "0" for item 9.b below (If you do not originate debit entries, then you will not receive on-us entries).

4. Did your institution originate offset ACH debit or offset ACH credit entries during calendar year 2017?

- Yes
- No
- Don't know

If your answer is "No," please skip items 4.a, 4.b, 4.b.1, 4.c, and 4.c.1 below.

4.a. If your answer is "Yes" to item 4 above, please exclude offset volumes from your answers below. Please indicate if you are able to exclude offset ACH volumes below.

- Yes, volumes below exclude all offsets
- Yes, volumes below exclude offsets from unbalanced files but not from balanced files
- Yes, volumes below exclude some offsets
- No, volumes below include offsets

Important: Even if you are not able to exclude all offset volumes, please report the number and value of your institution's forward ACH entries for items 6, 7, 9, 10 and their subsets and let us know in the comments box at the end of the ACH section below where your institution reported its offsets (e.g., network credits originated, in-house on-us credits originated) .

If your institution can exclude offset entries from unbalanced files but not from balanced files, please select the second option to the right.

4.b. If your answer is "Yes" to item 4 above, how many balanced files did your institution process from business/government accountholders during calendar year 2017?

Number

4.b.1. If you are unable to answer item 4.b above, please provide the estimated percentage of the total settlement files that ACH balanced files constituted during calendar year 2017.

Percent

4.c. If your answer is "Yes" to item 4 above, how many unbalanced files did your institution process from business/government accountholders during calendar year 2017?

Number

4.c.1. If you are unable to answer item 4.c above, please provide the estimated percentage of the total settlement files that ACH unbalanced files constituted during calendar year 2017.

Percent

5. Did your institution offer same-day settlement of ACH credits originations during calendar year 2017?

- Yes
- No
- Don't know

The effective date for same-day settlement of credits was September 23, 2016.

If your answer is "No," please report "0" for items 7.a and 8.a below.

ACH

ACH Originations

6. Total forward ACH credit entries your institution originated = 6.a + 6.b + 6.c (ODFI Credits). Do not include any returns or offset entries

- Include: Network, in-house on-us, and direct exchange forward ACH credit entries originated

Number	Value (\$)

6.a. Network ACH credit entries originated

- Include: Network non-offset transactions through the Federal Reserve or EPN.

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6.b. In-house on-us ACH credit entries originated

This is the same as in-house on-us ACH credits received.

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6.c. Direct exchange ACH credit entries originated

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7. Total forward ACH credit entries your institution originated (repeat item 6) = 7.a + 7.b (ODFI Credits). Do not include any returns or offset entries

- Include: Network, in-house on-us, and direct exchange forward ACH credit entries originated

Number	Value (\$)

7.a. Same-day settlement

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7.b. Non-same-day settlement

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8. Third-party fraudulent forward ACH credit entries your institution originated = 8.a + 8.b

- Include: Only third-party fraudulent cleared & settled ACH credit transactions originated, for which your institution was the ODFI, which resulted in a transfer of funds to the RDFI. This would typically be fraudulent payments resulting from an account takeover by an unauthorized third party. If the fraudulent transaction is on-us, cleared & settled means that funds were made available to the receiving accountholder. Please include all third-party fraudulent ACH transactions regardless of whether or not the funds were subsequently recovered by your institution's accountholders

- Do not include: ACH fraud attempts that were prevented before funds were made available to the RDFI, returns solely for reason codes R05, R07, R10, R29, or R51 (i.e., verify with your fraud department that the unauthorized transaction was actual fraud and that the transaction settled with the RDFI), or fraud committed by your institution's accountholders (first-party fraud)

Number	Value (\$)

8.a. Same-day settlement

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8.b. Non-same-day settlement

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ACH

ACH Receipts & Outgoing Returns

9. Total forward ACH debit entries your institution received = 9.a + 9.b + 9.c (RDFI Debits). Do not include any returns or offset entries

- Include: Network, in-house on-us, and direct exchange forward ACH debit entries received

9.a. Network ACH debit entries received

- Include: Network non-offset transactions through the Federal Reserve or EPN.

9.b. In-house on-us ACH debit entries received

This is the same as in-house on-us ACH debits originated.

9.c. Direct exchange ACH debit entries received

Number	Value (\$)

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10. Total forward ACH debit entries your institution received (repeat item 9) = 10.a + 10.b (RDFI Debits). Do not include any returns or offset entries

- Include: Network, in-house on-us, and direct exchange forward ACH debit entries received

10.a. Same-day settlement

10.b. Non-same-day settlement

Number	Value (\$)

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

These are forward ACH debit entries your institution received and were subsequently returned by your institution, the Receiving Depository Financial Institution (RDFI).

