

The 2013 Federal Reserve Payments Study Survey Instruments



Research Sponsored by the Federal Reserve System

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The Federal Reserve Payments Study



Survey Period: March 2013

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

- ▶ Check payments and deposits
- ▶ ACH, wire transfers, and other EFT
- ▶ Debit and prepaid cards
- ▶ Credit cards
- ▶ Cash withdrawals and deposits, including ATM and remote currency management terminals
- ▶ Selected payment initiation channels
- ▶ Third-party payment fraud

>> Please respond by: Friday, May 10 <<

Response options:	Online	Institution ID: ***** Password: *****
	Mail	Federal Reserve Payments Study c/o LRG 98 Cutter Mill Road Great Neck, NY 11021
	Fax	(516) 829-9419
Questions? Call us:	Phone	(866) 829-8881

General Instructions

About the survey

The Federal Reserve *2013 Depository and Financial Institutions Payments Survey* is a national survey of 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 post to customer accounts, and third-party payment fraud that took place during March 2013. Data from your response will contribute to estimates of the national aggregate number of payments and withdrawals made by these transaction methods. The Federal Reserve will compare the results of this survey to those of similar surveys in 2001, 2004, 2007, and 2010.

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

Your response to this survey will be used to estimate national aggregate volumes. To achieve the most reliable results, it is important that you respond completely and accurately. If your institution outsources payments processing to another organization, please request the necessary data from that organization or provide them with the survey so they may respond on your behalf.

Please leave no item blank.

There are three possible ways to answer a survey question that requests a numeric value:

Enter the amount: The actual numeric value of the data element.

Enter a zero: When the calculated amount actually equals zero or if the amount does not exist (i.e., your institution does not have volume for the item requested). Please do not enter a non-numeric value, e.g., "NA" or "NR."

Enter "NR" (not reported): If your institution has volume of the type being measured, but you do not know it, or cannot accurately estimate the amount. Please do not enter "NA."

Definitions and examples

Definitions and examples can be found in the glossary. Please visit www.paymentsstudy.com to download a PDF copy of the glossary.

Institution Profile

This is an enterprise-wide survey.

Throughout this survey instrument, "your institution" refers to the entire enterprise including all affiliates.

For accurate statistical estimation of national aggregate figures, we need to know which affiliates (listed below) were not included in your responses to different parts of the survey. We also need to know if our records need to be updated to include additional affiliates not listed.

Please contact us at (866) 829-8881 if you have any questions or concerns about the items on this page.

- According to our records (as of January 8, 2013), the following affiliated institutions should be included in your responses. For each affiliate listed, mark any sections where its data are not included in your responses.

Mark all sections where affiliate data are not included

Name	City	State	Approximate total deposit balances (in millions of dollars)*	Checks	ACH	Wire Transfers	Debit and Prepaid Cards	Credit Cards	Cash (Deposits, Withdrawals, Terminals)	Selected Payment Initiation Channels	Third-Party Payment Fraud
<Affiliate name>	<City>	<ST>	<Total deposits>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					

* Deposit information as of September 30, 2012.

If you have included additional affiliates, please report them below. For example, if your institution acquired or merged with an institution, or began to process combined volume during March 2013, please report data for the combined enterprise as if the merger had already occurred before March 1, 2013.

- Please list any affiliates not identified above that are included in your responses.

Mark all sections where affiliate data are not included

Name	City	State	Checks	ACH	Wire Transfers	Debit and Prepaid Cards	Credit Cards	Cash (Deposits, Withdrawals, Terminals)	Selected Payment Initiation Channels	Third-Party Payment Fraud
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					

Institution Profile (cont.)

3. Did your institution or any of its affiliates employ overnight sweep accounts for consumer (i.e., retail) accounts in March 2013?
- Yes
 No
 Don't Know

In order to make national estimates, we use your institution's deposit balances as a sizing measure. Understanding if your institution used a retail sweeps program will help inform our estimates. In a retail sweep, depository institutions move unused funds from checkable deposit accounts to special purpose MMDA subaccounts and return the funds to checkable deposit accounts only as needed to cover payments. This practice does not adversely impact the accountholder but allows the institution to reduce nonearning assets.

4. Did your institution provide card network acquiring services in March 2013?
- Yes
 No
 Don't Know
- Answer Yes if your institution provided access to merchants or other accountholders that receive payments over card networks.

Transaction deposit account-type definitions

Consumer account: A transaction deposit account for personal use by an individual or household from which payments are commonly made. This includes checking accounts and NOW accounts. It **excludes** savings accounts and money market deposit accounts, which, although eligible for a limited number of transactions per month, should not be included. It also excludes certificates of deposit (CDs).

Business / government account: A transaction deposit account owned by an organization (i.e., business, government, non-depository financial institution, or not-for-profit) from which payments are commonly made. This includes small business accounts and commercial checking accounts – both analyzed (i.e., those for which fees can be offset by balances via an earnings credit rate) and non-analyzed. It **excludes** savings accounts and money market deposit accounts, which although eligible for a limited number of transactions per month, should not be included. It also excludes certificates of deposit (CDs) and deposits held from a depository institution for correspondent banking purposes.

5. Transaction deposit accounts (including demand deposit accounts)

Include: Both consumer and business / government accounts.

Do not include: Prepaid card program accounts, credit card accounts, non-transaction accounts, accounts of foreign governments and official institutions, or accounts of other depository institutions.

	Number of Accounts as of March 31	Value of Deposits as of March 31
Total = a + b	<input type="text"/>	<input type="text"/>
a. Consumer	<input type="text"/>	<input type="text"/>
b. Business / Government	<input type="text"/>	<input type="text"/>

Comments:

Checks (Payments)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

1. Did your institution process checks for an unaffiliated depository institution as part of a correspondent banking relationship in March 2013?
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.

- Yes
- No (Please report "0" for items 2a.2, 7a.2, and 7b.2 below.)
- Don't Know

Note: If your answer to this question is No, please report "0" for items 2a.2, 7a.2, and 7b.2 below.

2. All checks drawn on your institution = 2a + 2b

Include: All checks (and / or "share drafts") drawn on your institution. Include items 2a and 2b below. Include controlled disbursement checks if applicable. Include checks your institution subsequently returns unpaid (i.e., outgoing returns).

Do not include: Checks drawn on other institutions (i.e., transit checks). Exclude non-check documents such as deposit slips, general ledger tickets, etc. if possible.

	March
Number	<input style="width: 100%; height: 20px;" type="text"/>
Value (\$)	<input style="width: 100%; height: 20px;" type="text"/>

2a. Checks drawn on your institution for which another institution was the "bank of first deposit" = 2a.1 + 2a.2

Include: Checks drawn on your institution for which another institution was the "bank of first deposit." Include inclearings (item 2a.1 below) and "on-us" checks deposited by correspondent customers (item 2a.2 below). Include checks received via clearinghouses, image exchange networks, or the Fed, or in direct presentment for same-day settlement. Include controlled disbursement checks if applicable.

Do not include: Checks for which your institution was the "bank of first deposit" or checks drawn on other institutions. Exclude non-check documents if possible.

Note: This is a subset of item 2 above. Do not double-count electronic check presentment (ECP) items with paper to follow.

	March
Number	<input style="width: 100%; height: 20px;" type="text"/>
Value (\$)	<input style="width: 100%; height: 20px;" type="text"/>

2a.1. Inclearings

Include: Checks drawn on your institution for which another institution was the "bank of first deposit" and which your institution did not receive in a deposit for correspondent processing.

Do not include: "On-us" checks deposited by correspondent customers (item 2a.2 below) or "on-us" checks for which your institution was the "bank of first deposit" (item 2b below).

Note: This is a subset of item 2a above.

	March
Number	<input style="width: 100%; height: 20px;" type="text"/>
Value (\$)	<input style="width: 100%; height: 20px;" type="text"/>

2a.2. "On-us" checks deposited by correspondent customers

Include: Checks drawn on your institution that it received in a deposit from another institution for correspondent processing. If you answered No to item 1 above, please report "0" here.

Do not include: Inclearings (item 2a.1 above) or "on-us" checks for which your institution was the "bank of first deposit" (item 2b below).

Note: This is a subset of item 2a above. These checks were deposited into due-to accounts held at your institution.

	March
Number	<input style="width: 100%; height: 20px;" type="text"/>
Value (\$)	<input style="width: 100%; height: 20px;" type="text"/>

Checks (Payments, cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

2b. "On-us" checks for which your institution was the "bank of first deposit"

Include: All checks drawn on your institution for which your institution was the "bank of first deposit." This includes checks cleared between your institution's affiliates. These checks can be received from any of several deposit channels (see glossary). Include controlled disbursement checks if applicable.

Do not include: Any checks drawn on another institution. In particular, exclude checks deposited at your institution and sent to another institution for collection. Do not include inclearings (item 2a.1 above) or "on-us" correspondent deposits (item 2a.2 above). Exclude non-check documents if possible.

Note: This is a subset of item 2 above. If your institution truncated checks at the teller line, please include them in this volume.

March

Number

Value (\$)

3. Were you able to exclude non-check documents from the volumes reported in items 2a and 2b above?

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, etc.).

- Yes
 No
 Don't Know

4. Were you able to exclude checks deposited at one affiliate of your institution but drawn on another affiliate of your institution from the volumes reported in item 2a above and include them in item 2b above?

Some institutions call this "on-we" volume, which should be reported entirely under item 2b above if possible.

- Yes
 No
 Don't Know

5. Did your institution outsource check processing to another organization (i.e., its "processor") in March 2013?

- Yes
 No
 Don't Know

Comments:

Checks (Deposits)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

6. Did your institution accept image deposits from accountholders using any of these methods in March 2013?

- 6a. Remote scanner attached to a PC or point-of-sale (POS) device
 - Yes
 - No
 - Don't Know
- 6b. Smartphone or other mobile device
 - Yes
 - No
 - Don't Know
- 6c. ATM image capture (envelope-free deposits)
 - Yes
 - No
 - Don't Know

7. Deposited checks = 7a + 7b

Include: All checks deposited at your institution. This includes checks that were drawn on your institution (i.e., "on-us" checks for which your institution was the "bank of first deposit," item 2b above, and "on-us" checks deposited by correspondent customers, item 2a.2 above) and checks drawn on other depository institutions (i.e., transit checks). These checks can be received from any of several deposit channels (see glossary).

Note: Allocate your response to item 7 to image check deposits (item 7a below) and paper check deposits (item 7b below). The volumes you report in this section were not necessarily payments by your accountholders. If your institution performed image capture at a branch, ATM, or other processing center, please report these volumes under item 7b.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

7a. Image check deposits = 7a.1 + 7a.2

Include: Checks deposited by means of the accountholders capturing and transmitting an image of each check for deposit. The paper check was truncated by the accountholder at the point of capture / deposit.

Do not include: ACH check conversion entries, paper check deposits, deposited checks for which your institution performed image capture at a branch, ATM, or other processing center.

Note: This is a subset of item 7 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

Checks (Deposits, cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

7a.1. Checks deposited via client image capture

$$= 7a.1.1 + 7a.1.2$$

Include: Checks deposited by consumer accountholders (item 7a.1.1 below) and business / government accountholders (item 7a.1.2 below) by means of the accountholders capturing and transmitting an image of each check for deposit. The paper check was truncated by the accountholder at the point of capture / deposit.

Do not include: ACH check conversion entries, paper check deposits, deposited checks for which your institution performed image capture at a branch, ATM, or other processing center, or checks deposited by correspondent customers.

Note: This is a subset of item 7a above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

7a.1.1. Checks deposited by consumer accountholders via client image capture = 7a.1.1.1 + 7a.1.1.2

Include: Checks deposited by consumer accountholders by means of the accountholders capturing and transmitting an image of each check for deposit (e.g., with a mobile device). The paper check was truncated by the accountholder at the point of capture / deposit.

Do not include: ACH check conversion entries, paper check deposits, deposited checks for which your institution performed image capture at a branch, ATM, or other processing center, or checks deposited by correspondent customers.

Note: This is a subset of item 7a.1 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

7a.1.1.1. Checks deposited by consumer accountholders using a mobile device

Include: Checks deposited by consumer accountholders by means of the accountholders capturing and transmitting an image of each check for deposit using a mobile device (e.g., smartphone, tablet). The paper check was truncated by the accountholder at the point of capture / deposit.

Do not include: ACH check conversion entries, paper check deposits, deposited checks for which your institution performed image capture at a branch, ATM, or other processing center, or checks deposited by correspondent customers.

Note: This is a subset of item 7a.1.1 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

Checks (Deposits, cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

7a.1.1.2. All other checks

deposited by consumers
via client image capture

Include: All other checks deposited by consumer accountholders by means of the accountholders capturing and transmitting an image of each check for deposit. The paper check was truncated by the accountholder at the point of capture / deposit.

Do not include: Checks deposited by accountholders using a mobile device (e.g., smartphone, tablet), ACH check conversion entries, paper check deposits, deposited checks for which your institution performed image capture at a branch, ATM, or other processing center, or checks deposited by correspondent customers.

Note: This is a subset of item 7a.1.1 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

7a.1.2. Checks deposited by business / government accountholders via client image capture

Include: Checks deposited by business / government accountholders by means of the accountholders capturing and transmitting an image of each check for deposit (e.g., at the point of sale or in the back office). The paper check was truncated by the accountholder at the point of capture / deposit.

Do not include: ACH check conversion entries, paper check deposits, deposited checks for which your institution performed image capture at a branch, ATM, or other processing center, or checks deposited by correspondent customers.

Note: This is a subset of item 7a.1 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

7a.2. Correspondent checks deposited via image capture / cash letter

Include: Checks deposited by a correspondent customer (i.e., a depository institution) by means of the accountholders capturing and transmitting an image of each check for deposit. The paper check was truncated by the accountholder at the point of capture / deposit. If you answered No to item 1 above, please report "0" here.

Do not include: ACH check conversion entries, paper check deposits, or deposits made by consumer or business / government accountholders.

Note: This is a subset of item 7a above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

Checks (Deposits, cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

7b. Paper check deposits = 7b.1 + 7b.2

Include: Paper checks deposited at your institution. These checks can be received from several deposit channels (e.g., branch, lockbox, etc.). Include deposited checks for which your institution performed image capture at a branch, ATM, or other processing center.

Do not include: ACH check conversion entries or checks deposited as images.

Note: This is a subset of item 7 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

7b.1. Paper checks deposited by consumer or business / government accountholders

Include: Paper checks deposited by accountholders (other than correspondent customers). These checks can be received from several deposit channels (e.g., branch, lockbox, etc.).

Do not include: ACH check conversion entries, checks deposited as images, or checks deposited by correspondent customers.

Note: This is a subset of item 7b above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

7b.2. Correspondent checks deposited via paper check / cash letter

Include: Paper checks deposited by a correspondent customer (i.e., a depository institution). If you answered No to item 1 above, please report "0" here.

Do not include: ACH check conversion entries, checks deposited as images, or checks deposited by consumer or business / government accountholders.

Note: This is a subset of item 7b above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

Comments:

Checks (Outgoing Check Returns)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

8. Outgoing returned checks = 8a + 8b

Include: All checks drawn on your institution that it returned unpaid, whether to another institution (item 8a below) or to your own accountholders (item 8b below).

Do not include: Checks drawn on another institution returned to your institution unpaid.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

8a. Checks your institution returned unpaid to the collecting institution = 8a.1 + 8a.2

Include: Checks drawn on your institution for which another institution was the "bank of first deposit" (item 2a above) that your institution returned unpaid. These checks were drawn on your institution but were returned to another institution unpaid.

Note: This is a subset of item 8 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

8a.1. Outgoing paper returns

Include: Checks drawn on your institution for which another institution was the "bank of first deposit" (item 2a above) that your institution returned unpaid and sent as original paper or substitute check / IRD to your institution's clearing agent or the collecting institution.

Note: This is a subset of item 8a above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

8a.2. Outgoing image returns

Include: Checks drawn on your institution for which another institution was the "bank of first deposit" (item 2a above) that your institution returned unpaid and sent electronically to your institution's clearing agent or the collecting institution.

Note: This is a subset of item 8a above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

8b. "On-us" checks your institution returned unpaid to depositors

Include: All "on-us" checks for which your institution was the "bank of first deposit" (item 2b above) that it returned unpaid. These are a subset of items charged back to depositing accountholders. Some institutions call these "chargebacks."

Do not include: Checks that your institution returned to another institution or checks drawn on another institution returned to your institution unpaid.

Note: This is a subset of item 8 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

Comments:

ACH

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

- | | |
|--|--|
| 1. Did your institution originate ACH credits in March 2013? | <input type="checkbox"/> Yes
<input type="checkbox"/> No (Please report "0" for items 8, 11, and 13 below.)
<input type="checkbox"/> Don't Know |
| 2. Did your institution receive ACH debits in March 2013? | <input type="checkbox"/> Yes
<input type="checkbox"/> No (Please report "0" for items 10, 12, and 14 below.)
<input type="checkbox"/> Don't Know |
| 3. Did your institution originate ACH entries on behalf of an unaffiliated depository institution in March 2013? | <input type="checkbox"/> Yes
<input type="checkbox"/> No
<input type="checkbox"/> Don't Know |

Balanced files and offset entries

Introduction: Offset ACH entries are on-us entries 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. In cases when the offset entry is included in the file originated by the accountholder, such that the debit entry equals the total value of credit entries in the file, the ODFI receives a "balanced file" from the originator.

Note: See glossary for definitions of ODFI (Originating Depository Financial Institution) and RDFI (Receiving Depository Financial Institution).

- | | |
|---|---|
| 4. As an ODFI, did your institution receive balanced files from business / government accountholders that originated ACH files in March 2013? | <input type="checkbox"/> Yes
<input type="checkbox"/> No
<input type="checkbox"/> Don't Know |
| 5. As an ODFI, did your institution receive unbalanced files from business / government accountholders that originated ACH files in March 2013? | <input type="checkbox"/> Yes
<input type="checkbox"/> No
<input type="checkbox"/> Don't Know |
| 6. As an ODFI, how did your institution internally "settle" ACH transactions so that funds are debited or credited to the correct accounts in March 2013? (Check all that apply.) | <input type="checkbox"/> Originated offset entries
<input type="checkbox"/> Used another internal funds transfer method (e.g., book transfer)
<input type="checkbox"/> Don't Know |

Comments:

ACH (Network ACH Entries)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

Network ACH entries

A network ACH entry is one that was cleared through a network operator (i.e., the Fed or EPN). This does not include ACH entries cleared directly between your institution and another (i.e., direct exchange ACH entries). Please consider all network ACH entries that resulted in payments from accounts at your institution, including those for which your institution was both the ODFI and RDFI (i.e., network on-us ACH entries).

Note: See glossary for definitions of ODFI (Originating Depository Financial Institution) and RDFI (Receiving Depository Financial Institution).

SEC codes to include: ARC, BOC, CCD, CIE, CTX, IAT, POP, POS, PPD, RCK, SHR, TEL, TRC, WEB, XCK

SEC codes to exclude: ACK, ADV, ATX, COR, DNE, ENR, MTE, RET, TRX

7. Did your institution originate network on-us ACH credit entries in March 2013?

- Yes
- No
- Don't Know

These are credit entries for which your institution was both the ODFI and RDFI for the purpose of moving funds from one account to another within your institution that it originated through the Fed or EPN. If applicable, these entries should be reported in item 8 below.

8. ACH credits your institution originated through the Fed or EPN
= 8a + 8b

Include: All network ACH credit entries for which your institution was the ODFI. Include returns. Include network on-us credit entries for which your institution was both the ODFI and RDFI. Include all network offset ACH credit entries originated. See above for definition of "network" entry. If you answered No to item 1 above, please report "0" here.

Do not include: ACH entries received from other institutions; debits originated; direct exchange entries, such as ACH credits your institution originated directly to another institution (item 11 below); in-house on-us entries, such as in-house on-us credits your institution originated (item 13 below); addenda records; or zero-dollar entries.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

8a. Offset ACH credit entries originated

Note: This is a subset of item 8 above. See glossary for an example of offset entries. If you answered No to item 1 above, please report "0" here.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

8b. Other ACH credit entries originated

Include: All network ACH credit entries originated that were not offset entries. If you answered No to item 1 above, please report "0" here.

Note: This is a subset of item 8 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

ACH (Network ACH Entries, cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. **“Your institution” refers to the entire enterprise** including all affiliates.

9. Did your institution originate network on-us ACH debit entries in March 2013?

- Yes
- No
- Don't Know

These are debit entries for which your institution was both the ODFI and RDFI for the purpose of moving funds from one account to another within your institution that it originated through the Fed or EPN. If applicable, these entries should be reported in item 10 below.

10. ACH debits your institution received through the Fed or EPN
= 10a + 10b

Include: All network ACH debit entries for which your institution was the RDFI. Include returns. Include network on-us debit entries for which your institution was both the ODFI and RDFI. Include all network offset ACH debit entries received. See previous page for definition of “network” entry. If you answered No to item 2 above, please report “0” here.

Do not include: ACH entries sent to other institutions; credits received; direct exchange entries, such as ACH debits your institution received directly from another institution (item 12 below); in-house on-us entries, such as in-house on-us debits your institution originated (item 14 below); addenda records; or zero-dollar entries.

	March
Number	<input style="width: 100%; height: 20px;" type="text"/>
Value (\$)	<input style="width: 100%; height: 20px;" type="text"/>

10a. Offset ACH debit entries received

Note: This is a subset of item 10 above. See glossary for an example of offset entries. If you answered No to item 2 above, please report “0” here.

	March
Number	<input style="width: 100%; height: 20px;" type="text"/>
Value (\$)	<input style="width: 100%; height: 20px;" type="text"/>

10b. Other ACH debit entries received

Include: All network ACH debit entries received that were not offset entries. If you answered No to item 2 above, please report “0” here.

Note: This is a subset of item 10 above.

	March
Number	<input style="width: 100%; height: 20px;" type="text"/>
Value (\$)	<input style="width: 100%; height: 20px;" type="text"/>

Comments:

ACH (Direct Exchange ACH Entries)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

Direct exchange ACH entries

A direct exchange ACH entry is one that was exchanged directly between your institution and another. Some institutions call these "direct send" entries. Please consider all direct exchange ACH entries that resulted in payments from accounts at your institution.

Note: See glossary for definitions of ODFI (Originating Depository Financial Institution) and RDFI (Receiving Depository Financial Institution).

SEC codes to include: ARC, BOC, CCD, CIE, CTX, IAT, POP, POS, PPD, RCK, SHR, TEL, TRC, WEB, XCK

SEC codes to exclude: ACK, ADV, ATX, COR, DNE, ENR, MTE, RET, TRX

11. ACH credits your institution originated directly to another institution

Include: All direct exchange ACH credit entries for which your institution was the ODFI. Include returns. See above for definition of "direct exchange" entry. If you answered No to item 1 above, please report "0" here.

Do not include: ACH entries received from other institutions; debits originated; network entries originated, such as ACH credits your institution originated through the Fed or EPN (item 8 above); in-house on-us entries, such as in-house on-us credits your institution originated (item 13 below); addenda records; or zero-dollar entries.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

12. ACH debits your institution received directly from another institution

Include: All direct exchange ACH debit entries for which your institution was the RDFI. Include returns. See above for definition of "direct exchange" entry. If you answered No to item 2 above, please report "0" here.

Do not include: ACH entries sent to other institutions; credits received; network entries received, such as ACH debits your institution received through the Fed or EPN (item 10 above); in-house on-us entries, such as in-house on-us debits your institution originated (item 14 below); addenda records; or zero-dollar entries.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

Comments:

ACH (In-House On-U.s ACH Entries)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

In-house on-us ACH entries (cleared within your institution and not through the Fed or EPN)
 An in-house on-us ACH entry is one for which your institution was both the ODFI and the RDFI without the use of a network, such as the Fed or EPN, for clearing or settlement. On-us entries result in the movement of funds from one account to another within your institution.

Note: See glossary for definitions of ODFI (Originating Depository Financial Institution) and RDFI (Receiving Depository Financial Institution).

SEC codes to include: ARC, BOC, CCD, CIE, CTX, IAT, POP, POS, PPD, RCK, SHR, TEL, TRC, WEB, XCK

SEC codes to exclude: ACK, ADV, ATX, COR, DNE, ENR, MTE, RET, TRX

13. In-house on-us credits your institution originated = 13a + 13b

Include: All ACH credit entries not cleared through the Fed or EPN for which your institution was both the ODFI and RDFI for the purpose of moving funds from one account to another at your institution. Include in-house on-us offset ACH credit entries originated. If you answered No to item 1 above, please report "0" here.

Do not include: ACH entries sent to or received from other institutions, in-house on-us debits your institution originated (item 14 below), addenda records, or zero-dollar entries. If possible, exclude offset entries or entries used to post non-ACH payments to your DDA system using the ACH platform.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

13a. Offset ACH credit entries (in-house on-us)

Note: This is a subset of item 13 above. See glossary for an example of offset entries. If you answered No to item 1 above, please report "0" here.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

13b. Other ACH credit entries (in-house on-us)

Include: All in-house on-us ACH Credit entries that were not offset entries. If you answered No to item 1 above, please report "0" here.

Note: This is a subset of item 13 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

ACH (In-House On-Ups ACH Entries, cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

14. In-house on-us debits your institution originated = 14a + 14b

Include: All ACH debit entries not cleared through the Fed or EPN for which your institution was both the ODFI and RDFI for the purpose of moving funds from one account to another within your institution. Include in-house on-us offset ACH debit entries originated. If you answered No to item 2 above, please report "0" here.

Do not include: ACH entries sent to or received from other institutions, in-house on-us credits your institution originated (item 13 above), addenda records, or zero-dollar entries. If possible, exclude offset entries or entries used to post non-ACH payments to your DDA system using the ACH platform.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

14a. Offset ACH debit entries (in-house on-us)

Note: This is a subset of item 14 above. See glossary for an example of offset entries. If you answered No to item 2 above, please report "0" here.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

14b. Other ACH debit entries (in-house on-us)

Include: All in-house on-us ACH debit entries that were not offset entries. If you answered No to item 2 above, please report "0" here.

Note: This is a subset of item 14 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

Comments:

Wire Transfers

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

Wire transfers

Include: Funds transfers using the large-value systems (Fedwire and CHIPS). Include payments for your accountholders submitted and settled through these systems directly or through a correspondent.

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

1. Did your institution originate wires for unaffiliated depository institutions in March 2013 (i.e., correspondent volume)?
 - Yes
 - No (Please skip item 1a below.)
 - Don't Know

Note: If your answer to this question is No, please skip item 1a below.

 - 1a. Were you able to exclude this volume from your answers below?
 - Yes, in all cases
 - Yes, in some cases
 - No
 - Don't Know

2. Did an unaffiliated depository institution originate wires on behalf of your institution in March 2013?
 - Yes
 - No (Please skip item 2a below.)
 - Don't Know

Note: If your answer to this question is No, please skip item 2a below.

 - 2a. Were you able to exclude this volume from your answers below?
 - Yes, in all cases
 - Yes, in some cases
 - No
 - Don't Know

Wire Transfers (cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

3. Wire transfer originations = 3a + 3b

Include: All wire transfers originated from consumer (item 3a below) or business / government accounts (item 3b below) at your institution. Include wire transfers originated on your institution's behalf by a correspondent.

Do not include: Wire transfers your institution originated for an unaffiliated depository institution.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

3a. Consumer transfers

Include: All wire transfers originated from consumer accounts at your institution.

Do not include: Business / government wire transfers.

Note: This is a subset of item 3 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

3b. All other transfers = 3b.1 + 3b.2

Include: Wire transfers originated from business / government (including non-depository financial institutions) accounts at your institution.

Do not include: Consumer wire transfers.

Note: This is a subset of item 3 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

3b.1. Settlement / bank business transfers

Include: All wire transfers originated for the purpose of paying one of your institution's vendors or settling your institution's position with another institution.

Do not include: Wire transfers your institution originated for an unaffiliated depository institution. Wire transfers originated from consumer or business / government accounts.

Note: This is a subset of item 3b above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

3b.2. All other business / government transfers

Include: All other wire transfers originated from business / government (including non-depository financial institutions) accounts at your institution.

Do not include: Consumer wire transfers or settlement / bank business transfers. Wire transfers for an unaffiliated depository institution.

Note: This is a subset of item 3b above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

Wire Transfers (cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

4. Wire transfer originations (3) = 4a + 4b

Note: Allocate your response to item 3 above according to whether wire transfers were received into U.S.-domiciled accounts (item 4a below) or foreign accounts (item 4b below).

Please reenter data from item 3 above ►

	March
Number	3: <input type="text"/>
Value (\$)	3: <input type="text"/>

4a. Domestic (U.S.) payee

Include: All wire transfers originated from accounts at your institution that were sent to another U.S.-domiciled account.

Do not include: Foreign wire transfers.

Note: This is a subset of item 4 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

4b. Foreign payee = 4b.1 + 4b.2

Include: All wire transfers originated from accounts at your institution that were sent to an account outside the U.S.

Do not include: Domestic wire transfers.

Note: This is a subset of item 4 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

4b.1. Consumer originated foreign transfers

Include: All wire transfers originated from consumer accounts at your institution that were sent to an account outside the U.S.

Do not include: Domestic wire transfers or all other business / government transfers.

Note: This is a subset of item 4b above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

4b.2. All other foreign transfers

Include: All other wire transfers originated from accounts at your institution that were sent to an account outside the U.S.

Do not include: Domestic or consumer wire transfers.

Note: This is a subset of item 4b above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

Comments:

Debit and Prepaid Cards

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

Account-type definitions

Consumer account: A transaction deposit account for personal use by an individual or household from which payments are commonly made. This includes checking accounts and NOW accounts. It **excludes** savings accounts and money market deposit accounts, which, although eligible for a limited number of transactions per month, should not be included. It also excludes certificates of deposit (CDs).

Business / government account: A transaction deposit account owned by an organization (i.e., business, government, or not-for-profit) from which payments are commonly made. This includes small business accounts and commercial checking accounts – both analyzed (i.e., those for which fees can be offset by balances via an earnings credit rate) and non-analyzed. It **excludes** savings accounts and money market deposit accounts, which although eligible for a limited number of transactions per month, should not be included. It also excludes certificates of deposit (CDs).

1. Did your institution issue debit cards for transaction deposit accounts in March 2013?

- Yes
- No (Please report "0" for items 2, 7a, and 8a below.)
- Don't Know

Include: 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.

Note: If your answer to this question is No, please report "0" for items 2, 7a, and 8a below.

2. Number of debit cards

	In Force as of March 31	With Purchase Activity during March	Chip Enabled as of March 31
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Include: Debit cards and ATM cards (not including prepaid cards) that can be used at the point of sale that were issued by your institution, draw on the transaction deposit accounts reported in item 5 on page 4 in the Institution Profile section, and in force during March.

Total = a + b

--	--	--	--

a. Consumer

--	--	--	--

b. Business / Government

--	--	--	--

For cards in force, report only debit cards that have been issued by your institution, activated by your accountholder, and have not expired as of March 31.

For cards with purchase activity, report only debit cards that had point-of-sale (POS) and / or bill pay activity during March. Do not include cards that were only used to withdraw cash.

For chip enabled cards, report only debit cards with chip technology (e.g., EMV or RFID chip-enabled cards or other form factors) as of March 31.

Do not include: ATM-only cards that cannot be used to make purchases at the point of sale, prepaid cards, or credit cards.

Note: If you answered No to item 1 above, please report "0" here.

Debit and Prepaid Cards (cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

3. Did your institution issue prepaid cards in March 2013?
Include: 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, payroll, or electronic benefit transfer (EBT) cards.

