

# Depository and Financial Institutions Payments Survey (DFIPS)



## Survey Period: Calendar Year 2015

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

- ▶ Institution profile
- ▶ Check payments, deposits, and returns
- ▶ ACH profile, payments, and returns
- ▶ Wire transfers originated and received
- ▶ General-purpose debit and prepaid cards
- ▶ General-purpose credit cards
- ▶ Cash withdrawals, deposits, and terminals
- ▶ Alternative payment initiation methods
- ▶ Unauthorized third-party payment fraud

>> Please respond by: Friday, May 27 <<

Response options: **Online** [www.paymentsstudy.com](http://www.paymentsstudy.com)  
 Institution ID:  
 Password:

**Mail** Federal Reserve  
 Payments Study c/o Lieberman  
 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 *2016 Depository and Financial Institutions Payments Survey* is a national survey of depository and financial institutions that offer transaction deposits accounts, prepaid card program accounts, and credit card accounts to consumer, business, and government customers, or serve as ATM sponsors for independent service operator (ISO) customers. The survey gathers data about noncash payments, cash withdrawals and deposits that posted to customer accounts, and unauthorized third-party payment fraud against those customer's accounts that took place during calendar year 2015. Data from your response will contribute to estimates of the national aggregate number and value of payments and withdrawals made by these transaction methods. The Federal Reserve will compare the results of this survey to previous triennial surveys conducted from 2001 to 2013.

### 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 for calendar year 2015. To achieve the most reliable results, it is important that you respond completely and accurately. If your institution outsourced payments processing to another organization during calendar year 2015, please request the necessary data from that organization or provide them with the survey so they may respond on behalf of your institution.

Please leave no survey item blank.

There are three possible ways to respond to a survey item that requests a numeric value:

1. If your institution has volume for the item requested and the volume is known or can be accurately estimated, enter the amount. (Enter "0" if the amount equals zero.)
2. If your institution has volume for the item requested but the volume is unknown and cannot be accurately estimated, enter "NR" (not reported). (Do not enter "0" if the volume exists but the amount is unknown.)
3. If your institution does not have volume for the item requested (i.e., the item requested does not apply to your institution), enter "0".

### Definitions and examples

Definitions and examples can be found in the glossary. Please visit [www.paymentsstudy.com](http://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 for full calendar year 2015, we need to know which affiliates (listed in item 1 below) are not included in your response to different parts of the survey and which additional (not listed in item 1 below) are included in your response. If your institution acquired or merged with another institution(s) during calendar year 2015, please report combined data for calendar year 2015.

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

1. According to our records, the following affiliated institutions should be included in your responses.

| <b>Name</b> | <b>City</b> | <b>State</b> |
|-------------|-------------|--------------|
|-------------|-------------|--------------|

<Affiliate name>

<City>

<ST>

2. Does item 1 above accurately reflect the affiliates included in your response?  **Yes**  
 **No**

If your answer is "No" to item 2 above, please indicate which affiliates listed above could not be included in your response or any additional affiliate(s) not listed in item 1 above that are included in your response. Also indicate any other concerns.

## Institution Profile

Note: Use your best available information to complete the survey for full calendar year 2015, including data for all affiliates. "Your institution" refers to the entire enterprise including all affiliates (see page 3). Only report data associated with your institution's U.S. domiciled accounts. The data you provide will only be used to produce national aggregate estimates of the volumes being measured. If you have additional information about your response that will help us produce these estimates, please let us know in the comments box below.

3. Did your institution or any of its affiliates employ the use of a retail sweep program (i.e., reserve sweep program) during calendar year 2015?
- In order to make national aggregate 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 (both consumer and business/government) to special purpose money market deposit accounts (MMDAs) 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. **Do not consider** wholesale sweep program accounts (i.e., corporate sweep program accounts).
- Yes  
 No (Please report "0" for item 7 below.)  
 Don't know
4. Did your institution provide a wholesale sweep program (i.e., corporate sweep program) to your business accountholders during calendar year 2015?
- Do not consider** retail sweep program accounts (i.e., reserve sweep program accounts).
- Yes  
 No (Please report "0" for item 8 below.)  
 Don't know
5. Did your institution provide card network acquiring services during calendar year 2015?
- Answer "Yes" if your institution provided access to merchants or other accountholders that receive payments over card networks.
- Yes  
 No  
 Don't know

### Transaction deposit account-type definitions

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

**Business/government:** 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 (MMDAs), 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.

### Retail sweep program account-type definitions

**Consumer:** In a "retail sweep program," a depository institution transfers funds between a customer's transaction accounts (e.g., a consumer) and that customer's savings deposit accounts up to six times per month by means of preauthorized or automatic transfers, typically in order to reduce transaction account reserve requirements while providing the customer with access to the funds.

See <http://www.federalreserve.gov/BOARDDOCS/LegalInt/FederalReserveAct/2007/20070501/20070501.pdf> for a regulatory opinion of what approaches may be used to implement these programs.

**Business/government:** In a "retail sweep program," a depository institution transfers funds between a customer's transaction accounts (e.g., a small business) and that customer's savings deposit accounts up to six times per month by means of preauthorized or automatic transfers, typically in order to reduce transaction account reserve requirements while providing the customer with access to the funds.

See <http://www.federalreserve.gov/BOARDDOCS/LegalInt/FederalReserveAct/2007/20070501/20070501.pdf> for a regulatory opinion of what approaches may be used to implement these programs.

### Wholesale sweep program account-type definitions

Wholesale sweep program accounts, also known as corporate sweep program accounts, are accounts in which funds from your business accountholders are swept overnight into investment instruments. Common investments used in wholesale sweeps are repurchase agreements, Master Notes, offshore Eurodollar deposits, and mutual funds.

# Institution Profile

6. Transaction deposit accounts (including demand deposit accounts)  
(Average of monthly totals in 2015)

**Include:** Checking accounts, NOW accounts, and share draft accounts.

**Do not include:** Non-transaction accounts (savings accounts, money market accounts, CDs), prepaid card program accounts, credit card accounts, accounts of foreign governments and official institutions, or accounts of other depository institutions. Do not include balances reported in item 7 (retail sweep program accounts) and item 8 (wholesale sweep program accounts), below.

Average of monthly totals means the average of end-of-month totals for 2015.

| <u>Average of monthly totals<br/>in 2015</u> |              |
|----------------------------------------------|--------------|
| Number                                       | Balance (\$) |
| Total = a) + b)                              |              |
| a) Consumer                                  |              |
| b) Business/<br>government                   |              |

7. Retail sweep program accounts (i.e., reserve sweep program accounts)  
(Average of monthly totals in 2015)

**Include:** Savings and money market deposit accounts associated with retail sweep programs.

**Do not include:** Checking accounts, NOW accounts, and share draft accounts. Do not include balances reported in item 6 above (transaction deposit accounts) and item 8 below (wholesale sweep program accounts), or accounts and balances of any savings-type account not associated with transaction deposit accounts under a sweep program.

Average of monthly totals means the average of end-of-month totals for 2015.

| <u>Average of monthly totals<br/>in 2015</u> |              |
|----------------------------------------------|--------------|
| Number                                       | Balance (\$) |
| Total = a) + b)                              |              |
| a) Consumer                                  |              |
| b) Business/<br>government                   |              |

8. Wholesale sweep program accounts  
(Average of monthly totals in 2015)

**Include:** Corporate sweep accounts in which funds from your business accountholders are swept overnight into investment instruments.

**Do not include:** Checking accounts, NOW accounts, and share draft accounts. Do not include balances reported in item 6 (Transaction deposit accounts) and item 7 (Retail sweep program accounts), or accounts and balances of any savings-type account not associated with transaction deposit accounts under a sweep program.