Number	Value (\$)

12. Third-party fraudulent forward ACH debit entries your institution received = 12.a + 12.b

- Include: Only third-party fraudulent cleared & settled ACH debit transactions received, for which your institution was the RDFI, which resulted in a transfer of funds to the ODFI. If the fraudulent transaction is on-us, cleared & settled means funds were made available to the originating accountholder. Please include all third-party fraudulent ACH transactions regardless of whether or not the funds were subsequently recovered by your institution's accountholders

- Do not include: ACH fraud attempts that were prevented before funds were made available to the ODFI, returns solely for reason codes R05, R07, R10, R29, or R51 (i.e., verify with your fraud department that the unauthorized transaction was actual fraud and that the transaction settled with the ODFI), or fraud committed by your institution's accountholders (first-party fraud)

12.a. Same-day settlement

The effective date for same-day settlement of debits was September 15, 2017. However, some institutions may have used proprietary systems prior to this date.

12.b. Non-same-day settlement

Number	Value (\$)

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ACH

Comments

Wire Transfers

Please include calendar year 2017 data for all questions below, unless otherwise specified. To make changes to the list of affiliates that are included/excluded from your response, please review the Affiliates section. For an affiliate, if you can only report its data for some items but not others, or for a general comment, please explain in the comments box at the end of the Wire Transfers section below.

1. Did your institution originate wires on behalf of an unaffiliated depository institution during calendar year 2017 (i.e., correspondent volume)?

- Yes
- No
- Don't know

If your answer is "No," please skip item 1.a below.

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

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

If your answer is "Yes, in some cases," please explain in the comments box at the end of the Wire Transfers section below.

2. Did an unaffiliated depository institution originate wires on behalf of your institution during calendar year 2017?

- Yes
- No
- Don't know

If your answer is "No," please skip item 2.a below.

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

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

If your answer is "Yes, in some cases," please explain in the comments box at the end of the Wire Transfers section below.

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

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

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

3.a. Sent through a network (e.g., Fedwire or CHIPS) or a correspondent bank

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

Number	Value (\$)

4. Third-party fraudulent wire transfers your institution originated = 4.a + 4.b

- Include: Only fraudulent cleared & settled wire transfer originations that were not authorized by your institution's accountholders (third-party fraud). Please include all third-party fraudulent wire originated transactions regardless of whether or not the funds were subsequently recovered by your institution's accountholders

- Do not include: Wire fraud attempts that were prevented before funds were made available to the RDFI, or fraud committed by your institution's accountholders (first-party fraud)

4.a. Sent through a network (e.g., Fedwire or CHIPS) or a correspondent bank

4.b. Book transfers (i.e., internal transfers using your Institution's wire platform)

Number	Value (\$)

Wire Transfers

Comments

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General-Purpose Debit Cards

Please include calendar year 2017 data for all questions below, unless otherwise specified. To make changes to the list of affiliates that are included/excluded from your response, please review the Affiliates section. For an affiliate, if you can only report its data for some items but not others, or for a general comment, please explain in the comments box at the end of the General-Purpose Debit Cards section below.

1. Did your institution have general-purpose debit cards in circulation in 2017 for which your institution was the issuer?

- Yes
- No
- Don't know

Cards issued by your institution or managed by a third-party for which your institution was the issuer and that route transactions over a debit card network.

- Include: Debit cards and ATM cards (not including prepaid cards) that can be used to make purchases at the point of sale
 - Do not include: ATM-only cards that cannot be used to make purchases at the point of sale, credit cards, or prepaid cards such as government-administered general-purpose prepaid cards, gift cards, FSA/HSA medical cards, customer refund and incentive cards, or payroll prepaid cards
- If your answer is "No," please report "0" for the remainder of the Debit section.

1.a. If your answer is "Yes" to item 1 above, are you able to exclude prepaid card transactions volumes you're your answers below?

- Yes
- No
- Don't know

General-purpose prepaid and payroll card transactions should only be included in the volumes reported in the Prepaid section of the questionnaire.

If your answer is "No," please enter "NR" for any questions in which your institution can only report combined debit and prepaid transactions.

If your answer is "Yes, in some cases," please explain in the comments box at the end of the General-Purpose Debit Cards section below.

2. Total general-purpose debit card transactions = 2.a + 2.b

- 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 cards processed over either signature payment card networks or PIN payment card networks (including cash-back at the point of sale)
- Do not include: ATM withdrawals, credit card, or prepaid card transactions

Number	Value (\$)

2.a. Transactions from consumer accounts

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2.b. Transactions from business/government accounts

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General-Purpose Debit Cards

3. Total general-purpose debit card transactions

(repeat item 2) = 3.a + 3.b

- 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 cards processed over either signature payment card networks or PIN payment card networks (including cash-back at the point of sale)
- Do not include: ATM withdrawals, credit card, or prepaid card transactions

Number	Value (\$)

3.a. In-person transactions

= 3.a.1 + 3.a.2 + 3.a.3 + 3.a.4 + 3.a.5

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

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3.a.1. Digital wallet authentication (i.e., NFC, MST, QR code, and barcode transactions)

- Include: General-purpose debit card transactions for which an electronic device, such as a smartphone, smart watch, or activity tracker, was “tapped” to pay at the POS terminal (e.g., Apple Pay, Samsung Pay, Android Pay, Chase Pay, Fitbit Pay, Masterpass)

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3.a.2. Contactless card authentication (“tap and pay” physical card, fob, or sticker on POS) (e.g., MasterCard Tap & Go®, Visa payWave)

