ID Unit	1111111
Institution Name	EXAMPLE BANK

2017 Federal Reserve Payments Study
Instructions

FR 3066a
OMB No. 7100-0351
Approval expires March 31, 2019

Thank you for participating in the 2017 *Depository and Financial Institutions Payments Survey* (DFIPS). This study provides critical data for understanding the U.S. payments system, and your participation is greatly appreciated. If you have any questions, please feel free to contact us at (000) 000-0000.

About the survey

The Federal Reserve 2017 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, cash withdrawals and deposits that posted to domestic customer accounts, and unauthorized third-party payment fraud against those customer's accounts that took place during calendar year 2016. Given the significance of your institution, your contribution is needed to provide an accurate representation of key payments trends.

The Federal Reserve
Payments Study

Survey Period: Calendar Year 2016

Thank you again for participating in the DFIPS. The Federal Reserve 2017 DFIPS includes:

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

>> Please respond by: Friday, June 30 <<

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 experience relative to that of the aggregates. 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 2016**, 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 which funds subsequently became available to the perpetrator. Please see the Glossary for a detailed explanation.

Definitions and examples

Definitions and examples can be found in the Glossary tab.

Comments

ID Unit	1111111
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Affiliates
Instructions

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 in item 1 below, if any, are not included in your response to different parts of the survey, and which additional affiliates, if not listed in item 1 below, are included in your response.

Please contact us at (000) 000-0000 if you have any questions or concerns about the items on this page.

Affiliates Profile

1   **According to our records (as of December 31, 2016), the following affiliated institutions should be included in your response. For each affiliate listed, please mark any sections where its data are _not_ included in your response.**

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

   * Deposit information as of December 31, 2016.

If you have included additional affiliates in your response, please report them in item 2 below. For example, during 2016, if your institution acquired or merged with another institution which is not listed in item 1 above, please report data for the combined enterprise; or if your institution began to process combined volume before the end of 2016, please report data for the combined enterprise as if the merger had already occurred during 2016.

2   **Please list any affiliates not identified above that are included in your response.**

Name	City	State	Institution Profile	Checks	ACH	Wire Transfers	Debit and Prepaid	Credit	Cash	Alternative Payments
			☐	☐	☐	☐	☐	☐	☐	☐
			☐	☐	☐	☐	☐	☐	☐	☐
			☐	☐	☐	☐	☐	☐	☐	☐
			☐	☐	☐	☐	☐	☐	☐	☐

Comments

ID Unit	1111111
Institution Name	EXAMPLE BANK

☐ Data element measured by survey

Institution Profile — 2016 Data

Instructions

Please include calendar year 2016 data for all questions below, unless otherwise specified.
For an affiliate, if you can only report its data for some items but not others, please explain in the comments box below.
If there are any errors flagged in column S which you believe are incorrect, please make a note of it in the comments box at the end of the page.

Link to Affiliates

Institution Profile

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

Please report the average of the end-of-month totals for 2016.
● Include: Checking accounts, NOW accounts, and share draft accounts
● Do not include: Balances in retail sweep and wholesale sweep accounts

Number
Balance ($)
Avg Balance

1.a **Consumer**

Number
Balance ($)
Avg Balance

1.b **Business/government**

Number
Balance ($)
Avg Balance

Comments

ID Unit	1111111
Institution Name	EXAMPLE BANK

☐ Data element measured by survey

Checks	2016 Data

Instructions

Please include calendar year 2016 data for all questions below, unless otherwise specified.
For an affiliate, if its data are completely excluded from your response to the Checks section, please identify this affiliate in item 1 on the Affiliates tab.
For an affiliate, if you can only report its data for some items but not others, please explain in the comments box below.
If there are any errors flagged in column S which you believe are incorrect, please make a note of it in the comments box at the end of the page.

Link to Affiliates

Check Payments

1   **Did your institution outsource check processing to another organization (i.e., its "processor") during calendar year 2016?**

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 include these volumes in your answers below?**

      If your answer is "Yes, in some cases," please explain in the comments box below.

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 below.

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 below.

4   **Did your institution process checks for an unaffiliated depository institution as part of a correspondent banking relationship during calendar year 2016?**

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.

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 ($)	☐
Avg 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)

Number	☐
Value ($)	☐
Avg Value	☐
% of All checks drawn on your institution (Number)	☐

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

Number	☐
Value ($)	☐

Avg Value
% of All checks drawn on your institution (Number)

6

All outgoing and "on-us" returned checks
All checks drawn on your institution that your institution returned unpaid.

Number
Value ($)
Avg Value
All outgoing and "on-us" returns rate (Number)
All outgoing and "on-us" returns rate (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 ($)
Avg Value
Checks drawn third-party fraud rate (Number)
Checks drawn third-party fraud rate (Value)

Comments

ID Unit	1111111
Institution Name	EXAMPLE BANK

☐ Data element measured by survey

☐ Repeated data element. Prepopulated from an earlier question

ACH   2016 Data

Instructions

The following ACH section is divided into three sections: Profile, Originations, and Receipts & Outgoing Returns. Unlike previous iterations of this study, the ACH section this year is grouped by ACH Originations and ACH Receipts, rather than payments for which your institution was the payor versus payments for which your institution was the payee. 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 2016
  - The Origination section will ask questions about any payments volume that your institution originated in calendar year 2016
  - 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 2016

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). This would not include ACH entries cleared directly between your institution and another (i.e., direct exchange ACH entries). Please consider all network ACH entries, including those for which you are both the ODFI and RDFI (i.e., network on-us ACH entries)
  - 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
  - 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 $1,000 credit entries for a corporate accountholder, an ODFI might originate a single $100,000 debit entry to draw funds from the originator's funding account

Please Note:
  - In the 2016 *Depository and Financial Institutions Payments Survey* (DFIPS), direct exchange ACH entries were included under network ACH entries. For this iteration of the study, we have segregated both entry types. Direct exchange ACH entries are to be reported separately under items 6.c and 9.c.