Average of monthly totals means the average of end-of-month totals for 2015.

| <u>Average of monthly totals<br/>in 2015</u> |              |
|----------------------------------------------|--------------|
| Number                                       | Balance (\$) |
|                                              |              |

## *Institution Profile*

Please provide any relevant comments in the box below:

# Check Payments

Note: Use your best available information to complete the survey for full calendar year 2015, including data for all affiliates. "Your institution" refers to the entire enterprise including all affiliates (see page 3). Only report data associated with your institution's U.S. domiciled accounts. The payee may be domestic or foreign. The data you provide will only be used to produce national aggregate estimates of the volumes being measured. If you have additional information about your response that will help us produce these estimates, please let us know in the comments box below.

1. Did your institution process checks for an unaffiliated depository institution as part of a correspondent banking relationship during calendar year 2015?

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 3a.2, 12a.2, and 12b.2 below.)
- Don't know**

| 2015<br>Number | 2015<br>Value (\$) |
|----------------|--------------------|
|                |                    |
|                |                    |
|                |                    |

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

2a. Checks drawn from consumer accounts

2b. Checks drawn from business/government accounts

| 2015<br>Number | 2015<br>Value (\$) |
|----------------|--------------------|
|                |                    |
|                |                    |
|                |                    |
|                |                    |
|                |                    |

3. All checks drawn on your institution (repeat item 2) = 3a + 3b

3a. Checks drawn on your institution for which another institution was the "bank of first deposit" = 3a.1 + 3a.2

3a.1. Inclearings

3a.2. "On-us" checks deposited by correspondent customers

3b. "On-us" checks for which your institution was the "bank of first deposit"

4. Are you able to exclude non-check documents from the volumes reported 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 slips).

- Yes**
- No**
- Don't know**

5. Are you able to report checks deposited at one affiliate of your institution but drawn on another affiliate of your institution as on-us volume?

Some institutions call this "on-we" volume, which should be reported entirely under item 3b above if possible.

- Yes**
- No**
- Don't know**

6. Did your institution outsource check processing to another organization (i.e., its "processor") during calendar year 2015?

- Yes**
- No**
- Don't know**

## *Check Payments*

Please leave any relevant comments in the box below:

Note: There are further *Check Payments* questions in the *Unauthorized Third-Party Payment Fraud* section at the end of the questionnaire. Please ensure you answer these questions or pass them onto the appropriate person.



# Check Deposits

Note: Use your best available information to complete the survey for full calendar year 2015, including data for all affiliates. "Your institution" refers to the entire enterprise including all affiliates (see page 3). Only report data associated with your institution's U.S. domiciled accounts. The *payor* may be domestic or foreign. The data you provide will only be used to produce national aggregate estimates of the volumes being measured. If you have additional information about your response that will help us produce these estimates, please let us know in the comments box below.

7. Did your institution accept image deposits from accountholders using any of the following methods during calendar year 2015?

7a. Remote scanner attached to a PC or point-of-sale (POS) device

- Yes
- No
- Don't know

7b. Smartphone or other mobile device

- Yes
- No (Please report "0" for item 12a.1.1.a) below.)
- Don't know

7c. ATM image capture (envelope-free deposits)

- Yes
- No
- Don't know

8. Did your institution or a client create checks for collection on behalf of the payee (remotely created checks) during calendar year 2015?

- Yes
- No (Please report "0" for item 13a below.)
- Don't know

9. Did your institution take part in an ATM-sharing agreement during calendar year 2015?

- Yes
- No (Please report "0" for item 12b.1.3.2 below.)
- Don't know

10. Did your institution take part in a shared branching agreement during calendar year 2015?

- Yes (Please be sure to include only your portion of deposited checks in the volumes you report below.)
- No
- Don't know

11. All checks deposited at your institution = 11a + 11b

11a. Checks deposited by consumer accountholders

11b. Checks deposited by business/government accountholders

|  | 2015<br>Number | 2015<br>Value (\$) |
|--|----------------|--------------------|
|  |                |                    |
|  |                |                    |
|  |                |                    |

# Check Deposits

|                                                                                              | 2015<br>Number | 2015<br>Value (\$) |
|----------------------------------------------------------------------------------------------|----------------|--------------------|
| 12. All checks deposited at your institution (repeat item 11)<br>= 12a + 12b                 |                |                    |
| 12a. Image check deposits = 12a.1+ 12a.2                                                     |                |                    |
| 12a.1. Checks deposited via client image capture<br>= 12a.1.1 + 12a.1.2                      |                |                    |
| 12a.1.1. Checks deposited by consumer<br>acountholders via client image<br>capture = a) + b) |                |                    |
| a) Checks deposited by consumer<br>acountholders using a mobile<br>device                    |                |                    |
| b) All other checks deposited by<br>consumer acountholders via client<br>image capture       |                |                    |
| 12a.1.2. Checks deposited by business/government<br>acountholders via client image capture   |                |                    |
| 12a.2. Correspondent checks deposited via image<br>capture/image cash letter                 |                |                    |

|                                                                                                                                             | 2015<br>Number | 2015<br>Value (\$) |
|---------------------------------------------------------------------------------------------------------------------------------------------|----------------|--------------------|
| 12b. Paper check deposits = 12b.1 + 12b.2                                                                                                   |                |                    |
| 12b.1. Paper checks deposited by acountholders (other<br>than correspondent customers)<br>= 12b.1.1 + 12b.1.2 + 12b.1.3                     |                |                    |
| 12b.1.1. Over-the-counter paper check deposits<br>Paper check deposits at bank lobby teller window,<br>drive-through teller, or night drop. |                |                    |
| 12b.1.2. Wholesale vault paper check deposits<br>Paper check deposits at armored carrier.                                                   |                |                    |
| 12b.1.3. ATM paper check deposits<br>= 12b.1.3.1 + 12b.1.3.2                                                                                |                |                    |
| 12b.1.3.1. On-us ATM deposits = a) + b)                                                                                                     |                |                    |
| a) Checks imaged by an ATM as part of<br>the deposit process                                                                                |                |                    |
| b) Other checks                                                                                                                             |                |                    |
| 12b.1.3.2. "Foreign" ATM deposits (your<br>institution's acountholder,<br>"foreign" ATM through an ATM-<br>sharing program)                 |                |                    |
| 12b.2. Correspondent checks deposited via paper<br>check/cash letter                                                                        |                |                    |

## Check Deposits

13. All checks deposited at your institution (repeat items 11 & 12)  
= 13a + 13b

13a. Remotely created checks = 13a.1 + 13a.2

13a.1. Remotely created checks for which your institution is the payee (e.g., checks created to collect fees or debt payments)

13a.2. Remotely created checks for which your accountholder is the payee

13b. All other checks deposited at your institution

| 2015<br>Number | 2015<br>Value (\$) |
|----------------|--------------------|
|                |                    |
|                |                    |
|                |                    |
|                |                    |
|                |                    |

Please leave any relevant comments in the box below:

Note: There are further *Check Deposits* questions in the *Unauthorized Third-Party Payment Fraud* section at the end of the questionnaire. Please ensure you answer these questions or pass them onto the appropriate person.