- Include: General-purpose debit card transactions for which a physical card, fob, or sticker was “tapped” to pay at the POS terminal

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3.a.3. EMV chip card authentication (card dipped in POS)

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3.a.4. Magnetic stripe authentication (transmitted track data from card)

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3.a.5. Other authentication (e.g., key-entered transaction, manual imprint)

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3.b. Remote transactions = 3.b.1 + 3.b.2 + 3.b.3

- Include: Transactions for which the card user is NOT physically present, including mail-order transactions, telephone-order transactions, internet transactions, and any remote transactions classified as card-present solely because of the level of authentication

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3.b.1. Digital wallet authentication (i.e., in-app or browser transactions)

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3.b.2. Manually entered online authentication (e.g., e-commerce, recurring sales)

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3.b.3. Other authentication (e.g., phone order, mail order)

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General-Purpose Debit Cards

4. Total general-purpose debit card transactions (repeat item 2) = 4.a + 4.b

- 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 cards processed over either signature payment card networks or PIN payment card networks (including cash-back at the point of sale)
- Do not include: ATM withdrawals, credit card, or prepaid card transactions

4.a. Digital wallet (mobile) transactions

Please report all general-purpose debit card transactions made via a digital wallet (e.g., Apple Pay, Android Pay, Samsung Pay, PayPal Mobile). This can include purchasing items on-line with a computer or using a smartphone to purchase something at a store or in-app.

- Include: Digital wallet NFC (near field communication) transactions, MST (magnetic secure transmission) transactions, QR code transactions, barcode transactions, in-app transactions, or browser transactions

4.b. Non-digital wallet transactions

- Include: All transactions made with a general-purpose debit card not via a digital wallet

Number	Value (\$)

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5. Total general-purpose debit card transactions (repeat item 2) = 5.a + 5.b + 5.c + 5.d

- 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 cards processed over either signature payment card networks or PIN payment card networks (including cash-back at the point of sale)
- Do not include: ATM withdrawals, credit card, or prepaid card transactions

5.a. PIN authentication

- Include: All general-purpose debit card transactions that were processed over a PIN (single-message) payment card network

5.b. Zip-code authentication

- Include: All general-purpose debit card transactions that were authorized with a zip-code over the payment card network

5.c. Card Identification Number (CID) authentication

- Include: All general-purpose debit card transactions that were authorized utilizing CVV or CVV2 (Card Verification Value Code), CSC (Card Security Code), CVC or CVC2 (Card Verification Code), or CID (Card Identification Number). These are the 3-digit code or 4-digit code printed in the back or front of the debit card

5.d. Other authentication

- Include: All general-purpose debit card transactions not authorized via PIN, zip-code, or CID

Number	Value (\$)

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6. Total general-purpose debit card cash-back at the point of sale

Please report only the cash value (\$) portion of the cash-back transaction (e.g., if a customer paid for \$100 in goods at the point of sale using a debit card and asked for \$20 in cash back, please report one transaction for Number and \$20 for Value in item 6).

- Include: Cash-back transactions at the point of sale
- Do not include: ATM withdrawals, credit card transactions, or the amount paid for goods and services

Number	Value (\$)

General-Purpose Debit Cards

Number	Value (\$)

7. Third-party fraudulent general-purpose debit card transactions = 7.a + 7.b

- Include: Only general-purpose debit card transactions that were not authorized by your institution's accountholders (third-party fraud) before any recoveries or chargebacks. Please include all third-party fraudulent debit card transactions regardless of whether or not the transaction resulted in a loss of funds
- Do not include: Fraud prevented by declining a transaction or fraud committed by your institution's accountholders (first-party fraud)

7.a. In-person transactions

= 7.a.1 + 7.a.2 + 7.a.3 + 7.a.4 + 7.a.5

Only third-party fraudulent general-purpose debit card transactions for which the card user was physically present along with the card at the point of sale, including POS transactions, NFC transactions, MST transactions, manually entered transactions, RFID transactions, QR code transactions, or barcode transactions.

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7.a.1. Digital wallet authentication (i.e., NFC, MST, QR code, and barcode transactions)

- Include: Third-party fraudulent transactions for which an electronic device, such as a smartphone, smart watch, or activity tracker, was "tapped" to pay at the POS terminal (e.g., Apple Pay, Samsung Pay, Android Pay, Chase Pay, Fitbit Pay, Masterpass)

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7.a.2. Contactless card authentication ("tap and pay" physical card, fob, or sticker on POS) (e.g., MasterCard Tap & Go®, Visa payWave)

- Include: Third-party fraudulent transactions for which a physical card, fob, or sticker was "tapped" to pay at the POS terminal

--	--

7.a.3. EMV chip card authentication (card dipped in POS)

--	--

7.a.4. Magnetic stripe authentication (transmitted track data from card)

--	--

7.a.5. Other authentication (e.g., key-entered transaction, manual imprint)

--	--

7.b. Remote transactions = 7.b.1 + 7.b.2 + 7.b.3

Only third-party fraudulent general-purpose debit card transactions for which the card user did not physically present the card to authorize the transaction, including mail-order transactions, telephone-order transactions, internet transactions, in-app transactions, or digital-wallet in-app transactions.