Please include calendar year 2016 data for all questions below, unless otherwise specified.   Link to Affiliates
For an affiliate, if its data are completely excluded from your response to the ACH section, please identify this affiliate in item 1 on the Affiliates tab.
For an affiliate, if you can only report its data for some items but not others, please explain in the comments box below.
If there are any errors flagged in column S which you believe are incorrect, please make a note of it in the comments box at the end of the page.

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 2016?**   ☐

If your answers 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 2016?**   ☐

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 item 8 and its subsets below.

3 **Did your institution originate forward ACH debits (not including returns or offset entries) during calendar year 2016?**   ☐

If your answer is "No," please report "0" for item 9.b below.

4   **Did your institution originate offset ACH debit or credit entries during calendar year 2016?**

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.**
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 and its subsets, 7 and its subsets, and 9 its subsets and let us know in the comments box at the end of the page 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 in the drop down menu.

    4.b   **If your answer is "Yes" to item 4 above, how many <u>balanced files</u> did your institution process from business/government accountholders during calendar year 2016?**

     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 <u>balanced files</u> constituted during calendar year 2016.**

    4.c   **If your answer is "Yes" to item 4 above, how many <u>unbalanced files</u> did your institution process from business/government accountholders during calendar year 2016?**

     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 <u>unbalanced files</u> constituted during calendar year 2016.**

5   **Did your institution offer same-day settlement of ACH credits originations during calendar year 2016?**
The effective date for same-day settlement of credits was September 23, 2016. However, some institutions may have used proprietary systems prior to this date.

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

ACH Originations

6   **Total forward ACH credit entries your institution originated = 6.a + 6.b + 6.c**
(ODFI Credits) <u>**Do not include any returns or offset entries**</u>
● Include: Network, in-house on-us, and direct exchange forward ACH credit entries originated

Number
Value ($)
Avg Value

    6.a   <u>**Network**</u> **ACH credit entries originated**
● Include: Network non-offset transactions
● Do not include: Returns or offset entries

Number
Value ($)
Avg Value
% of Total forward ACH credits originated (Number)

    6.b   <u>**In-house on-us**</u> **ACH credit entries originated**
This is the same as in-house on-us ACH debits received
● Include: In-house on-us non-offset transactions
● Do not include: Returns or offset entries

Number
Value ($)
Avg Value
% of Total forward ACH credits originated (Number)

    6.c   <u>**Direct exchange**</u> **ACH credit entries originated**
● Include: Direct exchange non-offset transactions
● Do not include: Returns or offset entries

Number
Value ($)
Avg Value
% of Total forward ACH credits originated (Number)

7 Total forward ACH credit entries your institution originated (repeat item 6) = 7.a + 7.b (ODFI Credits) <u>Do not include any returns or offset entries</u>
● Include: Network, in-house on-us, and direct exchange forward ACH credit entries originated

Number
Value ($)
Avg Value

7.a **Same-day settlement**

Number
Value ($)
Avg Value
% of Total forward ACH credits originated (Number)

7.b **Non-same-day settlement**

Number
Value ($)
Avg Value
% of Total forward ACH credits originated (Number)

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 ($)
Avg Value
Forward ACH credits originated third-party fraud rate (Number)
Forward ACH credits originated third-party fraud rate (Value)

8.a **Same-day** settlement

Number
Value ($)
Avg Value
Same-day settlement forward ACH credits originated third-party fraud rate (Number)
Same-day settlement forward ACH credits originated third-party fraud rate (Value)

8.b **Non-same-day** settlement

Number
Value ($)
Avg Value
Non-same-day settlement forward ACH credits originated third-party fraud rate (Number)
Non-same-day settlement forward ACH credits originated third-party fraud rate (Value)

ACH Receipts & Outgoing Returns

9 Total forward ACH debit entries your institution received = 9.a + 9.b + 9.c
(RDFI Debits) <u>Do not include any returns or offset entries</u>
● Include: Network, in-house on-us, and direct exchange forward ACH credit entries received

Number
Value ($)
Avg Value

9.a <u>Network</u> **ACH debit entries received**
● Include: Network non-offset entries
● Do not include: Returns or offset entries

Number
Value ($)
Avg Value
% of Total forward ACH debits received (Number)

9.b <u>In-house on-us</u> **ACH debit entries received**
This is the same as in-house on-us ACH debits originated

Number
Value ($)

● Include: In-house on-us non-offset entries

● Do not include: Returns or offset entries

Avg Value

% of Total forward ACH debits received (Number)

9.c   <u>Direct exchange</u> **ACH debit entries received**

● Include: Direct exchange non-offset transactions

● Do not include: Returns or offset entries

Number

Value ($)

Avg Value

% of Total forward ACH debits received (Number)

---

10   **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 ($)

Avg Value

Outgoing debit returns rate (Number)

Outgoing debit returns rate (Value)

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11   **Third-party fraudulent forward ACH debit entries your institution received**

● 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 transaction 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)

Number

Value ($)

Avg Value

Forward ACH debits received third-party fraud rate (Number)

Forward ACH debits received third-party fraud rate (Value)

Comments

ID Unit	1111111
Institution Name	EXAMPLE BANK

☐ Data element measured by survey

☐ Repeated data element. Prepopulated from an earlier question

Wire Transfers	2016 Data

Instructions

Please include calendar year 2016 data for all questions below, unless otherwise specified.