- Yes
- No (Please report "0" for items 4, 5, 7b, and 8b below.)
- Don't Know

Do not include: Debit cards, closed-loop prepaid cards, or credit cards. See glossary for definition of closed-loop.

Note: If your answer to this question is No, please report "0" for items 4, 5, 7b, and 8b below.

4. Prepaid card program accounts

Include: Accounts for both reloadable and non-reloadable prepaid cards for which your institution was the issuer. Include general-purpose prepaid, gift, payroll, or electronic benefit transfer (EBT) cards. Allocate between accounts in card programs managed by your institution and accounts managed by a third party. If you answered No to item 3 above, please report "0" here.

Do not include: Debit cards, ATM-only cards, closed-loop prepaid cards, or credit cards.

Note: See glossary for examples of prepaid card program accounts that were managed by your institution versus prepaid card program accounts that were managed by a third party.

	Number of Accounts as of March 31	Funds Outstanding as of March 31
Total = a + b		
a. Managed by your institution		
b. Managed by a third party		

5. Number of prepaid cards

Include: Prepaid cards that can be used at the point of sale that were issued by your institution, draw on prepaid card program accounts listed in item 4 above, and in force during March.

For cards in force, report only prepaid cards that have been issued by your institution, activated by your accountholder, and have not expired as of March 31.

For cards with purchase activity, please report only prepaid cards that had point-of-sale (POS) and / or bill pay activity during March. Do not include cards that were only used to withdraw cash.

For chip enabled cards, please report only prepaid cards with chip technology (e.g., EMV or RFID chip-enabled cards or other form factors) as of March 31.

Do not include: ATM-only cards, debit cards, closed-loop prepaid cards, or credit cards.

Note: If you answered No to item 3 above, please report "0" here.

	In Force as of March 31	With Purchase Activity during March	Chip Enabled as of March 31
Total = a + b			
a. Managed by your institution			
b. Managed by a third party			

Debit and Prepaid Cards (cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

6. Total debit and prepaid card transactions = 6a + 6b

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 (item 6a below) or PIN payment card networks (item 6b below). Include both consumer and business / government card transactions. Include cash back at the point of sale.

Do not include: ATM withdrawals or credit card transactions.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

6a. Signature (dual-message) transactions

Include: All debit and prepaid card transactions that were processed over a signature (dual-message) payment card network (Visa, MasterCard, American Express, or Discover).

Do not include: ATM withdrawals, PIN (single-message) transactions, or credit card transactions.

Note: This is a subset of item 6 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

6b. PIN (single-message) transactions

Include: All debit and prepaid card transactions that were processed over a PIN (single-message) payment card network. Also include "PIN-less" transactions for bill pay transactions that are cleared and settled through a regional EFT network.

Do not include: ATM withdrawals, signature (dual message) transactions, or credit card transactions.

Note: This is a subset of item 6 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

7. Total debit and prepaid card transactions (6) = 7a + 7b

Note: Allocate your response to item 6 above between debit card transactions from regular transaction deposit accounts (item 7a below) and prepaid card transactions (item 7b below).

Do not include: ATM withdrawals or credit card transactions.

Please reenter data from item 6 above ►

	March
Number	6: <input type="text"/>
Value (\$)	6: <input type="text"/>

7a. Debit card transactions from transaction deposit accounts
= 7a.1 + 7a.2

Include: All debit card transactions for which your institution was the card issuer and where funds were debited from a regular transaction deposit account. Include transactions over any debit card network. If you answered No to item 1 above, please report "0" here.

Do not include: ATM withdrawals, prepaid card transactions, or credit card transactions.

Note: This is a subset of item 7 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

Debit and Prepaid Cards (cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

7a.1. Consumer transactions

March

Include: Consumer debit card transactions. If you answered No to item 1 above, please report "0" here.

Number

Do not include: Business / government or prepaid card transactions.

Value (\$)

Note: This is a subset of item 7a above.

7a.2. Business / government transactions

March

Include: Business / government debit card transactions. If you answered No to item 1 above, please report "0" here.

Number

Do not include: Consumer or prepaid card transactions.

Value (\$)

Note: This is a subset of item 7a above.

7b. Prepaid card transactions

March

Include: All prepaid card transactions for which your institution was the card issuer. Include transactions over any debit card network. If you answered No to item 3 above, please report "0" here.

Number

Do not include: ATM withdrawals, debit card transactions from regular transaction deposit accounts, or credit card transactions.

Value (\$)

Note: This is a subset of item 7 above.

Debit and Prepaid Cards (cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

8. Total cash-back transactions = 8a + 8b

Include: All debit card and prepaid card transactions for which your institution was the card issuer and the accountholders received cash back at the point of sale. This includes both signature-based cash-back and PIN-based cash-back transactions. For cash back (\$), only include the amount of cash your cardholders received at the point of sale.

Do not include: ATM withdrawals, credit card transactions, or the amount paid for goods and services.

March

Number

Cash Back
(\$)

8a. Debit card cash-back transactions made from transaction deposit accounts

Include: All debit card transactions for which your institution was the card issuer where funds were debited from a regular transaction deposit account, and the accountholder received cash back at the point of sale. Include cash-back transactions over any debit card network. If you answered No to item 1 above, please report "0" here.

Do not include: ATM withdrawals, prepaid-card cash-back transactions, or credit card transactions.

Note: This is a subset of item 8 above.

March

Number

Cash Back
(\$)

8b. Prepaid card cash-back transactions

Include: All prepaid card transactions for which your institution was the card issuer and the accountholder received cash back at the point of sale. Include cash-back transactions over any debit card network. If you answered No to item 3 above, please report "0" here.

Do not include: ATM withdrawals, debit-card cash-back transactions from regular transaction deposit accounts, or credit card transactions.

Note: This is a subset of item 8 above.

March

Number

Cash Back
(\$)

Comments:

Credit Cards

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

Account-type definitions

Consumer account: A credit account for personal use by an individual or household from which payments can be made.

Business/government account: A credit account owned by an organization (i.e., business, government, or not-for-profit) from which payments can be made.

1. Did your institution issue credit cards in March 2013?

Include: Credit or charge cards for which your institution owned the receivables.

Do not include: Private-label credit or charge cards that could only be used at a limited set of merchants and that did not use one of the four major credit card networks. Also exclude white label cards for which you were not the issuing institution.

- Yes
- No (Please report "0" for items 2, 3, 4, and 5 below.)
- Don't Know

Note: If your institution had cards that were branded with your institution's name but another institution owned the receivables, do not report this volume. If your answer to this question is No, please report "0" for items 2, 3, 4, and 5 below.

2. Credit card accounts

Include: Unsecured or secured credit card accounts for which your institution owns the receivables. If you answered No to item 1 above, please report "0" here.

Do not include: Private-label credit or charge card accounts whose cards can only be used at a limited set of merchants and that do not use one of the four major credit card networks. Also exclude white label card accounts for which you were not the issuing institution. Do not include transaction deposit accounts.

	Number of Cardholder Accounts as of March 31	Value of Balances as of March 31
Total = a + b		
a. Consumer		
b. Business / Government		

3. Number of credit cards

Include: Credit cards linked to the accounts listed in item 2 above and were in force during March.

For cards in force, report only credit cards that have been issued by your institution, activated by your accountholder, and have not expired as of March 31.

For cards with purchase activity, please report only credit cards that had point-of-sale (POS) and / or bill pay activity during March. Credit cards used only to withdraw cash, linked to accounts on which only convenience checks were drawn, or linked to accounts on which there was only balance transfer activity are **not** considered active cards.

For chip enabled cards, please report only credit cards with chip technology (e.g., EMV or RFID chip-enabled cards or other form factors) as of March 31.

Do not include: Debit cards, ATM-only cards, or prepaid cards.

Note: If you answered No to item 1 above, please report "0" here.

	In Force as of March 31	With Purchase Activity during March	Chip Enabled as of March 31
Total = a + b			
a. Consumer			
b. Business / Government			

Credit Cards (cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

4. Total credit card transactions = 4a + 4b

Include: All transactions made with credit cards and charge cards issued by your institution. Include both consumer and business / government transactions. If you answered No to item 1 above, please report "0" here.

Do not include: Debit or prepaid card transactions. Exclude cash advances.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

4a. Consumer transactions

Include: All credit and charge card transactions made by consumer accountholders. If you answered No to item 1 above, please report "0" here.

Do not include: Credit or charge card transactions made by business / government accountholders.

Note: This is a subset of item 4 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

4b. Business / government transactions

Include: All credit and charge card transactions made by business / government accountholders. If you answered No to item 1 above, please report "0" here.

Do not include: Credit or charge card transactions made by consumer accountholders.

Note: This is a subset of item 4 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

5. Cash advances = 5a + 5b

Include: All cash advances requested using credit and charge cards issued by your institution. If you answered No to item 1 above, please report "0" here.

Do not include: Cash withdrawals that did not involve an extension of credit.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

5a. Consumer cash advances = 5a.1 + 5a.2

Include: All cash advances requested by consumer accountholders using credit and charge cards issued by your institution. If you answered No to item 1 above, please report "0" here.

Do not include: Cash advances for business / government accountholders.

Note: This is a subset of item 5 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

5a.1. Consumer convenience checks and balance transfers

Include: Cash advances whereby your cardholder wrote a check that was tied to a credit or charge card issued by your institution. Outstanding credit card balances transferred into a credit card account at your institution. If you answered No to item 1 above, please report "0" here.

Do not include: Consumer ATM withdrawals, over-the-counter withdrawals, or business / government cash advances.

Note: Convenience checks are also known as courtesy checks. This is a subset of item 5a above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

Credit Cards (cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

5a.2. Consumer ATM withdrawals and over-the-counter withdrawals from credit card accounts

Include: Cash withdrawals made by consumer accountholders at the ATM or teller line using a credit card issued by your institution. If you answered No to item 1 above, please report "0" here.

Do not include: Consumer convenience checks, balance transfers, or business / government cash advances.

Note: This is a subset of item 5a above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

5b. Business / government cash advances = 5b.1 + 5b.2

Include: All cash advances requested by business / government accountholders using credit and charge cards issued by your institution. If you answered No to item 1 above, please report "0" here.

Do not include: Cash advances for consumer accountholders.

Note: This is a subset of item 5 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

5b.1. Business / government convenience checks and balance transfers

Include: Cash advances whereby your cardholder wrote a check that was tied to a credit card issued by your institution. Outstanding credit card balances transferred into a credit card account at your institution. If you answered No to item 1 above, please report "0" here.

Do not include: Consumer cash advances, business / government ATM withdrawals or over-the-counter withdrawals.

Note: Convenience checks are also known as courtesy checks. This is a subset of item 5b above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

5b.2. Business / government ATM withdrawals and over-the-counter withdrawals from credit card accounts

Include: Cash withdrawals made by business / government accountholders at the ATM or teller line using a credit card issued by your institution. If you answered No to item 1 above, please report "0" here.

Do not include: Business / government ATM withdrawals, over-the-counter withdrawals or consumer cash advances.

Note: This is a subset of item 5b above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

Comments:

Cash (Withdrawals)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

1. Did your institution outsource vault operations in March 2013?

- Yes
 No
 Don't Know

2. Number of debit cards with ATM withdrawals

Include: Debit cards and ATM cards that were issued by your institution, draw on the transaction deposits accounts reported in item 5 on page 4 in the Institution Profile section and had ATM withdrawal activity during March 2013. If you answered **No** to item 1 on page 21 in the Debit and Prepaid Cards section, please report "0" here.

Do not include: Signature-only debit cards (i.e., debit cards that can only be used at the point of sale to make purchases by signing for the transaction.), credit cards, prepaid cards, or debit cards issued by an unaffiliated depository institution.

With ATM
Withdrawals
during March

3. Number of prepaid cards with ATM withdrawals

Include: Prepaid cards that were issued by your institution, draw on the prepaid card program accounts listed in item 4 on page 22 in the Debit and Prepaid Cards section and had ATM withdrawal activity during March 2013. If you answered **No** to item 3 on page 22 in the Debit and Prepaid Cards section, please report "0" here.

Do not include: Signature-only prepaid cards (i.e., prepaid cards that can only be used at the point of sale to make purchases by signing for the transaction.), debit cards, credit cards, or prepaid cards issued by an unaffiliated depository institution.

With ATM
Withdrawals
during March

Cash (Withdrawals, cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

4. Over-the-counter cash withdrawals

Include: All cash (notes and coin) withdrawal transactions made from accounts at your institution over the counter at your institution's branch locations. Include withdrawal transactions initiated via a withdrawal slip or via the deposit of any negotiable or nonnegotiable instrument.

Do not include: Cash withdrawals at ATM terminals, cash withdrawals at ATM terminals located at your institution's branch locations, noncash withdrawal transactions made from accounts at your institution, withdrawals made from accounts at another institution, deposit transactions, teller vault activity, or other non-withdrawal transactions (e.g., inquiries, statement print-outs, purchases of stamps, tickets, etc.).

Note: Please count only over-the-counter cash withdrawals made at your institution's branch locations from accounts at your institution.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

5. Cash orders at wholesale vaults

Include: All cash (notes and coin) withdrawals made at wholesale vaults from accounts at your institution. Include cash withdrawals at outsourced wholesale vaults made from accounts at your institution.

Do not include: Cash withdrawals at ATM terminals, noncash withdrawal transactions made from accounts at your institution, withdrawals made from accounts at another institution, deposit transactions, teller vault activity or other non-withdrawal transactions (e.g., inquiries, statement print-outs, purchases of stamps, tickets, etc.).

Note: Please count only cash withdrawals made from accounts at your institution at wholesale vaults.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

6. Were you able to report outsourced vault operations volume in item 5 above?

- Yes
- No
- Don't Know

7. Cash withdrawals made at remote currency management terminals

Include: All cash withdrawals made at remote currency management terminals, i.e., "smart safes" and "cash recyclers," that were deployed by your institution and resided at a client site (e.g., gas station, restaurant, etc.).

Do not include: Cash deposits made at remote currency management terminals. Do not include transactions that involved armored couriers withdrawing cash from these terminals or replenishing cash in cash recyclers.

Note: Please report the gross dollar value of cash withdrawals made at the terminals you reported in item 15 below.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

Cash (Withdrawals, cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

8. ATM cash withdrawals (your institution's accountholder, any ATM) = 8a + 8b

	Number	March <input style="width: 100%; height: 20px;" type="text"/>
--	--------	--

Include: All cash withdrawals made from accounts at your institution from any ATM, including those at your institution's ATM terminals (item 8a below) or "foreign" ATMs (item 8b below). A "foreign" ATM is an ATM operated by an unaffiliated depository institution or ATM operator that is not sponsored by your institution. See glossary for definition of sponsored ATM.

	Value (\$)	<input style="width: 100%; height: 20px;" type="text"/>
--	------------	---

Do not include: Withdrawals made from accounts at another institution, deposit transactions, noncash withdrawal transactions made from accounts at your institution teller vault activity or other non-withdrawal transactions (e.g., inquiries, statement print-outs, purchases of stamps, tickets, etc.).

Note: Please count only cash withdrawals made from accounts at your institution at ATMs.

8a. On-us ATM withdrawals (your institution's accountholder, your institution's ATM)

Include: All cash withdrawals made from accounts at your institution at your institution's ATM terminals. Include withdrawals made from accounts at your institution at fee-free ATM networks in which your institution participates.

Do not include: Withdrawals made from accounts at another institution, withdrawals made from accounts at your institution at "foreign" ATMs, or non-withdrawal transactions made from accounts at your institution.

Note: This is a subset of item 8 above. Please count only withdrawals made from accounts at your institution at your institution's ATM terminals.

	Number	March <input style="width: 100%; height: 20px;" type="text"/>
--	--------	--

	Value (\$)	<input style="width: 100%; height: 20px;" type="text"/>
--	------------	---

8b. "Foreign" ATM withdrawals (your institution's accountholder, "foreign" ATM)

Include: All cash withdrawals made at another institution's ATMs from accounts at your institution.

Do not include: Any transactions at your institution's ATM terminals, regardless of the location of an account, or any non-withdrawal transactions.

Note: This is a subset of item 8 above. Please count only withdrawals made from accounts at your institution at ATM terminals operated by other depository institutions or ATM operators that are not sponsored by your institution.

	Number	March <input style="width: 100%; height: 20px;" type="text"/>
--	--------	--

	Value (\$)	<input style="width: 100%; height: 20px;" type="text"/>
--	------------	---

Cash (Withdrawals, cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

9. ATM cash withdrawals (8) = 9a + 9b

Note: Allocate your response to item 8 above according to whether cash was withdrawn from regular transaction deposit accounts (item 9a below) or prepaid card program accounts (item 9b below).

Please reenter data from item 8 above. ►

	March
Number	8: <input type="text"/>
Value (\$)	8: <input type="text"/>

9a. Transaction deposit accounts

Include: All cash withdrawals made from any ATM from your institution's accounts that draw on the transaction deposit accounts reported in item 5 on page 4 in the Institution Profile section.

Do not include: Withdrawals from prepaid card program accounts, withdrawals made from accounts at another institution, deposit transactions, or other non-withdrawal transactions (e.g., inquiries, statement print-outs, purchases of stamps, tickets, etc.).

Note: This is a subset of item 9 above. Please count only ATM cash withdrawals made from accounts at your institution.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

9b. Prepaid card program accounts

Include: All cash withdrawals made from prepaid card program accounts at your institution from any ATM.

Do not include: Withdrawals from regular transaction deposit accounts, withdrawals from accounts at another institution, deposit transactions, or other non-withdrawal transactions (e.g., inquiries, statement print-outs, purchases of stamps, tickets, etc.).

Note: This is a subset of item 9 above. Please count only ATM cash withdrawals from prepaid card program accounts at your institution.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

Comments:

Cash (Deposits)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

10. Over-the-counter cash deposits

Include: All cash deposits made to accounts at your institution over-the-counter at your institution's branch locations.

Do not include: Cash deposits at ATM terminals located in your institution's branch locations or noncash deposit transactions made to accounts at your institution.

Note: Please count only over-the-counter cash deposits made to accounts at your institution at your institution's branch locations.

March
Number

Value (\$)

11. Cash deposits at wholesale vaults

Include: All cash deposits made to accounts at your institution at wholesale vaults.

Do not include: Noncash deposit transactions made to accounts at your institution or teller vault activity.

Note: Please count only cash deposits made to accounts at your institution at wholesale vaults.

March
Number

Value (\$)

12. Cash deposits at ATMs = 12a + 12b

Include: All cash deposits made to accounts at your institution at any ATM, including those at your institution's ATM terminals (item 12a below) or "foreign" ATMs (item 12b below). A "foreign" ATM is an ATM operated by an unaffiliated depository institution or ATM operator.

Do not include: Deposits made to accounts at another institution, withdrawal transactions, or other non-deposit transactions (e.g., inquiries, statement print-outs, purchases of stamps, tickets, etc.).

Note: Please count only cash deposits made to accounts at your institution at ATMs.

March
Number

Value (\$)

12a. On-us ATM deposits (your accountholder, your institution's ATM)

Include: All cash deposits made to accounts at your institution at your institution's ATM terminals. Include deposits made to accounts at your institution at fee-free ATM networks in which it participates.

Do not include: Deposits by cardholders other than your institution's accountholders, deposits made to accounts at your institution at "foreign" ATMs, or non-deposit transactions made to accounts at your institution.

Note: This is a subset of item 12 above. Please count only deposits made to accounts at your institution at your institution's ATMs.

March
Number

Value (\$)

12b. Your accountholder, "foreign" ATM

Include: All cash deposits made to accounts at your institution at "foreign" ATMs.

Do not include: Any transactions at your institution's ATM terminals, whether by its accountholder or another cardholder, or any non-deposit transactions made to accounts at your institution.

Note: This is a subset of item 12 above. Please count only deposits made to accounts at your institution at ATM terminals operated by other depository institutions or ATM operators.

March
Number

Value (\$)

Cash (Deposits, cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

13. Cash deposits made at remote currency management terminals

Include: All cash deposits made at remote currency management terminals, i.e., "smart safes" and "cash recyclers," that were deployed by your institution and resided at a client site (e.g., gas station, restaurant, etc.).

Do not include: Cash withdrawals made at remote currency management terminals. Do not include transactions that involved armored couriers withdrawing cash from these terminals or replenishing cash in cash recyclers.

Note: Please report the gross dollar value of cash deposits made at the terminals you reported in item 15 below.

March

Number

Value (\$)

Comments:

Cash (Terminals)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

14. Total number of ATM terminals = 14a + 14b

as of March 31

Include: All ATM terminals owned by your institution or owned by an independent service operator and sponsored by your institution, including ATM terminals at your institution's branch locations (item 14a below) and offsite ATM terminals (item 14b below).

Number

Do not include: ATM terminals not sponsored by your institution.

14a. ATM terminals at branch locations

as of March 31

Include: All ATM terminals located at your institution's branch locations.

Number

Do not include: Offsite ATM terminals or ATM terminals owned by another institution.

Note: This is a subset of item 14 above.

14b. Offsite ATM terminals = 14b.1 + 14b.2

as of March 31

Include: All ATM terminals owned or sponsored by your institution but not located on the premises of one of its branch locations.

Number

Do not include: ATM terminals located at a branch location or ATM terminals owned by another institution.

Note: This is a subset of item 14 above.

14b.1. ATMs owned by your institution

as of March 31

Include: All ATM terminals owned by your institution but not located on the premises of one of its branch locations.

Number

Do not include: ATM terminals located at a branch location or ATM terminals owned by another institution.

Note: This is a subset of item 14b above.

14b.2. ATMs sponsored by your institution, owned by independent service operator

as of March 31

Include: All ATM terminals owned by a non-depository institution for which your institution sponsors access to the ATM network.

Number

Do not include: ATM terminals located at a branch location, ATM terminals owned by your institution, or ATM terminals owned by an unaffiliated depository institution.

Note: This is a subset of item 14b above.

15. Remote currency management terminals

as of March 31

Include: All remote currency management terminals, i.e., "smart safes" and "cash recyclers," that were deployed by your institution and resided at a client site (e.g., gas station, restaurant, etc.).

Number

Do not include: ATM terminals or cash recyclers installed at your institution's branch locations.

Comments:

Selected Payment Initiation Channels

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

- 1. Did your institution offer online bill payments in March 2013?
Online or mobile bill payment includes transactions paid from accounts at your institution and initiated via your institution's website. Do not include payments made through the biller's website.
 - Yes
 - No (Please report "0" for item 4 below.)
 - Don't Know

- 2. Did your institution offer an online person-to-person funds transfer system (e.g., ClearXchange, ZashPay / Popmoney, etc.) in March 2013?
 - Yes
 - No (Please report "0" for item 5a below.)
 - Don't Know

- 3. Did your institution offer accountholders the ability to pay bills or transfer funds between their accounts and another person's account (person-to-person transfer) via SMS / text message or an application on a mobile device in March 2013?
Do not consider the ability of your accountholders to pay bills using a web browser on a mobile device.
 - Yes
 - No (Please report "0" for item 4b, 5b, and 5c below.)
 - Don't Know

4. Total online or mobile bill payment transactions initiated by your accountholders = 4a + 4b

Include: All online and mobile bill payment transactions paid from accounts at your institution. If you answered No to item 1 above, please report "0" here.

Do not include: Person-to-person transfers reported in item 5 below.

Note: See glossary for examples of online and mobile bill pay transactions initiated by your accountholders.

	March
Number	<input style="width: 100%; height: 20px;" type="text"/>
Value (\$)	<input style="width: 100%; height: 20px;" type="text"/>

4a. Bill payment transactions initiated through a web browser
Include: All bill payment transactions paid from accounts at your institution and initiated via your institution's website through a web browser interface, including a mobile browser interface. If you answered No to item 1 above, please report "0" here.

Do not include: Bill payment transactions initiated through a mobile application or SMS / text message reported in 4b below or person-to-person transfers reported in 5 below.

Note: This is a subset of item 4 above.

	March
Number	<input style="width: 100%; height: 20px;" type="text"/>
Value (\$)	<input style="width: 100%; height: 20px;" type="text"/>

4b. Bill payment transactions initiated through a mobile application or SMS / text message

Include: All bill payment transactions paid from accounts at your institution and initiated through a mobile application or SMS / text message. If you answered No to item 1 above or item 3 above, please report "0" here.

Do not include: Bill payment transactions initiated through a web browser reported in item 4a above or person-to-person transfers reported in item 5 below.

Note: This is a subset of item 4 above.

	March
Number	<input style="width: 100%; height: 20px;" type="text"/>
Value (\$)	<input style="width: 100%; height: 20px;" type="text"/>

Selected Payment Initiation Channels (cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. **“Your institution” refers to the entire enterprise** including all affiliates.

5. Total online or mobile person-to-person transfers
= 5a + 5b + 5c

Include: All person-to-person transfers completed on behalf of your institution’s accountholders initiated through a web browser (including a mobile browser), a mobile application or via SMS / text message. If you answered No to both items 2 and 3 above, please report “0” here.

Do not include: Any bill pay transactions or point-of-sale (POS) transactions.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

5a. Person-to-person transfers initiated through a web browser

Include: All person-to-person transfers completed on behalf of your institution’s accountholders and initiated through a web browser, including a mobile browser. If you answered No to item 2 above, please report “0” here.

Do not include: Person-to-person transfers initiated through a mobile application or SMS / text message, any bill payment transactions or point-of-sale (POS) transactions.

Note: This is a subset of item 5 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

5b. Person-to-person transfers initiated through a mobile application

Include: All person-to-person transfers completed on behalf of your institution’s accountholders and initiated through a mobile application. If you answered No to item 3 above, please report “0” here.

Do not include: Person-to-person transfers initiated through a web browser or through SMS / text messages, any bill pay transactions or point-of-sale (POS) transactions.

Note: This is a subset of item 5 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

5c. Person-to-person transfers initiated via SMS / text message

Include: All person-to-person transfers initiated by your institution’s accountholders with a mobile device via SMS / text message. If you answered No to item 3 above, please report “0” here.

Do not include: Person-to-person transfers initiated through a web browser or via a mobile application, any bill payment transactions or point-of-sale (POS) transactions.

Note: This is a subset of item 5 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

Comments:

Third-Party Payment Fraud

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

1. Unauthorized check payments

Include: All unauthorized check transactions drawn on your institution. Include only transactions that were not authorized by your institution's accountholders (third-party fraud) before any recoveries or chargebacks.

Do not include: Check fraud prevented before a loss was incurred, fraudulent checks deposited at your institution, fraud committed by your institution's accountholders (first-party fraud), or checks authorized by a valid accountholder as part of a scam.

March
Number
Value (\$)

2. Unauthorized ACH credits originated

Include: All unauthorized ACH credit entries for which your institution was the ODFI, including fraudulent on-us entries. Include only transactions that were not authorized by a valid accountholder (third-party fraud) before any recoveries or chargebacks.

Do not include: ACH fraud prevented before a loss was incurred, fraudulent ACH credits received by your institution, fraud committed by a valid accountholder (first-party fraud), fraudulent ACH debit entries, or ACH credits authorized by a valid accountholder as part of a scam.

March
Number
Value (\$)

3. Unauthorized ACH debits received

Include: All unauthorized ACH debit entries for which your institution was the RDFI, including fraudulent on-us entries. Include only transactions that were not authorized by a valid accountholder (third-party fraud) before any recoveries or chargebacks.

Do not include: ACH fraud prevented before a loss was incurred, fraudulent ACH debits originated from your institution, fraud committed by a valid accountholder (first-party fraud), fraudulent ACH credit entries, or ACH debits authorized by a valid accountholder as part of a scam.

March
Number
Value (\$)

4. Unauthorized debit and prepaid card transactions = 4a + 4b

Include: All unauthorized debit and prepaid card transactions, before any recoveries or chargebacks, for which your institution was the card issuer. All fraudulent transactions made either by debit cards linked to a deposit account or prepaid cards for which your institution was the card issuer. Include only transactions that were not authorized by a valid cardholder (third-party fraud).

Do not include: Debit and prepaid card fraud prevented before a loss was incurred, fraud committed by a valid cardholder (first-party fraud), fraudulent credit card transactions, fraudulent ATM withdrawals, or debit and prepaid card transactions authorized by a valid cardholder as part of a scam.

March
Number
Value (\$)

4a. Unauthorized signature transactions = 4a.1 + 4a.2

Include: All unauthorized debit and prepaid card transactions over a signature (dual-message) debit card network, before any recoveries or chargebacks, for which your institution is the card issuer. Fraudulent signature transactions made either by debit cards linked to a deposit account or prepaid cards for which your institution was the card issuer.

Do not include: Fraudulent PIN transactions.

Note: This is a subset of item 4 above.

March
Number
Value (\$)

4a.1. Card-present transactions

Include: Unauthorized debit and prepaid card signature transactions, before any recoveries or chargebacks, for which your institution was the card issuer and the card was present at the point of sale.

Do not include: Unauthorized card-not-present transactions such as internet, mail order, or telephone transactions.

Note: This is a subset of item 4a above.

March
Number
Value (\$)

Third-Party Payment Fraud (cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

4a.2. Card-not-present transactions

Include: Unauthorized debit and prepaid card signature transactions, before any recoveries or chargebacks, for which your institution was the card issuer and the card was not present at the point of sale, such as an internet, mail order, or telephone transaction.

Do not include: Unauthorized card-present transactions.

Note: This is a subset of item 4a above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

4b. Unauthorized PIN transactions

Include: Unauthorized debit and prepaid card transactions over a PIN (single-message) debit card network, before any recoveries or chargebacks, for which your institution was the issuer. Fraudulent PIN transactions made either by debit cards linked to a transaction deposit account or prepaid cards for which your institution was the card issuer.

Do not include: Unauthorized signature transactions.

Note: This is a subset of item 4 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

5. Unauthorized credit card transactions = 5a + 5b

Include: All unauthorized credit card and charge card transactions, before any recoveries or chargebacks, for which your institution was the card issuer. Include unauthorized cash advances. Include only transactions that were not authorized by a valid cardholder (third-party fraud).

Do not include: Credit card fraud prevented before a loss was incurred, fraud committed by a valid cardholder (first-party fraud), fraudulent debit or prepaid card transactions, or credit card transactions authorized by a valid cardholder as part of a scam.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

5a. Card-present transactions

Include: Unauthorized credit card transactions, before any recoveries or chargebacks, for which your institution was the card issuer and the card was present at the point of sale.

Do not include: Unauthorized card-not-present transactions, such as internet, mail order, or telephone transactions.

Note: This is a subset of item 5 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

5b. Card-not-present transactions

Include: Unauthorized credit card transactions, before any recoveries or chargebacks, for which your institution was the card issuer and the card was not present at the point of sale, such as an internet, mail order, or telephone transaction.

Do not include: Unauthorized card-present transactions.

Note: This is a subset of item 5 above.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

6. Unauthorized ATM cash withdrawals

Include: All unauthorized cash withdrawals made against the accounts of your institution's accountholders at any ATM. Include only transactions that were not authorized by a valid accountholder (third-party fraud) before any recoveries or chargebacks.

Do not include: Unauthorized ATM cash withdrawal attempts prevented before a loss was incurred, fraud committed by a valid accountholder (first-party fraud), fraudulent cash withdrawals from accounts of another institution's accountholders, or unauthorized non-withdrawal transactions at an ATM.

	March
Number	<input type="text"/>
Value (\$)	<input type="text"/>

Comments:

The Federal Reserve Payments Study

Depository and Financial Institutions Payments Survey (DFIPS)

SHORT FORM

About the study... The Federal Reserve Payments Study is a confidential national survey of depository and financial institutions about payments and withdrawals from transaction deposit accounts. This "Short Form" measures data about check, ACH, wire, debit and prepaid card, and credit card payments as well as cash withdrawals from ATMs that posted to deposit accounts during March 2013. In addition, information on selected payment initiation channels is collected. Data from your response will contribute to estimates of the national aggregate number of payments and withdrawals made by these transaction methods. The Federal Reserve will compare the results of this study to those of similar studies in 2001, 2004, 2007, and 2010 to document how the U.S. payments system is changing.

