

Networks, Processors, and Issuers Payments Surveys (NPIPS)



Selected Glossary of Terms

Survey Period:
Calendar Year 2019

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General-Purpose Credit Card Network	
Item	Definition
	United States: The states, territories, and possessions of the US, 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 card user 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.
7a	Transactions with chip-authentication: Transactions for which the card user is present and account information is 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 in-person transactions.
7a.1	Transactions with a PIN: In-person transactions where a card user enters their Personal Identification Number (PIN) to authenticate the card purchase.
7b	Transactions without chip-authentication: Transactions for which the card user is present and account information is not taken from a computer microchip. Typically the information is taken from a magnetic stripe on a card. Report only in-person transactions.

General-Purpose Credit Card Network	
Item	Definition
8a	Contact chip card transactions: “Dipped” transactions are initiated by inserting a card with an embedded EMV microchip into a merchant’s chip-enabled terminal. Data are tokenized and processed using a unique one-time use code and can be authenticated with Chip-and-Signature and Chip-and-PIN. Report only in-person transactions.
8b	Contactless transactions: Including both in-person contactless card and contactless mobile transactions. “Tap and Pay” contactless transactions use Radio Frequency Identification (RFID) and/or a specialized subset of Near-field Communications (NFC) standards to initiate a card-based payment. NFC is designed to be a secure form of data exchange and can support EMV transactions. Contactless authentication can utilize a physical card, fob, or sticker that is “tapped” to pay at a point-of-sale (POS) terminal. This includes Consumer Device Cardholder Verification Methods supported by card networks (e.g., Apple Pay, Face ID, Touch ID or device passcode). Examples also include MasterCard Tap & Go®, Visa payWave and Exxon’s SpeedPass.
11	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the “dollar size bands” requested.
14a	Lost or stolen card: Fraudulent transactions via a card reported as lost or stolen.
14b	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.
14c	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.
14d	Counterfeit card: Fraudulent point-of-sale transactions via an altered or cloned card.
14e	Fraudulent use of account number: Fraudulent transactions using account number and other card and cardholder details, typically remotely.
14f	Other (including account takeover): All other fraudulent transactions not included in 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.
22	Total cards: All issued, activated, and unexpired general-purpose credit or charge cards (linked to US-domiciled accounts).
22	Active cards: Cards outstanding with a minimum level of purchase activity according to your organization’s definition.

Private-Label Credit Card Merchant Issuer	
Item	Definition
	United States: The states, territories, and possessions of the US, 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 temporarily authorized but not completed or posted, or the portion of authorized amounts that are not included in a final posting.
5	Completed transactions (posted to card accounts): Purchase or cash advance transactions that are completed and posted to the private-label card account for payment. Such transactions include those that are subsequently reversed in an adjustment or return requested by the merchant or cardholder, defined below.
5a	Cash advances: Transactions involving the provision of cash to the card user 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	Adjustments and returns: Completed and posted transactions that are subsequently reversed, in whole or in part, and that transfer value back to the card account (e.g., customer return of goods, complaints, disputed charges, fraud, duplicate transaction entry).
6	Net, purchase transactions: Completed purchase transactions that have not been reversed. Exclude denials, transactions that are pre-authorization only, cash advances, and adjustments and returns defined above.
9	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the “dollar size bands” requested.
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.

Private-Label Credit Card Merchant Issuer	
Item	Definition
10f	Other (including account takeover): All other fraudulent transactions not included in 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	Total cards outstanding: All issued, activated, and unexpired private-label credit cards (linked to US-domiciled accounts).
14	Active cards: Cards outstanding with a minimum level of purchase activity according to your organization’s definition.