## Check Returns

Note: Use your best available information to complete the survey for full calendar year 2015, including data for all affiliates. "Your institution" refers to the entire enterprise including all affiliates (see page 3). Only report data associated with your institution's U.S. domiciled accounts. The *payee* may be domestic or foreign. The data you provide will only be used to produce national aggregate estimates of the volumes being measured. If you have additional information about your response that will help us produce these estimates, please let us know in the comments box below.

|                                                                                                                                                                                 | 2015<br>Number | 2015<br>Value (\$) |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|--------------------|
| 14. Outgoing and "on-us" returned checks = 14a + 14b<br>Checks drawn on your institution that it returned unpaid to another institution or to your institution's accountholder. |                |                    |
| 14a. Checks your institution returned unpaid to the collecting institution                                                                                                      |                |                    |
| 14b. "On-us" checks your institution returned unpaid to your institution's accountholder                                                                                        |                |                    |

|                                                                                      | 2015<br>Number | 2015<br>Value (\$) |
|--------------------------------------------------------------------------------------|----------------|--------------------|
| 15. Outgoing and "on-us" returned checks (repeat item 14)<br>= 15a + 15b + 15c + 15d |                |                    |
| 15a. Unauthorized = 15a.1 + 15a.2 + 15a.3                                            |                |                    |
| 15a.1. Remotely created checks                                                       |                |                    |
| 15a.2. Forgery/suspected forgery                                                     |                |                    |
| 15a.3. Other unauthorized                                                            |                |                    |
| 15b. Nonsufficient funds                                                             |                |                    |
| 15c. Duplicate presentment                                                           |                |                    |
| 15d. Other (including administrative returns)                                        |                |                    |

Please leave any relevant comments in the box below:

## ACH Profile

Note: Use your best available information to complete the survey for full calendar year 2015, including data for all affiliates. "Your institution" refers to the entire enterprise including all affiliates (see page 3). Only report data associated with your institution's U.S. domiciled accounts. If your institution's accountholder is the payor, then the payee may be domestic or foreign. If your institution's accountholder is the payee, then the payor may be domestic or foreign. The data you provide will only be used to produce national aggregate estimates of the volumes being measured. If you have additional information about your response that will help us produce these estimates, please let us know in the comments box below.

1. Did your institution originate ACH credits (not returns) during calendar year 2015?
- Yes  
 No (Please report ACH credit return entries your institution originated in items 9 and 10 below.)  
 Don't know
2. Did your institution originate ACH debits (not returns) during calendar year 2015?
- Yes  
 No (Please report ACH debit return entries your institution originated in item 14 below.)  
 Don't know

Note: If your answer is "No" to item 1 and item 2 above, please report "We are not an ODFI" to items 4 through 8 below.

3. Did your institution originate ACH entries on behalf of an unaffiliated depository institution during calendar year 2015?
- Yes  
 No  
 Don't know

### Balanced file and offset entry

An offset ACH entry is an on-us entry used to effect settlement by an ODFI. For example, when acting as ODFI for one hundred \$1,000 credit entries for a corporate accountholder, an ODFI might originate a single \$100,000 debit entry to draw funds from the originator's funding account. 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).

### Network ACH entry

A network ACH entry is one that is cleared through a network operator (i.e., the Fed or EPN). Also include any direct send volume presented to another institution.

### In-house on-us ACH entry

An in-house on-us ACH entry is one for which your institution is both the ODFI and the RDFI without the use of a network operator (i.e., 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).

4. As an ODFI, did your institution receive balanced files from business/government accountholders during calendar year 2015?
- We are not an ODFI  
 Yes  
 No  
 Don't know
5. As an ODFI, did your institution receive regular (non-balanced) files from business/government accountholders during calendar year 2015?
- We are not an ODFI  
 Yes  
 No  
 Don't know

## ACH Profile

6. As an ODFI, how did your institution internally post ACH transactions so that funds were debited or credited to the correct accounts during calendar year 2015?  
(Check all that apply.)
- We are not an ODFI**
  - Offset entries internally through our ACH system**
  - Offset entries through the ACH network (i.e., Fed or EPN)**
  - Offset entries through another internal funds transfer method (e.g., book transfers)**
  - Don't know**
7. Did your institution originate network on-us ACH credit entries (on-us processed via an ACH network operator) during calendar year 2015?  
Network on-us ACH entries are network ACH entries for which your institution, along with your affiliates, is both the ODFI and RDFI.
- We are not an ODFI**
  - Yes**
  - No** (Please report "0" for item 10a.1 below.)
  - Don't know**
8. Did your institution originate network on-us ACH debit entries (on-us processed via an ACH network operator) during calendar year 2015?  
Network on-us ACH entries are network ACH entries for which your institution, along with your affiliates, is both the ODFI and RDFI.
- We are not an ODFI**
  - Yes**
  - No** (Please report "0" for item 12a.1 below.)
  - Don't know**

Please leave any relevant comments in the box below:

## ACH Payments (You are the payor's financial institution)

Note: Use your best available information to complete the survey for full calendar year 2015, including data for all affiliates. "Your institution" refers to the entire enterprise including all affiliates (see page 3). Only report data associated with your institution's U.S. domiciled accounts. The payee may be domestic or foreign. The data you provide will only be used to produce national aggregate estimates of the volumes being measured. If you have additional information about your response that will help us produce these estimates, please let us know in the comments box below.

|                                                                     | 2015<br>Number | 2015<br>Value (\$) |
|---------------------------------------------------------------------|----------------|--------------------|
| 9. Total ACH credit entries your institution originated = 9a + 9b   |                |                    |
| 9a. ACH credit entries originated from consumer accounts            |                |                    |
| 9b. ACH credit entries originated from business/government accounts |                |                    |

|                                                                                                                                                                            | 2015<br>Number | 2015<br>Value (\$) |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|--------------------|
| 10. Total ACH credit entries your institution originated (repeat item 9) = 10a + 10b                                                                                       |                |                    |
| 10a. Network ACH credit entries originated = 10a.1 + 10a.2<br>If your answer is "Yes" to item 7 above, please include both interbank and network on-us ACH credit entries. |                |                    |
| 10a.1 Network offset ACH credit entries originated                                                                                                                         |                |                    |
| 10a.2 Network non-offset ACH credit entries originated                                                                                                                     |                |                    |
| 10b. In-house on-us ACH credit entries originated = 10b.1 + 10b.2                                                                                                          |                |                    |
| 10b.1 In-house on-us offset ACH credit entries originated                                                                                                                  |                |                    |
| 10b.2 In-house on-us non-offset ACH credit entries originated                                                                                                              |                |                    |

|                                                                   | 2015<br>Number | 2015<br>Value (\$) |
|-------------------------------------------------------------------|----------------|--------------------|
| 11. Total ACH debit entries your institution received = 11a + 11b |                |                    |
| 11a. ACH debit entries received for consumer accounts             |                |                    |
| 11b. ACH debit entries received for business/government accounts  |                |                    |

*ACH Payments (You are the payor's financial institution)*

|                                                                                                                                                                           | 2015<br>Number | 2015<br>Value (\$) |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|--------------------|
| 12. Total ACH debit entries your institution received<br>(repeat item 11) = 12a + 12b                                                                                     |                |                    |
| 12a. Network ACH debit entries received = 12a.1 + 12a.2<br>If your answer is "Yes" to item 8 above, please include both interbank and<br>network on-us ACH debit entries. |                |                    |
| 12a.1 Network offset ACH debit entries received                                                                                                                           |                |                    |
| 12a.2 Network non-offset ACH debit entries received                                                                                                                       |                |                    |
| 12b. In-house on-us ACH debit entries received = 12b.1 + 12b.2                                                                                                            |                |                    |
| 12b.1 In-house on-us offset ACH debit entries received                                                                                                                    |                |                    |
| 12b.2 In-house on-us non-offset ACH debit entries<br>received                                                                                                             |                |                    |

Please leave any relevant comments in the box below:

Note: There are further *ACH Payments (You are the payor's financial institution)* questions in the *Unauthorized Third-Party Payment Fraud* section at the end of the questionnaire. Please ensure you answer these questions or pass them onto the appropriate person.