Why participate... As a participant your institution will receive access to confidential online reports that compare your payments volumes to that of the industry and your peers. Because the study is a random sample survey, your response is particularly important as it represents other organizations that were not selected for the study. If your institution does not have volume of the type being measured, please enter "0." If your institution has volume of an item requested but you do not know it, please enter "NR."

How to respond... You may respond by any of three methods. Please respond by **July 12, 2013**.

Online: Visit www.paymentsstudy.com and use your secure institution ID and password:

Institution ID: *****

Password: *****

Fax: (516) 829-9419

Mail: Use the enclosed postage paid envelope or send your survey to:
Federal Reserve Payments Study c/o LRG; 98 Cutter Mill Road; Great Neck, NY 11021.

Questions... You are welcome to call us at (866) 829-8881.

Transaction deposit account-type definitions

Consumer account: A transaction deposit account for personal use by an individual or household from which payments are commonly made. This includes checking accounts and NOW accounts. It **excludes** savings accounts and money market deposit accounts, which, although eligible for a limited number of transactions per month, should not be included. It also excludes certificates of deposit (CDs).

Business / government account: A transaction deposit account owned by an organization (i.e., business, government, non-depository financial institution, or not-for-profit) from which payments are commonly made. This includes small business accounts and commercial checking accounts – both analyzed (i.e., those for which fees can be offset by balances via an earnings credit rate) and non-analyzed. It **excludes** savings accounts and money market deposit accounts, which although eligible for a limited number of transactions per month, should not be included. It also excludes certificates of deposit (CDs) and deposits held from a depository institution for correspondent banking purposes.

1. Transaction deposit accounts (including demand deposit accounts)

Number of
Accounts
as of March 31

Include: Both consumer and business / government accounts.

Total = a + b

Do not include: Prepaid card program accounts, credit card accounts, non-transaction accounts, accounts of foreign governments and official institutions, or accounts of other depository institutions.

a. Consumer

b. Business /
Government

Checks

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 11 .
“Your institution” refers to the entire enterprise including all affiliates.

1. Did your institution process checks for an unaffiliated depository institution as part of a correspondent banking relationship in March 2013?

Yes
 No
 Don't Know

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.

2. All checks drawn on your institution

Include: All checks (and / or “share drafts”) drawn on your institution. Include controlled disbursement checks if applicable. Include checks your institution subsequently returns unpaid (i.e., outgoing returns).

Number

Do not include: Checks drawn on other institutions (i.e., transit checks). Exclude non-check documents such as deposit slips, general ledger tickets, etc. if possible.

3. Were you able to exclude non-check documents from the volumes reported in item 2 above?

Yes
 No
 Don't Know

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, etc.).

4. Did your institution outsource check processing to another organization (i.e., its “processor”) in March 2013?

Yes
 No
 Don't Know

5. Did your institution accept image deposits from accountholders using any of these methods in March 2013?

5a. Remote scanner attached to a PC or point-of-sale (POS) device

Yes
 No
 Don't Know

5b. Smartphone or other mobile device

Yes
 No
 Don't Know

5c. ATM image capture (envelope-free deposits)

Yes
 No
 Don't Know

Checks (cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 11. "Your institution" refers to the entire enterprise including all affiliates.

6. Deposited checks = 6a + 6b

Include: All checks deposited at your institution. This includes checks that were drawn on your institution (i.e., "on-us" checks for which your institution was the "bank of first deposit" and "on-us" checks deposited by correspondent customers) and checks drawn on other depository institutions (i.e., transit checks). These checks can be received from any of several deposit channels.

Number

March

Note: Allocate your response to item 6 to image check deposits (item 6a below) and paper check deposits (item 6b below). The volumes you report in this section were not necessarily payments by your accountholders. If your institution performed image capture at a branch, ATM, or other processing center, please report these volumes under item 6b.

6a. Image check deposits

Include: Checks deposited by means of the accountholders capturing and transmitting an image of each check for deposit. The paper check was truncated by the accountholder at the point of capture / deposit.

Number

March

Do not include: ACH check conversion entries, paper check deposits, deposited checks for which your institution performed image capture at a branch, ATM, or other processing center.

Note: This is a subset of item 6 above.

6b. Paper check deposits

Include: Paper checks deposited at your institution. These checks can be received from several deposit channels (e.g., branch, lockbox, etc.). Include deposited checks for which your institution performed image capture at a branch, ATM, or other processing center.

Number

March

Do not include: ACH check conversion entries or checks deposited as images.

Note: This is a subset of item 6 above.

ACH

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 11. "Your institution" refers to the entire enterprise including all affiliates.

1. Did your institution originate ACH credits in March 2013?
 Yes
 No (Please report "0" for items 7 and 9 below.)
 Don't Know
2. Did your institution receive ACH debits in March 2013?
 Yes
 No (Please report "0" for items 8 and 10 below.)
 Don't Know
3. Did your institution originate ACH entries on behalf of an unaffiliated depository institution in March 2013?
 Yes
 No
 Don't Know

ACH (cont.)

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 11. **“Your institution” refers to the entire enterprise** including all affiliates.

Balanced files and offset entries

Introduction: Offset ACH entries are on-us entries used to effect settlement by an ODFI (Originating Depository Financial Institution). 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. In cases when the offset entry is included in the file originated by the accountholder, such that the debit entry equals the total value of credit entries in the file, the ODFI receives a “balanced file” from the originator.

4. As an ODFI, did your institution receive balanced files from business / government accountholders that originated ACH files in March 2013? Yes
 No
 Don't Know
5. As an ODFI, did your institution receive unbalanced files from business / government accountholders that originated ACH files in March 2013? Yes
 No
 Don't Know
6. As an ODFI, how did your institution internally “settle” ACH transactions so that funds are debited or credited to the correct accounts in March 2013? (Check all that apply.) Originated offset entries
 Used another internal funds transfer method (e.g., book transfer)
 Don't Know

Network ACH entries

A network ACH entry is one that was cleared through a network operator (i.e., the Fed or EPN). This does not include ACH entries cleared directly between your institution and another (i.e., direct exchange ACH entries). Please consider all network ACH entries that resulted in payments from accounts at your institution, including those for which your institution was both the ODFI and RDFI (i.e., network on-us ACH entries).

SEC codes to include: ARC, BOC, CCD, CIE, CTX, IAT, POP, POS, PPD, RCK, SHR, TEL, TRC, WEB, XCK

SEC codes to exclude: ACK, ADV, ATX, COR, DNE, ENR, MTE, RET, TRX

7. ACH credits your institution originated through the Fed or EPN

Include: All network ACH credit entries for which your institution was the ODFI. Include returns. Include network on-us credit entries for which your institution was both the ODFI and RDFI. Include all network offset ACH credit entries originated. See above for definition of “network” entry. If you answered No to item 1 above, please report “0” here.

Do not include: ACH entries received from other institutions; debits originated; direct exchange entries, such as ACH credits your institution originated directly to another institution; in-house on-us entries, such as in-house on-us credits your institution originated (item 9 below); addenda records; or zero-dollar entries.

Number

8. ACH debits your institution received through the Fed or EPN

Include: All network ACH debit entries for which your institution was the RDFI. Include returns. Include network on-us debit entries for which your institution was both the ODFI and RDFI. Include all network offset ACH debit entries received. See previous page for definition of “network” entry. If you answered No to item 2 above, please report “0” here.

Do not include: ACH entries sent to other institutions; credits received; direct exchange entries, such as ACH debits your institution received directly from another institution; in-house on-us entries, such as in-house on-us debits your institution originated (item 10 below); addenda records; or zero-dollar entries.

Number

ACH (cont.)

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 11. **“Your institution” refers to the entire enterprise** including all affiliates.

In-house on-us ACH entries (cleared within your institution and not through the Fed or EPN)

An in-house on-us ACH entry is one for which your institution was both the ODFI and the RDFI without the use of a network, such as the Fed or EPN, for clearing or settlement. On-us entries result in the movement of funds from one account to another within your institution.

SEC codes to include: ARC, BOC, CCD, CIE, CTX, IAT, POP, POS, PPD, RCK, SHR, TEL, TRC, WEB, XCK

SEC codes to exclude: ACK, ADV, ATX, COR, DNE, ENR, MTE, RET, TRX

9. In-house on-us credits your institution originated

Include: All ACH credit entries not cleared through the Fed or EPN for which your institution was both the ODFI and RDFI for the purpose of moving funds from one account to another within your institution. Include in-house on-us offset ACH credit entries originated. If you answered No to item 1 above, please report “0” here.

Number

March

Do not include: ACH entries sent to or received from other institutions, in-house on-us debits your institution originated (item 10 below), addenda records, or zero-dollar entries. If possible, exclude offset entries or entries used to post non-ACH payments to your DDA system using the ACH platform.

10. In-house on-us debits your institution originated

Include: All ACH debit entries not cleared through the Fed or EPN for which your institution was both the ODFI and RDFI for the purpose of moving funds from one account to another within your institution. Include in-house on-us offset ACH debit entries originated. If you answered No to item 2 above, please report “0” here.

Number

March

Do not include: ACH entries sent to or received from other institutions, in-house on-us credits your institution originated (item 9 above), addenda records, or zero-dollar entries. If possible, exclude offset entries or entries used to post non-ACH payments to your DDA system using the ACH platform.

11. Did your institution either originate credits directly to another institution or receive debits directly from another institution in March 2013?

- Yes
- No
- Don't Know

Some institutions call these “direct exchange” or “direct send” entries. These entries are not cleared through a network operator (i.e., Fed or EPN), but are exchanged directly between your institution and another. Please consider all direct exchange ACH entries that resulted in payments from accounts at your institution.

Wire Transfers

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 11. "Your institution" refers to the entire enterprise including all affiliates.

Wire transfers

Include: Funds transfers using the large-value systems (Fedwire and CHIPS). Include payments for your accountholders submitted and settled through these systems directly or through a correspondent.

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

1. Did your institution originate wires for unaffiliated depository institutions in March 2013 (i.e., correspondent volume)?

- Yes
- No (Please skip item 1a below.)
- Don't Know

Note: If your answer to this question is No, please skip item 1a below.

1a. Were you able to exclude this volume from your answers below?

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

2. Did an unaffiliated depository institution originate wires on behalf of your institution in March 2013?

- Yes
- No (Please skip item 2a below.)
- Don't Know

Note: If your answer to this question is No, please skip item 2a below.

2a. Were you able to include this volume in your answers below?

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

3. Wire transfer originations = 3a + 3b

Note: All wire transfers originated from consumer or business / government at your institution. Include wire transfers that were received into U.S.-domiciled accounts (item 3a below) or foreign accounts (item 3b below). Include wire transfers originated on your institution's behalf by a correspondent.

Number March

3a. Domestic (U.S.) payee

Include: All wire transfers originated from accounts at your institution that were sent to another U.S.-domiciled account.

Do not include: Foreign wire transfers.

Note: This is a subset of item 3 above.

Number March

3b. Foreign payee

Include: All wire transfers originated from accounts at your institution that were sent to an account outside the U.S.

Do not include: Domestic wire transfers.

Note: This is a subset of item 3 above.

Number March

Debit and Prepaid Cards

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 11. "Your institution" refers to the entire enterprise including all affiliates.

Account-type definitions

Consumer account: A transaction deposit account for personal use by an individual or household from which payments are commonly made. This includes checking accounts and NOW accounts. It **excludes** savings accounts and money market deposit accounts, which, although eligible for a limited number of transactions per month, should not be included. It also excludes certificates of deposit (CDs).

Business / government account: A transaction deposit account owned by an organization (i.e., business, government, or not-for-profit) from which payments are commonly made. This includes small business accounts and commercial checking accounts – both analyzed (i.e., those for which fees can be offset by balances via an earnings credit rate) and non-analyzed. It **excludes** savings accounts and money market deposit accounts, which although eligible for a limited number of transactions per month, should not be included. It also excludes certificates of deposit (CDs).

1. Did your institution issue debit cards for transaction deposit accounts in March 2013?

- Yes
- No (Please report "0" for item 4a below.)
- Don't Know

Include: 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.

Note: If your answer to this question is No, please report "0" for item 4a below.

2. Did your institution issue prepaid cards in March 2013?

- Yes
- No (Please report "0" for items 3 and 4b below.)
- Don't Know

Include: 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, payroll, or electronic benefit transfer (EBT) cards.

Do not include: Debit cards, closed-loop prepaid cards, or credit cards.

Note: If your answer to this question is No, please report "0" for items 3 and 4b below.

3. Prepaid card program accounts

Include: Accounts for both reloadable and non-reloadable prepaid cards for which your institution was the issuer. Include general-purpose prepaid, gift, payroll, or electronic benefit transfer (EBT) cards. Allocate between accounts in card programs managed by your institution and accounts managed by a third party. If you answered No to item 2 above, please report "0" here.

Do not include: Debit cards, ATM-only cards, closed-loop prepaid cards, or credit cards.

	Number of Accounts as of March 31
Total = a + b	<input type="text"/>
a. Managed by your institution	<input type="text"/>
b. Managed by a third party	<input type="text"/>

Debit and Prepaid Cards (cont.)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 11. "Your institution" refers to the entire enterprise including all affiliates.

4. Total debit and prepaid card transactions = 4a + 4b

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. Include both consumer and business / government card transactions. Include cash back at the point of sale.

Do not include: ATM withdrawals or credit card transactions.

Number

4a. Debit card transactions from transaction deposit accounts

Include: All debit card transactions for which your institution was the card issuer and where funds were debited from a regular transaction deposit account. Include transactions over any debit card network. If you answered No to item 1 above, please report "0" here.

Do not include: ATM withdrawals, prepaid card transactions, or credit card transactions.

Note: This is a subset of item 4 above.

Number

4b. Prepaid card transactions

Include: All prepaid card transactions for which your institution was the card issuer. Include transactions over any debit card network. If you answered No to item 2 above, please report "0" here.

Do not include: ATM withdrawals, debit card transactions from regular transaction deposit accounts, or credit card transactions.

Note: This is a subset of item 4 above.

Number

5. Total cash-back transactions

Include: All debit card and prepaid card transactions for which your institution was the card issuer and the accountholders received cash back at the point of sale. This includes both signature-based cash-back and PIN-based cash-back transactions.

Do not include: ATM withdrawals, credit card transactions, or the amount paid for goods and services.

Number

Credit Cards

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 11. "Your institution" refers to the entire enterprise including all affiliates.

Account-type definitions

Consumer account: A credit account for personal use by an individual or household from which payments can be made.

Business/government account: A credit account owned by an organization (i.e., business, government, or not-for-profit) from which payments can be made.

1. Did your institution issue credit cards in March 2013?

Include: Credit or charge cards for which your institution owned the receivables.

Do not include: Private-label credit or charge cards that could only be used at a limited set of merchants and that did not use one of the four major credit card networks. Also exclude white label cards for which you were not the issuing institution.

Note: If your institution had cards that were branded with your institution's name but another institution owned the receivables, do not report this volume. If your answer to this question is No, please report "0" for items 2 and 3 below.

- Yes
- No (Please report "0" for items 2 and 3 below.)
- Don't Know

2. Credit card accounts

Include: Unsecured or secured credit card accounts for which your institution owns the receivables. If you answered No to item 1 above, please report "0" here.

Do not include: Private-label credit or charge card accounts whose cards can only be used at a limited set of merchants and that do not use one of the four major credit card networks. Also exclude white label card accounts for which you were not the issuing institution. Do not include transaction deposit accounts.

	Number of Cardholder Accounts as of March 31
Total = a + b	<input type="text"/>
a. Consumer	<input type="text"/>
b. Business / Government	<input type="text"/>

3. Total credit card transactions

Include: All transactions made with credit cards and charge cards issued by your institution. Include both consumer and business / government transactions. If you answered No to item 1 above, please report "0" here.

Do not include: Debit or prepaid card transactions. Exclude cash advances.

	March
Number	<input type="text"/>

Cash (Withdrawals)

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 11. "Your institution" refers to the entire enterprise including all affiliates.

1. ATM cash withdrawals (your institution's accountholder, any ATM) March
Number

Include: All cash withdrawals made from accounts at your institution from any ATM, including those at your institution's ATM terminals or "foreign" ATMs. A "foreign" ATM is an ATM operated by an unaffiliated depository institution or ATM operator that is not sponsored by your institution.

Do not include: Withdrawals made from accounts at another institution, deposit transactions, noncash withdrawal transactions made from accounts at your institution teller vault activity or other non-withdrawal transactions (e.g., inquiries, statement print-outs, purchases of stamps, tickets, etc.).

Note: Please count only cash withdrawals made from accounts at your institution at ATMs.

Selected Payment Initiation Channels

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 11. "Your institution" refers to the entire enterprise including all affiliates.

1. Did your institution offer online bill payments in March 2013?
Online or mobile bill payment includes transactions paid from accounts at your institution and initiated via your institution's website. Do not include payments made through the biller's website.
- Yes
 No
 Don't Know
2. Did your institution offer an online person-to-person funds transfer system (e.g., ClearXchange, ZashPay / Popmoney, etc.) in March 2013?
- Yes
 No
 Don't Know
3. Did your institution offer accountholders the ability to pay bills or transfer funds between their accounts and another person's account (person-to-person transfer) via SMS / text message or an application on a mobile device in March 2013?
Do not consider the ability of your accountholders to pay bills using a web browser on a mobile device.
- Yes
 No
 Don't Know

Institution Profile

This is an enterprise-wide survey.

Throughout this survey instrument, "your institution" refers to the entire enterprise including all affiliates.

For accurate statistical estimation of national aggregate figures, we need to know which affiliates (listed below) were not included in your responses to different parts of the survey. We also need to know if our records need to be updated to include additional affiliates not listed.

Please contact us at (866) 829-8881 if you have any questions or concerns about the items on this page.

- According to our records (as of January 8, 2013), the following affiliated institutions should be included in your responses. For each affiliate listed, mark any sections where its data are not included in your responses.

Mark all sections where affiliate data are not included

Name	City	State	Approximate total deposit balances (in millions of dollars)*	Checks	ACH	Wire Transfers	Debit and Prepaid Cards	Credit Cards	Cash (Withdrawals)	Selected Payment Initiation Channels
<Affiliate name>	<City>	<ST>	<Total deposits>	<input type="checkbox"/>						

* Deposit information as of September 30, 2012.

If you have included additional affiliates, please report them below. For example, if your institution acquired or merged with an institution, or began to process combined volume during March 2013, please report data for the combined enterprise as if the merger had already occurred before March 1, 2013.

- Please list any affiliates not identified above that are included in your responses.

Mark all sections where affiliate data are not included

Name	City	State	Checks	ACH	Wire Transfers	Debit and Prepaid Cards	Credit Cards	Cash (Withdrawals)	Selected Payment Initiation Channels
			<input type="checkbox"/>						
			<input type="checkbox"/>						
			<input type="checkbox"/>						
			<input type="checkbox"/>						

Institution Profile (cont.)

3. Did your institution or any of its affiliates employ overnight sweep accounts for consumer (i.e., retail) accounts in March 2013?

- Yes**
 No
 Don't Know

In order to make national estimates, we use your institution's deposit balances as a sizing measure. Understanding if your institution used a retail sweeps program will help inform our estimates. In a retail sweep, depository institutions move unused funds from checkable deposit accounts to special purpose MMDA subaccounts and return the funds to checkable deposit accounts only as needed to cover payments. This practice does not adversely impact the accountholder but allows the institution to reduce nonearning assets.

If you have any comments about the data you reported on this survey, please record them below:

The Federal Reserve Payments Study



Survey Period: March 2013

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

- ▶ Check payments and deposits
- ▶ ACH, wire transfers, and other EFT
- ▶ Debit and prepaid cards
- ▶ Credit cards
- ▶ Cash withdrawals and deposits, including ATM and remote currency management terminals
- ▶ Selected payment initiation channels
- ▶ Third-party payment fraud

----- Glossary with Examples -----

Glossary with Examples

Institution Profile

GENERAL TERMINOLOGY

Your institution –

The sampled depository institution at its highest organizational level (e.g., holding company, if applicable), including all affiliates.

Note: If you represent a third-party processor responding on behalf of a depository institution that was sampled for this study, please ensure that your response reflects transaction activity of accounts at the sampled institution only and does not include data from other institutions for which you process payments.

Consumer account –

A transaction deposit account for personal use by an individual or household from which payments are commonly made. This includes checking accounts and NOW accounts. It **excludes** savings accounts and money market deposit accounts, which, although eligible for a limited number of transactions per month, should not be included. It also excludes certificates of deposit (CDs).

Business / government account –

A transaction deposit account owned by an organization (i.e., business, government, non-depository financial institution, or not-for-profit) from which payments are commonly made. This includes small business accounts and commercial checking accounts – both analyzed (i.e., those for which fees can be offset by balances via an earnings credit rate) and non-analyzed. It **excludes** savings accounts and money market deposit accounts, which although eligible for a limited number of transactions per month, should not be included. It also excludes certificates of deposit (CDs) and deposits held from a depository institution for correspondent banking purposes.

SURVEY ITEMS

3) Did your institution or any of its affiliates employ overnight sweep accounts for consumer (i.e., retail) accounts in March 2013?

In order to make national estimates, we use your institution's deposit balances as a sizing measure. Understanding if your institution used a retail sweeps program will help inform our estimates. In a retail sweep, depository institutions move unused funds from checkable deposit accounts to special purpose MMDA subaccounts and return the funds to checkable deposit accounts only as needed to cover payments. This practice does not adversely impact the accountholder but allows the institution to reduce nonearning assets.

4) Did your institution provide card network acquiring services in March 2013?

Answer **Yes** if your institution provided access to merchants or other accountholders that receive payments over card networks.

5) Transaction deposit accounts (including demand deposit accounts)

Include both consumer and business / government accounts.

Do not include:

- Prepaid card program accounts
- Credit card accounts
- Non-transaction accounts
- Accounts of foreign governments and official institutions
- Accounts of other depository institutions

Checks (Payments)

GENERAL TERMINOLOGY

Check –

A negotiable instrument drawn on a depository institution. For this study, please follow these guidelines:

Checks include...	Checks do <u>not</u> include...
<ul style="list-style-type: none">▪ Checks written by individuals, business or government entities▪ Traveler's checks drawn on your institution▪ Money orders drawn on your institution▪ Cashier's checks drawn on your institution▪ Official checks drawn on your institution▪ Teller's checks drawn on your institution▪ Payable through drafts drawn on your institution▪ Truncated checks (i.e., image exchange)	<ul style="list-style-type: none">▪ Deposit slips▪ General ledger tickets▪ Other non-check documents, such as payment coupons▪ Courtesy checks on credit card accounts▪ Checks converted to ACH (i.e., ARC, POP, BOC transactions)

Bank of first deposit –

The first depository institution in which a check is deposited. The “bank of first deposit” may be a bank or credit union.

“On-us” correspondent deposits –

Checks drawn on your institution that are deposited at your institution by a correspondent banking customer, which is the “bank of first deposit.”

SURVEY ITEMS

1) Did your institution process checks for an unaffiliated depository institution as part of a correspondent banking relationship in March 2013?

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.

Note: If your answer to this question is **No**, please report “0” for items **2a.2**, **7a.2**, and **7b.2** below, which measure correspondent processing volumes.

► Example: Bank A received deposits at its branches. Rather than process and forward present transit checks for collection itself, Bank A deposited the checks into a “due-to” account at Bank B. Bank B cleared Bank A’s checks on its behalf. In this scenario, Bank B is a correspondent processor and would answer **Yes** to this question.

2) All checks drawn on your institution

All checks (or “share drafts”) for which your institution was the paying bank as defined by Reg. CC. Include items **2a** and **2b** below. Include controlled disbursement checks, if applicable. Include checks you subsequently returned unpaid to the “bank of first deposit” or its designated processor (i.e., outgoing returns) or charge back to the depositing customer if you were the “bank of first deposit” (i.e., “on-us” returns). Also include official checks written by your institution (as opposed to by your accountholders).

Do not include:

- Checks drawn on other institutions (i.e., transit checks)
- Checks that you received as a “pass through correspondent” for which another institution was the paying bank
- Non-check documents, such as batch headers, general ledger tickets, cash-in or cash-out tickets, deposit tickets, etc., that were processed on check sorters

Note: Do not double-count electronic check presentment (ECP) items if you received an electronic file with paper to follow. Also, if you performed proof-of-deposit processing, do not over-report all checks drawn on your institution (item **2**) by calculating it as the difference between prime pass and transit check volumes. Prime pass includes non-check documents that you should avoid counting in all checks drawn on your institution (item **2**).

► Example: Your customers wrote checks to pay utility bills. If you have depository relationships with the utilities, some of these checks will be “on-us” deposited checks. Others will be presented to you as inclearings from other depository institutions through the Federal Reserve, local clearinghouse or directly for same-day settlement.

- ☞ All checks drawn on your institution = Checks drawn on your institution for which another institution was the “bank of first deposit” (item **2a**) + “On-us” checks for which your institution was the “bank of first deposit” (item **2b**).

2a) Checks drawn on your institution for which another institution was the “bank of first deposit”

Checks drawn on your institution for which another institution was the “bank of first deposit.” Include inclearings (item **2a.1** below) and “on-us” checks deposited by correspondent customers (item **2a.2** below). Include checks received from the Federal Reserve or via clearinghouses and image exchange networks, or in direct presentment for same-day settlement. Include controlled disbursement checks if applicable.

Do not include:

- Checks for which you were the “bank of first deposit” or checks drawn on other institutions:
 - Checks drawn on an unaffiliated depository institution that were deposited at your institution (i.e., outbound transit checks)
 - Checks drawn on your institution for which you were also the “bank of first deposit” (i.e., “On-us” checks for which your institution was the “bank of first deposit,” item **2b** below)
- Non-check documents that were processed on check sorters such as batch headers, general ledger tickets, cash-in or cash-out tickets, deposit tickets, etc.

Note: This is a subset of item **2** above. Do not double-count electronic check presentment (ECP) items if you received an electronic file with paper to follow.

▶ Example: Your customer wrote a check to pay for her groceries. The grocery store has a depository relationship with an unaffiliated depository institution. After processing the grocer’s deposit, that institution (i.e., the “collecting bank”) presented the check, through the Federal Reserve, local clearinghouse or directly for same-day settlement, to your institution for payment.

- ☞ Checks drawn on your institution for which another institution was the “bank of first deposit” = Inclearings (item **2a.1**) + “On-us” checks deposited by correspondent customers (item **2a.2**).

2a.1) Inclearings

Checks drawn on your institution for which another institution was the “bank of first deposit” and which your institution did not receive in a deposit for correspondent processing.

Do not include: “On-us” checks deposited by correspondent customers (item **2a.2** below) or “on-us” checks for which your institution was the “bank of first deposit” (item **2b** below).

Note: This is a subset of item **2a** above.

▶ Example: Your customer wrote a check to pay for goods at a retailer. The retailer has a depository relationship with an unaffiliated depository institution. After processing the retailer’s deposit, that institution (i.e., the “collecting bank”) presented the original paper check, through the Federal Reserve, local clearinghouse or directly for same-day settlement, to your institution for payment.

2a.2) “On-us” checks deposited by correspondent customers

Checks drawn on your institution that you received in a deposit from another institution for correspondent processing.

Do not include: Inclearings (item **2a.1** above) or “on-us” checks for which your institution was the “bank of first deposit” (item **2b** below).

Note: This is a subset of item **2a** above. These checks were deposited into due-to accounts held at your institution. If you reported **No** on item **1** above, you should report “0” here.

▶ Example: Your customer paid a retailer using a check (i.e., the check was drawn on your institution). The retailer deposited this check at a depository institution other than your own. The bank of first deposit outsourced its checking processing to your institution as part of a correspondent banking relationship. The institution (your correspondent customer) deposited the check with you for processing and forward collection.

2b) “On-us” checks for which your institution was the “bank of first deposit”

All checks drawn on your institution for which your institution was the “bank of first deposit.” This includes all checks cleared between your affiliates. These checks are a subset of total deposited checks, which include, but are not limited to, the following:

- Checks deposited in your branches
- Checks received from other internal departments (e.g., wholesale or retail lockbox, currency / coin vault operations, and loan payments processing operations)
- Checks deposited by corporate clients (typically in the evening) directly to your item processing operations (e.g., pre-encoded or un-encoded deposits or remote capture deposits)
- Checks deposited and drawn on different affiliates of your institution (some call this “on-we” volume)

Do not include:

- Inclearings received from the Federal Reserve, a clearinghouse, or another institution (e.g., same-day settlement)
- Transit or non-check documents (e.g., general ledger tickets, cash-in or cash-out tickets, deposit tickets, etc.)
- Checks deposited by correspondent customers, even if they were drawn on your institution. These are “on-us” correspondent deposits and should be counted in item **2a.2** above

Note: This is a subset of item **2** above. If your institution truncated checks at the teller line, please include them in this volume.

▶ Example: Your customer wrote a check to her babysitter, who also happens to be your customer. When the babysitter deposited the check, you were both the collecting institution and the paying institution on this check.

3) Were you able to exclude non-check documents from the volumes reported in items 2a and 2b above?

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, etc.

4) Were you able to exclude checks deposited at one affiliate of your institution but drawn on another affiliate of your institution from the volumes reported in item 2a above and include them in item 2b above?

Some institutions call this “on-we” volume, which should be reported entirely under item **2b** if possible.

5) Did your institution outsource check processing to another organization (i.e., its “processor”) in March 2013?

Note: If your answer to this question is **Yes**, please request the necessary data from your institution’s payments processor or provide them with the survey so they may respond on your behalf.

Checks (Deposits)

6) Did your institution accept image deposits from accountholders using any of these methods in March 2013?

6a) Remote scanner attached to a PC or point-of-sale (POS) device

6b) Smartphone or other mobile device

6c) ATM image capture (envelope-free deposits)

7) Deposited checks

All checks deposited at your institution. This includes checks that were drawn on your institution (i.e., “on-us” checks for which your institution was the “bank of first deposit,” item **2b** above and “on-us” checks deposited by correspondent customers, item **2a.2** above) and checks drawn on other depository institutions (i.e., transit checks). Deposited checks include, but are not limited to, the following:

- Checks deposited in your branches
- Checks received from other internal departments (e.g., wholesale or retail lockbox, currency / coin vault operations, and loan payments processing operations)
- Checks deposited by corporate clients (typically in the evening) directly to your item processing operations (e.g., pre-encoded or un-encoded deposits or remote capture deposits)
- Checks deposited by correspondent banking customers

Note: Allocate your response to item **7** to image check deposits (item **7a** below) and paper check deposits (item **7b** below). The volumes you report in this section were not necessarily payments by your accountholders. If your institution performed branch or ATM capture, please report these volumes under item **7b**.

☞ Deposited checks = Image check deposits (item **7a**) + Paper checks deposits (item **7b**).

7a) Image check deposits

Checks deposited by means of the accountholders capturing and transmitting an image of each check for deposit. The paper check was truncated by the accountholder at the point of capture / deposit.

Do not include: ACH check conversion entries, paper check deposits, deposited checks for which your institution performed image capture at a branch, ATM, or other processing center.

Note: This is a subset of item **7** above.

► Example: A customer wrote a check to pay for her physician. She may or may not have a depository relationship with your institution. The physician's office, which does have a depository relationship with your institution, captured the image of the check and transmitted the image to your institution for deposit. You were the bank of first deposit for this check.

☞ Image check deposits = Checks deposited via client image capture (item **7a.1**) + Correspondent checks deposited via image capture / cash letter (item **7a.2**).