--	--

7.b.1. Digital wallet authentication (i.e., in-app or browser transactions)

--	--

7.b.2. Manually entered online authentication (e.g., e-commerce, recurring sales)

--	--

7.b.3. Other authentication (e.g., phone order, mail order)

--	--

General-Purpose Debit Cards

Number	Value (\$)

8. Third-party fraudulent general-purpose debit card transactions (repeat item 7) = 8.a + 8.b

- Include: Only general-purpose debit card transactions that were not authorized by your institution's accountholders (third-party fraud) before any recoveries or chargebacks. Please include all third-party fraudulent debit card transactions regardless of whether or not the transaction resulted in a loss of funds
- Do not include: Fraud prevented by declining a transaction or fraud committed by your institution's accountholders (first-party fraud)

8.a. Digital wallet (mobile) transactions

Only third-party fraudulent general-purpose debit card transactions made via a digital wallet (e.g., Apple Pay, Android Pay, Samsung Pay, PayPal Mobile). This can include purchasing items online with a computer, using a smartphone to purchase something at a store (NFC, MST, QR code, and barcode transactions), or in-app.

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8.b. Non-digital wallet transactions

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Number	Value (\$)

9. Third-party fraudulent general-purpose debit card transactions (repeat item 7) = 9.a + 9.b + 9.c + 9.d

- Include: Only general-purpose debit card transactions that were not authorized by your institution's accountholders (third-party fraud) before any recoveries or chargebacks. Please include all third-party fraudulent debit card transactions regardless of whether or not the transaction resulted in a loss of funds
- Do not include: Fraud prevented by declining a transaction or fraud committed by your institution's accountholders (first-party fraud)

9.a. PIN authentication

- Include: Only third-party fraudulent general-purpose debit card transactions that were processed over a PIN (single-message) payment card network

--	--

9.b. Zip-code authentication

- Include: Only third-party fraudulent general-purpose debit card transactions that were processed with a zip-code over the payment card network

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9.c. Card Identification Number (CID) authentication

- Include: Only third-party fraudulent general-purpose debit card transactions that were processed utilizing CVV or CVV2 (Card Verification Value Code), CSC (Card Security Code), CVC or CVC2 (Card Verification Code), or CID (Card Identification Number). These are the 3-digit code or 4-digit code printed in the back or front of the debit card

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9.d. Other authentication

- Include: All other third-party fraudulent general-purpose debit card transactions not authorized via PIN, zip-code, or CID

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Comments

General-Purpose Prepaid Cards

Throughout the Prepaid section, General-Purpose Prepaid Cards is defined to include general-purpose reloadable cards, general-purpose non-reloadable cards, and payroll prepaid cards. General-Purpose Prepaid Cards excludes debit cards, ATM or ATM-only cards, or closed-loop prepaid cards.

Please include calendar year 2017 data for all questions below, unless otherwise specified.

To make changes to the list of affiliates that are included/excluded from your response, please review the Affiliates section.

For an affiliate, if you can only report its data for some items but not others, or for a general comment, please explain in the comments box at the end of the General-Purpose Prepaid Cards section below.

1. Did your institution offer its customers general-purpose prepaid cards issued by another financial institution during calendar year 2017?

- Yes
- No
- Don't know

General-purpose prepaid cards include but are not limited to: payroll prepaid cards, open-loop gift cards, government-administered open-loop prepaid cards, FSA/HSA medical cards, and customer refund and incentive cards.

If your answer is "Yes," please do not include these cards (or associated transactions) in your answers below.

2. Did your institution have general-purpose prepaid cards in circulation in 2017 for which your institution was the issuer?

- Yes
- No
- Don't know

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 debit card network.

- Include: General-purpose reloadable prepaid cards, general-purpose non-reloadable prepaid cards, payroll prepaid cards, government-administered general-purpose open-loop prepaid cards, open-loop gift cards, FSA/HSA medical cards, and customer refund and incentive cards.

- Do not include: Debit cards, ATM or ATM-only cards, credit cards, or closed-loop prepaid cards (i.e., prepaid cards that don't route transactions over a debit card network).

If your answer is "No," please report "0" for the remainder of the General-Purpose Prepaid Cards section.

Average of monthly totals in 2017

Number of accounts	Funds outstanding (\$)
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3. General-purpose prepaid card program accounts

Please report the average of the end-of-month totals for 2017.