Private-Label Credit Card Processor	
Item	Definition
	United States: The states, territories, and possessions of the US, 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 temporarily authorized but not completed or posted, or the portion of authorized amounts that are not included in a final posting.
4	Completed transactions (posted to card accounts): Purchase or cash advance transactions that are completed and posted to the private-label card account for payment. Such transactions include those that are subsequently reversed in an adjustment or return requested by the merchant or cardholder, defined below.
4a	Cash advances: Transactions involving the provision of cash to the card user 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	Adjustments and returns: Completed and posted transactions that are subsequently reversed, in whole or in part, and that transfer value back to the card account (e.g., customer return of goods, complaints, disputed charges, fraud, duplicate transaction entry).
5	Net, purchase transactions: Completed purchase transactions that have not been reversed. Exclude denials, transactions that are pre-authorization only, cash advances, and adjustments and returns defined above.

Private-Label Credit Card Processor	
Item	Definition
8	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the “dollar size bands” requested.
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 in 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.
13	Total cards outstanding: All issued, activated, and unexpired private-label credit cards (linked to US-domiciled accounts).
13	Active cards: Cards outstanding with a minimum level of purchase activity according to your organization’s definition.

General-Purpose Debit Card Network	
Item	Definition
	United States: The states, territories, and possessions of the US, 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 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.
4a	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.
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.
8a	Transactions with chip-authentication: Transactions for which the card user is present and account information is 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 in-person transactions.
8a.1	Transactions with a PIN: In-person transactions where a card user enters their Personal Identification Number (PIN) to authenticate the card purchase.
8b	Transactions without chip-authentication: Transactions for which the card user is present and account information is not taken from a computer microchip. Typically the information is taken from a magnetic stripe on a card. Report only in-person transactions.

General-Purpose Debit Card Network	
Item	Definition
9a	Contact chip card transactions: “Dipped” transactions are initiated by inserting a card with an embedded EMV microchip into a merchant’s chip-enabled terminal. Data are tokenized and processed using a unique one-time use code and can be authenticated with Chip-and-Signature and Chip-and-PIN. Report only in-person transactions.
9b	Contactless transactions: Including both in-person contactless card and contactless mobile transactions. “Tap and Pay” contactless transactions use Radio Frequency Identification (RFID) and/or a specialized subset of Near-field Communications(NFC) standards to initiate a card-based payment. NFC is designed to be a secure form of data exchange and can support EMV transactions. Contactless authentication can utilize a physical card, fob, or sticker that is “tapped” to pay at a point-of-sale (POS) terminal. This includes Consumer Device Cardholder Verification Methods supported by card networks (e.g., Apple Pay, Face ID, Touch ID or device passcode). Examples also include MasterCard Tap & Go®, Visa payWave and Exxon’s SpeedPass.
12	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the “dollar size bands” requested.
16a	Lost or stolen card: Fraudulent transactions via a card reported as lost or stolen.
16b	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.
16c	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.
16d	Counterfeit card: Fraudulent point-of-sale transactions via an altered or cloned card.
16e	Fraudulent use of account number: Fraudulent transactions using account number and other card and cardholder details, typically remotely.
16f	Other (including account takeover): All other fraudulent transactions not included in 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	Total cards: All issued, activated, and unexpired general-purpose debit cards (linked to US-domiciled accounts).
24	Active cards: Cards outstanding with a minimum level of purchase activity according to your organization’s definition.

General-Purpose Prepaid Card Network	
Item	Definition
	United States: The states, territories, and possessions of the US, 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, cash advances, chargebacks, and other adjustments and returns.
7a	Transactions with chip-authentication: Transactions for which the card user is present and account information is 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 in-person transactions.
7a.1	Transactions with a PIN: In-person transactions where a card user enters their Personal Identification Number (PIN) to authenticate the card purchase.