7a.1) Checks deposited via client image capture

Checks deposited by consumer accountholders (item **7a.1.1** below) and business / government accountholders (item **7a.1.2** below) by means of the accountholders capturing and transmitting an image of each check for deposit. The paper check was truncated by the accountholder at the point of capture / deposit.

Do not include: ACH check conversion entries, paper check deposits, deposited checks for which your institution performed image capture at a branch, ATM, or other processing center, or checks deposited by correspondent customers.

Note: This is a subset of item **7a** above.

► Example: A customer wrote a check to pay her physician. She may or may not have a depository relationship with your institution. The physician's office, which does have a depository relationship with your institution, captured the image of the check and transmitted the image to your institution for deposit. You were the bank of first deposit for this check.

☞ Checks deposited via client image capture = Checks deposited by consumer accountholders via client image capture (item **7a.1.1**) + Checks deposited by business / government accountholders via client image capture (item **7a.1.2**).

7a.1.1) Checks deposited by consumer accountholders via client image capture

Checks deposited by consumer accountholders by means of the accountholders capturing and transmitting an image of each check for deposit (e.g., with a mobile device). The paper check was truncated by the accountholder at the point of capture / deposit.

Do not include: ACH check conversion entries, paper check deposits, deposited checks for which your institution performed image capture at a branch, ATM, or other processing center, or checks deposited by correspondent customers.

Note: This is a subset of item **7a.1** above.

► Example: A customer wrote a check to pay her babysitter. She may or may not have a depository relationship with your institution. The babysitter, who does have a depository relationship with your institution, captured the image of the check and transmitted the image to your institution for deposit. You were the bank of first deposit for this check.

☞ Checks deposited by consumer accountholders via client image capture = Checks deposited by consumer accountholders using a mobile device (item **7a.1.1.1**) + All other checks deposited by consumers via client image capture (item **7a.1.1.2**).

7a.1.1.1) Checks deposited by consumer accountholders using a mobile device

Checks deposited by consumer accountholders by means of the accountholders capturing and transmitting an image of each check for deposit using a mobile device (e.g., smartphone, tablet). The paper check was truncated by the accountholder at the point of capture / deposit.

Do not include: ACH check conversion entries, paper check deposits, deposited checks for which your institution performed image capture at a branch, ATM, or other processing center, or checks deposited by correspondent customers.

Note: This is a subset of item **7a.1.1** above.

► Example: A customer wrote a check to pay her babysitter. She may or may not have a depository relationship with your institution. The babysitter, who does have a depository relationship with your institution, deposited the check into her account electronically by capturing an image of the check with her smartphone and sending the image to your institution. You were the bank of first deposit for this check.

7a.1.1.2) All other checks deposited by consumers via client image capture

All other checks deposited by consumer accountholders by means of the accountholders capturing and transmitting an image of each check for deposit. The paper check was truncated by the accountholder at the point of capture / deposit.

Do not include: Checks deposited by accountholders using a mobile device (e.g., smartphone, tablet), ACH check conversion entries, paper check deposits, deposited checks for which your institution performed image capture at a branch, ATM, or other processing center, or checks deposited by correspondent customers.

Note: This is a subset of item **7a.1.1** above.

► Example: A customer wrote a check to pay her babysitter. She may or may not have a depository relationship with your institution. The babysitter, who does have a depository relationship with your institution, deposited the check into her account electronically by capturing an image of the check using a desktop scanner and sent the image to your institution from her PC. You were the bank of first deposit for this check.

7a.1.2) Checks deposited by business / government accountholders via client image capture

Checks deposited by business / government accountholders by means of the accountholders capturing and transmitting an image of each check for deposit (e.g., at the point of sale or in the back office). The paper check was truncated by the accountholder at the point of capture / deposit.

Do not include: ACH check conversion entries, paper check deposits, deposited checks for which your institution performed image capture at a branch, ATM, or other processing center, or checks deposited by correspondent customers.

Note: This is a subset of item **7a.1** above.

► Example: A customer wrote a check to pay her physician. She may or may not have a depository relationship with your institution. The physician's office, which does have a depository relationship with your institution, captured the image of the check and transmitted the image to your institution for deposit. You were the bank of first deposit for this check.

7a.2) Correspondent checks deposited via image capture / cash letter

Checks deposited by a correspondent customer (i.e., a depository institution) by means of the accountholders capturing and transmitting an image of each check for deposit. The paper check was truncated by the accountholder at the point of capture / deposit.

Do not include: ACH check conversion entries, paper check deposits, or deposits made by consumer or business / government depositors.

Note: This is a subset of item **7a** above. If you reported **No** on item **1** above, report "0" here.

► Example: A customer wrote a check to pay her babysitter. The babysitter deposited the check at an unaffiliated depository institution, which happened to be your correspondent customer. As a correspondent bank, your institution holds balances for this depository institution in a due-to account and performs check clearing services on its behalf. This depository institution captured an image of the check and deposited it via image cash letter transmission to your institution for processing. You may or may not be the paying bank for this item.

7b) Paper checks deposited

Paper checks deposited at your institution. These checks can be received from several deposit channels (e.g., branch, lockbox, etc.). Include deposited checks for which your institution performed image capture at a branch, ATM, or other processing center.

Do not include: ACH check conversion entries or checks deposited as images.

Note: This is a subset of item **7** above.

► Example: Your customer deposited his paycheck drawn on an unaffiliated depository institution at an ATM located at your branch. The ATM captured an image of the check, which was truncated at that time. The image was cleared via image exchange. Because the check was deposited at the ATM as paper, it should be reported here and not in item **7a**.

➡ Paper checks deposited = Paper checks deposited by consumer or commercial depositors (item **7b.1**) + Correspondent checks deposited via paper check / cash letter (item **7b.2**).

7b.1) Paper checks deposited by consumer or business / government accountholders

Paper checks deposited by accountholders (other than correspondent customers). These checks can be received from several deposit channels (e.g., branch, lockbox, etc.).

Do not include: ACH check conversion entries, checks deposited as images, or checks deposited by correspondent customers.

Note: This is a subset of item **7b** above.

► Example: A local convenience store accepted a check from its customer. The convenience store deposited the paper check at one of your institution's local branches. An image of the check was captured in the branch and cleared via image exchange. Because the check was deposited by the customer as a paper check in the branch, it should be reported here and not in item **7a.1**.

7b.2) Correspondent checks deposited via paper check / cash letter

Paper checks deposited by a correspondent customer (i.e., a depository institution).

Do not include: ACH check conversion entries, checks deposited as images, or checks deposited by consumer or business / government accountholders.

Note: This is a subset of item **7b** above. If you reported **No** on item **1** above, report "0" here.

► Example: Your institution processes checks for another institution as part of a correspondent banking relationship. This institution takes in paper check deposits at its branches. In order to clear those paper checks, your correspondent customer deposited them at your institution in a paper cash letter for subsequent processing.

Checks (Outgoing Check Returns)

8) Outgoing returned checks

All checks drawn on your institution that it returned unpaid, whether to another institution (item **8a** below) or to your own accountholders (item **8b** below).

Do not include: Checks drawn on another institution returned to your institution unpaid.

► Example: Your customer wrote a check that was deposited (at your institution or another) and presented for payment. Your customer's account had insufficient funds and no overdraft protection. You returned the check unpaid.

☞ Outgoing returned checks = Checks your institution returned unpaid to the collecting institution (item **8a**) + "On-us" checks your institution returned unpaid to a consumer or commercial depositor (item **8b**).

8a) Checks your institution returned unpaid to the collecting institution

Checks drawn on your institution for which another institution was the "bank of first deposit" (item **2a** above) that your institution returned unpaid. These checks were drawn on your institution but were returned to another institution unpaid.

Note: This is a subset of item **8** above.

► Example: Your customer wrote a check that was deposited at another institution and presented for payment. Your customer's account had insufficient funds and no overdraft protection. You returned the check unpaid to the collecting bank.

☞ Checks your institution returned unpaid to the collecting institution = Outgoing paper returns (item **8a.1**) + Outgoing image returns (item **8a.2**).

8a.1) Outgoing paper returns

Checks drawn on your institution for which another institution was the "bank of first deposit" (item **2a** above) that your institution returned unpaid and sent as original paper or substitute check / IRD to your institution's clearing agent or the collecting institution.

Note: This is a subset of item **8a** above.

► Example: Your customer wrote a check that was deposited at another institution and was presented to you via image exchange for payment. Your customer's account had insufficient funds and no overdraft protection. You or your processor returned the item unpaid to the collecting bank as a substitute check / IRD.

8a.2) Outgoing image returns

Checks drawn on your institution for which another institution was the “bank of first deposit” (item **2a** above) that your institution returned unpaid and sent electronically to your institution’s clearing agent or the collecting institution.

Note: This is a subset of item **8a** above.

► Example: Your customer wrote a check that was deposited at another institution and was presented to you via image exchange for payment. Your customer’s account had insufficient funds and no overdraft protection. You or your processor returned the item unpaid to the collecting bank as an image.

8b) “On-us” checks your institution returned unpaid to depositors

All “on-us” checks for which your institution was the “bank of first deposit” (item **2b** above) that it returned unpaid. These are a subset of items charged back to depositing accountholders. Some institutions call these “chargebacks.”

Do not include: Checks that your institution returned to another institution or checks drawn on another institution returned to your institution unpaid.

Note: This is a subset of item **8** above.

► Example: Your customer wrote a check to his landlord, who also happened to be your customer. The landlord deposited the check at one of your branches. The account on which the check was drawn (the tenant’s account) had insufficient funds and no overdraft protection. You returned the check unpaid.

GENERAL TERMINOLOGY

ACH payments –

Transactions in this category are entries, originated or received by your institution, that are processed through an Automated Clearinghouse platform according to NACHA rules and format conventions. For this study, please follow these guidelines:

ACH entries include...	ACH entries do <u>not</u> include...
<ul style="list-style-type: none">▪ Debits & credits sent and received▪ On-us entries▪ Network entries▪ Returns	<ul style="list-style-type: none">▪ Addenda records▪ Zero-dollar items (e.g. NOCs, Prenotes)▪ Deletes / Reversals

Originating Depository Financial Institution (ODFI) –

The Originating Depository Financial Institution (ODFI) is the depository 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 RDFI is the depository 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 that result in payments from accounts at your institution, including those for which you are both the ODFI and RDFI (i.e., network on-us ACH entries).

Network on-us ACH entries –

A network on-us ACH entry is one for which you are both the ODFI and RDFI and which is cleared through the Federal Reserve or EPN. Institutions that originate network on-us ACH entries have found it economical or operationally necessary to clear payments between their own accountholders through the network. The alternative would be to identify these entries, separate them from other network ACH entries, and process them entirely in-house.

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. Please consider all direct exchange ACH entries that result in payments from accounts at your institution.

In-house on-us ACH entries (cleared within your institution and not through the Fed or EPN) –

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, such as the Federal Reserve or EPN, for clearing or settlement. On-us ACH entries result in the movement of funds from one account to another within your institution.

Offset ACH entries –

Offset ACH entries are on-us entries used by an ODFI to effect settlement internally between a funding account and another account (e.g., a suspense account) in order to balance the ledger value of credits and debits involved in originating ACH entries.

SURVEY ITEMS

1) Did your institution originate ACH credits in March 2013?

Note: If your answer to this question is **No**, please report "0" for items **8**, **11**, and **13** below.

2) Did your institution receive ACH debits in March 2013?

Note: If your answer to this question is **No**, please report "0" for items **10**, **12**, and **14** below.

3) Did your institution originate ACH entries on behalf of an unaffiliated depository institution in March 2013?

4) As an ODFI, did your institution receive balanced files from business / government accountholders that originated ACH files in March 2013?

▶ Example: Your institution originated payroll for your corporate customer, the Originator, to its employees. Your corporate customer sends you a balanced file. The file is considered "balanced" because, in addition to credit entries to disburse payroll, it contains an offsetting debit entry such that the sum total value of credit and debit entries in the file is zero. The debit entry designates the deposit account to be used to fund the credit entries.

5) As an ODFI, did your institution receive unbalanced files from business / government accountholders that originated ACH files in March 2013?

▶ Example: Your institution originated payroll for your corporate customer, the Originator, to its employees. Your corporate customer sends you an unbalanced file. The file is considered "unbalanced" because the sum total value of credit and debit entries in the file is not zero. The file contains the credit entries to disburse payroll but does not contain an offsetting debit entry. The corporate customer designated during account setup which deposit account would fund credits entries originated.

6) As an ODFI, how did your institution internally "settle" ACH transactions so that funds are debited or credited to the correct accounts in March 2013? (Check all that apply.)

- ▶ Originated offset ACH entries
- ▶ Used another internal funds transfer method (e.g., book transfer)
- ▶ Don't Know

ACH (Network ACH Entries)

SEC Codes to Include: ARC, BOC, CCD, CIE, CTX, IAT, POP, POS, PPD, RCK, SHR, TEL, TRC, WEB, XCK

SEC Codes to Exclude: ACK, ADV, ATX, COR, DNE, ENR, MTE, RET, TRX

7) Did your institution originate network on-us ACH credit entries in March 2013?

These are credit entries for which your institution was both the ODFI and RDFI for the purpose of moving funds from one account to another at your institution that it originated through the Fed or EPN. If applicable, these entries should be reported in item **8** below.

8) ACH credits your institution originated through the Fed or EPN

All network ACH credit entries for which your institution was the ODFI. Include returns. Include network on-us credit entries for which your institution was both the ODFI and RDFI. Include all network offset ACH credit entries originated. See above for definition of "network" entry. If you answered **No** to item **1** above, please report "0" here.

Do not include:

- ACH entries received from other institutions
- Debit ACH entries originated
- Direct exchange entries, such as ACH credits your institution originated directly to another institution (item **11** below)
- In-house on-us entries, such as in-house on-us credits your institution originated (item **13** below)
- Addenda records
- Zero-dollar entries

▶ Example: Your corporate customer paid its employees electronically through the ACH. Your institution originated the credit entries on behalf of your customer and sent them through your chosen network operator, i.e., the Fed or EPN.

☞ ACH credits your institution originated through the Fed or EPN = Offset ACH credit entries originated (item **8a**) + Other ACH credit entries originated (item **8b**).

8a) Offset ACH credit entries originated

These are credit entries for which your institution was both the ODFI and RDFI for the purpose of moving funds from one account to another at your institution that it originated through the Fed or EPN.

Note: This is a subset of item **8** above. If you answered **No** to item **1** above, report "0" here.

▶ Example: Your corporate customer, a local Internet service provider, allows its customers to pay their bills online. In the month of March, the company originated 200 ACH debit entries of \$25 each. In order to deposit the cleared payments to the ISP's operating account, your institution originates one offset ACH credit entry for \$5,000 to the ISP's primary deposit account. Because your institution sends all ACH entries – even on-us entries – through a network operator, i.e., the Fed or EPN, you send the offset entry through the network. For this question, you report one (1) offset entry for \$5,000.

8b) Other ACH credit entries originated

All network ACH credit entries originated that were not offset entries.

Note: This is a subset of item **8** above. If you answered **No** to item **1** above, report "0" here.

▶ Example: Your corporate customer paid its employees electronically through the ACH. Your institution originated the credit entries on behalf of your customer and sent them through your chosen network operator, i.e., the Fed or EPN.

9) Did your institution originate network on-us ACH debit entries in March 2013?

These are debit entries for which your institution was both the ODFI and RDFI for the purpose of moving funds from one account to another at your institution that it originated through the Fed or EPN. If applicable, these entries should be reported in item **10** below.

10) ACH debits your institution received through the Fed or EPN

All network ACH debit entries for which your institution was the RDFI. Include returns. Include network on-us debit entries for which your institution was both the ODFI and RDFI. Include all network offset ACH debit entries received. See previous page for definition of "Network" entry. If you answered **No** to item 2 above, please report "0" here.

Do not include:

- ACH entries sent to other institutions
- Credit ACH entries received
- Direct exchange entries, such as ACH debits your institution received directly from another institution (item **12** below)
- In-house on-us entries, such as in-house debits your institution originated (item **14** below)
- Addenda records
- Zero-dollar entries

▶ Example: Your customer has set up direct debit of his checking account for recurring monthly bill payments. His billers, (e.g., utilities, insurance companies, credit card issuers, etc.) originated debit entries through other depository institutions (i.e., ODFIs) that you received and posted to your customer's account.

☞ ACH debits your institution received through the Fed or EPN = Offset ACH debit entries originated (item **10a**) + Other ACH debit entries originated (item **10b**).

10a) Offset ACH debit entries received

These are debit entries for which your institution was both the ODFI and RDFI for the purpose of moving funds from one account to another at your institution that it originated through the Fed or EPN.

Note: This is a subset of item **10** above. If you answered **No** to item **2** above, report "0" here.

▶ Example: Your institution originated payroll for your corporate customer, the Originator, to its employees. In the month of March, you originated 100 ACH credit entries of \$1,000 each. In order to fund the credit entries, your institution originated one offsetting debit entry worth \$1,000,000 to the firm's designated deposit account. Because your institution sends all ACH entries – even on-us entries – through a network operator, i.e., the Fed or EPN, you sent the offset entry through the network. For this question, you report one (1) offset entry worth \$1,000,000.

10b) Other ACH debit entries received

All network ACH debit entries received that were not offset entries.

Note: This is a subset of item **10** above. If you answered **No** to item **2** above, report "0" here.

▶ Example: Your customer has set up direct debit of his checking account for recurring monthly bill payments. His billers, (e.g., utilities, insurance companies, credit card issuers, etc.) originated debit entries through other depository institutions (i.e., ODFIs) that you received and posted to your customer's account.

ACH (Direct Exchange ACH Entries)

SEC Codes to Include: ARC, BOC, CCD, CIE, CTX, IAT, POP, POS, PPD, RCK, SHR, TEL, TRC, WEB, XCK

SEC Codes to Exclude: ACK, ADV, ATX, COR, DNE, ENR, MTE, RET, TRX

11) ACH credits your institution originated directly to another institution

All direct exchange ACH credit entries for which your institution was the ODFI. Include returns. See above for definition of "direct exchange" entry. If you answered **No** to item **1** above, please report "0" here.

Do not include:

- ACH entries received from other institutions
- Debit ACH entries originated
- Network entries originated, such as ACH credits your institution originated through the Fed or EPN (item **8** above)
- In-house on-us entries, such as in-house on-us credits your institution originated (item **13** below)
- Addenda records
- Zero-dollar entries

▶ Example: Your corporate customer paid its employees electronically through the ACH. Your institution originated the credit entries on behalf of your customer. Some of its employees bank at institutions with which you have established direct exchange relationships in order to forego clearing fees from the Fed or EPN. You originated payroll payments via direct exchange to the employees who bank at these institutions.

12) ACH debits your institution received directly from another institution

All direct exchange ACH debit entries for which your institution was the RDFI. Include returns. See above for definition of "direct exchange" entry. If you answered **No** to item **2** above, please report "0" here.

Do not include:

- ACH entries sent to other institutions
- Credit ACH entries received
- Network entries received, such as ACH debits your institution received through the Fed or EPN (item **10** above)
- In-house on-us entries, such as in-house on-us debits your institution originated (item **14** below)
- Addenda records
- Zero-dollar entries

▶ Example: Your customer has set up direct debit of his checking account for recurring monthly bill payments. His billers, (e.g., utilities, insurance companies, credit card issuers, etc.) originated debit entries through other depository institutions (i.e., ODFIs). Some of those institutions have direct exchange relationships with your institution in order to forego clearing fees from the Fed or EPN. You received debit entries from these institutions and posted them to your customer's account.

ACH (In-House On-Us ACH Entries)

SEC Codes to Include: ARC, BOC, CCD, CIE, CTX, IAT, POP, POS, PPD, RCK, SHR, TEL, TRC, WEB, XCK

SEC Codes to Exclude: ACK, ADV, ATX, COR, DNE, ENR, MTE, RET, TRX

13) In-house on-us credits your institution originated

All ACH credit entries not cleared through the Fed or EPN for which your institution was both the ODFI and RDFI for the purpose of moving funds from one account to another at your institution. Include in-house on-us offset ACH credit entries originated. If you answered **No** to item **1** above, report "0" here.

Do not include:

- ACH entries sent to or received from other institutions
- In-house on-us debits your institution originated (item **14** below)

- Addenda records
- Zero-dollar entries
- If possible, exclude offset entries or entries used to post non-ACH payments to your DDA system using the ACH platform

Note: "Your institution" includes all affiliates.

▶ Example: Your corporate customer paid its employees electronically through the ACH using your institution as its ODFI. Some of its employees have deposit accounts at your institution. To credit the accounts of those employees, you originated in-house on-us credit entries and forego clearing fees from the Fed or EPN.

☞ In-house on-us credits your institution originated = Offset ACH credit entries (in-house on-us) (item **13a**) + Other ACH credit entries (in-house on-us) (item **13b**).

13a) Offset ACH credit entries (in-house on-us)

Note: This is a subset of item **13** above. If you answered **No** to item **1** above, report "0" here.

▶ Example: Your corporate customer, a local Internet service provider, allows its customers to pay their bills online. In the month of March, the company originated 200 ACH debit entries of \$25 each. In order to deposit the cleared payments to the ISP's operating account, your institution originates one offset ACH credit entry for \$5,000 to the ISP's primary deposit account. For this question, you report one (1) offset entry for \$5,000.

13b) Other ACH credit entries (in-house on-us)

All in-house on-us ACH credit entries that were not offset entries.

Note: This is a subset of item **13** above. If you answered **No** to item **1** above, report "0" here.

▶ Example: Your corporate customer paid its employees electronically through the ACH using your institution as its ODFI. Some of its employees have deposit accounts at your institution. To credit the accounts of those employees, you originated in-house on-us credit entries and forego clearing fees from the Fed or EPN.

14) In-house on-us debits your institution originated

All ACH debit entries not cleared through the Fed or EPN for which your institution was both the ODFI and RDFI for the purpose of moving funds from one account to another at your institution. Include in-house on-us offset ACH debit entries originated. If you answered **No** to item **2** above, please report "0" here.

Do not include:

- ACH entries sent to or received from other institutions
- In-house on-us credits your institution originated (item **13** above)
- Addenda records
- Zero-dollar entries
- If possible, exclude offset entries or entries used to post non-ACH payments to your DDA system using the ACH platform

Note: "Your institution" includes all affiliates.

▶ Example: Your corporate customer, a cable company, collected monthly payments from its customers by originating ACH debit entries using your institution as its ODFI. Some of those customers also have deposit accounts at your institution. To debit the accounts of those customers, you originated In-House On-Ups Debit entries and forego clearing fees from the Fed or EPN.

☞ In-house on-us debits your institution originated = Offset ACH debit entries (in-house on-us) (item **14a**) + Other ACH debit entries (in-house on-us) (item **14b**).

14a) Offset ACH debit entries (in-house on-us)

Note: This is a subset of item **14** above. If you answered **No** to item **2** above, report "0" here.

▶ Example: Your institution originated payroll for your corporate customer, the Originator, to its employees. In the month of March, you originated 100 ACH credit entries of \$1,000 each. In order to fund the credit entries, your institution originated one offsetting debit entry worth \$1,000,000 to the firm's designated deposit account. For this question, you report one (1) offset entry worth \$1,000,000.

14b) Other ACH debit entries (in-house on-us)

All in-house on-us ACH debit entries that were not offset entries.

Note: This is a subset of item **14** above. If you answered **No** to item **2** above, report "0" here.

▶ Example: Your corporate customer, a cable company, collects monthly payments from its customers by originating ACH debit entries using your institution as its ODFI. Some of those customers also have deposit accounts at your institution. To debit the accounts of those customers, you originate In-House On-Ups Debit entries and forego clearing fees from the Fed or EPN.

Wire Transfers

GENERAL TERMINOLOGY

Wire transfers –

Funds transfers using the large-value systems (Fedwire and CHIPS). Include payments for your accountholders submitted and settled through these systems directly or through a correspondent.

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

SURVEY ITEMS

1) Did your institution originate wires for unaffiliated depository institutions in March 2013 (i.e., correspondent volume)?

Note: If your answer to this question is **No**, please skip item **1a** below.

1a) Were you able to exclude this volume from your answers below?

2) Did an unaffiliated depository institution originate wires on behalf of your institution in March 2013?

Note: If your answer to this question is **No**, please skip item **2a** below.

2a) Were you able to include this volume from your answers below?

3) Wire transfer originations

All wire transfers originated from consumer (item **3a** below) or business / government accounts (item **3b** below) at your institution. Include wire transfers originated on your institution's behalf by a correspondent.

Do not include: Wire transfers your institution originated for an unaffiliated depository institution.

▶ Example: Your institution originated a wire transfer on behalf of your corporate customer to pay its third-party vendor via Fedwire. The vendor may or may not have a depository relationship with your institution. The vendor may or may not have a U.S. domiciled account.

☞ Wire transfer originations = Consumer transfers (item **3a**) + All other transfers (item **3b**).

3a) Consumer transfers

All wire transfers originated from consumer accounts at your institution.

Do not include: Business / government wire transfers.

Note: This is a subset of item **3** above.

▶ Example: Your retail customer has a daughter in college. Your institution originated a wire transfer on behalf of this retail customer to the school to fund his daughter's college tuition via Fedwire. The school may or may not have a depository relationship with your institution. The school may or may not have a U.S. domiciled account.

3b) All other transfers

Wire transfers originated from business / government (including non-depository financial institutions) accounts at your institution.

Do not include: Consumer wire transfers.

Note: This is a subset of item **3** above.

▶ Example: Your institution originated a wire transfer on behalf of your corporate customer to pay its third-party vendor via Fedwire. The vendor may or may not have a depository relationship with your institution. vendor may or may not have a U.S. domiciled account.

☞ All other transfers = Settlement / bank business transfers (item **3b.1**) + All other business / government transfers (item **3b.2**).

3b.1) Settlement / bank business transfers

All wire transfers originated for the purpose of paying one of your institution's vendors or settling your institution's position with another institution.

Do not include: Wire transfers your institution originated for an unaffiliated depository institution. Wire transfers originated from consumer or business / government accounts.

Note: This is a subset of item **3b** above.

▶ Example: Your institution originated a wire transfer via Fedwire to pay the bank's advertising agency.

3b.2) All other business / government transfers

All other wire transfers originated from business / government (including non-depository financial institutions) accounts at your institution.

Do not include: Consumer wire transfers or settlement / bank business transfers. Wire transfers for an unaffiliated depository institution.

Note: This is a subset of item **3b** above.

▶ Example: Your institution originated a wire transfer on behalf of your corporate customer to pay its third-party vendor via FedWire. The vendor may or may not have a depository relationship with your institution. The vendor may or may not have a U.S. domiciled account.

4) Wire transfer originations = (3)

Allocate your response to item **3** above according to whether wire transfers were received into U.S.-domiciled accounts (item **4a** below) or foreign accounts (item **4b** below).

▶ Example: Your institution originated a wire transfer on behalf of your corporate customer to pay its third-party vendor via Fedwire. The vendor may or may not have a depository relationship with your institution. The vendor may or may not have a U.S. domiciled account.

☞ Wire transfer originations (item **3** above) = Domestic (U.S.) payee (item **4a**) + Foreign payee (item **4b**).

4a) Domestic (U.S.) payee

All wire transfers originated from accounts at your institution that were sent to another U.S.-domiciled account.

Do not include: Foreign wire transfers.

Note: This is a subset of item **4** above.

▶ Example: Your institution originated a wire transfer via Fedwire on behalf of your corporate accountholder to pay its third-party vendor. The vendor has a U.S. domiciled account.

4b) Foreign payee

All wire transfers originated from accounts at your institution that were sent to an account outside the U.S.

Do not include: Domestic wire transfers.

Note: This is a subset of item **4** above.

▶ Example: Your institution originated a wire transfer via Fedwire on behalf of your corporate accountholder to pay its third-party vendor. The vendor has an account outside the U.S.

☞ Foreign payee = Consumer originated foreign transfers (item **4b.1**) + All other foreign transfers (item **4b.2**).

4b.1) Consumer originated foreign transfers

All wire transfers originated from consumer accounts at your institution that were sent to an account outside the U.S.

Do not include: Domestic wire transfers or all other business / government transfers.

Note: This is a subset of item **4b** above.

▶ Example: Your retail customer has a daughter studying abroad. Your institution originated a wire transfer on behalf of this retail customer to the school, which has an account outside the U.S., to fund his daughter's studies.

4b.2) All other foreign transfers

All other wire transfers originated from accounts at your institution that were sent to an account outside the U.S.

Do not include: Domestic or consumer wire transfers.

Note: This is a subset of item **4b** above.

► Example: Your institution originated a wire transfer via Fedwire on behalf of your corporate accountholder to pay its third-party vendor. The vendor has an account outside the U.S.

Debit and Prepaid Cards

GENERAL TERMINOLOGY

Debit and prepaid card transactions –

All purchase and bill pay transactions made with debit cards, open-loop prepaid cards, or ATM cards used for POS transactions. These transactions can be authenticated by either a Personal Identification Number (PIN) or by a signature. Transactions may originate either at a physical point of sale (POS), via telephone, via the Internet, etc. For this study, please follow these guidelines:

Debit and prepaid card transactions include...	Debit and prepaid card transactions do <u>not</u> include...
<ul style="list-style-type: none">▪ Transactions made with Visa, MasterCard, Discover, or American Express branded cards and cleared over dual-message networks. These are typically called signature-based or offline debit card transactions▪ POS transactions made with debit cards and cleared over a single-message network. These are typically called PIN-based or online debit card transactions▪ Open-loop general purpose prepaid card transactions▪ Open-loop gift card transactions▪ Payroll card transactions by the cardholder▪ Electronic Benefit Transfer (EBT) card transactions.▪ Transactions originated in other countries	<ul style="list-style-type: none">▪ ATM withdrawals▪ Credit card transactions▪ Transfers by a corporate customer to fund its employees' payroll card accounts

General purpose prepaid cards –

These network-branded cards are typically, but not necessarily, consumer funded and can be used at the point of sale, for bill pay transactions, or to withdraw cash from an ATM. These cards are often marketed to underbanked consumers as a checking account alternative.

Gift cards –

Private label [e.g., merchant or shopping center branded] prepaid cards marketed as gift-giving alternatives to cash, checks and gift certificates or as loyalty cards with payment capabilities.

Payroll cards –

Reloadable, prepaid "ATM" cards issued to disburse employee wages; typically marketed as a means to replace paper check or cash wages to unbanked employees. Note: closed loop applications provide access to wages via ATM or check cashing agencies.

Electronic Benefit Transfer (EBT)–

Electronic Benefits Transfer (EBT) is an electronic system that allows a recipient to authorize transfer of their government benefits from a Federal account to a retailer account to pay for products received via a payment card.

Closed-loop prepaid cards –

Include: All point-of-sale (POS) or bill pay transactions made with closed-loop (private label) prepaid cards.

Do Not Include: Open-loop (network branded) prepaid, debit card or credit card transactions. Please exclude ATM withdrawals from transaction reporting unless specifically requested.

Note: Any fees charged to the cards (e.g., monthly fees, dormancy fees etc.) are not considered to be transactions and should be excluded.

Open-loop prepaid cards –

Include: All point-of-sale (POS) or bill pay transactions made with an open-loop (network branded) prepaid card. (Note: If you are reporting on behalf of an EFT network, please include only prepaid transactions that carry your network brand. I.e., do not include reciprocal or gateway transactions that are not routed on your brand).

Do Not Include: Closed-loop prepaid card, debit card or credit card transactions. Please exclude ATM withdrawals from transaction figures unless specifically requested. Do not include non-network branded transactions.

Note: Any fees charged to the cards (e.g., monthly transaction fees, etc.) are not considered to be transactions and should be excluded.