## ACH Payments (You are the payee's financial institution)

Note: Use your best available information to complete the survey for full calendar year 2015, including data for all affiliates. "Your institution" refers to the entire enterprise including all affiliates (see page 3). Only report data associated with your institution's U.S. domiciled accounts. The payor may be domestic or foreign. The data you provide will only be used to produce national aggregate estimates of the volumes being measured. If you have additional information about your response that will help us produce these estimates, please let us know in the comments box below.

|                                                                                                                                                                                | 2015<br>Number | 2015<br>Value (\$) |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|--------------------|
| 13. Total ACH credit entries your institution received<br>Include network ACH credit entries your institution received and in-house on-us ACH credit entries (item 10b above). |                |                    |

|                                                                                                                                                                                 | 2015<br>Number | 2015<br>Value (\$) |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|--------------------|
| 14. Total ACH debit entries your institution originated<br>Include network ACH debit entries your institution originated and in-house on-us ACH debit entries (item 12b above). |                |                    |

Please leave any relevant comments in the box below:

|  |
|--|
|  |
|--|

Note: There are further *ACH Payments (You are the payee's financial institution)* questions in the *Unauthorized Third-Party Payment Fraud* section at the end of the questionnaire. Please ensure you answer these questions or pass them onto the appropriate person.

## ACH Returns

Note: Use your best available information to complete the survey for full calendar year 2015, including data for all affiliates. "Your institution" refers to the entire enterprise including all affiliates (see page 3). Only report data associated with your institution's U.S. domiciled accounts. If your institution's accountholder is the payor, then the *payee* may be domestic or foreign. If your institution's accountholder is the payee, then the *payor* may be domestic or foreign. The data you provide will only be used to produce national aggregate estimates of the volumes being measured. If you have additional information about your response that will help us produce these estimates, please let us know in the comments box below.

|                                                                                                                                                                                                                                             | 2015<br>Number | 2015<br>Value (\$) |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|--------------------|
| 15. ACH <i>outgoing</i> debit returns (i.e., debit return entries your institution originated including "on-us" debit returns)<br>= 15a + 15b (You are the payor's financial institution for the original debit entry.)                     |                |                    |
| 15a. ACH debit entries your institution returned unpaid to another collecting institution                                                                                                                                                   |                |                    |
| 15b. "On-us" ACH debit entries your institution returned unpaid to your institution's accountholder                                                                                                                                         |                |                    |
|                                                                                                                                                                                                                                             |                |                    |
|                                                                                                                                                                                                                                             | 2015<br>Number | 2015<br>Value (\$) |
| 16. ACH <i>outgoing</i> debit returns (i.e., debit return entries your institution originated including "on-us" debit returns)<br>(repeat item 15) = 16a + 16b<br>(You are the payor's financial institution for the original debit entry.) |                |                    |
| 16a. Unauthorized = 16a.1 + 16a.2                                                                                                                                                                                                           |                |                    |
| 16a.1. Fraud/suspected fraud                                                                                                                                                                                                                |                |                    |
| 16a.2. Other unauthorized                                                                                                                                                                                                                   |                |                    |
| 16b. Authorized = 16b.1 + 16b.2                                                                                                                                                                                                             |                |                    |
| 16b.1. Nonsufficient funds                                                                                                                                                                                                                  |                |                    |
| 16b.2. Other authorized (including administrative returns)                                                                                                                                                                                  |                |                    |
|                                                                                                                                                                                                                                             |                |                    |
|                                                                                                                                                                                                                                             | 2015<br>Number | 2015<br>Value (\$) |
| 17. ACH <i>incoming</i> debit returns (i.e., debit return entries your institution received including "on-us" debit returns)<br>= 17a + 17b (You are the payee's financial institution for the original debit entry.)                       |                |                    |
| 17a. ACH debit entries your institution received unpaid by another paying institution                                                                                                                                                       |                |                    |
| 17b. "On-us" ACH debit entries your institution returned unpaid to your institution's accountholder (repeat item 15b)                                                                                                                       |                |                    |

# ACH Returns

|                                                                                                                                                                                                                                           | 2015<br>Number | 2015<br>Value (\$) |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|--------------------|
| 18. ACH <i>incoming</i> debit returns (i.e., debit return entries your institution received including "on-us" debit returns)<br>(repeat item 17) = 18a + 18b<br>(You are the payee's financial institution for the original debit entry.) |                |                    |
| 18a. Unauthorized = 18a.1 + 18a.2                                                                                                                                                                                                         |                |                    |
| 18a.1. Fraud/suspected fraud                                                                                                                                                                                                              |                |                    |
| 18a.2. Other unauthorized                                                                                                                                                                                                                 |                |                    |
| 18b. Authorized = 18b.1 + 18b.2                                                                                                                                                                                                           |                |                    |
| 18b.1. Nonsufficient funds                                                                                                                                                                                                                |                |                    |
| 18b.2. Other authorized (including administrative returns)                                                                                                                                                                                |                |                    |

Please leave any relevant comments in the box below:

## Wire Transfers Originated (Outgoing)

Note: Use your best available information to complete the survey for full calendar year 2015, including data for all affiliates. "Your institution" refers to the entire enterprise including all affiliates (see page 3). Only report data associated with your institution's U.S. domiciled accounts. The payee may be domestic or foreign. The data you provide will only be used to produce national aggregate estimates of the volumes being measured. If you have additional information about your response that will help us produce these estimates, please let us know in the comments box below.

### Wire transfer originations (Outgoing)

**Include:** All wire transfers originated by your institution's U.S. domiciled accountholders with either a domestic or foreign beneficiary. Include funds transfers originated using the large-value systems (i.e., Fedwire and CHIPS). Include payments that your institution's accountholders submitted and settled through these systems directly or through a correspondent. Include book transfers (i.e., internal transfers using your institution's wire platform).

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

1. Did your institution originate wires on behalf of an unaffiliated depository institution during calendar year 2015 (i.e., correspondent volume)?
- 1a. Are you able to exclude these volumes from your answers below?
2. Did an unaffiliated depository institution originate wires on behalf of your institution during calendar year 2015?
- 2a. Are you able to include these volumes in your answers below?

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

3. Total wire transfer originations (outgoing) = 3a + 3b
- 3a. Sent through a network (e.g., Fedwire or CHIPS) or a correspondent bank
- 3b. Book transfers (i.e., internal transfers using your institution's wire platform)  
 Equal to item 8b below in the Wire Transfers Received (Incoming) section below.

|  | 2015<br>Number |  | 2015<br>Value (\$) |
|--|----------------|--|--------------------|
|  |                |  |                    |
|  |                |  |                    |
|  |                |  |                    |

4. Total wire transfer originations (outgoing) (repeat item 3) = 4a + 4b
- 4a. Consumer originated wire transfers
- 4b. Business/government originated wire transfers = 4b.1 + 4b.2
- 4b.1. Settlement/bank business originated wire transfers
- 4b.2. All other business/government originated wire transfers

|  | 2015<br>Number |  | 2015<br>Value (\$) |
|--|----------------|--|--------------------|
|  |                |  |                    |
|  |                |  |                    |
|  |                |  |                    |
|  |                |  |                    |

*Wire Transfers Originated (Outgoing)*

|                                                                                  | 2015<br>Number | 2015<br>Value (\$) |
|----------------------------------------------------------------------------------|----------------|--------------------|
| 5. Total wire transfer originations (outgoing) (repeat items 3 & 4)<br>= 5a + 5b |                |                    |
| 5a. Domestic (U.S.) payee                                                        |                |                    |
| 5b. Foreign payee = 5b.1 + 5b.2                                                  |                |                    |
| 5b.1. Consumer originated foreign transfers                                      |                |                    |
| 5b.2. Business/government originated foreign transfers                           |                |                    |

Please leave any relevant comments in the box below:

Note: There are further *Wire Transfers Originated (Outgoing)* questions in the *Unauthorized Third-Party Payment Fraud* section at the end of the questionnaire. Please ensure you answer these questions or pass them onto the appropriate person.