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Number	Value (\$)
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4. Total general-purpose prepaid card transactions = 4.a + 4.b

- Include: All general-purpose prepaid card transactions over any prepaid card network for which your institution was the issuer. All point-of-sale (POS) or bill pay transactions made by prepaid cards processed over either signature payment card networks or PIN payment card networks (including cash-back at the point of sale)

- Do not include: ATM withdrawals, credit card, or debit card transactions

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4.a. Transactions from consumer accounts

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4.b. Transactions from business/government accounts

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General-Purpose Prepaid Cards

5. Total general-purpose prepaid card transactions

(repeat item 4) = 5.a + 5.b

- Include: All general-purpose prepaid card transactions over any prepaid card network for which your institution was the issuer. All point-of-sale (POS) or bill pay transactions made by prepaid cards processed over either signature payment card networks or PIN payment card networks (including cash-back at the point of sale)
- Do not include: ATM withdrawals, credit card, or debit card transactions

Number	Value (\$)

5.a. In-person transactions = 5.a.1 + 5.a.2 + 5.a.3 + 5.a.4

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

--	--

5.a.1. Digital wallet authentication (i.e., NFC, MST, QR code, and barcode transactions)

- Include: Transactions for which an electronic device, such as a smartphone, smart watch, or activity tracker, was “tapped” to pay at the POS terminal (e.g., Apple Pay, Samsung Pay, Android Pay, Chase Pay, Fitbit Pay, Masterpass)

--	--

5.a.2. EMV chip card authentication (card dipped in POS)

--	--

5.a.3. Magnetic stripe authentication (transmitted track data from card)

--	--

5.a.4. Other authentication (e.g., key-entered transaction, manual imprint)

--	--

5.b. Remote transactions = 5.b.1 + 5.b.2 + 5.b.3

- Include: Transactions for which the card user is NOT physically present, including mail-order transactions, telephone-order transactions, internet transactions, and any remote transactions classified as card-present solely because of the level of authentication

--	--

5.b.1. Digital wallet authentication (i.e., in-app or browser transactions)

--	--

5.b.2. Manually entered online authentication (e.g., e-commerce, recurring sales)

--	--

5.b.3. Other authentication (e.g., phone order, mail order)

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General-Purpose Prepaid Cards

6. Total general-purpose prepaid card transactions (repeat item 4) = 6.a + 6.b

- Include: All general-purpose prepaid card transactions over any prepaid card network for which your institution was the issuer. All point-of-sale (POS) or bill pay transactions made by prepaid cards processed over either signature payment card networks or PIN payment card networks (including cash-back at the point of sale)
- Do not include: ATM withdrawals, credit card, or debit card transactions

Number	Value (\$)

6.a. Digital wallet (mobile) transactions

Please report all general-purpose prepaid card transactions made via a digital wallet (e.g., Apple Pay, Android Pay, Samsung Pay, PayPal Mobile.) This can include purchasing items on-line with a computer or using a smartphone to purchase something at a store or in-app.

- Include: Digital wallet NFC (near field communication) transactions, MST (magnetic secure transmission) transactions, QR code transactions, barcode transactions, in-app transactions, or browser transactions

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6.b. Non-digital wallet transactions

- Include: All transactions made with a general-purpose prepaid card not via a digital wallet

--	--

7. Total general-purpose prepaid card cash-back at the point of sale

Please report only the cash value (\$) portion of the cash-back transaction (e.g., if a customer paid for \$100 in goods at the point of sale using a prepaid card and asked for \$20 in cash back, please report one transaction for Number and \$20 for Value in item 7).

- Include: Cash-back transactions at the point of sale
- Do not include: ATM withdrawals or the amount paid for goods and services

Number	Value (\$)

8. Third-party fraudulent general-purpose prepaid card transactions = 8.a + 8.b

- Include: Only general-purpose prepaid card transactions (including payroll prepaid card transactions) that were not authorized by your institution's accountholders (third-party fraud) before any recoveries or chargebacks. Please include all third-party fraudulent prepaid card transactions regardless of whether or not the transaction resulted in a loss of funds
- Do not include: Fraud prevented by declining a transaction or fraud committed by your institution's accountholders (first-party fraud)

Number	Value (\$)

8.a. In-person transactions = 8.a.1 + 8.a.2 + 8.a.3 + 8.a.4

Only third-party fraudulent general-purpose prepaid card transactions for which the card user was physically present along with the card at the point of sale, including POS transactions, NFC transactions, MST transactions, manually entered transactions, RFID transactions, QR code transactions, or barcode transactions.

8.a.1. Digital wallet authentication (i.e., NFC, MST, QR code, and barcode transactions)

8.a.2. EMV chip card authentication (card dipped in POS)

8.a.3. Magnetic stripe authentication (transmitted track data from card)

8.a.4. Other authentication (e.g., key-entered transaction, manual imprint)

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General-Purpose Prepaid Cards

8.b. Remote transactions = 8.b.1 + 8.b.2 + 8.b.3

Only third-party fraudulent general-purpose prepaid card transactions for which the card user did not physically present the card to authorize the transaction, including mail-order transactions, telephone-order transactions, internet transactions, in-app transactions, or digital-wallet in-app transactions.