Consumer account –

A transaction deposit account for personal use by an individual or household from which payments are commonly made. This includes checking accounts and NOW accounts. It **excludes** savings accounts and money market deposit accounts, which, although eligible for a limited number of transactions per month, should not be included. It also excludes certificates of deposit (CDs).

Business / government account –

A transaction deposit account owned by an organization (i.e., business, government, or not-for-profit) from which payments are commonly made. This includes small business accounts and commercial checking accounts – both analyzed (i.e., those for which fees can be offset by balances via an earnings credit rate) and non-analyzed. It **excludes** savings accounts and money market deposit accounts, which although eligible for a limited number of transactions per month, should not be included. It also excludes certificates of deposit (CDs).

SURVEY ITEMS

1) Did your institution issue debit cards for transaction deposit accounts in March 2013?

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.

Note: If your answer to this question is **No**, please report “0” for items **2**, **7a** and **8a** below.

2) Number of debit cards

Debit cards and ATM cards that can be used at the point of sale that were issued by your institution, draw on the transaction deposit accounts reported in item 5 in the Institution Profile section, and in force March.

For **cards in force** report only debit cards that have been issued by your institution, activated by your accountholder, and have not expired as of March 31.

For **cards with purchase activity**, report only debit cards that had point-of-sale (POS) and / or bill pay activity during March. Do not include cards that were only used to withdraw cash.

For **chip enabled cards**, report only debit cards with chip technology (e.g., EMV or RFID chip-enabled cards or other form factors) as of March 31.

Do not include: ATM-only cards that cannot be used to make purchases at the point of sale, prepaid cards, or credit cards.

Note: If you answered **No** to item **1** above, please report “0” here.

▶ Example for cards in force: Your institution issued a debit card to an accountholder and the card has not expired. The debit card can be used to make purchases. This card may or may not have had purchase activity during March, but has the ability to be used at the point of sale during the time period.

▶ Example for cards with purchase activity: Your institution issued a debit card to an accountholder and the card has not expired. The debit card had purchase activity and / or bill pay associated with the card during March.

▶ Example for chip enabled cards: Your institution issued a debit card to an accountholder and the card has not expired. The debit card has chip technology, which may or may not be used. This card may or may not have had purchase activity and / or bill pay activity associated with the card during March.

3) Did your institution issue prepaid cards in March 2013?

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, payroll or electronic benefit transfer (EBT) cards.

Do not include: Debit cards, closed-loop prepaid cards or credit cards.

Note: If your answer to this question is **No**, please report "0" for items **4**, **5**, **7b** and **8b** below.

4) Prepaid card program accounts

Accounts for both reloadable and non-reloadable prepaid cards for which your institution was the issuer. Include general-purpose prepaid, gift, payroll or electronic benefit transfer (EBT) cards. Allocate between accounts in card programs managed by your institution and accounts managed by a third party. If you answered **No** to item **3** above, please report "0" here.

Do not include: Debit cards, ATM-only cards, closed-loop prepaid cards, or credit cards.

▶ Example for prepaid card program accounts that were managed by your institution: For these accounts, you perform account management and cardholder services in addition to acting as the legal entity responsible for compliance with network rules and other governing regulations, underwriting, and network connectivity.

▶ Example for prepaid card program accounts that were managed by a third party: For these accounts, you are the issuer responsible for compliance with network rules and other governing regulations, underwriting, and network connectivity; however, another organization, such as a fleet card management firm performs account management and cardholder services.

5) Number of prepaid cards

Prepaid cards that can be used at the point of sale that were issued by your institution, draw on prepaid card program accounts listed in item **4** above, and in force during March.

For **cards in force**, report only prepaid cards that have been issued by your institution, activated by your accountholder, and have not expired as of March 31.

For **cards with purchase activity**, please report only prepaid cards that had point-of-sale (POS) and / or bill pay activity during March. Do not include cards that were only used to withdraw cash.

For **chip enabled cards**, please report only prepaid cards with chip technology (e.g., EMV or RFID chip-enabled cards or other form factors) as of March 31.

Do not include: ATM-only cards, debit cards, closed-loop prepaid cards, or credit cards.

Note: If you answered **No** to item **3** above, please report "0" here.

▶ Example for cards in force: Your institution issued a Visa gift card to an accountholder and the card has not expired. The prepaid card can be used to make purchases. This card may or may not have had purchase activity during March, but it has the ability to be used at the point of sale during the time period.

▶ Example for cards with purchase activity: Your institution issued a payroll card to a corporate customer's employee, and the card has not expired. The card had purchase activity during March.

▶ Example for chip enabled cards: Your institution issued a general purpose reloadable prepaid card to an accountholder and the card has not expired. The card has an embedded micro-chip. This card may or may not have had purchase activity and / or bill pay activity associated with the card during March. If it did, the chip may or may not have been the used during the transaction.

6) Total debit and prepaid card transactions

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 (item **6a** below) or PIN payment card networks (item **6b** below). Include both consumer and business / government card transactions. Include cash back at the point of sale.

Do not include: ATM withdrawals or credit card transactions.

▶ Example: Your customer bought groceries with her debit card by entering her PIN at the checkout line. Later that day, she used a Visa gift card issued by your institution to purchase clothes at a department store. When using the gift card, she signed a sales receipt to authorize the transaction. Both transactions should be included.

☞ Total debit and prepaid card transactions = Signature (dual-message) transactions (item **6a**) + PIN (single-message) transactions (item **6b**).

6a) Signature (dual-message) transactions

All debit and prepaid card transactions that were processed over a signature (dual-message) payment card network (Visa, MasterCard, American Express, or Discover).

Do not include: ATM withdrawals, PIN (single-message) transactions, or credit card transactions.

Note: This is a subset of item **6** above.

- ▶ Example 1: Your customer bought lunch with his debit card and authorized the transaction by signing for the purchase. Later that day, he used a Visa gift card issued by your institution to rent a movie and signed a sales receipt as well. Both transactions should be included.
- ▶ Example 2: Your customer bought groceries with her Visa Check card. When asked, "credit or debit," she selected "credit" and signed a sales receipt to authorize payment from her checking account. The transaction was authorized over VisaNet.
- ▶ Example 3: Your customer purchased an item on an Internet website but did not sign anything. The transaction was authorized over VisaNet. This is sometimes call a "card-not-present" transaction.
- ▶ Example 4: A consumer received an America Express gift card issued by your institution for her birthday. She used the gift card at the department store and signed a sales receipt to authorize the transaction.

6b) PIN (single-message) transactions

All debit and prepaid card transactions that were processed over a PIN (single-message) payment card network. Also include "PIN-less" transactions for bill pay transactions that are cleared and settled through a regional EFT network.

Do not include: ATM withdrawals, signature (dual message) transactions, or credit card transactions.

Note: This is a subset of item **6** above.

- ▶ Example 1: Your customer bought clothes with his Visa Check card and authorized the transaction by entering his PIN. Later that day, he used an Electronic Benefits Transfer (EBT) card provided by the government (for which you are the card issuer) to purchase groceries. Both transactions should be included.
- ▶ Example 2: Your customer bought groceries with his debit card. When asked, "credit or debit," he selected "debit" and entered his PIN to authorize payment from his checking account. The transaction was cleared and settled through Interlink, Maestro, STAR, PULSE, NYCE or a regional EFT network.
- ▶ Example 3: A consumer received payroll card issued by your institution from his employer. When the cardholder made purchases with this payroll card, he entered a PIN to authorize the transaction.

7) Total debit and prepaid card transactions = (6)

Allocate your response to item **6** above between debit card transactions from regular transaction deposit accounts (item **7a** below) and prepaid card transactions (item **7b** below).

Do not include: ATM withdrawals or credit card transactions.

▶ Example: Your customer bought groceries with her debit card by entering her PIN at the checkout line. Later that day, she used a Visa gift card issued by your institution to purchase clothes at a department store. When using the gift card, she signed a sales receipt to authorize the transaction. Both transactions should be included.

- ☞ Total debit and prepaid card transactions (item **6** above) = Debit card transactions from transaction deposit accounts (item **7a**) + Prepaid card transactions (item **7b**).

7a) Debit card transactions from transaction deposit accounts

All debit card transactions for which your institution was the card issuer and where funds were debited from a regular transaction deposit account. Include transactions over any debit card network. If you answered **No** to item **1** above, please report "0" here.

Do not include: ATM withdrawals, prepaid card transactions, or credit card transactions.

Note: This is a subset of item **7** above.

▶ Example: Your checking accountholder has a debit card linked to the account. She bought groceries with her debit card by entering her PIN at the checkout line. Later that day, she used her debit card to purchase clothes at a department store. Both transactions should be included.

- ☞ Debit card transactions from transaction deposit accounts = Consumer transactions (item **7a.1**) + Business / government transactions (item **7a.2**).

7a.1) Consumer transactions

Consumer debit card transactions. If you answered **No** to item **1** above, please report "0" here.

Do not include: Business / government or prepaid card transactions.

Note: This is a subset of item **7a** above.

▶ Example: Your consumer accountholder bought groceries for her family with her debit card by entering her PIN at the checkout line. Later that day, she used her debit card to purchase clothes at a department store for

her son. The debit card is linked to a personal checking account at your institution. Both transactions should be included.

7a.2) Business / government transactions

Business / government debit card transactions. If you answered **No** to item **1** above, please report "0" here.

Do not include: Consumer or prepaid card transactions.

Note: This is a subset of item **7a** above.

▶ Example: Your small business accountholder, a restaurant owner, purchased cookware from a third-party supplier. The restaurant owner used a business debit card linked to a small business checking account to make the transaction.

7b) Prepaid card transactions

All prepaid card transactions for which your institution was the card issuer. Include transactions over any debit card network. If you answered **No** to item **3** above, please report "0" here.

Do not include: ATM withdrawals, debit card transactions from regular transaction deposit accounts, or credit card transactions.

Note: This is a subset of item **7** above.

▶ Example: Your accountholder bought a pair of shoes at a department store using a Visa branded gift card issued by your institution.

8) Total cash-back transactions

All debit card and prepaid card transactions for which your institution was the card issuer and the accountholders received cash back at the point of sale. This includes both signature-based cash-back and PIN-based cash-back transactions. For cash back (\$), only include the amount of cash your cardholders received at the point of sale.

Do not include: ATM withdrawals, credit card transactions, or the amount paid for goods and services.

▶ Example: Your customer used her debit card at the grocery store. She entered her PIN to authorize the transaction and also requested cash back. The transaction and the amount of cash she received, excluding the amount she paid for her groceries, should be reported here.

- ➔ Total cash-back transactions = Debit card cash-back transactions from transaction deposit accounts (item **8a**) + Prepaid card cash-back transactions (item **8b**).

8a) Debit card cash-back transactions from transaction deposit accounts

All debit card transactions for which your institution was the card issuer where funds were debited from a regular transaction deposit account, and the accountholder received cash back at the point of sale. Include cash-back transactions over any debit card network. If you answered **No** to item **1** above, please report "0" here.

Do not include: ATM withdrawals, prepaid-card cash-back transactions, or credit card transactions.

Note: This is a subset of item **8** above.

▶ Example: Your accountholder has a debit card linked to her checking account. She used her debit card to make a \$20 purchase at the convenience store, entering her PIN to authorize the transaction. She also requested \$50 cash back at the point of sale. For this question you would report (1) transaction for \$50.

8b) Prepaid card cash-back transactions

All prepaid card transactions for which your institution was the card issuer and the accountholder received cash back at the point of sale. Include cash-back transactions over any debit card network. If you answered **No** to item **3** above, report "0" here.

Do not include: ATM withdrawals, debit-card cash-back transactions from regular transaction deposit accounts, or credit card transactions.

Note: This is a subset of item **8** above.

▶ Example: Your accountholder used her reloadable Visa-branded prepaid card at the convenience store to make a \$20 purchase, entering her PIN to authorize the transaction. She also requested \$50 cash back. For this question you would report one (1) transaction for \$50.

Credit Card Transactions

GENERAL TERMINOLOGY

Credit card transactions –

All transactions made with credit cards and charge cards issued by your institution, meaning your institution owns the receivable. For this study, please follow these guidelines:

Credit card transactions include...	Credit card transactions do <u>not</u> include...
<ul style="list-style-type: none">▪ Transactions made with Visa, MasterCard, Discover, or American Express branded credit cards. These include secured and unsecured credit cards▪ Transactions originated in other countries	<ul style="list-style-type: none">▪ Debit card transactions▪ Prepaid card transactions▪ Transfers by a corporate customer to fund its employees' payroll card accounts▪ Cash advances, which will be counted in this section but as a discrete set of transactions separate from credit card transactions

Consumer account –

A credit account for personal use by an individual or household from which payments can be made.

Business / government account –

A credit account owned by an organization (i.e., business, government or not-for-profit) from which payments can be made.

Cash advances –

A service provided by credit card and charge card issuers that allows cardholders to withdraw cash, either through an ATM or over the counter at a bank or other financial agency, up to a prescribed limit. For a credit card, this will be the credit limit (or some percentage thereof). It also includes convenience checks drawn on a credit card account and balance transfers.

Convenience checks –

A check linked to a cardholder's credit line that can be used for making purchases, paying bills or transferring balances from one credit account to another. Convenience checks can be written up to the amount of the cardholder's credit limit (or some percentage thereof) and are considered cash advances.

Balance transfers –

The transfer by a credit card account holder of an outstanding debt balance from one credit card account to another. These are considered cash advances.

SURVEY ITEMS

1) Did your institution issue credit cards in March 2013?

Credit or charge cards for which your institution owned the receivables.

Do not include: Private-label credit or charge cards that could only be used at a limited set of merchants and that did not use one of the four major credit card networks. Also exclude white label cards for which you were not the issuing institution.

Note: If your institution had cards that were branded with your institution's name but another institution owned the receivables, do not report this volume. If your answer to this question is **No**, please report "0" for items **2, 3, 4** and **5** below.

2) Credit card accounts

Unsecured or secured credit card accounts for which your institution owns the receivables. If you answered **No** to item **1** above, please report "0" here.

Do not include: Private-label credit or charge card accounts whose cards can only be used at a limited set of merchants and that do not use one of the four major credit card networks. Also exclude white label card accounts for which you were not the issuing institution. Do not include transaction deposit accounts.

3) Number of credit cards

Credit cards linked to the accounts listed in item **2** above and were in force during March.

For **cards in force**, report only credit cards that have been issued by your institution, activated by your accountholder, and have not expired as of March 31.

For **cards with purchase activity**, please report only credit cards that had point-of-sale (POS) and / or bill pay activity during March. Credit cards used only to withdraw cash, linked to accounts on which only convenience checks were drawn, or linked to accounts on which there was only balance transfer activity are not considered active cards.

For **chip enabled cards**, please report only credit cards with chip technology (e.g., EMV or RFID chip-enabled cards or other form factors) as of March 31.

Do not include: Debit cards, ATM-only cards, or prepaid cards.

Note: If you answered **No** to item **1** above, please report "0" here.

▶ Example for in force cards: Your institution issued a credit card to an accountholder and the card has not expired. The credit card can be used to make purchases. This card may or may not have had purchase activity during March, but has the ability to be used at the point of sale during the time period.

▶ Example for cards with purchase activity: Your institution issued a credit card to an accountholder and the card has not expired. The credit card had purchase activity and / or bill pay associated with the card during March.

▶ Example for chip enabled cards: Your institution issued a credit card to an accountholder and the card has not expired. The credit card has chip technology, which may or may not be used. This card may or may not have had purchase activity and / or bill pay activity associated with the card during March.

4) Total credit card transactions

All transactions made with credit cards and charge cards issued by your institution. Include both consumer and business / government transactions. If you answered No to item **1** above, please report "0" here.

Do not include: Debit or prepaid card transactions. Exclude cash advances.

▶ Example: John bought lunch with his personal credit card and then used his corporate T&E card to pay for a taxi to the airport. Your institution is the issuer for both of these cards. Both transactions should be included.

☞ Total credit card transactions = Consumer transactions (item **4a**) + Business / government transactions (item **4b**).

4a) Consumer transactions

All credit and charge card transactions made by consumer accountholders. If you answered **No** to item **1** above, please report "0" here.

Do not include: Credit or charge card transactions made by business / government accountholders.

Note: This is a subset of item **4** above.

▶ Example: Tom used his credit card issued by your institution to buy a \$40 pair of jeans. Later that day, he used his credit card at the ATM for a \$500 cash advance. For this question you would report one (1) transaction for \$40.

4b) Business / government transactions

All credit and charge card transactions made by business / government accountholders. If you answered **No** to item **1** above, please report "0" here.

Do not include: Credit or charge card transactions made by consumer accountholders.

Note: This is a subset of item **4** above.

▶ Example: Your corporate accountholder, a trucking company, purchased trailer equipment with a corporate credit card issued by your institution.

5) Cash advances

All cash advances requested using credit and charge cards issued by your institution. If you answered **No** to item **1** above, enter "0" here.

Do not include: Cash withdrawals that did not involve an extension of credit.

▶ Example: Your accountholder used her Visa credit card issued by your institution to withdraw cash in the branch. Later that day, she wrote a convenience check to purchase clothes at a department store. Both transactions should be included.

☞ Cash advances = Consumer cash advances (item **5a**) + Business / government cash advances (item **5b**).

5a) Consumer cash advances

All cash advances requested by consumer accountholders using credit and charge cards issued by your institution. If you answered **No** to item **1** above, please report "0" here.

Do not include: Cash advances for business / government accountholders.

Note: This is a subset of item **5** above.

▶ Example: Judy withdrew \$200 cash from an ATM using a credit card issued by your institution. Later that night she paid off her \$1,500 credit card balance at another institution using a convenience check drawn on her credit card account at your institution. For this question, you would report two (2) transactions for \$1,700.

➡ Consumer cash advances = Consumer convenience checks and balance transfers (item **5a.1**) + Consumer ATM withdrawals and over-the-counter withdrawals from credit card accounts (item **5a.2**).

5a.1) Consumer convenience checks and balance transfers

Cash advances whereby your cardholder wrote a check that was tied to a credit or charge card issued by your institution. Outstanding credit card balances transferred into a credit card account at your institution. If you answered **No** to item **1** above, please report "0" here.

Do not include: Consumer ATM withdrawals, over-the-counter withdrawals, or business / government cash advances.

Note: Convenience checks are also known as courtesy checks. This is a subset of item **5a** above.

▶ Example: Amy wrote a convenience check drawn on her credit card account with your institution to purchase \$250 in clothes at a department store. The following week, she used another convenience check drawn on the same account to transfer a \$3,000 balance from a credit card account at another. For this question, you would report two (2) transactions for \$3,250.

5a.2) Consumer ATM withdrawals and over-the-counter withdrawals from credit card accounts

Cash withdrawals made by consumer accountholders at the ATM or teller line using a credit card issued by your institution. If you answered **No** to item **1** above, please report "0" here.

Do not include: Consumer convenience checks, balance transfers, or business / government cash advances.

Note: This is a subset of item **5a** above.

▶ Example: Your consumer accountholder withdrew cash over the counter at one of your branch locations using a credit card issued by your institution.

5b) Business / government cash advances

All cash advances requested by business / government accountholders using credit and charge cards issued by your institution. If you answered **No** to item **1** above, please report "0" here.

Do not include: Cash advances for consumer accountholders.

Note: This is a subset of item **5** above.

▶ Example: Your corporate accountholder, a medical equipment supplier, provides corporate credit cards issued by your institution to its employees. An employee used the credit card to withdraw cash at an ATM to pay for a taxi.

➡ Business / government cash advances = Business / government convenience checks and balance transfers (item **5b.1**) + Business / government ATM withdrawals and over-the-counter withdrawals from credit card accounts (item **5b.2**).

5b.1) Business / government convenience checks and balance transfers

Cash advances whereby your cardholder wrote a check that was tied to a credit card issued by your institution. Outstanding credit card balances transferred into a credit card account at your institution. If you answered **No** to item **1** above, please report "0" here.

Do not include: Consumer cash advances, business / government ATM withdrawals, or over-the-counter withdrawals.

Note: Convenience checks are also known as courtesy checks. This is a subset of item **5b** above.

▶ Example: A new small business credit card accountholder authorizes your institution to effect a balance transfer (via ACH) to pay off its \$10,000 balance on a commercial card issued by another institution.

5b.2) Business / government ATM withdrawals and over-the-counter withdrawals from credit card accounts

Cash withdrawals made by business / government accountholders at the ATM or teller line using a credit card issued by your institution. If you answered **No** to item **1** above, please report "0" here.

Do not include: Business / government ATM withdrawals, over-the-counter withdrawals, or consumer cash advances.

Note: This is a subset of item **5b** above.

► Example: Your government accountholder provides T&E credit cards issued by your institution to its employees. A government employee used the credit card to withdraw cash at an ATM.

Cash

GENERAL TERMINOLOGY

Cash withdrawals –

Cash withdrawals made by your accountholder at your ATM, “foreign” ATM, wholesale vault, or over-the-counter or from a remote currency management terminal. For this study, please follow these guidelines:

Cash Withdrawals include...	Cash Withdrawals do <u>not</u> include...
<ul style="list-style-type: none">All cash withdrawals by your accountholders (including, as appropriate for the particular survey question, withdrawals made in other countries)	<ul style="list-style-type: none">Cash withdrawals or other transactions by individuals or businesses other than your accountholdersDeposit transactionsInquiriesFunds transfersStatement printsPurchases (stamps, tickets, etc.)Any other non-withdrawal transaction

Cash deposits –

Cash deposits made by your accountholder at your ATM, “foreign” ATM, wholesale vault, or over-the-counter or from a remote currency management terminal. For this study, please follow these guidelines:

Cash deposits include...	Cash deposits do <u>not</u> include...
<ul style="list-style-type: none">All cash deposits by your accountholders regardless of channel	<ul style="list-style-type: none">Cash deposits or other transactions by individuals or businesses other than your accountholdersWithdrawal transactionsInquiriesFunds transfers

Remote currency management terminals –

A cash accepting (or recycling) terminal deployed by your institution at a commercial customer's site (e.g., restaurants, gas stations, convenience stores) to allow that customer to deposit cash remotely, typically with provisional ledger credit, without visiting a bank branch or cash vault or requiring pick-up by an armored courier.

Sponsored ATM –

ATMs owned and operated by independent service operators for which your institution provides network access as the ATMs sponsor.

SURVEY ITEMS

Cash (Withdrawals)

1) Did your institution outsource vault operations in March 2013?

- ▶ Example: Your corporate customer is located in state where your institution does not have a physical presence. To provide vault services to this customer, your institution outsources these services to an armored cash handling services company.

2) Number of debit cards with ATM withdrawals

Debit cards and ATM cards that were issued by your institution, draw on the transaction deposits account reported in item 5 in the Institution Profile and had ATM withdrawal activity during March 2013. If you answered **No** to item 1 in the Debit and Prepaid Cards section, please report “0” here.

Do not include: Signature-only debit cards (i.e., debit cards that can only be used at the point of sale to make purchases by signing for the transaction.), credit cards, prepaid cards, or debit cards issued by an unaffiliated depository institution.

▶ Example: Your accountholder withdrew \$100 cash at your institution's ATM using a debit card issued by your institution. The next day, the accountholder withdrew \$75 cash using the same debit card at a "foreign" ATM. For this question, you would include this as one (1) debit card that had ATM withdrawals during the period.

3) Number of prepaid cards with ATM withdrawals

Prepaid cards that were issued by your institution, draw on the prepaid card program accounts listed in item 4 in the Debit and Prepaid Cards section and had ATM withdrawal activity during March 2013. If you answered **No** to item 3 in the Debit and Prepaid Cards section, please report "0" here.

Do not include: Signature-only prepaid cards (i.e., prepaid cards that can only be used at the point of sale to make purchases by signing for the transaction.), debit cards, credit cards, or prepaid cards issued by an unaffiliated depository institution.

▶ Example: Your accountholder withdrew \$100 cash at your institution's ATM using a prepaid card issued by your institution. The next day, the accountholder withdrew \$75 cash using the same prepaid card at a "foreign" ATM. For this question, you would include this as one (1) prepaid card that had ATM withdrawals during the period.

4) Over-the-counter cash withdrawals

All cash (notes and coin) withdrawal transactions made from accounts at your institution over the counter at your institution's branch locations. Include withdrawal transactions initiated via a withdrawal slip or via the deposit of any negotiable or nonnegotiable instrument.

Do not include: Cash withdrawals at ATM terminals, cash withdrawals at ATM terminals located at your institution's branch locations, noncash withdrawal transactions made from accounts at your institution, withdrawals made from accounts at another institution, deposit transactions, teller vault activity or other non-withdrawal transactions (e.g., inquiries, statement print-outs, purchases of stamps, tickets, etc.).

Note: Please count only over-the-counter cash withdrawals made at your institution's branch locations from accounts at your institution.

▶ Example: Your accountholder withdrew cash over the counter from a teller at one of your institution's branch locations.

5) Cash orders at wholesale vaults

All cash (notes and coin) withdrawals made at wholesale vaults from accounts at your institution. Include cash withdrawals at outsourced wholesale vaults made from accounts at your institution.

Do not include: Cash withdrawals at ATM terminals, noncash withdrawal transactions made from accounts at your institution, withdrawals made from accounts at another institution, deposit transactions, teller vault activity or other non-withdrawal transactions (e.g., inquiries, statement print-outs, purchases of stamps, tickets, etc.).

Note: Please count only cash withdrawals made from accounts at your institution at wholesale vaults.

▶ Example: A local retailer for which you provide banking services used an armored courier service to deposit \$5,000 in cash and coin at your cash vault and to order \$1,500 in various denominations of cash straps and coin rolls in order to make change in its store(s). For this question, you would include one (1) cash order for \$1,500.

6) Were you able to report outsourced vault operations volume in item 5 above?

See item 1 above for example.

7) Cash withdrawals made at remote currency management terminals

All cash withdrawals made at remote currency management terminals, i.e., "smart safes" and "cash recyclers," that were deployed by your institution and resided at a client site (e.g., gas station, restaurant, etc.).

Do not include: Cash deposits made at remote currency management terminals. Do not include transactions that involved armored couriers withdrawing cash from these terminals or replenishing cash in cash recyclers.

Note: Please report the gross dollar value of cash withdrawals made at the terminals reported in item 15 below.

▶ Example: Your customer, a gas station, has installed a cash recycler provided by your institution at one of its stores. In the evening, a gas station clerk deposited \$500 in the cash recycler. The next morning, another clerk withdrew \$1,000 from the same recycler. For this question, you report one (1) withdrawal for \$1,000.

8) ATM cash withdrawals (your institution's accountholder, any ATM)

All cash withdrawals made from accounts at your institution from any ATM, including those at your institution's ATM terminals (item **8a** below) or "foreign" ATMs (item **8b** below). A "foreign" ATM is an ATM operated by an unaffiliated depository institution or ATM operator that is not sponsored by your institution.

Do not include: Withdrawals made from accounts at another institution, deposit transactions, noncash withdrawal transactions made from accounts at your institution teller vault activity or other non-withdrawal transactions (e.g., inquiries, statement print-outs, purchases of stamps, tickets, etc.).

Note: Please count only cash withdrawals made from accounts at your institution at ATMs.

► Example: Glen is a checking accountholder at your institution. Jennifer is not. Glen withdrew \$100 cash from his checking account using your ATM on Monday and \$200 using another institution's ATM on Friday. Jennifer withdrew \$400 from your ATM on Tuesday. For this question, you would report two (2) ATM withdrawals for a total of \$300.

- ➔ ATM cash withdrawals (your institution's accountholder, any ATM) = On-us ATM withdrawals (your institution's accountholder, your institution's ATM) (item **8a**) + "Foreign" ATM withdrawals (your institution's accountholder, "foreign" ATM) (item **8b**).

8a) On-us ATM withdrawals (your institution's accountholder, your institution's ATM)

All cash withdrawals made from accounts at your institution at your institution's ATM terminals. Include withdrawals made from accounts at your institution at fee-free ATM networks in which your institution participates.

Do not include: Withdrawals made from accounts at another institution, withdrawals made from accounts at your institution at "foreign" ATMs, or non-withdrawal transactions made from accounts at your institution.

Note: This is a subset of item **8** above. Please count only withdrawals made from accounts at your institution at your institution's ATM terminals.

► Example: Your customer used her Visa Check card to withdraw cash from an ATM located in a grocery store but owned and operated by your institution.

8b) "Foreign" ATM withdrawals (your institution's accountholder, "foreign" ATM)

All cash withdrawals made at another institution's ATMs from accounts at your institution.

Do not include: Any transactions at your institution's ATM terminals, regardless of the location of an account, or any non-withdrawal transactions.

Note: This is a subset of item **8** above. Please count only withdrawals made from accounts at your institution at ATM terminals operated by other depository institutions or ATM operators that are not sponsored by your institution.

► Example: Your customer used her Visa Check card to withdraw cash from an ATM located in a grocery store and owned and operated by another institution.

9) ATM cash withdrawals = (8)

Allocate your response to item **8** above according to whether cash was withdrawn from regular transaction deposit accounts (item **9a** below) or prepaid card program accounts (item **9b** below).

► Example: See item 8 above for example.

- ➔ ATM cash withdrawals (item **8** above) = Transaction deposit accounts (item **9a**) + Prepaid card program accounts (item **9b**).

9a) Transaction deposit accounts

All cash withdrawals made from any ATM from your institution's accounts that draw on the transaction deposit accounts reported in item 5 in the Institution Profile section.

Do not include: Withdrawals from prepaid card program accounts, withdrawals made from accounts at another institution, deposit transactions, or other non-withdrawal transactions (e.g., inquiries, statement print-outs, purchases of stamps, tickets, etc.).

Note: This is a subset of item **9** above. Please count only ATM cash withdrawals made from accounts at your institution.

► Example: Your checking accountholder withdrew cash from an ATM that may or may not be owned by your institution using a card that is linked to his checking account at your institution.

9b) Prepaid card program accounts

All cash withdrawals made from prepaid card program accounts at your institution from any ATM.

Do not include: Withdrawals from regular transaction deposit accounts, withdrawals from accounts at another

institution, deposit transactions, or other non-withdrawal transactions (e.g., inquiries, statement print-outs, purchases of stamps, tickets, etc.).

Note: This is a subset of item **9** above. Please count only ATM cash withdrawals from prepaid card program accounts at your institution.

▶ Example: Your prepaid card accountholder withdrew cash from an ATM that may or may not be owned by your institution using his prepaid card issued by your institution.

Cash (Deposits)

10) Over-the-counter cash deposits

All cash deposits made to accounts at your institution over-the-counter at your institution's branch locations.

Do not include: Cash deposits at ATM terminals located in your institution's branch locations, or noncash deposit transactions made to accounts at your institution.

Note: Please count only over-the-counter cash deposits made to accounts at your institution at your institution's branch locations.

▶ Example: Your accountholder deposited cash into his account over the counter through a teller at one of your institution's branch locations.

11) Cash deposits at wholesale vaults

All cash deposits made to accounts at your institution at wholesale vaults.

Do not include: Noncash deposit transactions made to accounts at your institution or teller vault activity.

Note: Please count only cash deposits made to accounts at your institution at wholesale vaults.

▶ Example: A local retailer for which you provide banking services used an armored courier service to deposit \$5,000 in cash and coin at your cash vault and to order \$1,500 in various denominations of cash straps and coin rolls in order to make change in its store(s). For this question, you would include one (1) cash deposit for \$5,000.

12) Cash deposits at ATMs

All cash deposits made to accounts at your institution at any ATM, including those at your institution's ATM terminals (item **12a** below) or "foreign" ATMs (item **12b** below). A "foreign" ATM is an ATM operated by an unaffiliated depository institution or ATM operator.