For an affiliate, if its data are completely excluded from your response to the Wire section, please identify this affiliate in item 1 on the Affiliates tab.

For an affiliate, if you can only report its data for some items but not others, please explain in the comments box below.

If there are any errors flagged in column S which you believe are incorrect, please make a note of it in the comments box at the end of the page.

Link to Affiliates

Wire Transfers Originated (Outgoing)

1 **Did your institution originate wires on behalf of an unaffiliated depository institution during calendar year 2016 (i.e., correspondent volume)?**

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 <u>exclude</u> these volumes from your answers below?**

If your answer is "Yes, in some cases," please explain in the comments box below.

2 **Did an unaffiliated depository institution originate wires on behalf of your institution during calendar year 2016?**

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 <u>include</u> these volumes in your answers below?**

If your answer is "Yes, in some cases," please explain in the comments box 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)

Number

Value ($)

Avg Value

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

Number

Value ($)

Avg Value

% of Total wire transfer originations (Number)

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

Number

Value ($)

Avg Value

% of Total wire transfer originations (Number)

4 **Total wire transfer originations (outgoing) (repeat item 3) = 4.a + 4.b**

Number
Value ($)
Avg Value

4.a **Consumer originated wire transfers**

Number
Value ($)
Avg Value
% of Total wire transfer originations (Number)

4.b **Business/government originated wire transfers**

Number
Value ($)
Avg Value
% of Total wire transfer originations (Number)

5 **Total wire transfer originations (outgoing) (repeat item 3) = 5.a + 5.b**

Number
Value ($)
Avg Value

5.a **Domestic (U.S.) payee**

Number
Value ($)
Avg Value
% of Total wire transfer originations (Number)

5.b **Foreign payee**

Number
Value ($)
Avg Value
% of Total wire transfer originations (Number)

6 **Third-party fraudulent wire transfers your institution originated = 6.a + 6.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 transaction 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)

Number
Value ($)
Avg Value
Wires originated fraud rate (Number)
Wires originated fraud rate (Value)

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

Number
Value ($)
Avg Value
Wires sent through a network fraud rate (Number)
Wires sent through a network fraud rate (Value)

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

Number
Value ($)
Avg Value
Book transfers fraud rate (Number)
Book transfers fraud rate (Value)

7　　Third-party fraudulent wire transfers your institution originated (repeat item 6) = 7.a + 7.b

　　　　Number
　　　　Value ($)
　　　　Avg Value

7.a　　　Consumer originated wire transfers

　　　　Number
　　　　Value ($)
　　　　Avg Value
　　　　Consumer originated wires fraud rate (Number)
　　　　Consumer originated wires fraud rate (Value)

7.b　　　Business/government originated wire transfers

　　　　Number
　　　　Value ($)
　　　　Avg Value
　　　　Business originated wires fraud rate (Number)
　　　　Business originated wires fraud rate (Value)

8　　Third-party fraudulent wire transfers your institution originated (repeat item 6) = 8.a + 8.b

　　　　Number
　　　　Value ($)
　　　　Avg Value

8.a　　　Domestic (U.S.) payee

　　　　Number
　　　　Value ($)
　　　　Avg Value
　　　　Domestic payee wires fraud rate (Number)
　　　　Domestic payee wires fraud rate (Value)

8.b　　　Foreign payee

　　　　Number
　　　　Value ($)
　　　　Avg Value
　　　　Foreign payee wires fraud rate (Number)
　　　　Foreign payee wires fraud rate (Value)

Comments

ID Unit	1111111
Institution Name	EXAMPLE BANK

▢ Data element measured by survey

▢ Repeated data element. Prepopulated from an earlier question

Debit & Prepaid | 2016 Data

Instructions

Please include calendar year 2016 data for all questions below, unless otherwise specified.

For an affiliate, if its data are completely excluded from your response to the Debit and Prepaid section, please identify this affiliate in item 1 on the Affiliates tab.

For an affiliate, if you can only report its data for some items but not others, please explain in the comments box below.

If there are any errors flagged in column S which you believe are incorrect, please make a note of it in the comments box at the end of the page.

Link to Affiliates

General-Purpose Debit and Prepaid Cards

1 **Did your institution have general-purpose debit cards in circulation in 2016 for which your institution was the issuer?**
Cards issued by your institution or managed by a third-party for which your institution was the issuer and that route transactions over a general-use debit card network.
● Include: 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, prepaid cards, or credit cards

If your answer is "No," please report "0" for items 2 and its subsets, 3 and its subsets, and 9.a below.

2 **Number of general-purpose debit cards**
Please report the average of the end-of-month totals for 2016.
For cards in force, report only debit cards that can be used at the point of sale, were issued by your institution, activated by your institution's accountholders, had not expired at the end of a month, and draw on the transaction deposit accounts reported in item 1 in the Institution Profile section.

We expect general-purpose debit cards "In force" to be greater than or equal to "In force w/ purchase activity" cards.