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**8.b.1. Digital Wallet authentication
(i.e., in-app or browser transactions)**

**8.b.2. Manually entered online authentication
(e.g., e-commerce, recurring sales)**

**8.b.3. Other authentication
(e.g., phone order, mail order)**

Number	Value (\$)

9. Third-party fraudulent general-purpose prepaid card transactions (repeat item 8) = 9.a + 9.b

- Include: Only general-purpose prepaid card transactions (including payroll prepaid card transactions) that were not authorized by your institution's accountholders (third-party fraud) before any recoveries or chargebacks. Please include all third-party fraudulent prepaid card transactions regardless of whether or not the transaction resulted in a loss of funds
- Do not include: Fraud prevented by declining a transaction or fraud committed by your institution's accountholders (first-party fraud)

9.a. Digital wallet (mobile) transactions

Only third-party fraudulent general-purpose prepaid card transactions made via a digital wallet (e.g., Apple Pay, Android Pay, Samsung Pay, PayPal Mobile). This can include purchasing items on-line with a computer, using a smartphone to purchase something at a store (NFC, MST, QR code, and barcode transactions), or in-app.

--	--

9.b. Non-digital wallet transactions

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Comments

General-Purpose Credit Cards

Please include calendar year 2017 data for all questions below, unless otherwise specified. To make changes to the list of affiliates that are included/excluded from your response, please review the Affiliates section. For an affiliate, if you can only report its data for some items but not others, or for a general comment, please explain in the comments box at the end of the General-Purpose Credit Cards section below.

1. Did your institution have general-purpose credit cards in circulation in 2017 for which your institution was the issuer?

- Yes
- No
- Don't know

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

If your answer is "No," please report "0" for the remainder of the General-Purpose Credit Cards section.

2. Did your institution have co-branded credit cards in circulation in 2017 for which your institution was the issuer?

- Yes
- No
- Don't know

If your answer is "Yes," please include both "internal" (closed-loop transactions) and "external" (network transactions) volumes in your answers below.

- Include: All transactions made with general-purpose credit cards, charge cards, or co-branded cards (both internal and external volume) issued by your institution, including cash advances
- Do not include: Credit card non-network transactions (e.g., balance transfers, convenience checks).

**Average of monthly totals
in 2017**

Number Balance (\$)

--	--

3. General-purpose credit card accounts = 3.a + 3.b

Please report the average of the end-of-month totals for 2017. Please report account totals, not cards (e.g., if a customer and their spouse both have a card under the same account, please report as 1 account).

- Include: Zero-balance active accounts with a credit line and the ability to transact
- Do not include: Closed accounts

3.a. Consumer

--	--

3.b. Business/government

--	--

General-Purpose Credit Cards

Average of monthly totals in 2017

Number Balance (\$)

--	--

4. Consumer general-purpose credit card accounts (repeat item 3.a) = 4.a + 4.b

Please report the average of the end-of-month totals for 2017. Please report account totals, not cards.

- Include: Zero-balance active accounts with a credit line and the ability to transact
- Do not include: Closed accounts

4.a. With current balances only = 4.a.1 + 4.a.2

- Include: Zero-balance active accounts with a credit line and the ability to transact
- Do not include: Closed accounts

--	--

4.a.1. Current balance number of accounts with zero balance

--	--

4.a.2. Current balance number of accounts with non-zero balance

--	--

4.b. With revolving balances = 4.b.1 + 4.b.2

--	--

4.b.1. Revolving balances on accounts with revolving balances

--	--

4.b.2. Current balances on accounts with revolving balances

--	--

Number Value (\$)

--	--

5. Total general-purpose credit card network transactions = 5.a + 5.b

- Include: All transactions made with general-purpose credit cards, charge cards, or co-branded cards (both internal and external volume) issued by your institution, including cash advances
- Do not include: Credit card non-network transactions (e.g., balance transfers, convenience checks)

5.a. Transactions from consumer accounts

--	--

5.b. Transactions from business/government accounts

--	--

General-Purpose Credit Cards

6. Total general-purpose credit card network transactions

(repeat item 5) = 6.a + 6.b

- Include: All transactions made with general-purpose credit cards, charge cards, or co-branded cards (both internal and external volume) issued by your institution, including cash advances
- Do not include: Credit card non-network transactions (e.g., balance transfers, convenience checks)

Number	Value (\$)

6.a. In-person transactions

= 6.a.1 + 6.a.2 + 6.a.3 + 6.a.4 + 6.a.5

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

--	--

6.a.1. Digital wallet authentication (i.e., NFC, MST, QR code, and barcode transactions)

- Include: Transactions for which an electronic device, such as a smartphone, smart watch, or activity tracker, was “tapped” to pay at the POS terminal (e.g., Apple Pay, Samsung Pay, Android Pay, Chase Pay, Fitbit Pay, Masterpass)

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6.a.2. Contactless card authentication (“tap and pay” physical card, fob, or sticker on POS)

(e.g., MasterCard Tap & Go®, Visa payWave)

- Include: Transactions for which a physical card, fob, or sticker was “tapped” to pay at the POS terminal

--	--

6.a.3. EMV chip card authentication (card dipped in POS)

--	--

6.a.4. Magnetic stripe authentication (transmitted track data from card)

--	--

6.a.5. Other authentication (e.g., key-entered transaction, manual imprint)

--	--

6.b. Remote transactions = 6.b.1 + 6.b.2 + 6.b.3

- Include: Transactions for which the card user is NOT physically present, including mail-order transactions, telephone-order transactions, internet transactions, and any remote transactions classified as card-present solely because of the level of authentication

