

Non-Prepaid Debit Card, 2012 & 2015 (DFIPS ¹ and NPIPS ²)	Unit		2012			2015			2012 - 15			
	Number	Value	Number	Value	Average	Number	Value	Average	Change		CAGR (%)	
									Number	Value	Number	Value
Net, authorized & settled transactions (NAST) (DFIPS & NPIPS)	BN	TR	47.3	1.87	40	59.6	2.29	38	12.3	0.42	8.0	7.0
NAST by payment transaction type (DFIPS)	BN	TR	47.3	1.87	40	59.6	2.29	38	12.3	0.42	8.0	7.0
Card-present	BN	TR				52.4	1.83	35				
Signature-authenticated	BN	TR				31.2	0.98	31				
PIN-authenticated	BN	TR				20.7	0.82	40				
Other	BN	TR				0.5	0.02	42				
Card-not-present	BN	TR				7.2	0.47	65				
NAST by payment transaction type (NPIPS)	BN	TR	47.3	1.87	40	59.6	2.29	38	12.3	0.42	8.0	7.0
In-person	BN	TR	41.7	1.47	35	50.9	1.66	33	9.2	0.19	6.9	4.2
Chip	BN	TR	0.0	0.00	14	0.4	0.02	49	0.4	0.02	153.8	282.9
No chip	BN	TR	41.7	1.47	35	50.5	1.64	32	8.8	0.17	6.6	3.7
Remote	BN	TR	5.6	0.41	73	8.7	0.63	73	3.1	0.23	16.1	16.1
Mail-order/telephone-order	BN	TR				1.3	0.15	113				
Internet purchase	BN	TR				5.2	0.35	67				
Recurring	BN	TR				1.4	0.08	59				
Installment	BN	TR				0.0	0.00	38				
Other	BN	TR				0.8	0.05	70				
NAST by counterparty (DFIPS)	BN	TR	47.3	1.87	40	59.6	2.29	38	12.3	0.42	8.0	7.0
Consumer	BN	TR	45.7	1.73	38	57.5	2.10	36	11.8	0.37	8.0	6.6
Business	BN	TR	1.6	0.14	88	2.1	0.19	91	0.5	0.05	10.1	11.4
NAST by counterparty (NPIPS)	BN	TR	47.3	1.87	40	59.6	2.29	38	12.3	0.42	8.0	7.0
Consumer	BN	TR	45.8	1.73	38	57.4	2.09	36	11.7	0.36	7.9	6.5
Business	BN	TR	1.5	0.14	93	2.2	0.20	94	0.7	0.06	12.8	13.1
NAST by transaction value range (NPIPS)	BN	TR	47.3	1.87	40	59.6	2.29	38	12.3	0.42	8.0	7.0
Transactions with less than \$5.00 in total value	BN	TR	6.1	0.02	3	8.3	0.02	3	2.3	0.00	11.2	4.4
Transactions with \$5.00 to 9.99 in total value	BN	TR	8.5	0.06	7	11.1	0.08	7	2.6	0.02	9.5	9.2
Transactions with \$10.00 to 14.99 in total value	BN	TR	5.7	0.07	12	7.6	0.09	12	1.8	0.02	9.8	9.3
Transactions with \$15.00 to 24.99 in total value	BN	TR	7.7	0.15	20	9.8	0.19	19	2.1	0.04	8.5	8.1
Transactions with \$25.00 to 49.99 in total value	BN	TR	9.9	0.35	36	11.7	0.41	35	1.8	0.05	5.7	4.7
Transactions authorized \$50.00 or greater in total value	BN	TR	9.5	1.22	129	11.1	1.50	135	1.7	0.29	5.6	7.3
Transactions with \$50.00 to 99.99 in total value	BN	TR				6.4	0.44	68				
Transactions with \$100.00 to 499.99 in total value	BN	TR				4.4	0.78	177				
Transactions with \$500.00 to 999.99 in total value	BN	TR				0.2	0.13	655				
Transactions with \$1,000.00 or greater in total value	BN	TR				0.1	0.15	1,841				
NAST by payee location (NPIPS)	BN	TR	47.3	1.87	40	59.6	2.29	38	12.3	0.42	8.0	7.0
Domestic transactions with U.S. cards	BN	TR	47.1	1.86	39	59.3	2.27	38	12.3	0.42	8.0	7.0
Cross-border transactions with U.S. cards	BN	TR	0.2	0.01	72	0.3	0.02	63	0.1	0.00	10.5	5.7
Cross-border transactions with non-U.S. cards (NPIPS)	BN	TR				0.3	0.02	70				