In force
  In force w/ purchase activity

2.a **Consumer**
In force
  In force w/ purchase activity

2.b **Business/government**
In force
  In force w/ purchase activity

3 **Number of general-purpose debit cards (repeat item 2) = 3.a + 3.b**
Please report the average of the end-of-month totals for 2016.
For cards in force, report only debit cards that can be used at the point of sale, were issued by your institution, activated by your institution's accountholders, had not expired at the end of a month, and draw on the transaction deposit accounts reported in item 1 in the Institution Profile section.

We expect general-purpose debit cards "In force" to be greater than or equal to "In force chip enabled" cards.

In force
  In force chip enabled

3.a **Consumer**
In force
  In force chip enabled

3.b **Business/government**
In force
  In force chip enabled

4   **Did your institution offer its customers general-purpose prepaid cards issued by another financial institution during calendar year 2016?**

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

---

5   **Did your institution have general-purpose prepaid cards in circulation in 2016 for which your institution was the issuer?**

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

● Include: General-purpose prepaid, gift, and payroll cards

If your answer is "No," please report "0" for items 6, 7 and its subsets, 8 and its subsets, and 9.b below.

---

6   **General-purpose prepaid card program accounts**

Please report the average of the end-of-month totals for 2016.

Number of accounts	
Funds outstanding	
Avg funds outstanding per total acct	

---

7   **Number of general-purpose prepaid cards = 7.a + 7.b**

Please report the average of the end-of-month totals for 2016.

For cards in force, report only prepaid cards that can be used at the point of sale, were issued by your institution, had not expired at the end of a month, and draw on the prepaid card program accounts listed in item 6 above.

We expect general-purpose prepaid cards "In force" to be greater than or equal to "In force w/ purchase activity" cards.

In force	
In force w/ purchase activity	

    7.a   **Consumer**

In force	
In force w/ purchase activity	

    7.b   **Business/government**

In force	
In force w/ purchase activity	

---

8   **Number of general-purpose prepaid cards (repeat item 7) = 8.a + 8.b**

Please report the average of the end-of-month totals for 2016.

For cards in force, report only prepaid cards that can be used at the point of sale, were issued by your institution, had not expired at the end of a month, and draw on the prepaid card program accounts listed in item 6 above.

We expect general-purpose prepaid cards "In force" to be greater than or equal to "In force w/ purchase activity" cards.

In force	
In force chip enabled	

    8.a   **Consumer**

In force	
In force chip enabled	

    8.b   **Business/government**

In force	
In force chip enabled	

---

9   **Total general-purpose debit and prepaid card transactions = 9.a + 9.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 and 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 or credit card transactions

Number	
Value ($)	
Avg Value	

    9.a   **General-purpose debit card transactions**

Number	
Value ($)	
Avg Value	

9.b   **General-purpose prepaid card transactions**

% of Total general-purpose debit and prepaid card transactions (Number)

Number

Value ($)

Avg Value

% of Total general-purpose debit and prepaid card transactions (Number)

---

10   **Total general-purpose debit and prepaid card transactions (repeat item 9) = 10.a + 10.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 and 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 or credit card transactions

Number

Value ($)

Avg Value

10.a   **Transactions from consumer accounts**

Number

Value ($)

Avg Value

% of Total general-purpose debit and prepaid card transactions (Number)

10.b   **Transactions from business/government accounts**

Number

Value ($)

Avg Value

% of Total general-purpose debit and prepaid card transactions (Number)

---

11   **Total general-purpose debit and prepaid card transactions (repeat item 9) = 11.a + 11.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 and 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 or credit card transactions

Number

Value ($)

Avg Value

11.a   **Person-present transactions = 11.a.1 + 11.a.2 + 11.a.3 + 11.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

Number

Value ($)

Avg Value

% of Total general-purpose debit and prepaid card transactions (Number)

11.a.1   **Digital Wallet authentication (i.e., NFC, MST, QR code, and barcode transactions)**

Number

Value ($)

Avg Value

% of Total general-purpose debit and prepaid card person-present transactions (Number)

11.a.2   **EMV (chip card) authentication**

Number

Value ($)

Avg Value

% of Total general-purpose debit and prepaid card person-present transactions (Number)

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

Number

Value ($)

Avg Value

% of Total general-purpose debit and prepaid card person-present transactions (Number)

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

Number

Value ($)

Avg Value

% of Total general-purpose debit and prepaid card person-present transactions (Number)

11.b   **Remote transactions = 11.b.1 + 11.b.2 + 11.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

Number

Value ($)

Avg Value

% of Total general-purpose debit and prepaid card transactions (Number)

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

Number

Value ($)

Avg Value

% of Total general-purpose debit and prepaid card remote transactions (Number)

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

Number

Value ($)

Avg Value

% of Total general-purpose debit and prepaid card remote transactions (Number)

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

Number

Value ($)

Avg Value

% of Total general-purpose debit and prepaid card remote transactions (Number)

---

12   **Total general-purpose debit and prepaid card transactions (repeat item 9) = 12.a + 12.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 and 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 or credit card transactions

Number

Value ($)

Avg Value

12.a   **Digital wallet (mobile) transactions**
Include all debit and 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
● Do not include: All transactions made with a debit and prepaid card not via a digital wallet

Number

Value ($)

Avg Value

% of Total general-purpose debit and prepaid card transactions (Number)

12.b   **Non-digital wallet transactions**
● Include: All transactions made with a debit and prepaid card not via a digital wallet
● Do not include: All debit and prepaid card transactions made via a digital wallet (e.g., Apple Pay, Android Pay, Samsung Pay, PayPal Mobile)

Number

Value ($)

Avg Value

% of Total general-purpose debit and prepaid card transactions (Number)

13   **Third-party fraudulent general-purpose debit and prepaid card transactions = 13.a + 13.b**

● Include: Only debit and 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 debit and prepaid card transaction 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 ($)	
Avg Value	
Debit and prepaid transactions fraud rate (Number)	
Debit and prepaid transactions fraud rate (Value)	

13.a   **Person-present transactions = 13.a.1 + 13.a.2 + 13.a.3 + 13.a.4**

Only third-party fraudulent debit and 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.