Do not include: Deposits made to accounts at another institution, withdrawal transactions, or other non-deposit transactions (e.g., inquiries, statement print-outs, purchases of stamps, tickets, etc.).

Note: Please count only cash deposits made to accounts at your institution at ATMs.

▶ Example: On Monday your accountholder deposited \$250 cash into his checking account via an ATM. On Tuesday he deposited \$500 in checks at the same ATM. For this question, report one (1) cash deposit for \$250.

☞ Cash deposits at ATMs = On-us ATM deposits (your accountholder, your institution's ATM) (item **12a**) + Your accountholder, "foreign" ATM (item **12b**).

12a) On-us ATM deposits (your accountholder, your institution's ATM)

All cash deposits made to accounts at your institution at your institution's ATM terminals. Include deposits made to accounts at your institution at fee-free ATM networks in which it participates.

Do not include: Deposits by cardholders other than your institution's accountholders, deposits made to accounts at your institution at "foreign" ATMs, or non-deposit transactions made to accounts at your institution.

Note: This is a subset of item **12** above. Please count only deposits made to accounts at your institution at your institution's ATMs.

▶ Example: On Monday your accountholder deposited \$250 cash into his checking account via an ATM you own. On Tuesday he deposited \$500 in checks at the same ATM. For this question, report one (1) cash deposit for \$250.

12b) Your accountholder, "foreign" ATM

All cash deposits made to accounts at your institution at "foreign" ATMs.

Do not include: Any transactions at your institution's ATM terminals, whether by its accountholder or another cardholder, or any non-deposit transactions made to accounts at your institution.

Note: This is a subset of item **12** above. Please count only deposits made to accounts at your institution at ATM terminals operated by other depository institutions or ATM operators.

► Example: Your institution has a reciprocal arrangement with a local bank to allow one another's accountholders to make deposits at any ATMs either institution owns. While the arrangement adds convenience for accountholders, it is not necessarily free, and any **"foreign" ATM fees still apply**. Your checking accountholder deposited \$100 cash into an ATM you own on Monday and \$250 into an ATM terminal owned by the other institution on Wednesday. For this question, report one (1) deposit for \$250.

13) Cash deposits made at remote currency management terminals

All cash deposits made at remote currency management terminals, i.e., "smart safes" and "cash recyclers," that were deployed by your institution and resided at a client site (e.g., gas station, restaurant, etc.).

Do not include: Cash withdrawals made at remote currency management terminals. Do not include transactions that involved armored couriers withdrawing cash from these terminals or replenishing cash in cash recyclers.

Note: Please report the gross dollar value of cash deposits made at the terminals reported in item **15** below.

► Example: Your customer, a gas station, has installed a cash recycler provided by your institution at one of its stores. In the evening, a gas station clerk deposited \$500 in the cash recycler. The next morning, another clerk withdrew \$1,000 from the same recycler. For this question, you report one (1) deposit for \$500.

Cash (Terminals)

14) Total number of ATM terminals

All ATM terminals owned by your institution or owned by an independent service operator and sponsored by your institution, including ATM terminals at your institution's branch locations (item **14a** below) and offsite ATM terminals (item **14b** below).

Do not include: ATM terminals not sponsored by your institution.

☞ Total number of ATM terminals = ATM Terminals at branch locations (item **14a**) + Offsite ATM terminals (item **14b**).

14a) ATM terminals at branch locations

All ATM terminals located at your institution's branch locations.

Do not include: Offsite ATM terminals or ATM terminals owned by another institution.

Note: This is a subset of item **14** above.

► Example: Your institution has two (2) drive-thru ATM terminals located in the parking lot of one of your institution's branch locations and three (3) more in various off-premise locations around town. For this question, report two (2) terminals at branch locations.

14b) Offsite ATM terminals

All ATM terminals owned or sponsored by your institution but not located on the premises of one of its branch locations.

Do not include: ATM terminals located at a branch location or ATM terminals owned by another institution.

Note: This is a subset of item **14** above.

☞ Offsite ATM terminals = ATMs owned by your institution (item **14b.1**) + ATMs sponsored by your institution, owned by independent service operator (item **14b.2**).

14b.1) ATMs owned by your institution

All ATM terminals owned by your institution but not located on the premises of one of its branch locations.

Do not include: ATM terminals located at a branch location or ATM terminals owned by another institution.

Note: This is a subset of item **14b** above.

► Example: An ATM branched with your institution's logo is located in a local grocery store, but you have no in-store branch at that location.

14b.2) ATMs sponsored by your institution, owned by independent service operator

All ATM terminals owned by a non-depository institution for which your institution sponsors access to the ATM network.

Do not include: ATM terminals located at a branch location, ATM terminals owned by your institution, or ATM terminals owned by an unaffiliated depository institution.

Note: This is a subset of item **14b** above.

▶ Example: A local bowling alley has an ATM owned and operated by a small firm that contracts with you for access to the regional ATM network.

15) Remote currency management terminals

All remote currency management terminals, i.e., "smart safes" and "cash recyclers," that were deployed by your institution and resided at a client site (e.g., gas station, restaurant, etc.).

Do not include: ATM terminals or cash recyclers installed at your institution's branch locations.

▶ Example: A local restaurant chain has four locations in town, each with a remote currency management terminal in its back room. The store manager at each location deposits cash into the terminal each night and during the day as the level of cash in tills reaches a prescribed limit. For this question you would report four (4) terminals.

Selected Payment Initiation Channels

SURVEY ITEMS

1) Did your institution offer online bill payments in March 2013?

Online or mobile bill payment includes transactions paid from accounts at your institution and initiated via your institution's website. Do not include payments made through the biller's website.

Note: If you answered **No**, please report "0" for item **4** below.

► Example: Your accountholder paid his utility bill through his PC by initiating a payment from his account via your institution's website. Another accountholder paid his rent by initiating a payment from his account via your institution's website using his smartphone. A third accountholder paid his rent by initiated a payment via your institution's mobile application rather than its website. Any one of these examples would result in a "YES" response to this question.

2) Did your institution offer an online person-to-person funds transfer system (e.g., ClearXchange, ZashPay / Popmoney, etc.) in March 2013?

Note: If you answered **No**, please report "0" for item **5a** below.

► Example: Your accountholder initiated payment from his account to another person's account at another institution via PopMoney using a web browser on a mobile device. Another accountholder at your institution initiated payment from his account to another person's account at another institution via ClearXchange using a web browser on a PC. Either of these examples would result in a "YES" response to this question.

3) Did your institution offer accountholders the ability to pay bills or transfer funds between their accounts and another person's account (person-to-person transfer) via SMS / text message or an application on a mobile device in March 2013?

Do not consider the ability of your accountholders to pay bills using a web browser on a mobile device.

Note: If you answered **No**, please report "0" for item **4b**, **5b**, and **5c** below.

► Example: Your accountholder initiated payment from his account to another person's account via text message from his phone. Another accountholder initiated an online bill payment from his checking via an application on her tablet device.

4) Total online or mobile bill payment transactions initiated by your accountholders

All online and mobile bill payment transactions paid from accounts at your institution. If you answered **No** to item **1** above, please report "0" here.

Do not include: Person-to-person transfers reported in item **5** below.

- ☞ Total online or mobile bill payment transactions initiated by your accountholders = Bill pay transactions initiated through a web browser (item **4a**) + Bill pay transactions initiated through a mobile application or SMS / text message (item **4b**).

4a) Bill payment transactions initiated through a web browser

All bill payment transactions paid from accounts at your institution and initiated via your institution's website through a web browser interface, including a mobile browser interface. If you answered **No** to item **1** above, please report "0" here.

Do not include: Bill payment transactions initiated through a mobile application or SMS / text message reported in **4b** below or person-to-person transfers reported in **5** below.

Note: This is a subset of item **4** above.

► Example: Your accountholder paid his electric bill from his account via a web browser on a PC, tablet or smartphone.

4b) Bill payment transactions initiated through a mobile application or SMS / text message

All bill payment transactions paid from accounts at your institution and initiated through a mobile application or SMS / text message. If you answered **No** to item **1** above or item **3** above, please report "0" here.

Do not include: Bill payment transactions initiated through a web browser reported in item **4a** above or person-to-person transfers reported in item **5** below.

Note: This is a subset of item **4** above.

► Example: Your accountholder paid his electric bill from his account via a mobile application on his tablet or smartphone.

5) Total online or mobile person-to-person transfers

All person-to-person transfers completed on behalf of your institution's accountholders initiated through a web browser (including a mobile browser), a mobile application, or via SMS / text message. If you answered **No** to both items **2** and **3** above, please report "0" here.

Do not include: Any bill pay transactions or point-of-sale (POS) transactions.

- Total online or mobile person-to-person transfers = Person-to-person transfers initiated through a web browser (item **5a**) + Person-to-person transfers initiated through a mobile application (item **5b**) + Person-to-person transfers initiated via SMS / text message (item **5c**).

5a) Person-to-person transfers initiated through a web browser

All person-to-person transfers completed on behalf of your institution's accountholders and initiated through a web browser, including a mobile browser. If you answered **No** to item **2** above, please report "0" here.

Do not include: Person-to-person transfers initiated through a mobile application or SMS / text message, any bill payment transactions, or point-of-sale (POS) transactions.

Note: This is a subset of item **5** above.

▶ Example: Your accountholder initiated payment from his account to another person's account via PopMoney using a web browser on a mobile device or PC.

5b) Person-to-person transfers initiated through a mobile application

All person-to-person transfers completed on behalf of your institution's accountholders and initiated through a mobile application. If you answered **No** to item **3** above, please report "0" here.

Do not include: Person-to-person transfers initiated through a web browser or through SMS / text messages, any bill pay transactions or point-of-sale (POS) transactions.

Note: This is a subset of item **5** above.

▶ Example: Your accountholder initiated payment from his account to another person's account at another institution through a mobile application on a tablet or smartphone.

5c) Person-to-person transfers initiated via SMS / text message

All person-to-person transfers initiated by your institution's accountholders with a mobile device via SMS / text message. If you answered **No** to item **3** above, please report "0" here.

Do not include: Person-to-person transfers initiated through a web browser or via a mobile application, any bill payment transactions or point-of-sale (POS) transactions.

Note: This is a subset of item **5** above.

▶ Example: Your accountholder initiated payment from his account to another person's account at another institution via text message.

Third-Party Payment Fraud

SURVEY ITEMS

1) Unauthorized check payments

All unauthorized check transactions drawn on your institution. Include only transactions that were not authorized by your institution's accountholders (third-party fraud) before any recoveries or chargebacks.

Do not include: Check fraud prevented before a loss was incurred, fraudulent checks deposited at your institution, fraud committed by your institution's accountholders (first-party fraud), or checks authorized by a valid accountholder as part of a scam.

▶ Example: Jane is your accountholder, and her checkbook was stolen. The perpetrator wrote a check for \$2,000, which your institution paid. Susan is also an accountholder at your institution. She wrote a check for \$100, which, due to an item misread, posted erroneously to her account for \$110. For this question you report one (1) transaction for \$2,000.

2) Unauthorized ACH credits originated

All unauthorized ACH credit entries for which your institution was the ODFI, including fraudulent on-us entries. Include only transactions that were not authorized by a valid accountholder (third-party fraud) before any recoveries or chargebacks.

Do not include: ACH fraud prevented before a loss was incurred, fraudulent ACH credits received by your institution, fraud committed by a valid accountholder (first-party fraud), fraudulent ACH debit entries, or ACH credits authorized by a valid accountholder as part of a scam.

▶ Example: A small business accountholder at your institution originates vendor payments via ACH through your online portal. His PC was compromised by malware, and his login credentials were stolen. The perpetrator originated 10 payments for \$10,000 each to an account he maintains under a false name. For this question you would report 10 transactions for \$100,000.

3) Unauthorized ACH debits originated

All unauthorized ACH debit entries for which your institution was the RDFI, including fraudulent on-us entries. Include only transactions that were not authorized by a valid accountholder (third-party fraud) before any recoveries or chargebacks.

Do not include: ACH fraud prevented before a loss was incurred, fraudulent ACH debits originated from your institution, fraud committed by a valid accountholder (first-party fraud), fraudulent ACH credit entries, or ACH debits authorized by a valid accountholder as part of a scam.

▶ Example: A fraudster opens a commercial bank account for a fictitious home cleaning service at another institution and originates unauthorized bill payments to hundreds of consumer accounts. Five of those accounts are at your institution, and each was debited once during the month for \$200. For this question you would report five (5) transactions for \$1,000.

4) Unauthorized debit and prepaid card transactions

All unauthorized debit and prepaid card transactions, before any recoveries or chargebacks, for which your institution was the card issuer. All fraudulent transactions made either by debit cards linked to a deposit account or prepaid cards for which your institution was the card issuer. Include only transactions that were not authorized by a valid cardholder (third-party fraud).

Do not include: Debit and prepaid card fraud prevented before a loss was incurred, fraud committed by a valid cardholder (first-party fraud), fraudulent credit card transactions, fraudulent ATM withdrawals, or debit and prepaid card transactions authorized by a valid cardholder as part of a scam.

▶ Example: Your accountholder's debit card and prepaid card issued by your institution were stolen. The perpetrator made \$1,000 worth of purchases on the debit card and \$200 on the prepaid card. For this question you report two (2) transactions for \$1,200.

☞ Unauthorized debit and prepaid card transactions = Unauthorized signature transactions (item 4a) + Unauthorized PIN transactions (item 4b).

4a) Unauthorized signature transactions

All unauthorized debit and prepaid card transactions over a signature (dual-message) debit card network, before any recoveries or chargebacks, for which your institution is the card issuer. Fraudulent signature transactions made either by debit cards linked to a deposit account or prepaid cards for which your institution was the card issuer.

Do not include: Fraudulent PIN transactions.

Note: This is a subset of item 4 above.

► Example: Terry and Rob are checking accountholders at your institution. Terry's debit card was stolen. The perpetrator used it to make \$500 worth of purchases by fraudulently signing the receipt. Rob bought a pair of shoes online for \$100 that the retailer would not let him return. He initiated a chargeback. For this question, you report one (1) transaction for \$500.

➡ Unauthorized signature transactions = Card-present transactions (item **4a.1**) + Card-not-present transactions (item **4a.2**).

4a.1) Card-present transactions

Unauthorized debit and prepaid card signature transactions, before any recoveries or chargebacks, for which your institution was the card issuer and the card was present at the point of sale.

Do not include: Unauthorized card-not-present transactions such as internet, mail order, or telephone transactions.

Note: This is a subset of item **4a** above.

► Example: Your accountholder's debit card was stolen. The perpetrator used it to make \$500 worth of purchases by fraudulently signing the receipt. You report \$500 for this question.

4a.2) Card-not-present transactions

Unauthorized debit and prepaid card signature transactions, before any recoveries or chargebacks, for which your institution was the card issuer and the card was not present at the point of sale, such as an internet, mail order, or telephone transaction.

Do not include: Unauthorized card-present transactions.

Note: This is a subset of item **4a** above.

► Example: Your accountholder's debit card was stolen. The perpetrator used it to make \$1,000 worth of purchases over the internet. You report \$1,000 for this question.

4b) Unauthorized PIN transactions

Unauthorized debit and prepaid card transactions over a PIN (single-message) debit card network, before any recoveries or chargebacks, for which your institution was the issuer. Fraudulent PIN transactions made either by debit cards linked to a transaction deposit account or prepaid cards for which your institution was the card issuer.

Do not include: Unauthorized signature transactions.

Note: This is a subset of item **4** above.

► Example: Your accountholder's debit card, including her PIN, was compromised by a "skimming" device at an ATM. The perpetrator created a phony card ("white plastic") and used the compromised PIN to make \$500 worth of PIN-authenticated purchases. You report \$500 for this question.

5) Unauthorized credit card transactions

All unauthorized credit card and charge card transactions, before any recoveries or chargebacks, for which your institution was the card issuer. Include unauthorized cash advances. Include only transactions that were not authorized by a valid cardholder (third-party fraud).

Do not include: Credit card fraud prevented before a loss was incurred, fraud committed by a valid cardholder (first-party fraud), fraudulent debit or prepaid card transactions, or credit card transactions authorized by a valid cardholder as part of a scam.

► Example: Your credit card accountholder's credit card was stolen. The perpetrator used it to make \$500 worth of purchases. You report \$500 for this question.

➡ Unauthorized credit card transactions = Card-present transactions (item **5a**) + Card-not-present transactions (item **5b**).

5a) Card-present transactions

Unauthorized credit card transactions, before any recoveries or chargebacks, for which your institution was the card issuer and the card was present at the point of sale.

Do not include: Unauthorized card-not-present transactions, such as internet, mail order, or telephone transactions.

Note: This is a subset of item **5** above.

► Example: Your accountholder's credit card was stolen. The perpetrator used it to buy \$75 worth of gasoline. You report \$75 for this question.

5b) Card-not-present transactions

Unauthorized credit card transactions, before any recoveries or chargebacks, for which your institution was the card issuer and the card was not present at the point of sale, such as an internet, mail order, or telephone transaction.
Do not include: Unauthorized card-present transactions.

Note: This is a subset of item **5** above.

► Example: Your accountholder's credit card was stolen. The perpetrator used it to make \$1,000 worth of purchases over the internet. You report \$1,000 for this question.

6) Unauthorized ATM cash withdrawals

All unauthorized cash withdrawals made against the accounts of your institution's accountholders at any ATM. Include only transactions that were not authorized by a valid accountholder (third-party fraud) before any recoveries or chargebacks.

Do not include: Unauthorized ATM cash withdrawal attempts prevented before a loss was incurred, fraud committed by a valid accountholder (first-party fraud), fraudulent cash withdrawals from accounts of another institution's accountholders, or unauthorized non-withdrawal transactions at an ATM.

► Example: Your accountholder's debit card was stolen by a perpetrator who watched her enter her PIN as the point-of-sale. The perpetrator used the card and PIN to make a \$200 ATM withdrawal. You report \$200 for this question.

The Federal Reserve Payments Study



General-Purpose Credit Card Network Survey

Survey Period:
Calendar Year 2012

Surveys of the number and dollar value of different types of electronic payment transactions in the United States

General-Purpose Credit Card Network Survey

Please enter actual figures for the calendar year (CY) requested below. Figures are automatically rounded to the nearest whole numbers. Enter "Unknown/Nonzero" if a figure is nonzero but cannot be reported. If a figure is zero, please enter a zero, do not leave it blank. Some figures automatically calculated or repeated. If necessary, these can be changed by entering figures into the "override automatic entry" columns to the right.

Include: Point-of-sale (POS) and bill payment transactions originated from U.S.-domiciled accounts and made with a credit card or charge card. Include both consumer and business/government card transactions.

Do not include: Debit card transactions, prepaid card transactions, or transactions originated from foreign accounts.

Cell types:

- Enter data directly. For numeric data, type the actual number or dollar amount. (Darker border indicates a formula is involved, for example $2 = 1 - 1a - 1b$.)
- Automatic entry of calculations or repeated figures. Cell is protected: Override if necessary. (Automatic entry cells display "Unknown/Nonzero" until required information is provided.)
- Mark box. Enter (type) "X" in the cell, if applicable. Otherwise, leave it blank (the default). (A drop-down list to choose "X" or blank appears to the right of the cell, if selected.)

--

Unknown/Nonzero

X

CY 2012 General-purpose credit card transactions

	Number	Value (\$)		
1. Gross authorizations <i>Include 1a & 1b.</i>				
1a. Less: Denials			Number	Value (\$)
1b. Less: Pre-authorization only			Override automatic entry	
2. Net, authorized & settled transactions $= 1 - 1a - 1b$	Unknown/Nonzero	Unknown/Nonzero		
2a. Less: Cash advances				
2b. Less: Adjustments and returns $2b.1 + 2b.2 = 2b$				
2b.1. Chargebacks				
2b.2. Other adjustments and returns			Override automatic entry	
3. Net, purchase transactions $= 2 - 2a - 2b$	Unknown/Nonzero	Unknown/Nonzero		

Reminder:

- Leaving cells blank may cause problems or inconsistencies.
- If a figure is zero, please enter a zero, do not leave it blank.
- If a figure is nonzero but cannot be reported, please enter "Unknown/Nonzero".

Credit card vs. charge card transactions

	Number	Value (\$)		
4. Allocate your response to 2. Net, authorized & settled transactions between the following categories: $4a + 4b = 2$	Unknown/Nonzero	Unknown/Nonzero		
4a. Credit card transactions				
4b. Charge card transactions <i>The entire balance must be paid off at regular intervals (e.g. monthly).</i>				

Payment initiation and authorization

	Number	Value (\$)	Override automatic entry	
5. Allocate your response to 2. Net, authorized & settled transactions between the following categories: <i>5a + 5b = 2</i>	Unknown/Nonzero	Unknown/Nonzero		
5a. Transactions at the point of sale <i>Include card-present transactions and mobile at the point of sale.</i> <i>5a.1 + 5a.2 = 5a</i> <i>Please allocate your response by initiation method:</i>				
5a.1. Chip <i>Include EMV-compatible and other chip-based cards.</i> <i>5a.1.1 + 5a.1.2 + 5a.1.3 + 5a.1.4 = 5a.1</i> <i>Please allocate your response by authorization method:</i>				
5a.1.1. Signature acquired				
5a.1.2. Dynamic data only <i>e.g. incremental authorization code</i>				
5a.1.3. EMV using complaint card and terminal				
5a.1.4. Other <i>If Other please describe the authorization method:</i>				
5a.2. No chip (including magnetic stripe) <i>Enter "X" if your organization does not track chip card transactions at the point of sale.</i>				
5b. Card-not-present/remote transactions <i>Do not include mobile at the point of sale.</i> <i>5b.1 + 5b.2 + 5b.3 = 5b</i> <i>Please allocate your response by transaction verification method:</i>				
5b.1. Static card data only <i>i.e. card number, expiration date, CVV, CVV2, etc.</i>				
5b.2. Network-sponsored online verification system				
5b.3. Other <i>If Other please describe the transaction verification method:</i>				
6. Allocate your response to 5a. Transactions at the point of sale between the following categories: <i>6a + 6b = 5a</i>	Unknown/Nonzero	Unknown/Nonzero		
6a. Transactions initiated from or via a mobile device <i>e.g. feature phones, smart phones, tablets, and PDAs</i>				
6b. Transactions not initiated with a mobile device <i>e.g. magnetic stripe cards and chip cards</i> <i>Enter "X" if your organization does not track mobile device transactions at the point of sale.</i>				

Consumer vs. business/government transactions

	Number	Value (\$)	Override automatic entry	
7. Allocate your response to 2. Net, authorized & settled transactions between the following categories: <i>7a + 7b = 2</i>	Unknown/Nonzero	Unknown/Nonzero		
7a. Consumer transactions				
7b. Business/government transactions <i>7b.1 + 7b.2 + 7b.3 = 7b</i>				
7b.1. Procurement cards				
7b.2. Fleet cards for fueling and vehicle expenses				
7b.3. Other				

U.S. vs. foreign payees

	Number	Value (\$)	Override automatic entry	
8. Allocate your response to 2. Net, authorized & settled transactions based on the location of the payee: $8a + 8b = 2$	Unknown/Nonzero	Unknown/Nonzero		
8a. Transactions with U.S. payees				
8b. Transactions with payees outside the U.S.				

Transaction value distribution

	Number	Value (\$)	Override automatic entry	
9. Allocate your response to 2. Net, authorized & settled transactions between the following categories: $9a + 9b + 9c + 9d + 9e + 9f = 2$	Unknown/Nonzero	Unknown/Nonzero		
9a. Transactions authorized less than \$5.00 in total value				
9b. Transactions authorized \$5.00 to \$9.99 in total value				
9c. Transactions authorized \$10.00 to \$14.99 in total value				
9d. Transactions authorized \$15.00 to \$24.99 in total value				
9e. Transactions authorized \$25.00 to \$49.99 in total value				
9f. Transactions authorized \$50.00 or greater in total value				

Number of cards outstanding

	Active in CY 2012	Total as of Dec. 31, 2012	Override automatic entry	
10. Report both active and total credit and charge cards outstanding as of December 31, 2012. <i>For active cards include cards with any transaction activity during CY 2012. Allocate your response between the following categories:</i> $10a + 10b = 10$				
10a. Credit cards outstanding				
10b. Charge cards outstanding				
11. Allocate your response to 10. Active and total credit and charge cards outstanding between the following categories: $11a + 11b = 10$	Unknown/Nonzero	Unknown/Nonzero		
11a. Cards with chip technology $11a.1 + 11a.2 = 11a$				
11a.1. Cards that are EMV compliant				
11a.2. Cards that are not EMV compliant				
11b. Cards without chip technology				
<i>Enter "X" if your organization does not track chip cards.</i>				

Historical data

	Number	Value (\$)
12. CY 2011 Net, authorized & settled transactions <i>2011 equivalent to 2</i>		
13. CY 2010 Net, authorized & settled transactions <i>2010 equivalent to 2</i>		

Comments:

The Federal Reserve Payments Study



Debit Card Network Survey

Survey Period
Calendar Year 2012

Surveys of the number and dollar value of different types of
electronic payment transactions in the United States

Debit Card Network Survey

Please enter actual figures for calendar year (CY) 2012. Figures are automatically rounded to the nearest whole numbers. Enter "Unknown/Nonzero" if a figure is nonzero but cannot be reported. If a figure is zero, please enter a zero, and do not leave it blank. Some figures are automatically calculated or repeated. If necessary, these can be changed by entering figures into the "Override automatic entry" columns to the right.

Include: Point-of-sale (POS) and bill payment transactions originated from U.S.-domiciled accounts and made with a debit card issued by a depository institution. Include both consumer and business/government card transactions.

Do not include: Electronic benefit transfer (EBT) card transactions, credit card transactions, ATM transactions, or transactions originated from foreign accounts. Please exclude cash withdrawals from transaction figures.

Cell types:

- 1. Enter data directly. For numeric data, type the actual number or dollar amount.
(Darker border indicates a formula is involved, for example $3 = 2 - 2a - 2b$.)
- 2. Automatic entry of calculations or repeated figures. Cell is protected: Override if necessary. Unknown/Nonzero
(Automatic entry cells display "Unknown/Nonzero" until required information is provided.)
- 3. Mark box. Enter (type) "X" in the cell, if applicable. Otherwise, leave it blank (the default). X
(A drop-down list to choose "X" or blank appears to the right of the cell, if selected.)

CY 2012 Transaction reporting

- 1. Enter "X" if your network cannot separately report CY 2012 debit card transactions and CY 2012 general-use prepaid card transactions.

If you marked the box above, please include general-use prepaid card transactions in this survey and skip the General-Use Prepaid Card Network Survey.

If you did not mark the box above, please exclude general-use prepaid card transactions from the figures in this survey. Report general-use prepaid card transactions in the General-Use Prepaid Card Network Survey only. Please do not report (double-count) transactions in both the Debit Card Network and General-Use Prepaid Card Network Surveys.

CY 2012 Debit card transactions

	Number	Value (\$)		
2. Gross authorizations <i>Include 2a & 2b.</i>				
2a. Less: Denials			Number	Value (\$)
2b. Less: Pre-authorization only			Override automatic entry	
3. Net, authorized & settled transactions <i>= 2 - 2a - 2b</i>	Unknown/Nonzero	Unknown/Nonzero		
3a. Less: Cash-back at the point of sale				
<i>Enter "X" if your organization does not track cash-back at the point of sale.</i>				
3b. Less: Adjustments and returns <i>3b.1 + 3b.2 = 3b</i>				
3b.1. Chargebacks				
3b.2. Other adjustments and returns			Override automatic entry	
4. Net, purchase transactions <i>= 3 - 3a - 3b</i>	Unknown/Nonzero	Unknown/Nonzero		

Reminder:

- Leaving cells blank may cause problems or inconsistencies.
- If a figure is zero, please enter a zero, and do not leave it blank.
- If a figure is nonzero but cannot be reported, please enter "Unknown/Nonzero".

Payment initiation and authorization	Number	Value (\$)	Override automatic entry	
5. Allocate your response to 3. Net, authorized & settled transactions between the following categories: <i>5a + 5b = 3</i>	Unknown/Nonzero	Unknown/Nonzero		
5a. Transactions at the point of sale <i>Include card-present transactions.</i> <i>5a.1 + 5a.2 = 5a</i> <i>Please allocate your response by initiation method:</i>				
5a.1. Chip <i>5a.1.1 + 5a.1.2 + 5a.1.3 + 5a.1.4 = 5a.1</i> <i>Please allocate your response by authorization method:</i>				
5a.1.1. Signature acquired				
5a.1.2. PIN entry at merchant terminal <i>5a.1.2(a) + 5a.1.2(b) = 5a.1.2</i>				
(a) EMV using compliant card and terminal				
(b) Other chip-and-PIN transactions				
5a.1.3. Dynamic data only <i>e.g. incremental authorization code</i>				
5a.1.4. Other				
If Other please describe the authorization method:				
5a.2. No chip (including magnetic stripe) <i>5a.2.1 + 5a.2.2 + 5a.2.3 = 5a.2</i> <i>Please allocate your response by authorization method:</i>				
5a.2.1. Signature acquired				
5a.2.2. PIN entry at merchant terminal				
5a.2.3. Other				
If Other please describe the authorization method:				
<i>Enter "X" if your organization does not track chip card transactions at the point of sale.</i>				

Payment initiation and authorization (continued)	Number	Value (\$)		
5b. Card-not-present/remote transactions <i>Do not include mobile at the point of sale.</i> <i>5b.1 + 5b.2 + 5b.3 + 5b.4 = 5b</i> <i>Please allocate your response by transaction verification method:</i>				
5b.1. Static card data <i>e.g., card number, expiration date, CVV, CVV2, etc.</i> <i>Do not include PIN-less debit.</i>				
5b.2. Network-sponsored online verification system <i>Do not include PIN-less debit.</i>				
5b.3. PIN-less debit <i>i.e. bill payment to a utility</i>				
5b.4. Other				
If Other please describe the transaction verification method:				

6. Allocate your response to 5a. Transactions at the point of sale between the following categories:
 $6a + 6b = 5a$

6a. Transactions initiated from or via a mobile device
e.g. feature phones, smart phones, tablets, and PDAs

6b. Transactions not initiated with a mobile device
e.g. magnetic stripe cards and chip cards

Enter "X" if your organization does not track mobile device transactions at the point of sale.

		Override automatic entry	
Unknown/Nonzero	Unknown/Nonzero		

Consumer vs. business/government transactions

7. Allocate your response to 3. Net, authorized & settled transactions between the following categories:
 $7a + 7b = 3$

7a. Consumer transactions

7b. Business/government transactions

Number	Value (\$)	Override automatic entry	
Unknown/Nonzero	Unknown/Nonzero		

U.S. vs. foreign payees

8. Allocate your response to 3. Net, authorized & settled transactions based on the location of the payee:
 $8a + 8b = 3$

8a. Transactions with U.S. payees

8b. Transactions with payees outside the U.S.

Number	Value (\$)	Override automatic entry	
Unknown/Nonzero	Unknown/Nonzero		

Transaction value distribution

9. Allocate your response to 3. Net, authorized & settled transactions between the following categories:
 $9a + 9b + 9c + 9d + 9e + 9f = 3$

9a. Transactions authorized less than \$5.00 in total value

9b. Transactions authorized \$5.00 to \$9.99 in total value

9c. Transactions authorized \$10.00 to \$14.99 in total value

9d. Transactions authorized \$15.00 to \$24.99 in total value

9e. Transactions authorized \$25.00 to \$49.99 in total value

9f. Transactions authorized \$50.00 or greater in total value

Number	Value (\$)	Override automatic entry	
Unknown/Nonzero	Unknown/Nonzero		

Comments:

The Federal Reserve Payments Study



General-Use Prepaid Card Network Survey

Survey Period:
Calendar Year 2012

Surveys of the number and dollar value of different types of electronic payment transactions in the United States

General-Use Prepaid Card Network Survey

Please enter actual figures for calendar year (CY) 2012. Figures are automatically rounded to the nearest whole numbers. Enter "Unknown/Nonzero" if a figure is nonzero but cannot be reported. If a figure is zero, please enter a zero, and do not leave it blank. Some figures are automatically calculated or repeated. If necessary, these can be changed by entering figures into the "Override automatic entry" columns to the right.