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6.b.1. Digital wallet authentication (i.e., in-app or browser transactions)

--	--

6.b.2. Manually entered online authentication (e.g., e-commerce, recurring sales)

--	--

6.b.3. Other authentication (e.g., phone order, mail order)

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General-Purpose Credit Cards

7. Total general-purpose credit card network transactions

(repeat item 5) = 7.a + 7.b

- Include: All transactions made with general-purpose credit cards, charge cards, or co-branded cards (both internal and external volume) issued by your institution, including cash advances
- Do not include: Credit card non-network transactions (e.g., balance transfers, convenience checks)

Number	Value (\$)

7.a. Digital wallet (mobile) transactions

Include all general-purpose credit card transactions made via a digital wallet (e.g., Apple Pay, Android Pay, Samsung Pay, PayPal Mobile). This can include purchasing items on-line with a computer or using a smartphone to purchase something at a store or in-app.

- Include: Digital wallet NFC (near field communication) transactions, MST (magnetic secure transmission) transactions, QR code transactions, barcode transactions, in-app transactions, or browser transactions

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7.b. Non-digital wallet transactions

- Include: All transactions made with a general-purpose credit card not via a digital wallet

--	--

8. Total general-purpose credit card network transactions

(repeat item 5) = 8.a + 8.b + 8.c + 8.d

- Include: All transactions made with general-purpose credit cards, charge cards, or co-branded cards (both internal and external volume) issued by your institution, including cash advances
- Do not include: Credit card non-network transactions (e.g., balance transfers, convenience checks)

Number	Value (\$)

8.a. PIN authentication

- Include: All general-purpose credit card transactions that were processed over a PIN (single-message) payment card network

--	--

8.b. Zip-code authentication

- Include: All general-purpose credit card transactions that were authorized with a zip-code over the payment card network

--	--

8.c. Card Identification Number (CID) authentication

- Include: All general-purpose credit card transactions that were authorized utilizing CVV or CVV2 (Card Verification Value Code), CSC (Card Security Code), CVC or CVC2 (Card Verification Code), or CID (Card Identification Number). These are the 3-digit code or 4-digit code printed in the back or front of the credit card

--	--

8.d. Other authentication

- Include: All general-purpose credit card transactions not authorized via PIN, zip-code, or CID

--	--

General-Purpose Credit Cards

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

- Include: Only general-purpose credit card transactions that were not authorized by your institution's accountholders (third-party fraud) before any recoveries or chargebacks. Please include all third-party fraudulent credit card transactions regardless of whether or not the transaction resulted in a loss of funds
- Do not include: Fraud prevented by declining a transaction or fraud committed by your institution's accountholders (first-party fraud)

Number	Value (\$)

9.a. In-person transactions = 9.a.1 + 9.a.2 + 9.a.3 + 9.a.4 + 9.a.5

- Include: Third-party fraudulent transactions for which an electronic device, such as a smartphone, smart watch, or activity tracker, was "tapped" to pay at the POS terminal (e.g., Apple Pay, Samsung Pay, Android Pay, Chase Pay, Fitbit Pay, Masterpass)

--	--

9.a.1. Digital wallet authentication (i.e., NFC, MST, QR code, and barcode transactions)

- Include: Third-party fraudulent transactions for which a physical card, fob, or sticker was "tapped" to pay at the POS terminal

--	--

9.a.2. Contactless card authentication ("tap and pay" physical card, fob, or sticker on POS) (e.g., MasterCard Tap & Go®, Visa payWave)

- Include: Third-party fraudulent transactions for which a physical card, fob, or sticker was "tapped" to pay at the POS terminal

--	--

9.a.3. EMV chip card authentication (card dipped in POS)

--	--

9.a.4. Magnetic stripe authentication (transmitted track data from card)

--	--

9.a.5. Other authentication (e.g., key-entered transaction, manual imprint)

--	--

9.b. Remote transactions = 9.b.1 + 9.b.2 + 9.b.3

Only third-party fraudulent general-purpose credit card transactions for which the card user did not physically present the card to authorize the transaction, including mail-order transactions, telephone-order transactions, internet transactions, in-app transactions, or digital-wallet in-app transactions.

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9.b.1. Digital wallet authentication (i.e., in-app or browser transactions)

--	--

9.b.2. Manually entered online authentication (e.g., e-commerce, recurring sales)

--	--

9.b.3. Other authentication (e.g., phone order, mail order)

--	--

General-Purpose Credit Cards

10. Third-party fraudulent general-purpose credit card network transactions (repeat item 9) = 10.a + 10.b

- Include: Only general-purpose credit card transactions that were not authorized by your institution's accountholders (third-party fraud) before any recoveries or chargebacks. Please include all third-party fraudulent general-purpose credit card transactions regardless of whether or not the transaction resulted in a loss of funds
- Do not include: Fraud prevented by declining a transaction or fraud committed by your institution's accountholders (first-party fraud)

Number	Value (\$)

10.a. Digital wallet (mobile) transactions

Only third-party fraudulent general-purpose credit card transactions made via a digital wallet (e.g., Apple Pay, Android Pay, Samsung Pay, PayPal Mobile). This can include purchasing items online with a computer, using a smartphone to purchase something at a store (NFC, MST, QR code, and barcode transactions), or in-app.