General-Purpose Prepaid Card Network	
Item	Definition
7b	Transactions without chip-authentication: Transactions for which the card user is present and account information is not taken from a computer microchip. Typically the information is taken from a magnetic stripe on a card. Report only in-person transactions.
8a	Contact chip card transactions: “Dipped” transactions are initiated by inserting a card with an embedded EMV microchip into a merchant’s chip-enabled terminal. Data are tokenized and processed using a unique one-time use code and can be authenticated with Chip-and-Signature and Chip-and-PIN. Report only in-person transactions.
8b	Contactless transactions: Including both in-person contactless card and contactless mobile transactions. “Tap and Pay” contactless transactions use Radio Frequency Identification (RFID) and/or a specialized subset of Near-field Communications(NFC) standards to initiate a card-based payment. NFC is designed to be a secure form of data exchange and can support EMV transactions. Contactless authentication can utilize a physical card, fob, or sticker that is “tapped” to pay at a point-of-sale (POS) terminal. This includes Consumer Device Cardholder Verification Methods supported by card networks (e.g., Apple Pay, Face ID, Touch ID or device passcode). Examples also include MasterCard Tap & Go®, Visa payWave and Exxon’s SpeedPass.
12	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the “dollar size bands” requested.
16a	Lost or stolen card: Fraudulent transactions via a card reported as lost or stolen.
16b	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.
16c	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.
16d	Counterfeit card: Fraudulent point-of-sale transactions via an altered or cloned card.
16e	Fraudulent use of account number: Fraudulent transactions using account number and other card and cardholder details, typically remotely.
16f	Other (including account takeover): All other fraudulent transactions not included in 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.
25	Total cards: All issued, activated, and unexpired general-purpose prepaid cards (linked to US-domiciled accounts).
25	Active cards: Cards outstanding with a minimum level of purchase activity according to your organization’s definition.

Automated Teller Machine Card Network	
Item	Definition
	United States: The states, territories, and possessions of the US, 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-purpose prepaid cards: Cash withdrawals made with cards (including virtual cards) issued to a consumer for the purpose of providing government benefits. Include state and federal programs with cash benefits such as unemployment, TANF, or Social Security.
5a	Lost or stolen card: Fraudulent transactions via a card reported as lost or stolen.
5b	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.
5c	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.
5d	Counterfeit card: Fraudulent point-of-sale transactions via an altered or cloned card.
5e	Other (including account takeover): All other fraudulent transactions not included in 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.
8a & 9a	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.

Electronic Benefits Transfer Card Processor	
Item	Definition
	United States: The states, territories, and possessions of the US, 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 in 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.
9	Total cards: All issued, activated, and unexpired EBT cards (linked to US-domiciled accounts).
9	Active cards: Cards outstanding with a minimum level of purchase activity according to your organization’s definition.

Private-Label Prepaid Card Issuer and Processor	
Item	Definition
	United States: The states, territories, and possessions of the US, 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 temporarily authorized but not completed or posted, or the portion of authorized amounts that are not included in a final posting.
3	Completed transactions: Purchase transactions (including any cash-back) that are completed and posted to the private-label card account for payment. Such transactions include those that are subsequently reversed in an adjustment or return requested by the merchant or cardholder, defined below.
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	Adjustments and returns: Completed and posted transactions that are subsequently reversed, in whole or in part, and that transfer value back to the card account (e.g., customer return of goods, complaints, disputed charges, fraud, duplicate transaction entry).
4	Net, purchase transactions: Completed purchase transactions that have not been reversed. Exclude denials, transactions that are pre-authorization only, and adjustments and returns defined above. For value, also exclude the dollar amount of the cash-back at the point of sale.
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 in 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.

Private-Label Prepaid Card Issuer and Processor	
Item	Definition
13	Total cards: All issued, activated, and unexpired private-label prepaid cards (linked to US-domiciled accounts).
13	Active cards: Cards outstanding with a minimum level of purchase activity according to your organization’s definition.

Person-to-Person and Money Transfer Processor	
Item	Definition
	United States: The states, territories, and possessions of the US, the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.
5	Transaction value distribution: Your best estimate for the number and dollar value of transactions that fall within the “dollar size bands” requested.