## Wire Transfers Received (Incoming)

Note: Use your best available information to complete the survey for full calendar year 2015, including data for all affiliates. "Your institution" refers to the entire enterprise including all affiliates (see page 3). Only report data associated with your institution's U.S. domiciled accounts. The *payor* may be domestic or foreign. The data you provide will only be used to produce national aggregate estimates of the volumes being measured. If you have additional information about your response that will help us produce these estimates, please let us know in the comments box below.

### Wire transfer receipts (incoming)

**Include:** All wire transfers received by your institution's U.S. domiciled accountholders with either a domestic or foreign wire-sender. Include funds transfers received using the large-value systems (i.e., Fedwire and CHIPS). Include payments that your institution's accountholders received and settled through these systems directly or through a correspondent. Include book transfers (i.e., internal transfers using your institution's wire platform).

**Do not include:** Wire transfers your institution received on behalf of an unaffiliated depository institution (i.e., correspondent volume).

6. Did your institution receive wires on behalf of an unaffiliated depository institution during calendar year 2015 (i.e., correspondent volume)?
- Yes  
 No  
 Don't know

- 6a. Are you able to exclude these volumes from your answers below?
- Yes, in all cases  
 Yes, in some cases  
 No  
 Don't know

7. Did an unaffiliated depository institution receive wires on behalf of your institution during calendar year 2015?
- Yes  
 No  
 Don't know

- 7a. Are you able to include these volumes from your answers below?
- Yes, in all cases  
 Yes, in some cases  
 No  
 Don't know

8. Total wire transfer receipts (incoming) = 8a + 8b

8a. Sent through a network (e.g., Fedwire or CHIPS) or a correspondent bank

8b. Book transfers (i.e., internal transfers using your institution's wire platform)  
 Equal to item 3b above in the Wire Transfers Originated (Outgoing) section above.

|  | 2015<br>Number |  | 2015<br>Value (\$) |
|--|----------------|--|--------------------|
|  |                |  |                    |
|  |                |  |                    |
|  |                |  |                    |

9. Total wire transfer receipts (incoming) (repeat item 8)  
 = 9a + 9b

9a. Consumer received wire transfers

9b. Business/government received wire transfers = 9b.1 + 9b.2

9b.1. Settlement/bank business received wire transfers

9b.2. All other business/government received wire transfers

|  | 2015<br>Number |  | 2015<br>Value (\$) |
|--|----------------|--|--------------------|
|  |                |  |                    |
|  |                |  |                    |
|  |                |  |                    |
|  |                |  |                    |

*Wire Transfers Received (Incoming)*

10. Total wire transfer receipts (incoming) (repeat items 8 & 9)  
= 10a + 10b

10a. Domestic (U.S.) payor

10b. Foreign payor = 10b.1 + 10b.2

10b.1. Consumer received foreign transfers

10b.2. Business/government received foreign transfers

| 2015<br>Number | 2015<br>Value (\$) |
|----------------|--------------------|
|                |                    |
|                |                    |
|                |                    |
|                |                    |
|                |                    |

Please leave any relevant comments in the box below:

## General-Purpose Debit and Prepaid Cards

Note: Use your best available information to complete the survey for full calendar year 2015, including data for all affiliates. "Your institution" refers to the entire enterprise including all affiliates (see page 3). Only report data associated with your institution's U.S. domiciled accounts. The payee may be domestic or foreign. The data you provide will only be used to produce national aggregate estimates of the volumes being measured. If you have additional information about your response that will help us produce these estimates, please let us know in the comments box below.

1. Was your institution an issuer of general-purpose debit cards during calendar year 2015?  
 General-purpose debit cards access funds in the transaction deposit accounts reported in the Institution Profile section above and are processed through any debit card networks. Do not include cards used only to withdraw cash from ATMs.

- Yes  
 No (Please report "0" for items 2, 7a, 8, and 11a below.)  
 Don't know

Average of monthly totals  
in 2015

2. Number of general-purpose debit cards  
 (Average of monthly totals in 2015)

In force      With purchase activity      Chip enabled

For cards in force, report only cards that had been issued by your institution, activated by your institution's accountholders, and had not expired at the end of a month.

Total = a) + b)

| a) Consumer            |  |  |
|------------------------|--|--|
| b) Business/government |  |  |

For cards with purchase activity, report only cards in force that were used to make at least one point-of-sale (POS) and/or bill payment in a month.

- a) Consumer  
 b) Business/government

For chip-enabled cards, report only cards in force with chip technology (e.g., EMV or RFID chip-enabled cards or other form factors).

Report debit cards associated with transaction deposit accounts reported in the Institution Profile section.

Average of monthly totals means the average of end-of-month totals for each of the months in 2015.

3. Was your institution an issuer of general-purpose prepaid cards during calendar year 2015?

- Yes  
 No (Please report "0" for items 5, 6, 7b, 9, 10, and 11b below.)  
 Don't know

General-purpose prepaid cards are processed through any of the debit card networks.

4. Did your institution offer its customers general-purpose prepaid cards issued by another financial institution during calendar year 2015? If your answer is "Yes", please do not include these cards (or associated transactions) in your answers below.

- Yes  
 No  
 Don't know

5. General-purpose prepaid card program accounts  
 (Average of monthly totals in 2015)

Average of monthly totals  
in 2015

**Include:** Accounts for both reloadable and non-reloadable general-purpose prepaid cards for which your institution was the issuer. Include card programs managed by your institution and card programs managed by a third-party.

Total = a) + b)

Number of accounts      Funds outstanding

| a) Reloadable     |  |
|-------------------|--|
| b) Non-reloadable |  |

Average of monthly totals means the average of end-of-month totals for each of the months in 2015.

- a) Reloadable  
 b) Non-reloadable



# General-Purpose Debit and Prepaid Cards

## Average of monthly totals in 2015

6. Number of general-purpose prepaid cards  
(Average of monthly totals in 2015)

For cards in force, report only cards that had been issued by your institution, activated by your institution's accountholders, and had not expired at the end of a month.

For cards with purchase activity, report only cards in force that were used to make at least one point-of-sale (POS) and/or bill payment in a month.

For chip-enabled cards, report only cards in force with chip technology (e.g., EMV or RFID chip-enabled cards or other form factors).

Average of monthly totals means the average of end-of-month totals for each of the months in 2015.

Total = a) + b)

a) Reloadable

b) Non-reloadable

|                   | In force | With purchase activity | Chip enabled |
|-------------------|----------|------------------------|--------------|
| Total = a) + b)   |          |                        |              |
| a) Reloadable     |          |                        |              |
| b) Non-reloadable |          |                        |              |

7. Total general-purpose debit and prepaid card transactions  
= 7a + 7b

7a. General-purpose debit card transactions = 7a.1 + 7a.2

7a.1. Transactions from consumer accounts

7a.2. Transactions from business/government accounts

7b. General-purpose prepaid card transactions

|                                                           | 2015<br>Number | 2015<br>Value (\$) |
|-----------------------------------------------------------|----------------|--------------------|
| Total = 7a + 7b                                           |                |                    |
| 7a. General-purpose debit card transactions = 7a.1 + 7a.2 |                |                    |
| 7a.1. Transactions from consumer accounts                 |                |                    |
| 7a.2. Transactions from business/government accounts      |                |                    |
| 7b. General-purpose prepaid card transactions             |                |                    |

8. General-purpose debit card transactions (repeat item 7a)  
= 8a + 8b

8a. Card-present transactions = 8a.1 + 8a.2 + 8a.3

8a.1. Signature-authenticated transactions

8a.2. PIN-authenticated transactions  
Include transactions processed over traditional signature debit networks (e.g., Visa, MasterCard)

8a.3. Other  
Include low-value transactions for which no signature is required.