● Include: Only person-present general-purpose debit and prepaid card transactions that were not authorized by your institution's accountholders (third-party fraud) before any recoveries or chargebacks. Please consult the glossary for the definition of person-present transactions. Please include all third-party fraudulent fraudulent person-present debit and prepaid transaction regardless of whether or not the transaction resulted in a loss of funds

● Do not include: Fraud prevented by declining a transaction, fraud committed by your institution's accountholders (first-party fraud), or remote third-party fraud transactions

Number	
Value ($)	
Avg Value	
Person-present general-purpose debit and prepaid card transactions fraud rate (Number)	
Person-present general-purpose debit and prepaid card transactions fraud rate (Value)	

13.a.1   **Digital Wallet authentication (i.e., NFC, MST, QR code, and barcode transactions)**

Number	
Value ($)	
Avg Value	
Digital Wallet auth general-purpose debit and prepaid card transactions fraud rate (Number)	
Digital Wallet auth general-purpose debit and prepaid card transactions fraud rate (Value)	

13.a.2   **EMV (chip card) authentication**

Number	
Value ($)	
Avg Value	
EMV (chip card) auth general-purpose debit and prepaid card transactions fraud rate (Number)	
EMV (chip card) auth general-purpose debit and prepaid card transactions fraud rate (Value)	

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

Number	
Value ($)	
Avg Value	
Magnetic stripe auth general-purpose debit and prepaid card transactions fraud rate (Number)	
Magnetic stripe auth general-purpose debit and prepaid card transactions fraud rate (Value)	

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

Number	
Value ($)	
Avg Value	
Other auth general-purpose debit and prepaid card transactions fraud rate (Number)	
Other auth general-purpose debit and prepaid card transactions fraud rate (Value)	

13.b | **Remote transactions = 13.b.1 + 13.b.2 + 13.b.3**

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

Number
Value ($)
Avg Value
Remote general-purpose debit and prepaid card transactions fraud rate (Number)
Remote general-purpose debit and prepaid card transactions fraud rate (Value)

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

Number
Value ($)
Avg Value
Digital Wallet remote auth general-purpose debit and prepaid card transactions fraud rate (Number)
Digital Wallet remote auth general-purpose debit and prepaid card transactions fraud rate (Value)

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

Number
Value ($)
Avg Value
Manual online auth general-purpose debit and prepaid card transactions fraud rate (Number)
Manual online auth general-purpose debit and prepaid card transactions fraud rate (Value)

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

Number
Value ($)
Avg Value
Other remote auth general-purpose debit and prepaid card transactions fraud rate (Number)
Other remote auth general-purpose debit and prepaid card transactions fraud rate (Value)

14 | **Third-party fraudulent general-purpose debit and prepaid card transactions (repeat item 13) = 14.a + 14.b**

● Include: Only debit and 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 debit and prepaid card transaction 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 ($)
Avg Value
Debit and prepaid transactions fraud rate (Number)
Debit and prepaid transactions fraud rate (Value)

14.a | **Digital wallet (mobile) transactions**

Only third-party fraudulent debit and 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.
● Include: Only digital wallet general-purpose debit and 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 digital wallet debit and prepaid transaction regardless of whether or not the transaction resulted in a loss of funds
● Do not include: Fraud prevented by declining a transaction, fraud committed by your institution's accountholders (first-party fraud), or non-digital wallet third-party fraud transactions

Number
Value ($)
Avg Value
Digital wallet general-purpose debit and prepaid card transactions fraud rate (Number)
Digital wallet general-purpose debit and prepaid card transactions fraud rate (Value)

14.b   **Non-digital wallet transactions**
● Include: Only non-digital wallet general-purpose debit and 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 non-digital wallet debit and prepaid transactions regardless of whether or not the transaction resulted in a loss of funds
● Do not include: Fraud prevented by declining a transaction, fraud committed by your institution's accountholders (first-party fraud), or digital wallet third-party fraud transactions

Number

Value ($)

Avg Value

Non-digital wallet general-purpose debit and prepaid card transactions fraud rate (Number)

Non-digital wallet general-purpose debit and prepaid card transactions fraud rate (Value)

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15   **Total general-purpose debit and 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 general-purpose prepaid card and asked for $20 in cash back, please report one transaction for Number and $20 for Value in item 15).
● 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 ($)

Avg Value

% of Total general-purpose debit and prepaid card transactions (Number)

% of Total general-purpose debit and prepaid card transactions (Value)

Comments

ID Unit	1111111
Institution Name	EXAMPLE BANK

Data element measured by survey

Repeated data element. Prepopulated from an earlier question

Credit   2016 Data

Instructions

Please include calendar year 2016 data for all questions below, unless otherwise specified.