Definition: A card, or other payment code or device, that is (1) issued on prepaid basis in a specified amount, whether or not that amount may be increased or reloaded, in exchange for payment; and (2) redeemable upon presentation at multiple, unaffiliated merchants for goods or services.

Include: Point-of-sale (POS) and bill payment transactions originated from U.S.-domiciled accounts and made with a general-use prepaid card. Include both consumer and business/government card transactions.

Do not include: Non-prepaid debit card transactions, electronic benefit transfer (EBT) card transactions, private-label prepaid card transactions, credit card transactions, ATM transactions, or transactions originated from foreign accounts. Please exclude cash withdrawals from transaction figures.

Cell types:

1. Enter data directly. For numeric data, type the actual number or dollar amount.

(Darker border indicates a formula is involved, for example $2 = 1 - 1a - 1b$.)

--

2. Automatic entry of calculations or repeated figures. Cell is protected: Override if necessary.

(Automatic entry cells display "Unknown/Nonzero" until required information is provided.)

Unknown/Nonzero

3. Mark box. Enter (type) "X" in the cell, if applicable. Otherwise, leave it blank (the default).

(A drop-down list to choose "X" or blank appears to the right of the cell, if selected.)

X

CY 2012 General-use prepaid card transactions

1. Gross authorizations

Include 1a & 1b.

1a. **Less:** Denials

1b. **Less:** Pre-authorization only

2. Net, authorized & settled transactions

= 1 - 1a - 1b

2a. **Less:** Cash-back at the point of sale

Enter "X" if your organization does not track cash-back at the point of sale.

2b. **Less:** Adjustments and returns

2b.1 + 2b.2 = 2b

2b.1. Chargebacks

2b.2. Other adjustments and returns

3. Net, purchase transactions

= 2 - 2a - 2b

Reminder:

- Leaving cells blank may cause problems or inconsistencies.*
- If a figure is zero, please enter a zero, and do not leave it blank.*
- If a figure is nonzero but cannot be reported, please enter "Unknown/Nonzero".*

	Number	Value (\$)		
	Unknown/Nonzero	Unknown/Nonzero	Number	Value (\$)
			Override automatic entry	
	Unknown/Nonzero	Unknown/Nonzero	Number	Value (\$)
			Override automatic entry	

Payment initiation and authorization		Number	Value (\$)	Override automatic entry	
4.	Allocate your response to 2. Net, authorized & settled transactions between the following categories: <i>4a + 4b = 2</i>	Unknown/Nonzero	Unknown/Nonzero		
4a.	Transactions at the point of sale <i>Include card-present transactions.</i> <i>4a.1 + 4a.2 = 4a</i> <i>Please allocate your response by initiation method:</i>				
4a.1.	Chip <i>4a.1.1 + 4a.1.2 + 4a.1.3 + 4a.1.4 = 4a.1</i> <i>Please allocate your response by authorization method:</i>				
4a.1.1.	Signature acquired				
4a.1.2.	PIN entry at merchant terminal <i>4a.1.2(a) + 4a.1.2(b) = 4a.1.2</i>				
	(a) EMV using complaint card and terminal				
	(b) Other chip-and-PIN transactions				
4a.1.3.	Dynamic data only <i>e.g. incremental authorization code</i>				
4a.1.4.	Other				
	If Other please describe the authorization method:				
4a.2.	No chip (including magnetic stripe)				
4a.2.1.	Signature acquired				
4a.2.2.	PIN entry at merchant terminal				
4a.2.3.	Other				
	If Other please describe the authorization method:				
	Enter "X" if your organization does not track chip card transactions at the point of sale.				

Payment initiation and authorization (continued)		Number	Value (\$)	Override automatic entry	
4b.	Card-not-present/remote transactions <i>Do not include mobile at the point of sale.</i> <i>4b.1 + 4b.2 + 4b.3 + 4b.4 = 4b</i> <i>Please allocate your response by transaction verification method:</i>				
4b.1.	Static card data only <i>i.e. card number, expiration date, CVV, CVV2, etc.</i> <i>Do not include PIN-less debit.</i>				
4b.2.	Network-sponsored online verification system <i>Do not include PIN-less debit.</i>				
4b.3.	PIN-less debit <i>i.e. bill payment to a utility</i>				
4b.4.	Other				
	If Other please describe the transaction verification method:				
5.	Allocate your response to 4a. Transactions at the point of sale between the following categories: <i>5a + 5b = 4a</i>	Unknown/Nonzero	Unknown/Nonzero		
5a.	Transactions initiated from or via a mobile device <i>e.g. feature phones, smart phones, tablets, and PDAs</i>				
5b.	Transactions not initiated with a mobile device <i>e.g. magnetic stripe cards and chip cards</i>				
	Enter "X" if your organization does not track mobile device transactions at the point of sale.				

U.S. vs. foreign payees

6. Allocate your response to 2. Net, authorized & settled transactions based on the location of the payee:
 $6a + 6b = 2$

Number	Value (\$)	Override automatic entry	
Unknown/Nonzero	Unknown/Nonzero		

6a. Transactions with U.S. payees

6b. Transactions with payees outside the U.S.

Transaction value distribution

7. Allocate your response to 2. Net, authorized & settled transactions between the following categories:
 $7a + 7b + 7c + 7d + 7e + 7f = 2$

Number	Value (\$)	Override automatic entry	
Unknown/Nonzero	Unknown/Nonzero		

7a. Transactions authorized less than \$5.00 in total value

7b. Transactions authorized \$5.00 to \$9.99 in total value

7c. Transactions authorized \$10.00 to \$14.99 in total value

7d. Transactions authorized \$15.00 to \$24.99 in total value

7e. Transactions authorized \$25.00 to \$47.99 in total value

7f. Transactions authorized \$50.00 or greater in total value

Comments:

The Federal Reserve Payments Study



General-Use Prepaid Card Processor Survey

Survey Period:
Calendar Year 2012

Surveys of the number and dollar value of different types of electronic payment transactions in the United States

General-Use Prepaid Card Processor Survey

Please enter actual figures for calendar year (CY) 2012. Figures are automatically rounded to the nearest whole numbers. Enter "Unknown/Nonzero" if a figure is nonzero but cannot be reported. If a figure is zero, please enter a zero, and do not leave it blank. Some figures are automatically calculated or repeated. If necessary, these can be changed by entering figures into the "Override automatic entry" columns to the right.

Definition: A card, or other payment code or device, that is (1) issued on prepaid basis in a specified amount, whether or not that amount may be increased or reloaded, in exchange for payment; and (2) redeemable upon presentation at multiple, unaffiliated merchants for goods or services.

Include: Point-of-sale (POS) and bill pay transactions originated from U.S.-domiciled accounts and made with a general-use (network-branded or open-loop) prepaid card.

Do not include: Private-label (closed-loop) prepaid card transactions, non-prepaid debit card transactions, credit card transactions, or transactions originated from foreign accounts. Please exclude cash withdrawals from transaction figures.

Note: Any fees charged to the cards (e.g. monthly transaction fees, dormancy fees, etc.) are not considered to be transactions and should be excluded.

Cell types:

1. Enter data directly. For numeric data, type the actual number or dollar amount.

(Darker border indicates a formula is involved, for example $2 = 1 - 1a - 1b$.)

2. Automatic entry of calculations or repeated figures. Cell is protected: Override if necessary.

(Automatic entry cells display "Unknown/Nonzero" until required information is provided.)

3. Mark box. Enter (type) "X" in the cell, if applicable. Otherwise, leave it blank (the default).

(A drop-down list to choose "X" or blank appears to the right of the cell, if selected.)

--

Unknown/Nonzero

X

CY 2012 General-use prepaid card transactions

1. Gross authorizations

Include 1a & 1b.

1a. **Less:** Denials

1b. **Less:** Pre-authorization only

2. Net, authorized & settled transactions

= $1 - 1a - 1b$

2a. **Less:** Cash-back at the point of sale

Enter "X" if your organization does not track cash-back at the point of sale.

2b. **Less:** Adjustments and returns

$2b.1 + 2b.2 = 2b$

2b.1. Chargebacks

2b.2. Other adjustments and returns

3. Net, purchase transactions

= $2 - 2a - 2b$

Reminder:

- Leaving cells blank may cause problems or inconsistencies.

- If a figure is zero, please enter a zero, and do not leave it blank.

- If a figure is nonzero but cannot be reported, please enter

	Number	Value (\$)		
			Number	Value (\$)
			Override automatic entry	
	Unknown/Nonzero	Unknown/Nonzero		
	Unknown/Nonzero	Unknown/Nonzero		

Payment initiation

4. Allocate your response to 2. Net, authorized & settled transactions between the following categories:

$4a + 4b = 2$

4a. Transactions at the point of sale

Include card-present transactions.

$4a.1 + 4a.2 = 4a$

Please allocate your response by initiation method:

4a.1. Chip

4a.2. No chip (including magnetic stripe)

Enter "X" if your organization does not track chip card transactions at the point of sale.

4b. Card-not-present/remote transactions

Do not include mobile at the point of sale.

	Number	Value (\$)		
	Unknown/Nonzero	Unknown/Nonzero		

Payment initiation (continued)

5. Allocate your response to 4a. Transactions at the point of sale between the following categories:

$5a + 5b = 4a$

5a. Transactions initiated from or via a mobile device

e.g. feature phones, smart phones, tablets, and PDAs

5b. Transactions not initiated with a mobile device

e.g. magnetic stripe cards and chip cards

Enter "X" if your organization does not track mobile device transactions at the point of sale.

	Number	Value (\$)		
	Unknown/Nonzero	Unknown/Nonzero		

U.S. vs. foreign payees

6. Allocate your response to 2. Net, authorized & settled transactions based on the location of the payee:
 $6a + 6b = 2$
- 6a. Transactions with U.S. payees
- 6b. Transactions with payees outside the U.S.

Number	Value (\$)	Override automatic entry	
Unknown/Nonzero	Unknown/Nonzero		

Transactions by prepaid card type

7. Allocate your response to 2. Net, authorized & settled transactions between the following categories:
 $7a + 7b + 7c + 7d + 7e + 7f + 7g = 2$
- 7a. General-purpose prepaid card transactions
Reloadable, prepaid debit cards that allow ATM cash withdrawals; typically marketed directly to consumers as a checking account alternative.
- 7b. Gift card transactions
Non-reloadable Visa, MasterCard, American Express, Discover or other general-use prepaid cards marketed as a gift-giving alternative to cash, checks, and gift certificates.
- 7c. Medical card transactions
Cards issued to provide point-of-sale access to Flexible Spending and Health Savings Accounts funds and avoid the need for insurers to issue reimbursement checks.
- 7d. Customer refund & incentive card transactions
Cards issued to disburse refunds for returned merchandise and customer incentives such as rebates.
- 7e. Payroll card transactions
Reloadable, prepaid debit cards issued to disburse employee wages; typically marketed to employers as a means to replace paper check or cash wage disbursements to unbanked employees.
- 7f. Government card transactions
Prepaid cards issued to disburse local, state, and federal government payments such as welfare (EBT, etc.), social security, unemployment, and disaster relief; cards are typically issued as an electronic alternative to cash and check disbursements.
- 7g. Other general-use prepaid card transactions
 If Other general-use prepaid card transactions please describe the card types:

Number	Value (\$)	Override automatic entry	
Unknown/Nonzero	Unknown/Nonzero		

Transaction value distribution

8. Allocate your response to 2. Net, authorized & settled transactions between the following categories:
 $8a + 8b + 8c + 8d + 8e + 8f = 2$
- 8a. Transactions authorized less than \$5.00 in total value
- 8b. Transactions authorized \$5.00 to \$9.99 in total value
- 8c. Transactions authorized \$10.00 to \$14.99 in total value
- 8d. Transactions authorized \$15.00 to \$24.99 in total value
- 8e. Transactions authorized \$25.00 to \$49.99 in total value
- 8f. Transactions authorized \$50.00 or greater in total value

Number	Value (\$)	Override automatic entry	
Unknown/Nonzero	Unknown/Nonzero		

Card funding

	Number	Value (\$)
9. Total credits/loads <i>9a + 9b + 9c = 9</i> <i>Please allocate your response between the following categories:</i>		
9a. Initial loads		
9b. Reloads		
9c. Other credits/loads		
10. Allocate your response to 9. Total credits/loads based on the funding method <i>that was used to credit/load the card:</i> <i>10a + 10b + 10c + 10d + 10e + 10f = 9</i>	Unknown/Nonzero	Unknown/Nonzero
10a. Cash		
10b. Check		
10c. Credit card		
10d. Debit card		
10e. ACH		
10f. Other		

Number of cards outstanding

	Active in CY 2012	Total as of Dec. 31, 2012		
11. Report both active and total cards outstanding as of December 31, 2012: <i>For active cards include cards with any transaction activity during CY 2012.</i> <i>Allocate your response between the following categories (see question 7 above for definitions):</i> <i>11a + 11b + 11c + 11d + 11e + 11f + 11g = 11</i>				
11a. General-purpose prepaid cards				
11b. Gift cards				
11c. Medical cards				
11d. Customer refund & incentive cards				
11e. Payroll cards				
11f. Government cards				
11g. Other general-use prepaid cards				
12. Allocate your response to 11. Active and total cards outstanding between the following categories: <i>12a + 12b = 11</i>	Unknown/Nonzero	Unknown/Nonzero		Override automatic entry
12a. Cards with chip technology <i>12a.1 + 12a.2 = 12a</i>				
12a.1. Cards that are EMV compliant				
12a.2. Cards that are not EMV compliant				
12b. Cards without chip technology				
<i>Enter "X" if your organization does not track chip cards.</i>				

Comments:

The Federal Reserve Payments Study



Private-Label Credit Card Retail Merchant Issuer Survey

Survey Period:
Calendar Year 2012

Surveys of the number and dollar value of different types of electronic payment transactions in the United States

**Private-Label Credit Card
Retail Merchant Issuer Survey**

Please enter actual figures for the calendar year (CY) requested below. Figures are automatically rounded to the nearest whole numbers. Enter "Unknown/Nonzero" if a figure is nonzero but cannot be reported. If a figure is zero, please enter a zero, and do not leave it blank. Some figures are automatically calculated or repeated. If necessary, these can be changed by entering figures into the "Override automatic entry" columns to the right.

Include: Point-of-sale (POS) and bill payment transactions originated from U.S.-domiciled accounts and made with a private-label credit or charge card (i.e. not network-branded Visa, MasterCard, etc.) for which your organization was the transaction processor. Include both consumer and business/government card transactions.

Do not include: General purpose (e.g. Visa, MasterCard) credit card transactions, debit card transactions, prepaid card transactions transactions, or transactions originated from foreign accounts. Also, do not include data associated with transactions for which your organization was the receivables owner but not the transaction processor.

Note: We are surveying both in-house and outsourced private-label credit card issuers/processors. To ensure that we do not double-count your organization's volume, please tell us if your organization outsourced processing or receivables ownership (questions 1 and 2 below).

Cell types:

- Enter data directly. For numeric data, type the actual number or dollar amount.
(Darker border indicates a formula is involved, for example $4 = 3 - 3a - 3b$.)
- Automatic entry of calculations or repeated figures. Cell is protected: Override if necessary.
(Automatic entry cells display "Unknown/Nonzero" until required information is provided.)
- Mark box. Enter (type) "X" in the cell, if applicable. Otherwise, leave it blank (the default).
(A drop-down list to choose "X" or blank appears to the right of the cell, if selected.)

CY 2012 Transaction processing

1. Transaction processing	100% In-house	Partially Outsourced	Fully Outsourced
<i>Please enter "X" in the box that best applies to your organization's private-label credit card services. Was transaction processing outsourced to a third party?</i>	<input type="text"/>	<input type="text"/>	<input type="text"/>
1a. If fully or partially outsourced, please indicate the name of the processor:	<input type="text"/>		
1b. If your organization outsourced processing for only part of 2012, please indicate the period of time in 2012 that your organization did not outsource:	From (2012) mm/dd:		To (2012) mm/dd:
	<input type="text"/>		<input type="text"/>

Receivables ownership

2. Receivables ownership:	100% In-house	Partially Outsourced	Fully Outsourced
<i>Please enter "X" in the box that best applies to your organization's private-label credit card services. Was receivables ownership outsourced to a third party?</i>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2a. If fully or partially outsourced, please indicate the name of the receivables owner:	<input type="text"/>		

If you answered *Fully Outsourced* to question 1 above for your organization's transaction processing, this survey is complete. Thank you for participating.

If you answered *100% In-house* or *Partially Outsourced* to question 1 above for your organization's transaction processing, please finish the rest of the survey and report transaction data only for the in-house processed portion of your portfolio.

CY 2012 Private-label credit card transactions

	Number	Value (\$)		
3. Gross authorizations	<input type="text"/>	<input type="text"/>		
<i>Include 3a & 3b.</i>				
3a. Less: Denials	<input type="text"/>	<input type="text"/>	Number	Value (\$)
3b. Less: Pre-authorization only	<input type="text"/>	<input type="text"/>	Override automatic entry	
4. Net, authorized & settled transactions	Unknown/Nonzero	Unknown/Nonzero	<input type="text"/>	<input type="text"/>
$= 3 - 3a - 3b$				
4a. Less: Cash advances	<input type="text"/>	<input type="text"/>		
4b. Less: Adjustments and returns	<input type="text"/>	<input type="text"/>		
$4b.1 + 4b.2 = 4b$				
4b.1. Chargebacks	<input type="text"/>	<input type="text"/>		
4b.2. Other adjustments and returns	<input type="text"/>	<input type="text"/>	Override automatic entry	
5. Net, purchase transactions	Unknown/Nonzero	Unknown/Nonzero	<input type="text"/>	<input type="text"/>
$= 4 - 4a - 4b$				

Reminder:

- Leaving cells blank may cause problems or inconsistencies.
- If a figure is zero, please enter a zero, and do not leave it blank.
- If a figure is nonzero but cannot be reported, please enter "Unknown/Nonzero".

Payment initiation

	Number	Value (\$)	Override automatic entry	
6. Allocate your response to 4. Net, authorized & settled transactions between the following categories: <i>6a + 6b = 4</i>	Unknown/Nonzero	Unknown/Nonzero		
6a. Transactions at the point of sale <i>Include card-present transactions.</i> <i>6a.1 + 6a.2 = 6a</i> <i>Please allocate your response by initiation method:</i>				
6a.1. Chip				
6a.2. No chip (including magnetic stripe)				
<i>Enter "X" if your organization does not track chip card transactions at the point of sale.</i>				
6b. Card-not-present/remote transactions <i>Do not include mobile at the point of sale.</i>				
7. Allocate your response to 6a. Transactions at the point of sale between the following categories: <i>7a + 7b = 6a</i>	Unknown/Nonzero	Unknown/Nonzero		
7a. Transactions initiated from or via a mobile device <i>e.g. feature phones, smart phones, tablets, and PDAs</i>				
7b. Transactions not initiated with a mobile device <i>e.g. magnetic stripe cards and chip cards</i>				
<i>Enter "X" if your organization does not track mobile device transactions at the point of sale.</i>				

Consumer vs. business/government transactions

	Number	Value (\$)	Override automatic entry	
8. Allocate your response to 4. Net, authorized & settled transactions between the following categories: <i>8a + 8b = 4</i>	Unknown/Nonzero	Unknown/Nonzero		
8a. Consumer transactions				
8b. Business/government transactions <i>8b.1 + 8b.2 + 8b.3 = 8b</i>				
8b.1. Procurement cards				
8b.2. Fleet cards for fueling and vehicle expenses				
8b.3. Other				

Transaction value distribution

	Number	Value (\$)	Override automatic entry	
9. Allocate your response to 4. Net, authorized & settled transactions between the following categories: <i>9a + 9b + 9c + 9d + 9e + 9f = 4</i>	Unknown/Nonzero	Unknown/Nonzero		
9a. Transactions authorized less than \$5.00 in total value				
9b. Transactions authorized \$5.00 to \$9.99 in total value				
9c. Transactions authorized \$10.00 to \$14.99 in total value				
9d. Transactions authorized \$15.00 to \$24.99 in total value				
9e. Transactions authorized \$25.00 to \$49.99 in total value				
9f. Transactions authorized \$50.00 or greater in total value				

Number of cards outstanding

	Active in CY 2012	Total as of Dec. 31, 2012
10. Report both active and total cards outstanding as of December 31, 2012. <i>For active cards include cards with any transaction activity during CY 2012. Please allocate your response between the following categories: 10a + 10b = 10</i>		
10a. Cards with chip technology		
10b. Cards without chip technology		
<i>Enter "X" if your organization does not track chip cards.</i>		

Historical data

	Number	Value (\$)
11. CY 2011 Net, authorized & settled transactions <i>2011 equivalent to 4</i>		
12. CY 2010 Net, authorized & settled transactions <i>2010 equivalent to 4</i>		

Comments:

The Federal Reserve Payments Study



Private-Label Credit Card Processor Survey

Survey Period:
Calendar Year 2012

Surveys of the number and dollar value of different types of electronic payment transactions in the United States

Private-Label Credit Card Processor Survey

Please enter actual figures for the calendar year (CY) requested below. Figures are automatically rounded to the nearest whole numbers. Enter "Unknown/Nonzero" if a figure is nonzero but cannot be reported. If a figure is zero, please enter a zero, and do not leave it blank. Some figures are automatically calculated or repeated. If necessary, these can be changed by entering figures into the "Override automatic entry" columns to the right.

Include: Point-of-sale (POS) and bill payment transactions originated from U.S.-domiciled accounts and made with a private-label credit or charge card (i.e. not network-branded Visa, MasterCard, etc.) for which your organization was the transaction processor. Include both consumer and business/government card transactions.

Do not include: General purpose (e.g. Visa, MasterCard) credit card transactions, debit card transactions, prepaid card transactions, or transactions originated from foreign accounts. Also, do not include data associated with transactions for which your organization was the receivables owner but not the transaction processor.

Cell types:

1. Enter data directly. For numeric data, type the actual number or dollar amount.

--

(Darker border indicates a formula is involved, for example $3 = 2 - 2a - 2b$.)

2. Automatic entry of calculations or repeated figures. Cell is protected: Override if necessary.

Unknown/Nonzero

(Automatic entry cells display "Unknown/Nonzero" until required information is provided.)

3. Mark box. Enter (type) "X" in the cell, if applicable. Otherwise, leave it blank (the default).

X

(A drop-down list to choose "X" or blank appears to the right of the cell, if selected.)

CY 2012 Transaction processing

1. Enter "X" for all that apply to your organization's private-label credit card processing services.

Owned Receivables	Processed Transactions

1a. If your organization did not process transactions, please list its processor(s):

--

CY 2012 Private-label credit card transactions

2. Gross authorizations

Number	Value (\$)

Include 2a & 2b.

2a. **Less:** Denials

--	--

2b. **Less:** Pre-authorization only

--	--

3. Net, authorized & settled transactions

$= 2 - 2a - 2b$

Number	Value (\$)		
Unknown/Nonzero	Unknown/Nonzero		

Reminder:

- Leaving cells blank may cause problems or inconsistencies.
- If a figure is zero, please enter a zero, and do not leave it blank.
- If a figure is nonzero but cannot be reported, please enter "Unknown/Nonzero".

3a. **Less:** Cash advances

--	--

3b. **Less:** Adjustments and returns

$3b.1 + 3b.2 = 3b$

--	--

3b.1. Chargebacks

--	--

3b.2. Other adjustments and returns

		Override automatic entry
--	--	--------------------------

4. Net, purchase transactions

$= 3 - 3a - 3b$

Unknown/Nonzero	Unknown/Nonzero		
-----------------	-----------------	--	--

Payment initiation

5. Allocate your response to 3. Net, authorized & settled transactions

between the following categories:

$5a + 5b = 3$

Number	Value (\$)		
Unknown/Nonzero	Unknown/Nonzero		

5a. Transactions at the point of sale

--	--

Include card-present transactions.

$5a.1 + 5a.2 = 5a$

Please allocate your response by initiation method:

5a.1. Chip

--	--

5a.2. No chip (including magnetic stripe)

--	--

Enter "X" if your organization does not track chip card transactions at the point of sale.

--

5b. Card-not-present/remote transactions

Do not include mobile at the point of sale.

--	--

Override automatic entry

6. Allocate your response to 5a. Transactions at the point of sale between the following categories:

Unknown/Nonzero	Unknown/Nonzero		
-----------------	-----------------	--	--

$6a + 6b = 5a$

6a. Transactions initiated from or via a mobile device

e.g. feature phones, smart phones, tablets, and PDAs

--	--

6b. Transactions not initiated with a mobile device

e.g. magnetic stripe cards and chip cards

--	--

Enter "X" if your organization does not track mobile device transactions at the point of sale.

--

Consumer vs. business/government transactions

Number

Value (\$)

Override automatic entry

7. Allocate your response to 3. Net, authorized & settled transactions between the following categories:

Unknown/Nonzero	Unknown/Nonzero		
-----------------	-----------------	--	--

$7a + 7b = 3$

7a. Consumer transactions

--	--

7b. Business/government transactions

$7b.1 + 7b.2 = 7b$

--	--

7b.1. Procurement cards

--	--

7b.2. Fleet cards for fueling and vehicle expenses

--	--

Transaction value distribution

Number

Value (\$)

Override automatic entry

8. Allocate your response to 3. Net, authorized & settled transactions between the following categories:

Unknown/Nonzero	Unknown/Nonzero		
-----------------	-----------------	--	--

$8a + 8b + 8c + 8d + 8e + 8f = 3$

8a. Transactions authorized less than \$5.00 in total value

--	--

8b. Transactions authorized \$5.00 to \$9.99 in total value

--	--

8c. Transactions authorized \$10.00 to \$14.99 in total value

--	--

8d. Transactions authorized \$15.00 to \$24.99 in total value

--	--

8e. Transactions authorized \$25.00 to \$49.99 in total value

--	--

8f. Transactions authorized \$50.00 or greater in total value

--	--

Number of cards outstanding

Active in CY 2012

Total as of Dec. 31, 2012

9. Report both active and total cards outstanding as of December 31, 2012.

--	--

For active cards include cards with any transaction activity during CY 2012.

Allocate your response between the following categories:

$9a + 9b = 9$

9a. Cards with chip technology

--	--

9b. Cards without chip technology

--	--

Enter "X" if your organization does not track chip cards.

--

Historical data

Number

Value (\$)

10. CY 2011 Net, authorized & settled transactions

2011 equivalent to 3

--	--

11. CY 2010 Net, authorized & settled transactions

2010 equivalent to 3

--	--

Comments:

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The Federal Reserve Payments Study



Private-Label Prepaid Card Issuer and Processor Survey

Survey Period:
Calendar Year 2012

Surveys of the number and dollar value of different types of electronic payment transactions in the United States

Private-Label Prepaid Card Issuer and Processor Survey

Please enter actual figures for the calendar year (CY) requested below. Figures are automatically rounded to the nearest whole numbers. Enter "Unknown/Nonzero" if a figure is nonzero but cannot be reported. If a figure is zero, please enter a zero, and do not leave it blank. Some figures are automatically calculated or repeated. If necessary, these can be changed by entering figures into the "Override automatic entry" columns to the right.

Include: Point-of-sale (POS) and bill payment transactions originated from U.S.-domiciled accounts and made with private-label (closed-loop) prepaid cards.

Do not include: General-use prepaid card transactions, debit card transactions, credit card transactions, or transactions originated from foreign accounts. Please exclude cash withdrawals from transaction figures unless specifically requested.

Note: Any fees charged to the cards (e.g. monthly transaction fees, dormancy fees, etc.) are not considered to be transactions and should be excluded.

Cell types:

1. Enter data directly. For numeric data, type the actual number or dollar amount.
(Darker border indicates a formula is involved, for example $2 = 1 - 1a - 1b$.)
2. Automatic entry of calculations or repeated figures. Cell is protected: Override if necessary.
(Automatic entry cells display "Unknown/Nonzero" until required information is provided.)
3. Mark box. Enter (type) "X" in the cell, if applicable. Otherwise, leave it blank (the default).
(A drop-down list to choose "X" or blank appears to the right of the cell, if selected.)

--

Unknown/Nonzero

X

CY 2012 Private-label prepaid card transactions

1. Gross authorizations
Include 1a & 1b.
 - 1a. **Less:** Denials
 - 1b. **Less:** Pre-authorization only
2. Net, authorized & settled transactions
 $= 1 - 1a - 1b$
 - 2a. **Less:** Cash-back at the point of sale

Enter "X" if your organization does not track cash-back at the point of sale.
 - 2b. **Less:** Adjustments and returns
 $2b.1 + 2b.2 = 2b$
 - 2b.1. Chargebacks
 - 2b.2. Other adjustments and returns
3. Net, purchase transactions
 $= 2 - 2a - 2b$

Reminder:

- Leaving cells blank may cause problems or inconsistencies.
- If a figure is zero, please enter a zero, and do not leave it blank.
- If a figure is nonzero but cannot be reported, please enter "Unknown/Nonzero".

Number	Value (\$)	Number	Value (\$)
Unknown/Nonzero	Unknown/Nonzero		
Unknown/Nonzero	Unknown/Nonzero		

Payment initiation

4. Allocate your response to 2. Net, authorized & settled transactions between the following categories:
 $4a + 4b = 2$
 - 4a. Transactions at the point of sale
Include card-present transactions.
 $4a.1 + 4a.2 = 4a$
Please allocate your response by initiation method:
 - 4a.1. Chip
 - 4a.2. No chip (including magnetic stripe)
Enter "X" if your organization does not track chip card transactions at the point of sale.
 - 4b. Card-not-present/remote transactions
Do not include mobile at the point of sale.

Number	Value (\$)	Override automatic entry
Unknown/Nonzero	Unknown/Nonzero	

Payment initiation (continued)

	Number	Value (\$)	Override automatic entry	
5. Allocate your response to 4a. Transactions at the point of sale between the following categories: <i>5a + 5b = 4a</i>	Unknown/Nonzero	Unknown/Nonzero		
5a. Transactions initiated from or via a mobile device <i>e.g. feature phones, smart phones, tablets, and PDAs</i>				
5b. Transactions not initiated with a mobile device <i>e.g. magnetic stripe cards and chip cards</i>				
Enter "X" if your organization does not track mobile device transactions at the point of sale.				