8b. Card-not-present transactions

|                                                                                                                                           | 2015<br>Number | 2015<br>Value (\$) |
|-------------------------------------------------------------------------------------------------------------------------------------------|----------------|--------------------|
| Total = 8a + 8b                                                                                                                           |                |                    |
| 8a. Card-present transactions = 8a.1 + 8a.2 + 8a.3                                                                                        |                |                    |
| 8a.1. Signature-authenticated transactions                                                                                                |                |                    |
| 8a.2. PIN-authenticated transactions<br>Include transactions processed over traditional signature debit networks (e.g., Visa, MasterCard) |                |                    |
| 8a.3. Other<br>Include low-value transactions for which no signature is required.                                                         |                |                    |
| 8b. Card-not-present transactions                                                                                                         |                |                    |

*General-Purpose Debit and Prepaid Cards*

9. General-purpose prepaid card transactions (repeat item 7b)  
= 9a + 9b

9a. Card-present transactions = 9a.1 + 9a.2 + 9a.3

9a.1. Signature-authenticated transactions

9a.2. PIN-authenticated transactions  
Include transactions processed over traditional signature prepaid networks (e.g., Visa, MasterCard).

9a.3. Other  
Include low-value transactions for which no signature is required.

9b. Card-not-present transactions

| 2015<br>Number | 2015<br>Value (\$) |
|----------------|--------------------|
|                |                    |
|                |                    |
|                |                    |
|                |                    |
|                |                    |
|                |                    |
|                |                    |

10. General-purpose prepaid card transactions  
(repeat items 7b & 9) = 10a + 10b

10a. Reloadable prepaid card transactions

10b. Non-reloadable prepaid card transactions

| 2015<br>Number | 2015<br>Value (\$) |
|----------------|--------------------|
|                |                    |
|                |                    |
|                |                    |

11. Total cash-back transactions = 11a + 11b

11a. General-purpose debit card cash-back transactions made  
from transaction deposit accounts

11b. General-purpose prepaid card cash-back transactions

| 2015<br>Number | 2015<br>Value (\$) |
|----------------|--------------------|
|                |                    |
|                |                    |
|                |                    |

Please leave any relevant comments in the box below:

Note: There are further *General-Purpose Debit and Prepaid Cards* questions in the *Unauthorized Third-Party Payment Fraud* section at the end of the questionnaire. Please ensure you answer these questions or pass them onto the appropriate person.

## General-Purpose Credit Cards

Note: Use your best available information to complete the survey for full calendar year 2015, including data for all affiliates. "Your institution" refers to the entire enterprise including all affiliates (see page 3). Only report data associated with your institution's U.S. domiciled accounts. The payee may be domestic or foreign. The data you provide will only be used to produce national aggregate estimates of the volumes being measured. If you have additional information about your response that will help us produce these estimates, please let us know in the comments box below.

1. Was your institution an issuer of general-purpose credit cards during calendar year 2015?  
 General-purpose credit cards are credit cards and charge cards for which your institution own the receivables and that use any one of the four major credit card networks (i.e., Visa, MasterCard, American Express, and Discover).

- Yes**  
 **No** (Please report "0" for all items below.)  
 **Don't know**

Average of monthly totals  
in 2015

2. General-purpose credit card accounts  
 (Average of monthly totals in 2015)

**Include:** Unsecured and secured general-purpose credit and charge card accounts (Visa, MasterCard, American Express, or Discover) for which your institution owned the receivables.

Average of monthly totals means the average of end-of-month totals for each of the months in 2015.

Total = a) + b)

a) Consumer

b) Business/  
government

Number                      Balances (\$)

|  |  |
|--|--|
|  |  |
|  |  |
|  |  |

Average of monthly totals  
in 2015

3. Consumer general-purpose credit card accounts  
 (Average of monthly totals in 2015)

**Include:** Consumer general-purpose credit accounts with revolving balances and/or current balances.

Revolving balances are the portion for which the transaction posted prior to the current statement period.

Current balances are the portion for which the transaction posted during the current period.

Average of monthly total means the average of end-of-month totals for each of the months in 2015.

Total a) + b)

a) With current  
balances only

b) With revolving  
balances

Number                      Balances (\$)

|  |  |
|--|--|
|  |  |
|  |  |
|  |  |

Average of monthly totals  
in 2015

4. Number of general-purpose credit cards  
 (Average of monthly totals in 2015)

For cards in force, report only cards that had been issued by your institution, activated by your institution's accountholders, and had not expired at the end of a month.

For cards with purchase activity, report only cards that were used to make at least one point-of-sale (POS) and/or bill payment in a month.

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

Average of monthly totals means the average of end-of-month totals for each of the months in 2015.

Total = a) + b)

a) Consumer

b) Business/  
government

In force                      With purchase activity                      Chip enabled

|  |  |  |
|--|--|--|
|  |  |  |
|  |  |  |
|  |  |  |

# General-Purpose Credit Cards

|                                                                        | 2015<br>Number | 2015<br>Value (\$) |
|------------------------------------------------------------------------|----------------|--------------------|
| 5. Total general-purpose credit card network transactions<br>= 5a + 5b |                |                    |
| 5a. Transactions from consumer accounts = 5a.1 + 5a.2                  |                |                    |
| 5a.1. Purchase transactions                                            |                |                    |
| 5a.2. ATM and over-the-counter cash advances                           |                |                    |
| 5b. Transactions from business/government accounts<br>= 5b.1 + 5b.2    |                |                    |
| 5b.1. Purchase transactions                                            |                |                    |
| 5b.2. ATM and over-the-counter cash advances                           |                |                    |

|                                                                                                                                                | 2015<br>Number | 2015<br>Value (\$) |
|------------------------------------------------------------------------------------------------------------------------------------------------|----------------|--------------------|
| 6. Total general-purpose credit card network transactions<br>(repeat item 5) = 6a + 6b                                                         |                |                    |
| 6a. Card-present transactions = 6a.1 + 6a.2 + 6a.3                                                                                             |                |                    |
| 6a.1. Signature-authenticated transactions                                                                                                     |                |                    |
| 6a.2. PIN-authenticated transactions<br>Include transactions processed over traditional signature credit<br>networks (e.g., Visa, MasterCard). |                |                    |
| 6a.3. Other<br>Include low-value transactions for which no signature is required.                                                              |                |                    |
| 6b. Card-not-present transactions                                                                                                              |                |                    |

|                                                                                 | 2015<br>Number | 2015<br>Value (\$) |
|---------------------------------------------------------------------------------|----------------|--------------------|
| 7. Total general-purpose credit card non-network transactions<br>= 7a + 7b + 7c |                |                    |
| 7a. Balance transfers                                                           |                |                    |
| 7b. Convenience checks                                                          |                |                    |
| 7c. Other                                                                       |                |                    |

## *General-Purpose Credit Cards*

Please leave any relevant comments in the box below:

Note: There are further *General-Purpose Credit Cards* questions in the *Unauthorized Third-Party Payment Fraud* section at the end of the questionnaire. Please ensure you answer these questions or pass them onto the appropriate person.

# Cash Withdrawals

Note: Use your best available information to complete the survey for full calendar year 2015, including data for all affiliates. "Your institution" refers to the entire enterprise including all affiliates (see page 3). Only report data associated with your institution's U.S. domiciled accounts. The data you provide will only be used to produce national aggregate estimates of the volumes being measured. If you have additional information about your response that will help us produce these estimates, please let us know in the comments box below.