For an affiliate, if its data are completely excluded from your response to the Credit section, please identify this affiliate in item 1 on the Affiliates tab.

For an affiliate, if you can only report its data for some items but not others, please explain in the comments box below.

If there are any errors flagged in column S which you believe are incorrect, please make a note of it in the comments box at the end of the page.

Link to Affiliates

General-Purpose Credit Cards

1   **Did your institution have general-purpose credit cards in circulation in 2016 for which your institution was the issuer?**
Credit cards and charge 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 rest of the section below.

2   **Total general-purpose credit card accounts = 2.a + 2.b**
Please report the average of the end-of-month totals for 2016. Please report account totals, not cards
● Include: Zero-balance accounts with a credit line and the ability to transact
● Do not include: Closed accounts

Number
Balances ($)
Avg Balance

   2.a   **Consumer**

Number
Balances ($)
Avg Balance
% of Total general-purpose credit card accounts (Number)

   2.b   **Business/government**

Number
Balances ($)
Avg Balance
% of Total general-purpose credit card accounts (Number)

3   **Consumer general-purpose credit card accounts (repeat item 2.a) = 3.a + 3.b**
Please report the average of the end-of-month totals for 2016. Please report account totals, not cards
● Include: Zero-balance accounts with a credit line and the ability to transact
● Do not include: Closed accounts

Number
Balances ($)
Avg Balance

   3.a   **With current balances only**
● Include: Zero-balance accounts with a credit line and the ability to transact
● Do not include: Closed accounts

Number
Balances ($)
Avg Balance
% of Total consumer general-purpose credit card accounts (Number)

   3.b   **With revolving balances**

Number
Balances ($)
Avg Balance
% of Total consumer general-purpose credit card accounts (Number)

4　**Number of general-purpose credit cards = 4.a + 4.b**
Please report the average of the end-of-month totals for 2016.
For cards in force, report only cards that had been issued by your institution, activated by your institution's accountholders, and had not expired at the end of a month.
We expect general-purpose credit cards "In force" to be greater than or equal to "In force w/ purchase activity" cards.

	In force	
	In force w/ purchase activity	

4.a　　**Consumer**

	In force	
	In force w/ purchase activity	

4.b　　**Business/government**

	In force	
	In force w/ purchase activity	

5　**Number of general-purpose credit cards (repeat item 4) = 5.a + 5.b**
Please report the average of the end-of-month totals for 2016.
For cards in force, report only cards that had been issued by your institution, activated by your institution's accountholders, and had not expired at the end of a month.
We expect general-purpose credit cards "In force" to be greater than or equal to "In force chip enabled" cards.

	In force	
	In force chip enabled	

5.a　　**Consumer**

	In force	
	In force chip enabled	

5.b　　**Business/government**

	In force	
	In force chip enabled	

6　**Total general-purpose credit card network transactions = 6.a + 6.b**
● Include: All transactions made with credit or charge cards issued by your institution and processed over a traditional signature credit or PIN network, including cash advances
● Do not include: Debit card transactions, prepaid card transactions, or credit card non-network transactions (e.g., balance transfers or convenience checks)

	Number	
	Value ($)	
	Avg Value	

6.a　　**Transactions from consumer accounts**

	Number	
	Value ($)	
	Avg Value	
	% of Total general-purpose credit card network transactions (Number)	

6.b　　**Transactions from business/government accounts**

	Number	
	Value ($)	
	Avg Value	
	% of Total general-purpose credit card network transactions (Number)	

7　**Total general-purpose credit card network transactions (repeat item 6) = 7.a + 7.b**
● Include: All transactions made with credit or charge cards issued by your institution and processed over a traditional signature credit or PIN network, including cash advances
● Do not include: Debit card transactions, prepaid card transactions, or credit card non-network transactions (e.g., balance transfers or convenience checks)

	Number	
	Value ($)	
	Avg Value	

7.a　　**Person-present transactions = 7.a.1 + 7.a.2 + 7.a.3 + 7.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

	Number	
	Value ($)	
	Avg Value	
	% of Total general-purpose credit card network transactions (Number)	

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

Number

Value ($)

Avg Value

% of Total general-purpose credit card person-present transactions (Number)

7.a.2   **EMV (chip card) authentication**

Number

Value ($)

Avg Value

% of Total general-purpose credit card person-present transactions (Number)

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

Number

Value ($)

Avg Value

% of Total general-purpose credit card person-present transactions (Number)

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

Number

Value ($)

Avg Value

% of Total general-purpose credit card person-present transactions (Number)

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

Number

Value ($)

Avg Value

% of Total general-purpose credit card network transactions (Number)

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

Number

Value ($)

Avg Value

% of Total general-purpose credit card remote transactions (Number)

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

Number

Value ($)

Avg Value

% of Total general-purpose credit card remote transactions (Number)

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

Number

Value ($)

Avg Value

% of Total general-purpose credit card remote transactions (Number)

8　　**Total general-purpose credit card network transactions**
(repeat item 6) = 8.a + 8.b
● Include: All transactions made with credit or charge cards issued by your institution and processed over a traditional signature credit or PIN network, including cash advances
● Do not include: Debit card transactions, prepaid card transactions, or credit card non-network transactions (e.g., balance transfers or convenience checks)

Number
Value ($)
Avg Value

8.a　　**Digital wallet (mobile) transactions**
Include all 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
● Do not include: All transactions made with a credit card not loaded to a digital wallet

