

# AACUL/CUNA Interchange 2022 Data Request Worksheet

Please refer to the following definitions when completing this section:

**Processing & program costs:** Processing costs related to routing, processing, periodic reporting fees, authorization, clearing and settlement, cardholder account posting, and chargeback and error processing, including both EFT processors fees and core processor fees.

Program costs such as credit card production and delivery, cardholder inquiries, plastics, mailing, rewards program expenses, chargebacks (non-fraud, signature POS only), and allocated amounts for call center, branch, and back office operational costs, marketing, compliance, and statements.

**Fraud & fraud prevention costs:** Prevention activities such as card activation systems, merchant blocking, transaction monitoring, specialized authorization services, cardholder authentication systems, card authentication systems. Actual fraud losses include card reissuance due to breaches.

Any costs arising from similar activities including responses to data breaches (e.g., CAMS alert services, call center costs, web site costs, media outreach costs, etc.). Note: Because we can pull credit card charge-offs from the 5300 Call Report, we are not asking for that information.

Costs may include staff time and salary, software expenses including fraud prevention, and AI software to detect fraud.

## 2021 CREDIT CARD DATA REQUESTED:

Total number of transactions

1. Total number of transactions
2. Gross interchange revenue
3. Other gross revenue (fees, interest, etc.)
4. Fraud & fraud prevention costs
5. Processing & program costs

## 2021 DEBIT CARD DATA REQUESTED:

1. Total number of transactions
2. Gross interchange revenue
3. Other gross revenue (fees, interest, etc.)
4. Fraud & fraud prevention costs
5. Processing & program costs

## Other 2021 Data Requested:

- EMV chip card replacement (cost per card)
- Contactless credit card replacement (cost per card)
- Debit PIN network replacement costs (per transaction)
- Fraudulent transaction reimbursement costs (per transaction)