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10.b. Non-digital wallet transactions

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11. Third-party fraudulent general-purpose credit card network transactions (repeat item 9) = 11.a + 11.b + 11.c + 11.d

- Include: Only general-purpose credit card transactions that were not authorized by your institution's accountholders (third-party fraud) before any recoveries or chargebacks. Please include all third-party fraudulent general-purpose credit card transactions regardless of whether or not the transaction resulted in a loss of funds
- Do not include: Fraud prevented by declining a transaction or fraud committed by your institution's accountholders (first-party fraud)

Number	Value (\$)

11.a. PIN authentication

- Include: Only third-party fraudulent general-purpose credit card transactions that were processed over a PIN (single-message) payment card network

--	--

11.b. Zip-code authentication

- Include: Only third-party fraudulent general-purpose credit card transactions that were processed with a zip-code over the payment card network

--	--

11.c. Card Identification Number (CID) authentication

- Include: Only third-party fraudulent general-purpose credit card transactions that were processed utilizing CVV or CVV2 (Card Verification Value Code), CSC (Card Security Code), CVC or CVC2 (Card Verification Code), or CID (Card Identification Number). These are the 3-digit code or 4-digit code printed in the back or front of the credit card

--	--

11.d. Other authentication

- Include: All other third-party fraudulent general-purpose credit card transactions not authorized via PIN, zip-code, or CID

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Comments

Cash

Please include calendar year 2017 data for all questions below, unless otherwise specified. To make changes to the list of affiliates that are included/excluded from your response, please review the Affiliates section. For an affiliate, if you can only report its data for some items but not others, or for a general comment, please explain in the comments box at the end of the Cash section below.

	Number	Value (\$)
<p>1. Total ATM cash withdrawals (your institution's accountholder, any ATM) = 1.a + 1.b</p> <ul style="list-style-type: none"> ● Include: Your institution's prepaid, debit, and credit card accountholder's ATM cash withdrawals at any ATM (including cash advances from credit card accountholders) ● Do not include: Over-the-counter cash withdrawals, vault cash withdrawals, withdrawals from remote cash management terminals, or any other types of non-ATM withdrawals 		
<p>1.a. On-us ATM withdrawals (your institution's accountholder, your institution's ATM)</p> <ul style="list-style-type: none"> ● Include: Your institution's prepaid, debit, and credit card accountholder's ATM cash withdrawals at your institution's ATM (including cash advances from credit card accountholders) 		
<p>1.b. "Foreign" ATM withdrawals (your institution's accountholder, "foreign" ATM). A "foreign" ATM is any ATM not owned or operated by your institution</p> <ul style="list-style-type: none"> ● Include: Your institution's prepaid, debit, and credit card accountholder's ATM cash withdrawals at a "foreign" ATM (including cash advances from credit card accountholders) 		
<p>2. Third-party fraudulent ATM cash withdrawals (your institution's accountholder, any ATM)</p> <ul style="list-style-type: none"> ● Include: All ATM cash withdrawals that were not authorized by your institution's accountholders (third-party fraud) ● Do not include: Fraud committed by your institution's accountholders (first-party fraud) 		

Comments

Alternative Payments

Please include calendar year 2017 data for all questions below, unless otherwise specified. To make changes to the list of affiliates that are included/excluded from your response, please review the Affiliates section. For an affiliate, if you can only report its data for some items but not others, or for a general comment, please explain in the comments box at the end of the Alternative Payments section below.

1. Did your institution offer online or mobile consumer bill payments during calendar year 2017?

- Yes
- No
- Don't know

- Include: Transactions paid from accounts at your institution and initiated via your institution's website or mobile application
 - Do not include: Payments made through the biller's website
- If your answer is "No," please skip item 1.a and report "0" for item 2 below.

1.a. If your answer is "Yes" to item 1 above, are you able to exclude small business volume from your answers below?

- Yes
- No
- Don't know

If your answer is "No," please explain in the comments box at the end of the Alternative Payments section below and include the small business volume in your response.

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

Number	Value (\$)

3. Did your institution offer an online or mobile person-to-person (P2P) funds transfer system during calendar year 2017?

- Yes
- No
- Don't know

If your answer is "No," please skip item 3.a and report "0" for item 4 below.

3.a. If your answer is "Yes" to item 3 above, are you able to exclude small business volume from your answers below?

- Yes
- No
- Don't know

If your answer is "No," please explain in the comments box at the end of the Alternative Payments section below and include the small business volume in your response.

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

Number	Value (\$)

4.a. Total online or mobile person-to-person (P2P) "on-us" transfer originations

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- Include: P2P transfers between two accountholders at your institution

4.b. Total online or mobile person-to-person (P2P) "off-us" transfer originations

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- Include: P2P transfers originated by your institution's consumer accountholders for which the receiver is an accountholder at another institution

Comments