Number
Value ($)
Avg Value
% of Total general-purpose credit card network transactions (Number)

8.b　　**Non-digital wallet transactions**
● Include: All transactions made with a credit card not via a digital wallet
● Do not include: All credit card transactions made via a digital wallet (e.g., Apple Pay, Android Pay, Samsung Pay, PayPal Mobile)

Number
Value ($)
Avg Value
% of Total general-purpose credit card network transactions (Number)

9　　**Third-party fraudulent general-purpose credit card network transactions = 9.a + 9.b**
● Include: Only 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 transaction 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 ($)
Avg Value
Credit network transactions fraud rate (Number)
Credit network transactions fraud rate (Value)

9.a　　**Person-present transactions = 9.a.1 + 9.a.2 + 9.a.3 + 9.a.4**
Only third-party fraudulent credit 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.
● Include: Only person-present general-purpose credit card transactions that were not authorized by your institution's accountholders (third-party fraud) before any recoveries or chargebacks. Please consult the glossary for the definition of person-present transactions. Please include all third-party fraudulent person-present credit transaction regardless of whether or not the transaction resulted in a loss of funds
● Do not include: Fraud prevented by declining a transaction, fraud committed by your institution's accountholders (first-party fraud), or remote third-party fraud transactions

Number
Value ($)
Avg Value
Person-present general-purpose credit card transactions fraud rate (Number)
Person-present general-purpose credit card transactions fraud rate (Value)

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

Number
Value ($)
Avg Value
Digital Wallet auth general-purpose credit card transactions fraud rate (Number)
Digital Wallet auth general-purpose credit card transactions fraud rate (Value)

9.a.2   **EMV (chip card) authentication**

Number
Value ($)
Avg Value
EMV (chip card) auth general-purpose credit card transactions fraud rate (Number)
EMV (chip card) auth general-purpose credit card transactions fraud rate (Value)

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

Number
Value ($)
Avg Value
Magnetic stripe auth general-purpose credit card transactions fraud rate (Number)
Magnetic stripe auth general-purpose credit card transactions fraud rate (Value)

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

Number
Value ($)
Avg Value
Other auth general-purpose credit card transactions fraud rate (Number)
Other auth general-purpose credit card transactions fraud rate (Value)

9.b   **Remote transactions = 9.b.1 + 9.b.2 + 9.b.3**
Only third-party fraudulent 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
● Include: Only remote general-purpose credit card transactions that were not authorized by your institution's accountholders (third-party fraud) before any recoveries or chargebacks. Please consult the glossary for the definition of remote transactions. Please include all third-party fraudulent remote credit transaction regardless of whether or not the transaction resulted in a loss of funds
● Do not include: Fraud prevented by declining a transaction, fraud committed by your institution's accountholders (first-party fraud), or person-present third-party fraud transactions

Number
Value ($)
Avg Value
Remote general-purpose credit card transactions fraud rate (Number)
Remote general-purpose credit card transactions fraud rate (Value)

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

Number
Value ($)
Avg Value
Digital Wallet remote auth general-purpose credit card transactions fraud rate (Number)
Digital Wallet remote auth general-purpose credit card transactions fraud rate (Value)

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

Number
Value ($)
Avg Value
Manual online auth general-purpose credit card transactions fraud rate (Number)
Manual online auth general-purpose credit card transactions fraud rate (Value)

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

Number
Value ($)
Avg Value
Other remote auth general-purpose credit card transactions fraud rate (Number)
Other remote auth general-purpose credit card transactions fraud rate (Value)

10   **Third-party fraudulent general-purpose credit card network transactions**
(repeat item 9) = 10.a + 10.b
● Include: Only 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 transaction 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 ($)
Avg Value
Credit network transactions fraud rate (Number)
Credit network transactions fraud rate (Value)

10.a   **Digital wallet (mobile) transactions**
Only third-party fraudulent 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, using a smartphone to purchase something at a store (NFC, MST, QR code, and barcode transactions), or in-app.
● Include: Only digital wallet 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 digital wallet credit transaction regardless of whether or not the transaction resulted in a loss of funds
● Do not include: Fraud prevented by declining a transaction, fraud committed by your institution's accountholders (first-party fraud), or non-digital wallet third-party fraud transactions

Number
Value ($)
Avg Value
Digital wallet general-purpose credit card transactions fraud rate (Number)
Digital wallet general-purpose credit card transactions fraud rate (Value)

10.b   **Non-digital wallet transactions**
● Include: Only non-digital wallet 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 non-digital wallet credit transactions regardless of whether or not the transaction resulted in a loss of funds
● Do not include: Fraud prevented by declining a transaction, fraud committed by your institution's accountholders (first-party fraud), or digital wallet third-party fraud transactions

Number
Value ($)
Avg Value
Non-digital wallet general-purpose credit card transactions fraud rate (Number)
Non-digital wallet general-purpose credit card transactions fraud rate (Value)

Comments

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Institution Name	EXAMPLE BANK

☐ Data element measured by survey

☐ Repeated data element. Prepopulated from an earlier question

Cash	2016 Data

Instructions

Please include calendar year 2016 data for all questions below, unless otherwise specified.   Link to Affiliates
For an affiliate, if its data are completely excluded from your response to the Cash section, please identify this affiliate in item 1 on the Affiliates tab.
For an affiliate, if you can only report its data for some items but not others, please explain in the comments box below.
If there are any errors flagged in column S which you believe are incorrect, please make a note of it in the comments box at the end of the page.