- 1. Did your institution outsource vault operations during calendar year 2015?
  - Yes
  - No
  - Don't know
  
- 1a. Are you able to report outsourced vault operations volumes?
  - Yes
  - No (Please report "0" for item 9b below.)
  - Don't know
  
- 2. Did your institution take part in an ATM-sharing agreement during calendar year 2015?
  - Yes
  - No (Please report "0" for item 11d.2 below.)
  - Don't know
  
- 3. Did your institution take part in a shared-branching agreement during calendar year 2015?
  - Yes (Please be sure to include only your portion of cash withdrawals in the volumes you report below.)
  - No
  - Don't know
  
- 4. Did your institution offer remote currency management terminals (RCMTs) or "smart safes" to your merchant customers during calendar year 2015?
  - Yes
  - No (Please report "0" for items 9c and 11c below.)
  - Don't know
  
- 5. Did your institution use cash recyclers at your teller window in order to process cash deposits during calendar year 2015?
  - Yes (Please include these volumes in items 9a and 11a. Do NOT include in items 9c and 11c. Be sure not to double count.)
  - No
  - Don't know

6. Number of debit cards (include both typical ATM and ATM-only cards with ATM access)  
(Average of monthly totals in 2015)

For cards in force, report only cards that had been issued by your institution, activated by your institution's accountholders, and had not expired at the end of a month.

Average of monthly totals means the average of end-of-month totals for each of the months in 2015.

Average of monthly totals  
in 2015

| In force | With ATM withdrawal activity |
|----------|------------------------------|
|----------|------------------------------|

|  |  |
|--|--|
|  |  |
|--|--|

7. Number of prepaid cards with ATM access  
(Average of monthly totals in 2015)

For cards in force, report only cards that had been issued by your institution, activated by your institution's accountholders, and had not expired at the end of a month.

Average of monthly totals means the average of end-of-month totals for each of the months in 2015.

Average of monthly totals  
in 2015

| In force | With ATM withdrawal activity |
|----------|------------------------------|
|----------|------------------------------|

|  |  |
|--|--|
|  |  |
|--|--|

## Cash Withdrawals

|                                                                                                                                             | 2015<br>Number | 2015<br>Value (\$) |
|---------------------------------------------------------------------------------------------------------------------------------------------|----------------|--------------------|
| 8. Total cash withdrawals from your institution= 8a + 8b                                                                                    |                |                    |
| 8a. Cash withdrawals from deposit accounts = 8a.1 + 8a.2                                                                                    |                |                    |
| 8a.1. Cash withdrawals from consumer accounts                                                                                               |                |                    |
| 8a.2. Cash withdrawals from business/government accounts                                                                                    |                |                    |
| 8b. Cash withdrawals from prepaid card program accounts                                                                                     |                |                    |
| 9. Total cash withdrawals from your institution (repeat item 8)<br>= 9a + 9b + 9c + 9d                                                      |                |                    |
| 9a. Over-the-counter cash withdrawals<br>Cash withdrawals made at bank lobby teller window or drive through teller.                         |                |                    |
| 9b. Cash orders at wholesale vaults<br>Cash withdrawals made at wholesale cash vaults including those handled through armored carriers.     |                |                    |
| 9c. Cash withdrawals made at remote currency management terminals (RCMTs)<br>Cash withdrawals made at RCMTs at merchant customer locations. |                |                    |
| 9d. ATM cash withdrawals (your institution's accountholder, any ATM) = 9d.1 + 9d.2                                                          |                |                    |
| 9d.1. On-us ATM withdrawals (your institution's accountholder, your institution's ATM)                                                      |                |                    |
| 9d.2. "Foreign" ATM withdrawals (your institution's accountholder, "foreign" ATM)                                                           |                |                    |

Please leave any relevant comments in the box below:

Note: There are further *Cash Withdrawals* questions in the *Unauthorized Third-Party Payment Fraud* section at the end of the questionnaire. Please ensure you answer these questions or pass them onto the appropriate person.

## Cash Deposits

Note: Use your best available information to complete the survey for full calendar year 2015, including data for all affiliates. "Your institution" refers to the entire enterprise including all affiliates (see page 3). Only report data associated with your institution's U.S. domiciled accounts. The data you provide will only be used to produce national aggregate estimates of the volumes being measured. If you have additional information about your response that will help us produce these estimates, please let us know in the comments box below.

|                                                                                                                                         | 2015<br>Number | 2015<br>Value (\$) |
|-----------------------------------------------------------------------------------------------------------------------------------------|----------------|--------------------|
| 10. Total cash deposited at your institution = 10a + 10b                                                                                |                |                    |
| 10a. Cash deposits to deposit accounts = 10a.1 + 10a.2                                                                                  |                |                    |
| 10a.1. Cash deposits to consumer accounts                                                                                               |                |                    |
| 10a.2. Cash deposits to business/government accounts                                                                                    |                |                    |
| 10b. Cash deposits to prepaid card program accounts                                                                                     |                |                    |
|                                                                                                                                         |                |                    |
|                                                                                                                                         | 2015<br>Number | 2015<br>Value (\$) |
| 11. Total cash deposited at your institution (repeat item 10)<br>= 11a + 11b + 11c + 11d                                                |                |                    |
| 11a. Over-the-counter cash deposits<br>Cash deposits made at bank lobby teller window, drive through teller, or night drop.             |                |                    |
| 11b. Cash deposits at wholesale vaults<br>Cash deposits made at wholesale cash vaults including those handled through armored carriers. |                |                    |
| 11c. Cash deposits made at remote currency management terminals (RCMTs)<br>Cash deposits made at RCMTs at merchant customer locations.  |                |                    |
| 11d. ATM cash deposits = 11d.1 + 11d.2                                                                                                  |                |                    |
| 11d.1. On-us ATM deposits (your institution's accountholder, your institution's ATM)                                                    |                |                    |
| 11d.2. "Foreign" ATM deposits (your institution's accountholder, "foreign" ATM)                                                         |                |                    |

Please leave any relevant comments in the box below:



# Cash Terminals

Note: Use your best available information to complete the survey for full calendar year 2015, including data for all affiliates. "Your institution" refers to the entire enterprise including all affiliates (see page 3). Only report data associated with your institution's U.S. domiciled accounts. The data you provide will only be used to produce national aggregate estimates of the volumes being measured. If you have additional information about your response that will help us produce these estimates, please let us know in the comments box below.

12. Did your institution sponsor ATMs managed by an independent service operator (ISO) during calendar year 2015?  Yes  No (Please report "0" for items 13a.2 and 13b.2 below.)  Don't know
- 12a. Did some of these ATMs carry your institution's brand?  Yes  No  Don't know
- 12a.1. Are you able to report these ATMs below?  Yes  No  Don't know
- 12b. Did some of these ATMs carry a different brand?  Yes  No  Don't know
- 12b.1. Are you able to report these ATMs below?  Yes  No  Don't know

Average of monthly totals  
in 2015  
Active

13. Total number of active ATM terminals = 13a + 13b  
(Average of monthly totals in 2015)
- Include:** 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 and offsite ATM terminals.
- Do not include:** ATM terminals not sponsored by your institution.
- Active terminals are terminals that are used to make at least one transaction in a month.
- Average of monthly totals means the average of end-of-month totals for each of the months in 2015.

|  |
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|  |
|--|

13a. ATM terminals at your branch locations = 13a.1 + 13a.2

13a.1. ATMs owned by your institution

13a.2. ATMs sponsored by your institution, owned or operated by an independent service operator

13b. Offsite ATM terminals = 13b.1 + 13b.2

13b.1. ATMs owned by your institution

13b.2. ATMs sponsored by your institution, owned or operated by an independent service operator

|  |
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## Cash Terminals

14. Total number of remote currency management terminals (RCMTs) at merchant locations (Average of monthly totals in 2015)  
Active terminals are terminals that are used to make at least one transaction in a month.  
Average of monthly totals means the average of end-of-month totals for each of the months in 2015.