Transactions by prepaid card type

	Number	Value (\$)	Override automatic entry	
6. Allocate your response to 2. Net, authorized & settled transactions between the following categories: <i>6a + 6b + 6c + 6d = 2</i>	Unknown/Nonzero	Unknown/Nonzero		
6a. Gift card transactions <i>Private-label (e.g. merchant or shopping center-branded) prepaid cards marketed as gift-giving alternatives to cash, checks, and gift certificates or as loyalty cards with payment capabilities.</i>				
6b. Transit card transactions <i>Cards issued for toll and fare payment on transportation systems such as rail, bus, subway, and tollways.</i>				
6c. Customer refund & incentive card transactions <i>Cards issued to disburse refunds for returned merchandise and customer incentives such as rebates.</i>				
6d. Other private-label prepaid card transactions				
If Other private-label prepaid card transactions please describe the card types:				

Transaction value distribution

	Number	Value (\$)	Override automatic entry	
7. Allocate your response to 2. Net, authorized & settled transactions between the following categories: <i>7a + 7b + 7c + 7d + 7e + 7f = 2</i>	Unknown/Nonzero	Unknown/Nonzero		
7a. Transactions authorized less than \$5.00 in total value				
7b. Transactions authorized \$5.00 to \$9.99 in total value				
7c. Transactions authorized \$10.00 to \$14.99 in total value				
7d. Transactions authorized \$15.00 to \$24.99 in total value				
7e. Transactions authorized \$25.00 to \$49.99 in total value				
7f. Transactions authorized \$50.00 or greater in total value				

Card funding

	Number	Value (\$)
8. Total credits/loads <i>8a + 8b + 8c = 8</i> <i>Please allocate your response between the following categories:</i>		
8a. Initial loads		
8b. Reloads		
8c. Other credits/loads		

Override automatic entry

	Unknown/Nonzero	Unknown/Nonzero		
9. Allocate your response to 8. Total credits/loads based on the funding method that was used to credit/load the card: <i>9a + 9b + 9c + 9d + 9e + 9f = 9</i>				
9a. Cash				
9b. Check				
9c. Credit card				
9d. Debit card				
9e. ACH				
9f. Other funding methods				

Cash withdrawals

	Number	Value (\$)
10. CY 2012 Approved cash withdrawals <i>Please report the number and value of approved cash withdrawals.</i>		

Number of cards outstanding

	Active in CY 2012	Total as of Dec. 31, 2012
11. Report both active and total cards outstanding as of December 31, 2012: <i>For active cards include cards with any transaction activity during CY 2012.</i> <i>11a + 11b + 11c + 11d = 11</i> <i>Please allocate your response between the following categories (see question 6 above for definitions):</i>		
11a. Gift cards		
11b. Transit cards		
11c. Customer refund & incentive cards		
11d. Other private-label prepaid cards		

Historical data

	Number	Value (\$)
12. CY 2011 Net, authorized & settled transactions <i>2011 equivalent to 2</i>		
13. CY 2010 Net, authorized & settled transactions <i>2010 equivalent to 2</i>		

Comments:

The Federal Reserve Payments Study



Far-Field RFID Payment Processor Survey

Survey Period:
Calendar Year 2012

Surveys of the number and dollar value of different types of electronic payment transactions in the United States

Far-Field RFID Payment Processor Survey

Please enter actual figures for calendar year (CY) 2012. Figures are automatically rounded to the nearest whole numbers. Enter "Unknown/Nonzero" if a figure is nonzero but cannot be reported. If a figure is zero, please enter a zero, and do not leave it blank. Some figures are automatically calculated or repeated. If necessary, these can be changed by entering figures into the "Override automatic entry" columns to the right.

Include: Toll transactions originated from U.S.-domiciled accounts and authorized via a far-field RFID transponder i.e, E-Z Pass Highway Toll Collection Systems.

Do not include: Initial load and subsequent reload transactions made to a prepaid account associated with the RFID payment service. Do not include transactions originated from foreign accounts.

Cell types:

1. Enter data directly. For numeric data, type the actual number or dollar amount.
(Darker border indicates a formula is involved, for example $2a + 2b + 2c + 2d + 2e + 2f = 1$.)
2. Automatic entry of calculations or repeated figures. Cell is protected: Override if necessary.
(Automatic entry cells display "Unknown/Nonzero" until required information is provided.)

--

Unknown/Nonzero

CY 2012 Far-field RFID transactions

1. Total transactions

Number	Value (\$)

Transaction value distribution

2. Allocate your response to 1. Total transactions between the following categories:

Number	Value (\$)	Number	Value (\$)
		Override automatic entry	
Unknown/Nonzero	Unknown/Nonzero		

$2a + 2b + 2c + 2d + 2e + 2f = 1$

- 2a. Transactions authorized less than \$5.00 in total value
- 2b. Transactions authorized \$5.00 to \$9.99 in total value
- 2c. Transactions authorized \$10.00 to \$12.99 in total value
- 2d. Transactions authorized \$15.00 to \$24.99 in total value
- 2e. Transactions authorized \$25.00 to \$49.99 in total value
- 2f. Transactions authorized \$50.00 or greater in total value

Funding method

3. Total funding

Number	Value (\$)

$3a + 3b + 3c + 3d + 3e + 3f = 3$

Please allocate your response based on the funding method that was used by the payer for far-field RFID payment:

- 3a. Cash
- 3b. Check
- 3c. Credit card
- 3d. Debit card
- 3e. ACH
- 3f. Other

If Other please describe:

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Comments:

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The Federal Reserve Payments Study



P2P and Money Transfer Processor Survey

Survey Period:
Calendar Year 2012

Surveys of the number and dollar value of different types of electronic payment transactions in the United States

P2P and Money Transfer Processor Survey

Please enter actual figures for calendar year (CY) 2012. Figures are automatically rounded to the nearest whole numbers. Enter "Unknown/Nonzero" if a figure is nonzero but cannot be reported. If a figure is zero, please enter a zero, and do not leave it blank. Some figures are automatically calculated or repeated. If necessary, these can be changed by entering figures into the "Override automatic entry" columns to the right.

Include: Transactions originated from a consumer or consumer-owned (i.e. not a business- or government-owned) account and received by a consumer or consumer-owned account. Only include transactions originated from U.S.-domiciled accounts.

Do not include: Transactions originated from or received by business- or government-owned accounts. Transactions originated from foreign accounts. Also, do not include account-to-account transfers for which both the originating and receiving accounts were owned by the same accountholder (i.e. balance transfers).

Cell types:

- Enter data directly. For numeric data, type the actual number or dollar amount.
(Darker border indicates a formula is involved, for example $2a + 2b = 1$)
- Automatic entry of calculations or repeated figures. Cell is protected; Override if necessary.
(Automatic entry cells display "Unknown/Nonzero" until required information is provided.)

--

Unknown/Nonzero

CY 2012 P2P & money transfer transactions

	Number	Value (\$)		
1. Total transactions				

U.S. vs. foreign payees

	Number	Value (\$)	Number	Value (\$)
2. Allocate your response to 1. Total transactions based on the location of the payee: $2a + 2b = 1$	Unknown/Nonzero	Unknown/Nonzero		
2a. Transactions with U.S. payees				
2b. Transactions with payees outside the U.S.				

Reminder:

- Leaving cells blank may cause problems or inconsistencies.
- If a figure is zero, please enter a zero, and do not leave it blank.
- If a figure is nonzero but cannot be reported, please enter "Unknown/Nonzero".

Transaction value distribution

	Number	Value (\$)	Override automatic entry	
3. Allocate your response to 1. Total transactions between the following categories: $3a + 3b + 3c + 3d + 3e + 3f = 1$	Unknown/Nonzero	Unknown/Nonzero		
3a. Transactions authorized less than \$5.00 in total value				
3b. Transactions authorized \$5.00 to \$9.99 in total value				
3c. Transactions authorized \$10.00 to \$14.99 in total value				
3d. Transactions authorized \$15.00 to \$24.99 in total value				
3e. Transactions authorized \$25.00 to \$49.99 in total value				
3f. Transactions authorized \$50.00 or greater in total value				

Clearing system

	Number	Value (\$)	Override automatic entry	
4. Allocate your response to 1. Total transactions based on the payment methods used to transmit payments between consumer accounts: $4a + 4b + 4c + 4d + 4e = 1$	Unknown/Nonzero	Unknown/Nonzero		
4a. Credit card / signature debit networks				
4b. FT / PIN debit networks				
4c. ACH				
4d. Cash collected / book transfer <i>i.e. a payment cleared via internal accounting transfer</i>				
4e. Other				
If Other please describe:				

Origination channel	Number	Value (\$)	Override automatic entry	
5. Allocate your response to 1. Total transactions based on the channel used to originate payment: <i>5a + 5b + 5c + 5d = 1</i>	Unknown/Nonzero	Unknown/Nonzero		
5a. Website				
5b. Mobile phone <i>via an application or text message</i>				
5c. In-person <i>via agent location, kiosk or ATM</i>				
5d. Other				
If Other please describe:				

Comments:

The Federal Reserve Payments Study



Online Bill Payment Processor Survey

Survey Period:
Calendar Year 2012

Surveys of the number and dollar value of different types of electronic payment transactions in the United States

Online Bill Payment Processor Survey

Please enter actual figures for calendar year (CY) 2012. Figures are automatically rounded to the nearest whole numbers. Enter "Unknown/Nonzero" if a figure is nonzero but cannot be reported. If a figure is zero, please enter a zero, and do not leave it blank. Some figures are automatically calculated or repeated. If necessary, these can be changed by entering figures into the "Override automatic entry" columns to the right.

Include: Bill payment transactions originated through a financial institution or other intermediary's online bill payment portal (i.e. bank online bill payments) and directly via biller websites (i.e. biller direct bill payments). Only include transactions originated from U.S.-domicile accounts.

Note: In the case where a batch of bills were settled through a single combined payment to the biller (i.e. check and list payments) please include transaction totals for the individual bills within the batch. Do not include batch transactions because this will double count the individual bill totals.

Cell types:

- Enter data directly. For numeric data, type the actual number or dollar amount.
(Darker border indicates a formula is involved, for example $3a + 3b + 3c + 3d + 3e + 3f = 1$.)
- Automatic entry of calculations or repeated figures. Cell is protected: Override if necessary.
(Automatic entry cells display "Unknown/Nonzero" until required information is provided.)

--

Unknown/Nonzero

CY 2012 Online bill payment transactions

	Number	Value (\$)
1. Bank/intermediary online bill payment transactions <i>Include direct send / consolidator transactions (i.e., Fiserv / CheckFree).</i>		
2. Biller direct online bill payment transactions		

Transaction value distribution – Bank/intermediary online bill payments

	Number	Value (\$)	Number	Value (\$)	Override automatic entry
3. Allocate your response to 1. Bank/intermediary online bill payment transactions between the following categories: $3a + 3b + 3c + 3d + 3e + 3f = 1$	Unknown/Nonzero	Unknown/Nonzero			
3a. Transactions authorized less than \$5.00 in total value					
3b. Transactions authorized \$5.00 to \$9.99 in total value					
3c. Transactions authorized \$10.00 to \$14.99 in total value					
3d. Transactions authorized \$15.00 to \$24.99 in total value					
3e. Transactions authorized \$25.00 to \$49.99 in total value					
3f. Transactions authorized \$50.00 or greater in total value					

Transaction value distribution – Biller direct online bill payments

	Number	Value (\$)	Number	Value (\$)	Override
4. Allocate your response to 2. Biller direct online bill payment transactions between the following categories: $4a + 4b + 4c + 4d + 4e + 4f = 2$	Unknown/Nonzero	Unknown/Nonzero			
4a. Transactions authorized less than \$5.00 in total value					
4b. Transactions authorized \$5.00 to \$9.99 in total value					
4c. Transactions authorized \$10.00 to \$14.99 in total value					
4d. Transactions authorized \$15.00 to \$24.99 in total value					
4e. Transactions authorized \$25.00 to \$49.99 in total value					
4f. Transactions authorized \$50.00 or greater in total value					

Settlement system – Bank/intermediary online bill payments

	Number	Value (\$)	Override	
5. Allocate your response to 1. Bank/intermediary online bill payment transactions based on the method used to settle with billers: <i>5a + 5b + 5c = 1</i>	Unknown/Nonzero	Unknown/Nonzero		
5a. ACH				
5b. Check				
5c. Other				
If Other please describe:				

Comments:

The Federal Reserve Payments Study



Walk-In Bill Payment Processor Survey

Survey Period:
Calendar Year 2012

Surveys of the number and dollar value of different types of electronic payment transactions in the United States

Walk-In Bill Payment Processor Survey

Please enter actual figures for calendar year (CY) 2012. Figures are automatically rounded to the nearest whole numbers. Enter "Unknown/Nonzero" if a figure is nonzero but cannot be reported. If a figure is zero, please enter a zero, and do not leave it blank. Some figures are automatically calculated or repeated. If necessary, these can be changed by entering figures into the "Override automatic entry" columns to the right.

Include: Bill payment transactions originated from U.S.-domiciled accounts and made in person that your organization received or processed on behalf of billers. Include only transactions made at locations (e.g. kiosks, ATMs, agents, or retailers) other than those operated by the biller.

Do not include: Online, mail, or telephone bill payments. Do not include in-person bill payments made at locations operated by the biller. Do not include bill payments originated from foreign accounts.

Note: In the case where a batch of bills were settled through a single combined payment to the biller (i.e. check and list payments) please include transaction totals for the individual bills within the batch. Do not include batch transactions because this will double count the individual bill totals.

Cell types:

- Enter data directly. For numeric data, type the actual number or dollar amount.
(Darker border indicates a formula is involved, for example $2a + 2b + 2c + 2d + 2e + 2f = 1$.)
- Automatic entry of calculations or repeated figures. Cell is protected: Override if necessary.
(Automatic entry cells display "Unknown/Nonzero" until required information is provided.)

--

Unknown/Nonzero

CY 2012 Walk-In bill payment transactions

1. Total transactions

Number	Value (\$)

Transaction value distribution

2. Allocate your response to 1. Total transactions between the following categories:

$$2a + 2b + 2c + 2d + 2e + 2f = 1$$

- Transactions authorized less than \$5.00 in total value
- Transactions authorized \$5.00 to \$9.99 in total value
- Transactions authorized \$10.00 to \$14.99 in total value
- Transactions authorized \$15.00 to \$24.99 in total value
- Transactions authorized \$25.00 to \$49.99 in total value
- Transactions authorized \$50.00 or greater in total value

Number	Value (\$)	Number	Value (\$)	Override automatic entry
Unknown/Nonzero	Unknown/Nonzero			

Settlement system

3. Allocate your response to 1. Total transactions based on the method used to settle with billers:

$$3a + 3b + 3c + 3d = 1$$

- ACH
- Check
- Book transfer (cash payments)
- Other

If Other please describe:

--

Number	Value (\$)	Number	Value (\$)	Override automatic entry
Unknown/Nonzero	Unknown/Nonzero			

Funding method

4. Total funding

$$4a + 4b + 4c + 4d + 4e + 4f = 4$$

Please allocate your response based on the funding method that was used by the payer for walk-in bill payment:

- Cash
- Check
- Credit card
- Debit card
- ACH
- Other

Number	Value (\$)

Comments:

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The Federal Reserve Payments Study



Deferred Payment Processor Survey

Survey Period:
Calendar Year 2012

Surveys of the number and dollar value of different types of electronic payment transactions in the United States

Deferred Payment Processor Survey

Please enter actual figures for calendar year (CY) 2012. Figures are automatically rounded to the nearest whole numbers. Enter "Unknown/Nonzero" if a figure is nonzero but cannot be reported. If a figure is zero, please enter a zero, and do not leave it blank. Some figures are automatically calculated or repeated. If necessary, these can be changed by entering figures into the "Override automatic entry" columns to the right.

Include: Point-of-sale (POS) transactions originated from U.S.-domiciled accounts and for which your organization provided credit or an installment payment plan to buyers. Report transaction and dollar value totals based on the initial purchase transaction made to the merchant.

Do not include: Loan repayments or installment payments on layaway items made subsequent to the initial purchase transaction. Do not include transactions originated from foreign accounts.

Cell types:

- Enter data directly. For numeric data, type the actual number or dollar amount.
(Darker border indicates a formula is involved, for example $2a + 2b + 2c + 2d + 2e + 2f = 1$.)
- Automatic entry of calculations or repeated figures. Cell is protected: Override if necessary.
(Automatic entry cells display "Unknown/Nonzero" until required information is provided.)

--

Unknown/Nonzero

CY 2012 Deferred payment transactions

		Number	Value (\$)	
1. Total transactions				

Transaction value distribution

		Number	Value (\$)	
2. Allocate your response to 1. Total transactions between the following categories: <i>$2a + 2b + 2c + 2d + 2e + 2f = 1$</i>		Unknown/Nonzero	Unknown/Nonzero	Override automatic entry
2a. Transactions authorized less than \$5.00 in total value				
2b. Transactions authorized \$5.00 to \$9.99 in total value				
2c. Transactions authorized \$10.00 to \$14.99 in total value				
2d. Transactions authorized \$15.00 to \$24.99 in total value				
2e. Transactions authorized \$25.00 to \$49.99 in total value				
2f. Transactions authorized \$50.00 or greater in total value				

Merchant settlement

		Number	Value (\$)	
3. Allocate your response to 1. Total transactions between the following categories based on how funds were transferred into merchants' accounts to settle purchases: <i>$3a + 3b + 3c = 1$</i>		Unknown/Nonzero	Unknown/Nonzero	Override automatic entry
3a. ACH				
3b. Wire				
3c. Other				
If Other please describe:				

Funding method

		Number	Value (\$)	
4. Total funding <i>$4a + 4b + 4c + 4d + 4e + 4f = 4$</i> Please allocate your response based on the funding method that was used by the payer for deferred payment:				
4a. Cash				
4b. Check				
4c. Credit card				
4d. Debit card				
4e. ACH				
4f. Other				

Comments:

The Federal Reserve Payments Study



Private-Label ACH Debit Card Processor Survey

Survey Period:
Calendar Year 2012

Surveys of the number and dollar value of different types of electronic payment transactions in the United States

Private-Label ACH Debit Card Processor Survey

Please enter actual figures for calendar year (CY) 2012. Figures are automatically rounded to the nearest whole numbers. Enter "Unknown/Nonzero" if a figure is nonzero but cannot be reported. If a figure is zero, please enter a zero, and do not leave it blank. Some figures are automatically calculated or repeated. If necessary, these can be changed by entering figures into the "Override automatic entry" columns to the right.

Include: Transactions on private-label (merchant-branded) payment cards for which the ACH system was used to settle daily card transactions, whether individually or on an aggregated basis, from a cardholder deposit account linked to the card account (i.e. decoupled debit transactions). Only include transactions originated from U.S.-domiciled accounts.

Do not include: Transactions on prepaid cards or transactions on payment cards through which credit was routinely extended to cardholders for more than one business day before an attempt was made to settle with cardholders. Do not include transactions originated from foreign accounts.

Cell types:

1. Enter data directly. For numeric data, type the actual number or dollar amount.

(Darker border indicates a formula is involved, for example $2 = 1 - 1a - 1b$.)

--

2. Automatic entry of calculations or repeated figures. Cell is protected: Override if necessary.

(Automatic entry cells display "Unknown/Nonzero" until required information is provided.)

Unknown/Nonzero

3. Mark box. Enter (type) "X" in the cell, if applicable. Otherwise, leave it blank (the default).

(A drop-down list to choose "X" or blank appears to the right of the cell, if selected.)

X

CY 2012 Private-label ACH debit card transactions

1. Gross authorizations

Include 1a & 1b.

1a. **Less:** Denials

1b. **Less:** Pre-authorization only

2. Net, authorized & settled transactions

$= 1 - 1a - 1b$

2a. **Less:** Cash-back at the point of sale

Enter "X" if your organization does not track cash-back at the point of sale.

2b. **Less:** Adjustments and returns

$2b.1 + 2b.2 = 2b$

2b.1. Chargebacks

2b.2. Other adjustments and returns

3. Net, purchase transactions

$= 2 - 2a - 2b$

Reminder:

- Leaving cells blank may cause problems or inconsistencies.
- If a figure is zero, please enter a zero, and do not leave it blank.
- If a figure is nonzero but cannot be reported, please enter

Number	Value (\$)
Unknown/Nonzero	Unknown/Nonzero
Unknown/Nonzero	Unknown/Nonzero

Transaction value distribution

4. Allocate your response to 2. Net, authorized & settled transactions

between the following categories:

$4a + 4b + 4c + 4d + 4e + 4f = 2$

4a. Transactions authorized less than \$5.00 in total value

4b. Transactions authorized \$5.00 to \$9.99 in total value

4c. Transactions authorized \$10.00 to \$14.99 in total value

4d. Transactions authorized \$15.00 to \$24.99 in total value

4e. Transactions authorized \$25.00 to \$49.99 in total value

4f. Transactions authorized \$50.00 or greater in total value

Number	Value (\$)
Unknown/Nonzero	Unknown/Nonzero

Merchant Settlement

5. Allocate your response to 2. Net, authorized & settled transactions based on the method that funds were transferred into a merchant's bank account to settle for a purchase:

$5a + 5b + 5c = 2$

5a. ACH

5b. Wire

5c. Other

If Other please describe:

Number	Value (\$)
Unknown/Nonzero	Unknown/Nonzero

--

Number of cards outstanding

6. Report both active and total cards outstanding as of December 31, 2012:

For active cards include cards with any transaction activity during CY 2012.

Active in CY 2012	Total as of Dec. 31, 2012

Comments:

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The Federal Reserve Payments Study



Secure Online Payment Processor Survey

Survey Period:
Calendar Year 2012

Surveys of the number and dollar value of different types of electronic payment transactions in the United States

Secure Online Payment Processor Survey

Please enter actual figures for calendar year (CY) 2012. Figures are automatically rounded to the nearest whole numbers. Enter "Unknown/Nonzero" if a figure is nonzero but cannot be reported. If a figure is zero, please enter a zero, and do not leave it blank. Some figures are automatically calculated or repeated. If necessary, these can be changed by entering figures into the "Override automatic entry" columns to the right.

Include: eCommerce point-of-sale transactions or online transactions where the buyers were redirected from the merchants to their financial institution's or a third party's online bill payment system to originate payment. Only include transactions originated from U.S.-domiciled accounts.

For the debit transactions, include point-of-sale (POS) and bill payment transactions for eCommerce purchases made with a PIN (single-message) debit card where PIN entry was facilitated via a webpage or peripheral device attached to the payer's computer.

Cell types:

1. Enter data directly. For numeric data, type the actual number or dollar amount.

(Darker border indicates a formula is involved, for example $1a + 1b + 1c = 1$.)

2. Automatic entry of calculations or repeated figures. Cell is protected: Override if necessary.

(Automatic entry cells display "Unknown/Nonzero" until required information is provided.)

--

Unknown/Nonzero

CY 2012 Secure online payment transactions

1. Total transactions

$1a + 1b + 1c = 1$

1a. Redirected from the merchant or biller site

$1a.1 + 1a.2 = 1a$

1a.1. eCommerce secure online credit card payments

1a.2. eCommerce secure online PIN debit payments

1b. Secure online prepaid/escrow-account i.e., PayPal

1c. Other secure eCommerce payments

Reminder:

- Leaving cells blank may cause problems or inconsistencies.
- If a figure is zero, please enter a zero, and do not leave it blank.
- If a figure is nonzero but cannot be reported, please

Number	Value (\$)

Transaction value distribution

2. Allocate your response to 1. Total transactions between the following categories:

$2a + 2b + 2c + 2d + 2e + 2f = 1$

2a. Transactions authorized less than \$5.00 in total value

2b. Transactions authorized \$5.00 to \$9.99 in total value

2c. Transactions authorized \$10.00 to \$12.99 in total value

2d. Transactions authorized \$15.00 to \$24.99 in total value

2e. Transactions authorized \$25.00 to \$49.99 in total value

2f. Transactions authorized \$50.00 or greater in total value

Number	Value (\$)	Number	Value (\$)
		Override automatic entry	
Unknown/Nonzero	Unknown/Nonzero		

Comments:

The Federal Reserve Payments Study



Mobile Wallet Processor Survey

Survey Period:
Calendar Year 2012

Surveys of the number and dollar value of different types of electronic payment transactions in the United States

Mobile Wallet Processor Survey

Please enter actual figures for calendar year (CY) 2012. Figures are automatically rounded to the nearest whole numbers. Enter "Unknown/Nonzero" if a figure is nonzero but cannot be reported. If a figure is zero, please enter a zero, and do not leave it blank. Some figures are automatically calculated or repeated. If necessary, these can be changed by entering figures into the "Override automatic entry" columns to the right.

Include: Mobile wallet transactions where the buyer made a payment using SMS messaging, a mobile application, virtual-cloud-based account or near-field RFID technology connected with a mobile device. Only include transactions originated from U.S.-domiciled accounts.

Cell types:

- Enter data directly. For numeric data, type the actual number or dollar amount.
(Darker border indicates a formula is involved, for example $2a + 2b + 2c + 2d + 2e + 2f = 1$.)
- Automatic entry of calculations or repeated figures. Cell is protected: Override if necessary.
(Automatic entry cells display "Unknown/Nonzero" until required information is provided.)

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Unknown/Nonzero

CY 2012 Mobile wallet transactions

	Number	Value (\$)		
1. Total transactions			Number	Value (\$)

Transaction value distribution

	Number	Value (\$)	Override automatic entry	
2. Allocate your response to 1. Total transactions between the following categories: <i>$2a + 2b + 2c + 2d + 2e + 2f = 1$</i>	Unknown/Nonzero	Unknown/Nonzero		
2a. Transactions authorized less than \$5.00 in total value				
2b. Transactions authorized \$5.00 to \$9.99 in total value				
2c. Transactions authorized \$10.00 to \$12.99 in total value				
2d. Transactions authorized \$15.00 to \$24.99 in total value				
2e. Transactions authorized \$25.00 to \$49.99 in total value				
2f. Transactions authorized \$50.00 or greater in total value				

Comments:

CSS Long Survey Instrument

1. Does this check have a *Payee Line* field (i.e., the line indicating to whom the check is written) **and an amount**?

- Yes
- No – (next image)

2. Is there a smaller picture of another check embedded within the image?

- Yes – (prompts Q3)
- No – (skips to Q4)

3. Does the following sentence appear to the left of that image, “This is a LEGAL COPY of your check. You can use it the same way you would use the original check.”?

- Yes
- No

4. Are any of these words on the front of the check (check all that apply)?

- Cashier's Check, Official Check, or Certified Check
- Money Order or Postal Money Order
- Gift Certificate
- Rebate
- Savings's Bond
- Traveler's Check
- WIC Check
- “Please post this payment on behalf of our mutual customer”
- None of the above

Payer (wrote the check)

5. Does the *Payer* name or address have any of these? (Check all that apply)

- One or more persons' full names (John Smith, John and Mary Smith, John Smith, Inc.)
- Trust (no affiliation with a bank name), Trustee, Estate
- Inc., LLC, LTD, Co., NA, Corp., Corporation, Company, Services, Association, PC, .com,.org
- Church, Temple, other religious affiliation
- Bank, Credit Union, Insurance
- Funds, Mutual, Mutual Fund, Mutual Company, Investments, Investment Company, Investor's Fund
- Initials of Business or Association (e.g. NAACP, AT&T)
- Tax ID #
- State of, City of, County of, Town of, Township of, Bureau of, Municipality
- State Treasury, State Treasurer, County Treasurer, County Commissioner, County Controller
- US Treasury, Federal Reserve Bank
- IRS, Internal Revenue Service, State Tax, County Tax, Tax Commissioner, Tax Collector
- Court of, District of

- USPS, Post Office, United States Postal Service
- Fannie Mae, Freddie Mac, Federal Home Loan
- Chamber of commerce
- Port Authority, Water Authority, Power Authority, Transit Authority, Department of
- School, High School, Elementary, University, College, .edu
- Apartment number (apt. #) NOT Suite # or Building #
- Accounts Payable, Acct. Payable
- Other business indicator
- Other government indicator
- NO -- None of the above

6. Based on the *Payer* name and address and the characteristics of the check, can you definitively categorize the *Payer* as any of these?

- Consumer (i.e., not a business or government)
- Government
- Business
- Not Consumer – either business or government
- Not Government – either business or consumer
- Cannot determine

7. Enter the *Payer's* ZIP code. Enter the 5+4 if the 4 is available, otherwise, just enter the 5:

						-				
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- Zip code not present

Payee (paid by the check)

8. Does the *Payee Line* (i.e., the line indicating to whom the check is written) or the front of the check include an address for the *Payee*?

- Yes
- No

9. Does the *Payee* name (or address, if present) have any of these? (Check all that apply)

- One or more persons' full names (John Smith, John and Mary Smith, John Smith, Inc.)
- Cash
- Trust (no affiliation with a bank name), Trustee, Estate
- Inc., LLC, LTD, Co., NA, Corp., Corporation, Company, Services, Association, PC, .com, .org
- Church, Temple, other religious affiliation
- Bank, Credit Union, Insurance
- Initials of Business or Association (e.g. NAACP, AT&T)
- Tax ID #

- One of more person's full names
 - Dollar Amount, Amount, \$
 - Store, Store #, register #, terminal #, branch #, location #, DL, D/L, cash back
 - Inc., LLC, LTD, Co., NA, Corp., Corporation, Company, Services, Association, PC, .com, .org
 - Trust (*no affiliation with a bank name*), Trustee, Estate
 - Church, Temple, Other religious affiliation
 - Bank, Credit Union, Insurance
 - Initials of a Business or Association (NAACP, AT&T)
 - State of, City of, County of, Town of, Township of, Bureau of, Municipality
 - IRS, Internal Revenue Service, State Tax, County Tax, Tax Commissioner, Tax Collector, US Treasury
 - Court of, District of
 - USPS, Post Office, United States Postal Service
 - Fannie Mae, Freddie Mac, Federal Home Loan
 - Chamber of commerce
 - Port Authority, Water Authority, Power Authority, Transit Authority, Department of
 - School, High School, Elementary, University, College, .edu
 - Dr., Doctor, M.D., DDS, DVM, PC, Specialist, ologist
 - Other business indicator
 - Other government indicator
 - NO -- None of the above*
19. **Is the Payee endorsement handwritten?**
- Yes – Handwritten
 - No – It's stamped / machine-printed
 - Cannot find Payee endorsement
20. **On the back, is the Payee endorsement perpendicular or parallel to the writing on the front of the check?**
- Perpendicular
 - Parallel
 - Cannot find Payee endorsement
21. **Do the words "Absent(ee)" or "Absent Endorsed," "ABS END GUAR," "ABS END GTD," "Credit to Payee," "CR to Payee," or "Lack End GTD" or other permutation of these words appear anywhere on the back of the check?**
- Yes
 - No
22. **Input the number (typically 9 digits) found on the back of the check that exists between > and < symbols. In the event**

that more than one set of > < symbols appear, first look for the endorsement with a bank name associated with it and enter that number. If each set has a bank name associated with it, then choose the set that has the earliest date. The date will appear next to or just below the number between the > < symbols.

>

--	--	--	--	--	--	--	--	--	--

 <

- Number not present

Categorizing Payee

23. **Are the names of the payee and the payer the same (i.e. the payer entity is writing a check to itself)?:**
- Yes
 - No
24. **Based on the Payee name/address and endorsement, can you definitively categorize the Payee as any of these?**
- Consumer
 - Government
 - Business
 - Not Consumer – either business or government
 - Not Government – either business or consumer
 - Cannot determine
25. **If Payee is business or government, mark which type:**
- Power, gas, phone, cable, internet service provider, other utility
 - Bank, credit union, credit card company, financing company, mortgage company, leasing company, or insurance company
 - Apartment complex, condos, leasing office
 - Supermarket or Drugstore
 - Convenience store
 - Department store, shoe store, apparel store, sporting goods, jewelry store, electronics store, home improvement store, furniture store, other retail store, casino, cataloger
 - Restaurant, bar, diner, fast food
 - Subscription, membership organization, club, newspaper, homeowner's association
 - Airline, travel agent, other travel
 - Charitable organization, church
 - State of, City of, County of, Town of, Township of, Bureau of, Municipality
 - US Treasury, IRS, Internal Revenue Service, State Tax, County Tax, Tax Commissioner, Tax Collector

- θ Court
- θ USPS, Post Office, United States Postal Service
- θ Port Authority, Water Authority, Power Authority, Transit Authority, Department of
- θ School, High School, Elementary, University, College
- θ Medical (e.g., hospital, doctor's office, etc.)
- θ *NOT a business or government*
- θ Other business indicator
- θ Other government indicator
- θ Cannot determine