Cash Withdrawals

1 **Did your institution outsource vault operations during calendar year 2016?**
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 report outsourced vault operations volumes?**
If your answer is "No," please report "NR" for item 5.b below.
If your answer is "Yes, in some cases," please explain in the comments box below.

2 **Did your institution offer remote currency management terminals (RCMTs) or "smart safes" to your merchant customers during calendar year 2016?**
If your answer is "Yes," please report these volumes for item 5.b below.

3 **Did your institution use cash recyclers at your teller window in order to process cash deposits or withdrawals during calendar year 2016?**
If your answer to this question is "Yes," please include these volumes in item 5.b.

4 **Did your institution take part in a branch-sharing agreement during calendar year 2016?**

 If your answer is "Yes," please be sure to include only your portion of cash withdrawals in the volumes you report below.

5 **Total cash withdrawals by your institution's accountholders**
= 5.a + 5.b
● Include: Cash withdrawals from debit, prepaid and credit card accountholders

Number
Value ($)
Avg Value

5.a **Total ATM cash withdrawals (your institution's accountholder, any ATM)**
= 5.a.1 + 5.a.2
● Include: Your institution's prepaid, debit, and credit card accountholder's ATM cash withdrawals at any ATM (include cash advances from credit card accountholders)
● Do not include: Over-the-counter cash withdrawals

Number
Value ($)
Avg Value

5.a.1 **On-us ATM withdrawals (your institution's accountholder, your institution's ATM)**
● Include: Your institution's prepaid, debit, and credit card accountholder's ATM cash withdrawals at your institution's ATM (include cash advances from credit card accountholders)
● Do not include: Over-the-counter cash withdrawals or cash withdrawals at a "foreign" ATM

Number
Value ($)
Avg Value
% of Total ATM cash withdrawals (Number)

5.a.2   **"Foreign" ATM withdrawals (your institution's accountholder, "foreign" ATM). A "foreign" ATM is any ATM not owned or operated by your institution**
● Include: Your institution's prepaid, debit, and credit card accountholder's ATM cash withdrawals at a "foreign" ATM (include cash advances from credit card accountholders)
● Do not include: Over-the-counter cash withdrawals or cash withdrawals at your institution's ATM

Number
Value ($)
Avg Value
% of Total ATM cash withdrawals (Number)

5.b   **Non-ATM cash withdrawals (your institution's accountholder)**
● Include: Over-the-counter cash withdrawals, wholesale vault cash withdrawals, RCMTs cash withdrawals, or cash advances not from ATMs
● Do not include: ATM cash withdrawals by your institution's accountholders or cash advances from ATMs

Number
Value ($)
Avg Value

6   **Total cash withdrawals by your institution's accountholders (repeat item 5) = 6.a + 6.b + 6.c**

Number
Value ($)
Avg Value

6.a   **Cash withdrawals from deposit accounts**

Number
Value ($)
Avg Value

6.b   **Cash withdrawals from prepaid card program accounts**

Number
Value ($)
Avg Value

6.c   **Cash withdrawals from credit cards (cash advances)**

Number
Value ($)
Avg Value

7   **Third-party fraudulent ATM cash withdrawals (your institution's accountholder, any ATM)**

● 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)

Number
Value ($)
Avg Value
ATM cash withdrawals fraud rate (Number)
ATM cash withdrawals fraud rate (Value)

Cards with ATM access

8   **Total number of general-purpose cards with ATM access = 8.a + 8.b + 8.c**
Please report the average of the end-of-month totals for 2016.
For cards in force, report only cards that had been issued by your institution, activated by your institution's accountholders, and had not expired at the end of a month.

In force
    With ATM withdrawal activity

8.a   **Number of general-purpose debit cards with ATM access**

In force
    With ATM withdrawal activity

8.b   **Number of general-purpose prepaid cards with ATM access**

In force
    With ATM withdrawal activity

8.c   **Number of general-purpose credit cards with ATM access**

In force
    With ATM withdrawal activity

Comments

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　　　　　　　　　　　　　　　　　　　　　　　　　　　　　　　　☐ Data element measured by survey

Alternative Payments | 2016 Data

Instructions

Please include calendar year 2016 data for all questions below, unless otherwise specified.

For an affiliate, if its data are completely excluded from your response to the Alternative Payments section, please identify this affiliate in item 1 on the Affiliates tab.

For an affiliate, if you can only report its data for some items but not others, please explain in the comments box below.

If there are any errors flagged in column S which you believe are incorrect, please make a note of it in the comments box at the end of the page.

Link to Affiliates

Alternative Payment Initiation Methods

1　**Did your institution offer online or mobile consumer bill payments during calendar year 2016?**
● 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 report "0" for item 2 below.

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

Number
Value ($)
Avg Value

3　**Did your institution offer an online or mobile person-to-person (P2P), business/govt-to-person (B2P) or business/govt-to-business/govt (B2B) funds transfer system during calendar year 2016?**

If your answer is "No," please report "0" for item 4, 5, and 6 below.

4　**Total online or mobile person-to-person (P2P) transfers**

Number
Value ($)
Avg Value

5　**Total online or mobile business/govt-to-person (B2P) transfers**

Number
Value ($)
Avg Value

6　**Total online or mobile business/govt-to-business/govt (B2B) transfers**

Number
Value ($)
Avg Value

Comments