Average of monthly totals  
in 2015

Active

Total

|  |  |
|--|--|
|  |  |
|--|--|

Please leave any relevant comments in the box below:

## Alternative Payment Initiation Methods

Note: Use your best available information to complete the survey for full calendar year 2015, including data for all affiliates. "Your institution" refers to the entire enterprise including all affiliates (see page 3). Only report data associated with your institution's U.S. domiciled accounts. The payee may be domestic or foreign. The data you provide will only be used to produce national aggregate estimates of the volumes being measured. If you have additional information about your response that will help us produce these estimates, please let us know in the comments box below.

1. Did your institution offer online or mobile consumer bill payments during calendar year 2015?  
Online or mobile bill payments include 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 3 below.)  
 **Don't know**

2. Did your institution offer an online or mobile person-to-person (P2P), business-to-person (B2P) or business-to-business (B2B) funds transfer system during calendar year 2015?

- Yes**  
 **No** (Please report "0" for items 4, 5, and 6 below.)  
 **Don't know**

3. Total online or mobile bill payment transactions initiated by your institution's consumer accountholders = 3a + 3b
- 3a. Bill payment transactions initiated through a web browser
- 3b. Bill payment transactions initiated through a mobile application or SMS/text message

| 2015<br>Number | 2015<br>Value (\$) |
|----------------|--------------------|
|                |                    |
|                |                    |
|                |                    |

4. Total online or mobile person-to-person (P2P) transfers = 4a + 4b
- 4a. P2P transfers initiated through a web browser
- 4b. P2P transfers initiated through a mobile application or SMS/text message

| 2015<br>Number | 2015<br>Value (\$) |
|----------------|--------------------|
|                |                    |
|                |                    |
|                |                    |

5. Total online or mobile business/govt-to-person (B2P) transfers = 5a + 5b
- 5a. B2P transfers initiated through a web browser
- 5b. B2P transfers initiated through a mobile application or SMS/text message

| 2015<br>Number | 2015<br>Value (\$) |
|----------------|--------------------|
|                |                    |
|                |                    |
|                |                    |

## Alternative Payment Initiation Methods

6. Total online or mobile business/govt-to-business/govt (B2B) transfers = 6a + 6b
- 6a. B2B transfers initiated through a web browser
- 6b. B2B transfers initiated through a mobile application or SMS/text message

| 2015<br>Number | 2015<br>Value (\$) |
|----------------|--------------------|
|                |                    |
|                |                    |
|                |                    |

Please leave any relevant comments in the box below:

*Unauthorized Third-Party Payment Fraud  
(You are the payor's financial institution)*

Note: Use your best available information to complete the survey for full calendar year 2015, including data for all affiliates. "Your institution" refers to the entire enterprise including all affiliates (see page 3). Only report data associated with your institution's U.S. domiciled accounts. The payee may be domestic or foreign. The data you provide will only be used to produce national aggregate estimates of the volumes being measured. If you have additional information about your response that will help us produce these estimates, please let us know in the comments box below.

Important: Include only transactions that were not authorized by your institution's accountholders (third-party fraud) before any recoveries or chargebacks. **Do not include** fraud prevented before a loss was incurred.

|                                     | 2015<br>Number | 2015<br>Value (\$) |
|-------------------------------------|----------------|--------------------|
| 1. Checks drawn on your institution |                |                    |

|                                                                                                   | 2015<br>Number | 2015<br>Value (\$) |
|---------------------------------------------------------------------------------------------------|----------------|--------------------|
| 2. ACH credit entries your institution originated<br>(You are the payor's financial institution.) |                |                    |
| 3. ACH debit entries your institution received<br>(You are the payor's financial institution.)    |                |                    |

|                                                          | 2015<br>Number | 2015<br>Value (\$) |
|----------------------------------------------------------|----------------|--------------------|
| 4. Wire transfers your institution originated (outgoing) |                |                    |

|                                                                                                                                            | 2015<br>Number | 2015<br>Value (\$) |
|--------------------------------------------------------------------------------------------------------------------------------------------|----------------|--------------------|
| 5. General-purpose debit card network transactions = 5a + 5b                                                                               |                |                    |
| 5a. Card-present transactions = 5a.1 + 5a.2 + 5a.3                                                                                         |                |                    |
| 5a.1. Signature-authenticated transactions                                                                                                 |                |                    |
| 5a.2. PIN-authenticated transactions<br>Include transactions processed over traditional signature debit networks (e.g., Visa, MasterCard). |                |                    |
| 5a.3. Other<br>Include low-value transactions for which no signature is required.                                                          |                |                    |
| 5b. Card-not-present transactions                                                                                                          |                |                    |

*Unauthorized Third-Party Payment Fraud  
(You are the payor's financial institution)*

6. General-purpose prepaid card network transactions = 6a + 6b

6a. Card-present transactions = 6a.1 + 6a.2 + 6a.3

6a.1. Signature-authenticated transactions

6a.2. PIN-authenticated transactions  
Include transactions processed over traditional signature prepaid networks (e.g., Visa, MasterCard).

6a.3. Other  
Include low-value transactions for which no signature is required.

6b. Card-not-present transactions

| 2015<br>Number | 2015<br>Value (\$) |
|----------------|--------------------|
|                |                    |
|                |                    |
|                |                    |
|                |                    |
|                |                    |
|                |                    |

7. General-purpose credit card network transactions = 7a + 7b

7a. Card-present transactions = 7a.1 + 7a.2 + 7a.3

7a.1. Signature-authenticated transactions

7a.2. PIN-authenticated transactions  
Include transactions processed over traditional signature credit networks (e.g., Visa, MasterCard).

7a.3. Other  
Include low-value transactions for which no signature is required.

7b. Card-not-present transactions

| 2015<br>Number | 2015<br>Value (\$) |
|----------------|--------------------|
|                |                    |
|                |                    |
|                |                    |
|                |                    |
|                |                    |
|                |                    |

8. ATM cash withdrawals (using your accountholder's card/information, at any ATM)

| 2015<br>Number | 2015<br>Value (\$) |
|----------------|--------------------|
|                |                    |

Please leave any relevant comments in the box below:

*Unauthorized Third-Party Payment Fraud  
(You are the payee's financial institution)*

Note: Use your best available information to complete the survey for full calendar year 2015, including data for all affiliates. "Your institution" refers to the entire enterprise including all affiliates (see page 3). Only report data associated with your institution's U.S. domiciled accounts. The *payor* may be domestic or foreign. The data you provide will only be used to produce national aggregate estimates of the volumes being measured. If you have additional information about your response that will help us produce these estimates, please let us know in the comments box below.

Important: Include only transactions that were not authorized by accountholders at the paying institution (third-party fraud) before any recoveries or chargebacks. **Do not include** fraud prevented before a loss was incurred.

|                                         | 2015<br>Number | 2015<br>Value (\$) |
|-----------------------------------------|----------------|--------------------|
| 9. Checks deposited at your institution |                |                    |

|                                                                                                   | 2015<br>Number | 2015<br>Value (\$) |
|---------------------------------------------------------------------------------------------------|----------------|--------------------|
| 10. ACH credit entries your institution received<br>(You are the payee's financial institution.)  |                |                    |
| 11. ACH debit entries your institution originated<br>(You are the payee's financial institution.) |                |                    |

Please leave any relevant comments in the box below: