

Federal Reserve Board Government-Administered Prepaid Card Survey

On March 23, 2011, the Board distributed two surveys (an issuer and state treasurer survey) designed to assist the Board in meeting the Dodd-Frank Wall Street Reform and Consumer Protection Act's reporting requirement related to the prevalence of the use of general-use prepaid cards in Federal, State, or local government-administered payment programs and associated fees [Pub. L. 111-203, § 1075, 124 Stat. 1376 (2010)].

The surveys request information on the prevalence of the use of general-use prepaid cards in government-administered payment programs as well as fees charged with respect to the use of such cards.

The issuer survey was distributed to those organizations believed to issue government-administered prepaid cards. The state treasurer survey was distributed to the state treasurer of each state as well as the District of Columbia and Puerto Rico. Respondents have until April 29, 2011 to submit survey responses. Any questions regarding the survey should be directed to Jennifer Williams at 202-452-2446 or emailed to Government-Prepaid-Survey@frb.gov.



BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
WASHINGTON, D.C. 20551

LOUISE L. ROSEMAN
DIRECTOR
DIVISION OF
RESERVE BANK OPERATIONS
AND PAYMENT SYSTEMS

March 23, 2011

Sent via e-mail

[Name]
[Issuer]
[Address]

Dear [name]:

We would appreciate your participation in the Government Prepaid Card Program Survey-Depository Institution Survey (FR 3054a; OMB No. 7100-0332). This survey is an important survey designed to assist the Board in preparing a report to Congress on the use of prepaid cards in government-administered payment programs. This report is required annually under Section 1075 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (the Act) and we are sending you this survey because your organization may be an issuer of such cards.¹ The survey is designed to obtain information about the prevalence of the use of general-use prepaid cards in government-administered payment programs as well as fees charged with respect to the use of such cards.²

As input to the preparation of the Board's report to Congress, please complete and return the attached survey by **April 29, 2011**.

Attached to this e-mail are an encrypted survey form, an unencrypted, sample survey form, and survey instructions. You will receive a follow-up e-mail containing the encryption key for the survey form.³ Please forward both e-mails to the individual in your organization that will coordinate your survey response and send a confirmation message to Government-Prepaid-Survey@frb.gov with the point of contact's name, e-mail address, and phone number.

The Federal Reserve System regards the individual organization information provided by each respondent as confidential (5 U.S.C. § 552(b)(4)). If it should be determined subsequently that any information collected on this form must be released, the respondents will be notified and provided an opportunity to object to the disclosure. See 12 CFR 261.16(d) and (e). Pursuant to the Act, we will make public summary and aggregate information with respect to use of prepaid

¹ The Act, Pub. L. 111-203, 124 Stat. 1376, was enacted on July 21, 2010.

² We are sending a separate survey to State governments, and requesting data from the Federal government, to obtain information regarding government-administered payment card programs.

³ We are also sending you a paper copy of this letter and all attachments.

cards in government-administered payment programs as well as fees charged with respect to the use of such cards.

Questions regarding this survey should be directed to Government-Prepaid-Survey@frb.gov. Thank you in advance for your cooperation.

Sincerely,

A handwritten signature in black ink, appearing to read "Louis J. Rosen". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Attachments

Federal Reserve Board
Government Prepaid Card Program Survey
Depository Institution Survey
FR 3054a

These are instructions for the Government Prepaid Card Program Survey-Depository Institution Survey (“the survey”) that has been sent by the Federal Reserve Board of Governors (“the Board”) to your organization.

We would appreciate your participation in this important survey designed to assist the Board in meeting the Dodd-Frank Wall Street Reform and Consumer Protection Act’s (the Act) reporting requirement related to the prevalence of the use of general-use prepaid cards in Federal, State, or local government-administered payment programs and associated fees. The information requested in this survey will be used to fulfill this statutory requirement.

Your organization has also received an encrypted spreadsheet that contains the survey as well as a passcode (via a separate email) required to open the spreadsheet. This passcode will ensure that your response is encrypted when you return the survey to the Board. In order to complete the survey electronically, you must be running Microsoft Excel version 2007 or 2010 and provide the passcode when opening the spreadsheet. No action is required to encrypt the survey when saving the file. **Please complete the survey and send it as an attachment to Government-Prepaid-Survey@frb.gov by April 29, 2011.** Please call Jennifer Williams at 202-452-2446 or email Government-Prepaid-Survey@frb.gov for assistance.

The electronic survey contains a response form and a data section, provided as separate tabs in the spreadsheet. In the “Response form” section in the first tab of the survey worksheet, list each depository institution affiliate that issues government prepaid cards and provide the designated point-of-contact for your organization’s overall response.

In the data section in the second tab, please provide responses for each data element requested. Please carefully read the instructions for each question and complete all questions on the survey. **Do not leave any cells in the survey blank. If a response to a particular cell is 0, then enter a 0. If a response to a particular cell cannot be determined, enter DK for “don’t know.”** We will review the submitted surveys for logical consistency and to identify potential inaccuracies with respect to reported items. We may contact the point-of-contact identified in your survey response if we need to confirm or revise a reported item, or need further explanation.

Reporting burden and confidentiality

The Federal Reserve System regards the individual organization information provided by each respondent as confidential (5 U.S.C. § 552(b)(4)). If it should be determined subsequently that any information collected on this form must be released, respondents will be notified and provided an opportunity to object to the disclosure. See 12 CFR 261.16(d) and (e). Pursuant to the Act, we will make public summary and aggregate information with respect to use of prepaid cards in government-administered payment programs as well as fees charged with respect to the use of such cards.

We expect it will take you approximately 25 hours to respond to this survey, including the time to gather the data, review the instructions, and complete the survey. Please send any comments you may have about the time and effort required to respond, how we might reduce this time and effort, or any other aspect of this collection of information to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, N.W., Washington, DC 20551, or via email to regs.comments@frb.gov; and to the Office of Management and Budget, Paperwork Reduction Project (7100-0332), Washington, D.C. 20503. The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

General instructions:

- Except for responses to section XI, round to the nearest dollar or whole number. Do not include dollar signs or commas.
- Additional columns may be added if you have more than three government card programs.
- A total column has been provided to report combined data for all of your organization's government card programs.
- A comment field has been included for each question to provide any necessary explanation or clarification regarding a particular response.

Section I: Program information

- A. Program name: Provide the name of the government-administered payment program for which prepaid cards are being issued. Such programs may include non-needs-tested benefits programs (such as unemployment and child support cards) and needs-tested electronic benefit transfer (EBT) cards (such as Women, Infants, and Children (WIC) benefits). Include government payroll card programs.
- B. Federal, State, or Local program: Indicate whether the government-administered payment program is a Federal, State, or Local government program. Place an F for Federal, S for state, or L for local.
- C. Jurisdiction: If the government-administered payment program is a state program, provide the two-letter state postal abbreviation. If the program is a local program, provided the name of the local government.
- D. Sponsoring agency: Identify the government agency sponsoring the government-administered payment program.
- E. Description of payment type: Briefly describe the type of government-administered payment program for which prepaid cards are being issued (e.g., unemployment insurance, nutrition supplement).

Section II: Accounts

Please provide the following information on accounts associated with each government-administered payment program that issues prepaid cards.

Note: For purposes of programs set up with an omnibus account, an account refers to each sub-account and not to the omnibus account in which funds for each of the sub-accounts are kept. If multiple cards can access a single account, report that as one account. If funds associated with differing payment or benefit types are maintained in separate accounts (i.e, funds are not comingled) to be accessed from a single card, then that should be reported as multiple accounts.

- A. Number of accounts open on 12-31-2010: Provide the total number of accounts that were open on 12-31-2010.
- B. Number of accounts opened in 2010: Provide the total number of accounts that were opened during 2010.
- C. Number of accounts closed in 2010: Provide the total number of accounts that were closed during 2010.
- D. Number of accounts in II.A that can be accessed by multiple cards: Provide the total number of accounts as of 12-31-2010 that can be accessed by 2 or more cards.

Section III: Cards

Please provide the following information on prepaid cards associated with each government-administered payment program that issues prepaid cards.

- A. Number of cards outstanding on 12-31-2010: Provide the total number of cards outstanding that were open on 12-31-2010.
- B. Number of newly-issued cards for new or existing accounts in 2010: Provide the total number of new cards that were issued on new accounts or existing accounts in 2010. Do not include reissued cards.
- C. Number of cards associated with accounts closed in 2010: Provide the total number of cards linked to accounts closed during 2010.
- D. Number of cards in III.A on which multiple benefit or payment types are received: Provide the total number of cards as of 12-31-2010 on which the cardholder can use funds associated with multiple benefit or payments types.

Section IV: Cards by network type

Please provide the following information on the networks on which prepaid cards associated with government-administered payment programs can be used. Note: Items IV.A, IV.B, and IV.C should sum to item III.A. A PIN network is a network that can be used to make point-of-sale or other purchase transactions in which the access is authorized through the use of a PIN. A signature network is a network that can be used to make point-of-sale or other purchase transactions in which the access is not authorized through the use of a PIN.

- A. Number of cards outstanding on 12-31-2010 that can be used on both a signature and PIN network: Provide the total number of cards outstanding on 12-31-2010 that can be used on at least one signature network and at least one PIN network to make a point-of-sale or other purchase transaction.
 - A.1. Number of cards outstanding on 12-31-2010 in IV.A that can be used on two or more unaffiliated networks: Of the cards reported in IV.A, provide the number of cards that can be used on at least two unaffiliated networks. For example, Visa and Interlink are affiliated networks. Similarly, MasterCard and Maestro are affiliated networks. A card that can be used on Visa and Interlink only should be included in IV.A but not here in IV.A.1 because the card cannot be used on two unaffiliated networks.
- B. Number of cards outstanding on 12-31-2010 that can be used on a signature network only: Provide the total number of cards outstanding on 12-31-2010 that can be used on at least one signature network and cannot be used on a PIN network to make a point-of-sale or other purchase transaction.
- C. Number of cards outstanding on 12-31-2010 that can be used on a PIN network only: Provide the total number of cards outstanding on 12-31-2010 that can be used on at least one PIN network and cannot be used on a signature network to make a point-of-sale or other purchase transaction.

Section V: Funding

Please provide the following information on the value of the funds loaded into prepaid card accounts associated with government-administered payment programs in 2010.

- A. Dollar value of funds loaded into prepaid card accounts in 2010: Provide the total dollar value of funds loaded into prepaid card accounts associated with the program in 2010.
- B. Dollar value of funds outstanding on prepaid card accounts on 12-31-2010: Provide the total dollar value of funds that remained outstanding on prepaid card accounts associated with the program at the end of 2010 (12-31-2010).

Section VI: ATM transactions

To the extent that prepaid cards associated with government-administered payment programs can be used to access funds and make cash withdrawals at ATMs, please provide the following information on ATM transactions in 2010. Do not include cash-back purchases at point-of-sale. Cash-back transactions should be reported in sections VII and VIII below.

- A. Number of cards outstanding on 12-31-2010 that can be used to make ATM cash withdrawals: Provide the total number of cards outstanding on 12-31-2010 that can be used on at least one ATM network to withdraw cash at ATMs.
- B. Number of ATM withdrawals in 2010: Provide the total number of ATM withdrawals by cardholders in 2010.
- C. Dollar value of ATM withdrawals in 2010: Provide the total dollar value of ATM withdrawals by cardholders in 2010.
- D. Dollar value of ATM fees charged on withdrawals in 2010 by ATM operators: Provide the total dollar value of fees charged only by ATM operators to cardholders for making ATM withdrawals in 2010. ATM fees charged to cardholders by the card issuing bank should be reported in XI.E.

Section VII: Purchase transactions

Please provide the following information on the number of purchase transactions using prepaid cards associated with government-administered payment programs during 2010.

Note: Items VII.B and VII.C should sum to item VII.A. Items VII.D and VII.E should also separately sum to item VII.A.

- A. Total number of purchase transactions in 2010: Provide the total number of purchase transactions in 2010 that involved a transfer of value from a cardholder to a merchant in exchange for goods or services.
 - A.1. Number of purchase transactions VII.A that included cash back: Provide the total number of purchase transactions in 2010 where the merchant gave part of the point-of-sale purchase value to the cardholder as cash.

- B. Number of signature-based purchase transactions in VII.A: Provide the total number of purchase transactions in 2010 that involved a transfer of value from a cardholder to a merchant in exchange for goods or services that took place through a signature network.
- C. Number of PIN-based purchase transactions in VII.A: Provide the total number of purchase transactions in 2010 that involved a transfer of value from a cardholder to a merchant in exchange for goods or services that took place through a PIN network.
- D. Number of purchase transactions in VII.A that were in a card-present environment: Provide the total number of purchase transactions in 2010 that involved a transfer of value from a cardholder to a merchant in exchange for goods or services where the card was physically present at the time of purchase (e.g., in-person point-of-sale transactions).
- E. Number of purchase transactions in VII.A that were in a card-not-present environment: Provide the total number of purchase transactions in 2010 that involved a transfer of value from a cardholder to a merchant in exchange for goods or services where the card was not physically present at the time of purchase (e.g., mail order, Internet, or telephone transactions).

Section VIII: Purchase transaction value

Please provide the following information on the dollar value of purchase transactions using prepaid cards associated with government-administered payment programs during 2010.

Note: Items VIII.B and VIII.C should sum to item VIII.A. Items VIII.D and VIII.E should also separately sum to item VIII.A.

- A. Total dollar value of purchase transactions in 2010: Provide the total dollar value of purchase transactions in 2010 that involved a transfer of value from a cardholder to a merchant in exchange for goods or services. Include the dollar value of cash back provided in this total.
 - A.1. Dollar value of cash back provided in VIII.A: Provide the total dollar value of cash in 2010 that was provided by the merchant to the cardholder at the point of sale.
- B. Dollar value of signature-based purchase transactions in VIII.A: Provide the total dollar value of purchase transactions in 2010 that involved a transfer of value from a cardholder to a merchant in exchange for goods or services that took place through a signature network.
- C. Dollar value of PIN-based purchase transactions in VIII.A: Provide the total dollar value of purchase transactions in 2010 that involved a transfer of value from a cardholder to a merchant in exchange for goods or services that took place through a PIN network.

- D. Dollar value of purchase transactions in VIII.A that were in a card-present environment: Provide the total dollar value of purchase transactions in 2010 that involved a transfer of value from a cardholder to a merchant in exchange for goods or services where the card was physically present at the time of purchase (e.g., in-person point-of-sale transactions).
- E. Dollar value of purchase transactions in VIII.A that were in a card-not-present environment: Provide the total dollar value of purchase transactions in 2010 that involved a transfer of value from a cardholder to a merchant in exchange for goods or services where the card was not physically present at the time of purchase (e.g., mail order, Internet, or telephone transactions).

Section IX: Interchange fees

Please provide the following information on the interchange fee revenues associated with government-administered prepaid card programs that were received by, paid to, or transferred to your organization in 2010.

Note: Items IX.B and IX.C should sum to item IX.A.

- A. Total dollar value of interchange fee revenues received on purchase transactions in 2010: Provide the total dollar value of interchange fees received through the card networks for purchase transactions on cards associated with the program in 2010.
- B. Dollar value of interchange fee revenues received in IX.A on signature-based transactions: Provide the total dollar value of interchange fees received through signature card networks for purchase transactions on cards associated with the program in 2010.
- C. Dollar value of interchange fee revenues received in IX.A on PIN-based transactions: Provide the total dollar value of interchange fees received through PIN card networks for purchase transactions on cards associated with the program in 2010.
- D. Dollar value of interchange fees paid on ATM withdrawals in 2010: Provide the total dollar value of interchange fees paid for ATM withdrawals on cards associated with the program in 2010.

Section X: Cardholder fee revenues

Please provide the following information on the fee revenues received from holders of prepaid cards associated with government-administered payment programs in 2010.

Note: Items X.B through X.G should sum to item X.A.

- A. Total dollar value of all fees charged to cardholders in 2010: Provide the total dollar value of all fees charged to cardholders in 2010.
- B. Dollar value of routine purchase transaction fees in X.A charged to cardholders in 2010: Provide the total dollar value of routine purchase transaction fees charged to cardholders in 2010. For example, if cardholders are charged a \$0.05 fee for each purchase and they make a total of 1 million purchases, then report \$50,000.
- C. Dollar value of monthly fees in X.A charged to cardholders in 2010: Provide the total dollar value of fees in 2010 charged to cardholders on a regular monthly basis.
- D. Dollar value of balance inquiry or other account servicing fees in X.A charged to cardholders in 2010: Provide the total dollar value of account servicing fees, such as balance inquiry and other fees not charged on a regular monthly basis, paid by cardholders in 2010.
- E. Dollar value of penalty fees in X.A charged to cardholders in 2010: Provide the total dollar value of penalty fees charged to cardholders in 2010. These fees may include overdraft or insufficient funds fees, declined transaction fees, fees for exceeding transaction limits, etc.
- F. Dollar value of ATM fees in X.A charged to cardholders in 2010: Provide the total dollar value of ATM fees charged by your organization to cardholders in 2010. Do not include ATM fees charged by the ATM operator, which should be reported in VI.D above.
- G. Dollar value of all other fees in X.A charged to cardholders in 2010: Provide the total dollar value of all other fees charged to cardholders in 2010. Please provide a description of these fees in the comment box provided.

Section XI: Cardholder fee price levels

Please provide the following information on the fee price levels faced by holders of prepaid cards associated with government-administered payment programs in 2010. These fees should be the individual fees that result in the revenues reported in section X above. If there are multiple fees associated with any particular fee category below, please include each of the fees in the cell provided and separate them by commas. As noted above, the responses to this section should not be rounded to the nearest dollar or whole number. For example, if a particular fee is \$1.75 per transaction, report 1.75 in the appropriate cell.

- A. Routine purchase transaction fees charged to cardholders in 2010: Provide fees charged to cardholders for routine purchase transactions in \$ per transaction.
- B. Monthly fees charged to cardholders in 2010: Provide the level of monthly fees charged to cardholders in 2010 in \$ per month per account.
- C. Balance inquiry or other account servicing fees charged to cardholders in 2010: Provide fees associated with account servicing activities, such as balance inquiry and other fees not charged on a regular monthly basis, paid by cardholders in 2010 in \$ per unit of activity.
- D. Penalty fees charged to cardholders in 2010: Provide any penalty fees charged to cardholders in 2010 in \$ per penalty occurrence. These fees may include overdraft or insufficient funds fees, declined transaction fees, fees for exceeding transaction limits, etc.
- E. ATM fees charged to cardholders in 2010: Provide any ATM fees charged to cardholders in 2010 in \$ per withdrawal. Do not include ATM fees charged by the ATM operator, which should be reported in V.I.D.
- F. Other fees charged to cardholders in 2010: Provide any other fees charged to cardholders in 2010 in \$ per unit. These should be the individual fees that result in the revenue report in X.G above. If there is more than one additional fee, report all fees in the cell provided and separate by commas. Please provide a description of these fees in the comment box provided.

Section XII: Amount charged to the government agency

Please provide the following information on the costs associated with government-administered prepaid card programs charged by your organization to the government agencies sponsoring the programs in 2010.

- A. Net dollar amount charged to the government agency in 2010: Provide the net amount you charged to the government agency in 2010. In the comment box, please discuss the extent to which interchange fee or cardholder fee revenues affected the net amount charged to the government agency sponsoring the program.

Government Prepaid Card Program Survey
Depository Institution Survey
FR 3054a

FR 3054a
OMB. No. 7100-0332
Approval Expires March 31, 2014

Affiliates covered in this survey response

Primary contact for this survey response

Name:

Email:

Phone:

Legal authorization: This report is authorized by law [Pub. L. 111-203, § 1075, 124 Stat. 1376 (2010)]. Your voluntary cooperation in submitting this survey is needed to make results comprehensive, accurate and timely. The Federal Reserve System regards the individual organization information provided by each respondent as confidential (5 U.S.C. § 552(b)(4)). If it should be determined subsequently that any information collected on this form must be released, respondents will be notified and provided an opportunity to object to the disclosure. See 12 CFR 261.16(d) and (e). Pursuant to the Act, we will make public summary and aggregate information with respect to use of prepaid cards in government-administered payment programs as well as fees charged with respect to the use of such cards.

Respondent burden: We expect it will take you approximately 25 hours to respond to this survey, including the time required to review the instructions, gather the data, and complete the survey. Please send any comments you may have about the time and effort required to respond, how we might reduce this time and effort, or any other aspect of this information collection to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington DC 20551 or via email to regs.comments@frb.gov, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0332), Washington, DC 20503. The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

Please refer to the instructions that accompanied this survey. Do not leave any cells in the survey blank. If a response to a particular cell is 0, then enter a 0. If a response to a particular cell cannot be determined, enter DK for "don't know." If you have other questions or difficulties, Board staff can assist you. Please call Jennifer Williams at 202-452-2446 or email Government-Prepaid-Survey@frb.gov for assistance. Provide your name, organization, and contact information along with your inquiry when you call or email.

The Board will be collecting this information annually to prepare its report to Congress. We would appreciate your comments, in the comment box below, on how we might improve or streamline the next version of this survey.

Sample Submission
Not Valid for Submission

Government Prepaid Card Program Survey
 Depository Institution Survey
 FR 3054a

Prepaid Card
Program 2

Comments

I. Program information

- A. Program name
- B. Federal, State, or Local program
- C. Jurisdiction
- D. Sponsoring agency
- E. Description of payment type

II. Accounts

- A. Number of accounts open on 12-31-2010
- B. Number of accounts opened in 2010
- C. Number of accounts closed in 2010
- D. Number of accounts in II.A that can be accessed by multiple cards

III. Cards

- A. Number of cards outstanding on 12-31-2010
- B. Number of newly-issued cards for new or existing accounts in 2010 (exclude reissued cards)
- C. Number of cards associated with accounts closed in 2010
- D. Number of cards in III.A on which multiple benefit or payment types are received

IV. Cards by network type

- A. Number of cards outstanding on 12-31-2010 that can be used on both a signature and PIN network
 - 1. Number of cards outstanding on 12-31-2010 in IV.A that can be used on two or more unaffiliated networks
- B. Number of cards outstanding on 12-31-2010 that can be used on a signature network only
- C. Number of cards outstanding on 12-31-2010 that can be used on a PIN network only

V. Funding

- A. Dollar value of funds loaded into prepaid card accounts in 2010
- B. Dollar value of funds outstanding on prepaid card accounts on 12-31-2010

VI. ATM transactions

- A. Number of cards outstanding on 12-31-2010 that can be used to make ATM cash withdrawals
- B. Number of ATM withdrawals in 2010
- C. Dollar value of ATM withdrawals in 2010
- D. Dollar value of ATM fees charged for withdrawals in 2010 by ATM operators

VII. Purchase transactions

- A. Total number of purchase transactions in 2010
 - 1. Number of purchase transactions in VII.A that included cash back
- B. Number of signature-based purchase transactions in VII.A
- C. Number of PIN-based purchase transactions in VII.A
- D. Number of purchase transactions in VII.A that were in a card-present environment
- E. Number of purchase transactions in VII.A that were in a card-not-present environment

VIII. Purchase transaction value

- A. Total dollar value of purchase transactions in 2010 (including the value of cash back provided)
 - 1. Dollar value of cash back included in VIII.A
- B. Dollar value of signature-based purchase transactions in VIII.A
- C. Dollar value of PIN-based purchase transactions in VIII.A
- D. Dollar value of purchase transactions in VIII.A that were in a card-present environment
- E. Dollar value of purchase transactions in VIII.A that were in a card-not-present environment

IX. Interchange fees

- A. Total dollar value of interchange fee revenues received on purchase transactions in 2010
- B. Dollar value of interchange fee revenues received in IX.A on signature-based transactions
- C. Dollar value of interchange fee revenues received in IX.A on PIN-based transactions
- D. Dollar value of interchange fees paid on ATM withdrawals in 2010

X. Cardholder fee revenues

- A. Total dollar value of all fees charged to cardholders in 2010
- B. Dollar value of routine purchase transaction fees in X.A charged to cardholders in 2010
- C. Dollar value of monthly fees in X.A charged to cardholders in 2010
- D. Dollar value of balance inquiry or other account servicing fees in X.A charged to cardholders in 2010
- E. Dollar value of penalty fees in X.A charged to cardholders in 2010
- F. Dollar value of ATM fees in X.A charged to cardholders in 2010 (do not include ATM operator fees, which are reported in VI.D)
- G. Dollar value of all other fees in X.A charged to cardholders in 2010 (describe the nature of the fees in the comment box)

XI. Cardholder fee price levels

- A. Routine purchase transaction fees charged to cardholders in 2010 (\$ per transaction)
- B. Monthly fees charged to cardholders in 2010 (\$ per month per account)
- C. Balance inquiry or other account servicing fees charged to cardholders in 2010 (\$ per inquiry/unit)
- D. Penalty fees charged to cardholders in 2010 (\$ per occurrence)
- E. ATM fees charged to cardholders in 2010 (\$ per withdrawal) (do not include ATM operator fees)
- F. Other fees charged to cardholders in 2010 (\$ per unit) (describe the nature of the fees in the comment box)

XII. Amount charged to the government agency

- A. Net dollar amount charged to the government agency in 2010

Government Prepaid Card Program Survey Depository Institution Survey FR 3054a	Prepaid Card Program 2	Comments
I. Program information		
A. Program name		
B. Federal, State, or Local program		
C. Jurisdiction		
D. Sponsoring agency		
E. Description of payment type		
II. Accounts		
A. Number of accounts open on 12-31-2010		
B. Number of accounts opened in 2010		
C. Number of accounts closed in 2010		
D. Number of accounts in II.A that can be accessed by multiple cards		
III. Cards		
A. Number of cards outstanding on 12-31-2010		
B. Number of newly-issued cards for new or existing accounts in 2010 (exclude reissued cards)		
C. Number of cards associated with accounts closed in 2010		
D. Number of cards in III.A on which multiple benefit or payment types are received		
IV. Cards by network type		
A. Number of cards outstanding on 12-31-2010 that can be used on both a signature and PIN network		
1. Number of cards outstanding on 12-31-2010 in IV.A that can be used on two or more unaffiliated networks		
B. Number of cards outstanding on 12-31-2010 that can be used on a signature network only		
C. Number of cards outstanding on 12-31-2010 that can be used on a PIN network only		
V. Funding		
A. Dollar value of funds loaded into prepaid card accounts in 2010		
B. Dollar value of funds outstanding on prepaid card accounts on 12-31-2010		
VI. ATM transactions		
A. Number of cards outstanding on 12-31-2010 that can be used to make ATM cash withdrawals		
B. Number of ATM withdrawals in 2010		
C. Dollar value of ATM withdrawals in 2010		
D. Dollar value of ATM fees charged for withdrawals in 2010 by ATM operators		
VII. Purchase transactions		
A. Total number of purchase transactions in 2010		
1. Number of purchase transactions in VII.A that included cash back		
B. Number of signature-based purchase transactions in VII.A		
C. Number of PIN-based purchase transactions in VII.A		
D. Number of purchase transactions in VII.A that were in a card-present environment		
E. Number of purchase transactions in VII.A that were in a card-not-present environment		
VIII. Purchase transaction value		
A. Total dollar value of purchase transactions in 2010 (including the value of cash back provided)		
1. Dollar value of cash back included in VIII.A		
B. Dollar value of signature-based purchase transactions in VIII.A		
C. Dollar value of PIN-based purchase transactions in VIII.A		
D. Dollar value of purchase transactions in VIII.A that were in a card-present environment		
E. Dollar value of purchase transactions in VIII.A that were in a card-not-present environment		
IX. Interchange fees		
A. Total dollar value of interchange fee revenues received on purchase transactions in 2010		
B. Dollar value of interchange fee revenues received in IX.A on signature-based transactions		
C. Dollar value of interchange fee revenues received in IX.A on PIN-based transactions		
D. Dollar value of interchange fees paid on ATM withdrawals in 2010		
X. Cardholder fee revenues		
A. Total dollar value of all fees charged to cardholders in 2010		
B. Dollar value of routine purchase transaction fees in X.A charged to cardholders in 2010		
C. Dollar value of monthly fees in X.A charged to cardholders in 2010		
D. Dollar value of balance inquiry or other account servicing fees in X.A charged to cardholders in 2010		
E. Dollar value of penalty fees in X.A charged to cardholders in 2010		
F. Dollar value of ATM fees in X.A charged to cardholders in 2010 (do not include ATM operator fees, which are reported in VI.D)		
G. Dollar value of all other fees in X.A charged to cardholders in 2010 (describe the nature of the fees in the comment box)		
XI. Cardholder fee price levels		
A. Routine purchase transaction fees charged to cardholders in 2010 (\$ per transaction)		
B. Monthly fees charged to cardholders in 2010 (\$ per month per account)		
C. Balance inquiry or other account servicing fees charged to cardholders in 2010 (\$ per inquiry/unit)		
D. Penalty fees charged to cardholders in 2010 (\$ per occurrence)		
E. ATM fees charged to cardholders in 2010 (\$ per withdrawal) (do not include ATM operator fees)		
F. Other fees charged to cardholders in 2010 (\$ per unit) (describe the nature of the fees in the comment box)		
XII. Amount charged to the government agency		
A. Net dollar amount charged to the government agency in 2010		



BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
WASHINGTON, D.C. 20551

LOUISE L. ROSEMAN
DIRECTOR
DIVISION OF
RESERVE BANK OPERATIONS
AND PAYMENT SYSTEMS

March 23, 2011

Sent via e-mail

[Name]
[State Treasurer]
[Address]

Dear [name]:

We would appreciate your participation in the Government Prepaid Card Program Survey-State Government Survey (FR 3054a; OMB No. 7100-0332). This survey is designed to assist the Board in preparing a report to Congress on the use of prepaid cards in government-administered payment programs. This report is required annually under Section 1075 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (the Act) and we are sending you this survey because your State may be an issuer of such cards.¹ The survey is designed to obtain information about the prevalence of the use of general-use prepaid cards in government-administered payment programs as well as fees charged with respect to the use of such cards.²

As input to the preparation of the Board's report to Congress, please complete and return the attached survey by **April 29, 2011**.

Attached to this e-mail are an encrypted survey form, an unencrypted, sample survey form, and survey instructions. You will receive a follow-up e-mail containing the encryption key for the survey form.³ Please forward both e-mails to the individual who will coordinate your survey response and send a confirmation message to Government-Prepaid-Survey@frb.gov with the point of contact's name, e-mail address, and phone number.

The Federal Reserve System regards the individual organization information provided by each respondent as confidential (5 U.S.C. § 552(b)(4)). If it should be determined subsequently that any information collected on this form must be released, the respondents will be notified and provided an opportunity to object to the disclosure. See 12 CFR 261.16(d) and (e). Pursuant to the Act, we will make public summary and aggregate information with respect to use of prepaid cards in government-administered payment programs as well as fees charged with respect to the use of such cards.

¹ The Act, Pub. L. 111-203, 124 Stat. 1376, was enacted on July 21, 2010.

² We are sending a separate survey to depository institutions to obtain information regarding government-administered payment card programs.

³ We are also sending you a paper copy of this letter and all attachments.

Questions regarding this survey should be directed to Government-Prepaid-Survey@frb.gov.
Thank you in advance for your cooperation.

Sincerely,

A handwritten signature in black ink, appearing to read "Louis Rosen". The signature is fluid and cursive, with a long horizontal flourish extending to the right.

Attachments

Federal Reserve Board
Government Prepaid Card Program Survey
State Government Survey
FR 3054a

These are instructions for the Government Prepaid Card Program Survey-State Government Survey (“the survey”) that has been sent by the Federal Reserve Board of Governors (“the Board”) to your organization.

We would appreciate your participation in this important survey designed to assist the Board in meeting the Dodd-Frank Wall Street Reform and Consumer Protection Act’s (the Act) reporting requirement related to the prevalence of the use of general-use prepaid cards in Federal, State, or local government-administered payment programs and associated fees. The information requested in this survey will be used to fulfill this statutory requirement.

You have also received an encrypted spreadsheet that contains the survey as well as a passcode (via a separate email) required to open the spreadsheet. This passcode will ensure that your response is encrypted when you return the survey to the Board. In order to complete the survey electronically, you must be running Microsoft Excel version 2007 or 2010 and provide the passcode when opening the spreadsheet. No action is required to encrypt the survey when saving the file. **Please complete the survey and send it as an attachment to Government-Prepaid-Survey@frb.gov by April 29, 2011.** Please call Jennifer Williams at 202-452-2446 or email Government-Prepaid-Survey@frb.gov for assistance.

The electronic survey contains a response form and a data section, provided as separate tabs in the spreadsheet. In the “Response form” section in the first tab of the survey worksheet, please provide the designated point-of-contact for your organization’s overall response.

In the data section in the second tab, please provide responses for each data element requested. Please carefully read the instructions for each question and complete all questions on the survey. **Do not leave any cells in the survey blank. If a response to a particular cell is 0, then enter a 0. If a response to a particular cell cannot be determined, enter DK for “don’t know.”** We will review the submitted surveys for logical consistency and to identify potential inaccuracies with respect to reported items. We may contact the point-of-contact identified in your survey response if we need to confirm or revise a reported item, or need further explanation.

Reporting burden and confidentiality

The Federal Reserve System regards the individual organization information provided by each respondent as confidential (5 U.S.C. § 552(b)(4)). If it should be determined subsequently that any information collected on this form must be released, respondents will be notified and provided an opportunity to object to the disclosure. See 12 CFR 261.16(d) and (e). Pursuant to the Act, we will make public summary and aggregate information with respect to use of prepaid cards in government-administered payment programs as well as fees charged with respect to the use of such cards.

We expect it will take you approximately 25 hours to respond to this survey, including the time to gather the data, review the instructions, and complete the survey. Please send any comments you may have about the time and effort required to respond, how we might reduce this time and effort, or any other aspect of this collection of information to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, N.W., Washington, DC 20551, or via email to regs.comments@frb.gov; and to the Office of Management and Budget, Paperwork Reduction Project (7100-0332), Washington, D.C. 20503. The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

General instructions:

- Except for responses to section XI, round to the nearest dollar or whole number. Do not include dollar signs or commas.
- Additional columns may be added if you have more than three government prepaid card programs.
- A total column has been provided to report combined data for all of your state's government prepaid card programs.
- A comment field has been included for each question to provide any necessary explanation or clarification regarding a particular response.

Section I: Program information

- A. Program name: Provide the name of the government-administered payment program for which prepaid cards are being issued. Such programs may include non-needs-tested benefits programs (such as unemployment and child support cards) and needs-tested electronic benefit transfer (EBT) cards (such as Women, Infants, and Children (WIC) benefits). Include government payroll card programs.
- B. State or local program: Indicate whether the government-administered payment program is a State or local government program. Place an S for state, or L for local.
- C. Sponsoring agency: Identify the government agency sponsoring the government-administered payment program.
- D. Card issuing bank: Provide the name of the bank that issues prepaid cards for this program.
- E. Description of payment type: Briefly describe the type of government-administered payment program for which prepaid cards are being issued (e.g.: payroll, unemployment insurance, nutrition supplement, etc.).
- F. Number of recipients receiving payments on prepaid cards on 12-31-2010: Provide the number of recipients that receive their payments through a prepaid card as of 12-31-2010.
- G. Total number of recipients receiving payments (all payment types) on 12-31-2010: Provide the total number of recipients that receive payments under the payment program. For example, if for an unemployment compensation program, 10,000 individuals receive payments through check, 10,000 through ACH, and 10,000 through prepaid cards, report 30,000 here and 10,000 in I.E above.

Section II: Accounts

Please provide the following information on accounts associated with each government-administered payment program that issues prepaid cards.

Note: For purposes of programs set up with an omnibus account, an account refers to each sub-account and not to the omnibus account in which funds for each of the sub-accounts are kept. If multiple cards can access a single account, report that as one account. If funds associated with differing payment or benefit types are maintained in separate accounts (i.e, funds are not comingled) to be accessed from a single card, then that should be reported as multiple accounts.

- A. Number of accounts open on 12-31-2010: Provide the total number of accounts that were open on 12-31-2010.
- B. Number of accounts opened in 2010: Provide the total number of accounts that were opened during 2010.
- C. Number of accounts closed in 2010: Provide the total number of accounts that were closed during 2010.
- D. Number of accounts in II.A that can be accessed by multiple cards: Provide the total number of accounts as of 12-31-2010 that can be accessed by 2 or more cards.

Section III: Cards

Please provide the following information on prepaid cards associated with each government-administered payment program that issues prepaid cards.

- A. Number of cards outstanding on 12-31-2010: Provide the total number of cards outstanding that were open on 12-31-2010.
- B. Number of newly-issued cards for new or existing accounts in 2010: Provide the total number of new cards that were issued on new accounts or existing accounts in 2010. Do not include reissued cards.
- C. Number of cards associated with accounts closed in 2010: Provide the total number of cards linked to accounts closed during 2010.

- D. Number of cards in III.A on which multiple benefit or payment types are received: Provide the total number of cards as of 12-31-2010 on which the cardholder can use funds associated with multiple benefit or payments types.

Section IV: Cards by network type

Please provide the following information on the networks on which prepaid cards associated with government-administered payment programs can be used. Note: Items IV.A, IV.B, and IV.C should sum to item III.A. A PIN network is a network that can be used to make point-of-sale or other purchase transactions in which the access is authorized through the use of a PIN. A signature network is a network that can be used to make point-of-sale or other purchase transactions in which the access is not authorized through the use of a PIN.

- A. Number of cards outstanding on 12-31-2010 that can be used on both a signature and PIN network: Provide the total number of cards outstanding on 12-31-2010 that can be used on at least one signature network and at least one PIN network to make a point-of-sale or other purchase transaction.
- A.1. Number of cards outstanding on 12-31-2010 in IV.A that can be used on two or more unaffiliated networks: Of the cards reported in IV.A, provide the number of cards that can be used on at least two unaffiliated networks. For example, Visa and Interlink are affiliated networks. Similarly, MasterCard and Maestro are affiliated networks. A card that can be used on Visa and Interlink only should be included in IV.A but not here in IV.A.1 because the card cannot be used on two unaffiliated networks.
- B. Number of cards outstanding on 12-31-2010 that can be used on a signature network only: Provide the total number of cards outstanding on 12-31-2010 that can be used on at least one signature network and cannot be used on a PIN network to make a point-of-sale or other purchase transaction.
- C. Number of cards outstanding on 12-31-2010 that can be used on a PIN network only: Provide the total number of cards outstanding on 12-31-2010 that can be used on at least one PIN network and cannot be used on a signature network to make a point-of-sale or other purchase transaction.

Section V: Funding

Please provide the following information on the value of the funds loaded into prepaid card accounts associated with government-administered payment programs in 2010.

- A. Dollar value of funds loaded into prepaid card accounts in 2010: Provide the total dollar value of funds loaded into prepaid card accounts associated with the program in 2010.

- B. Dollar value of funds outstanding on prepaid card accounts on 12-31-2010: Provide the total dollar value of funds that remained outstanding on prepaid card accounts associated with the program at the end of 2010 (12-31-2010).
- C. Total value of funds paid (all payment types) in 2010: Provide the total dollar value of funds paid under the payment program in 2010. For example, if for an unemployment program, \$10,000 was paid through check, \$10,000 was paid through ACH, and \$10,000 was loaded onto prepaid cards, report \$30,000 here and \$10,000 in V.A above.

Section VI: ATM transactions

To the extent that prepaid cards associated with government-administered payment programs can be used to access funds and make cash withdrawals at ATMs, please provide the following information on ATM transactions in 2010. Do not include cash-back purchases at point-of-sale. Cash-back transactions should be reported in sections VII and VIII below.

- A. Number of cards outstanding on 12-31-2010 that can be used to make ATM cash withdrawals: Provide the total number of cards outstanding on 12-31-2010 that can be used on at least one ATM network to withdraw cash at ATMs.
- B. Number of ATM withdrawals in 2010: Provide the total number of ATM withdrawals by cardholders in 2010.
- C. Dollar value of ATM withdrawals in 2010: Provide the total dollar value of ATM withdrawals by cardholders in 2010.
- D. Dollar value of ATM fees charged on withdrawals in 2010 by ATM operators: Provide the total dollar value of fees charged only by ATM operators to cardholders for making ATM withdrawals in 2010. ATM fees charged to cardholders by the card issuing bank should be reported in XI.E.

Section VII: Purchase transactions

Please provide the following information on the number of purchase transactions using prepaid cards associated with government-administered payment programs during 2010.

Note: Items VII.B and VII.C should sum to item VII.A. Items VII.D and VII.E should also separately sum to item VII.A.

- A. Total number of purchase transactions in 2010: Provide the total number of purchase transactions in 2010 that involved a transfer of value from a cardholder to a merchant in exchange for goods or services.
 - A.1. Number of purchase transactions VII.A that included cash back: Provide the total number of purchase transactions in 2010 where the merchant gave part of the point-of-sale purchase value to the cardholder as cash.
- B. Number of signature-based purchase transactions in VII.A: Provide the total number of purchase transactions in 2010 that involved a transfer of value from a cardholder to a merchant in exchange for goods or services that took place through a signature network.
- C. Number of PIN-based purchase transactions in VII.A: Provide the total number of purchase transactions in 2010 that involved a transfer of value from a cardholder to a merchant in exchange for goods or services that took place through a PIN network.
- D. Number of purchase transactions in VII.A that were in a card-present environment: Provide the total number of purchase transactions in 2010 that involved a transfer of value from a cardholder to a merchant in exchange for goods or services where the card was physically present at the time of purchase (e.g., in-person point-of-sale transactions).
- E. Number of purchase transactions in VII.A that were in a card-not-present environment: Provide the total number of purchase transactions in 2010 that involved a transfer of value from a cardholder to a merchant in exchange for goods or services where the card was not physically present at the time of purchase (e.g., mail order, Internet, or telephone transactions).

Section VIII: Purchase transaction value

Please provide the following information on the dollar value of purchase transactions using prepaid cards associated with government-administered payment programs during 2010.

Note: Items VIII.B and VIII.C should sum to item VIII.A. Items VIII.D and VIII.E should also separately sum to item VIII.A.

- A. Total dollar value of purchase transactions in 2010: Provide the total dollar value of purchase transactions in 2010 that involved a transfer of value from a cardholder to a merchant in exchange for goods or services. Include the dollar value of cash back provided in this total.
 - A.1. Dollar value of cash back provided in VIII.A: Provide the total dollar value of cash in 2010 that was provided by the merchant to the cardholder at the point of sale.

- B. Dollar value of signature-based purchase transactions in VIII.A: Provide the total dollar value of purchase transactions in 2010 that involved a transfer of value from a cardholder to a merchant in exchange for goods or services that took place through a signature network.
- C. Dollar value of PIN-based purchase transactions in VIII.A: Provide the total dollar value of purchase transactions in 2010 that involved a transfer of value from a cardholder to a merchant in exchange for goods or services that took place through a PIN network.
- D. Dollar value of purchase transactions in VIII.A that were in a card-present environment: Provide the total dollar value of purchase transactions in 2010 that involved a transfer of value from a cardholder to a merchant in exchange for goods or services where the card was physically present at the time of purchase (e.g., in-person point-of-sale transactions).
- E. Dollar value of purchase transactions in VIII.A that were in a card-not-present environment: Provide the total dollar value of purchase transactions in 2010 that involved a transfer of value from a cardholder to a merchant in exchange for goods or services where the card was not physically present at the time of purchase (e.g., mail order, Internet, or telephone transactions).

Section IX: Interchange fees

Please provide the following information on the interchange fee revenues received by, paid to, or transferred to the card issuing bank in 2010 that were associated with government-administered prepaid card programs.

Note: Items IX.B and IX.C should sum to item IX.A.

- A. Total dollar value of interchange fee revenues received by the card issuing bank on purchase transactions in 2010: Provide the total dollar value of interchange fees received by the card issuing bank for purchase transactions on cards associated with the program in 2010.
- B. Dollar value of interchange fee revenues in IX.A on signature-based transactions: Provide the total dollar value of interchange fees received by the card issuing bank through signature card networks for purchase transactions on cards associated with the program in 2010.
- C. Dollar value of interchange fee revenues in IX.A on PIN-based transactions: Provide the total dollar value of interchange fees received through PIN card networks for purchase transactions on cards associated with the program in 2010.

- D. Dollar value of interchange fees paid by the card issuing bank on ATM withdrawals in 2010: Provide the total dollar value of interchange fees paid by the card issuing bank for ATM withdrawals on cards associated with the program in 2010.

Section X: Cardholder fee revenues

Please provide the following information on the fees charged to holders of prepaid cards associated with government-administered payment programs in 2010.

Note: Items X.B through X.G should sum to item X.A.

- A. Total dollar value of all fees charged to cardholders in 2010: Provide the total dollar value of all fees charged to cardholders in 2010.
- B. Dollar value of routine purchase transaction fees in X.A charged to cardholders in 2010: Provide the total dollar value of routine purchase transaction fees charged to cardholders in 2010. For example, if cardholders are charged a \$0.05 fee for each purchase and they make a total of 1 million purchases, then report \$50,000.
- C. Dollar value of monthly fees in X.A charged to cardholders in 2010: Provide the total dollar value of fees in 2010 charged to cardholders on a regular monthly basis.
- D. Dollar value of balance inquiry or other account servicing fees in X.A charged to cardholders in 2010: Provide the total dollar value of account servicing fees, such as balance inquiry and other fees not charged on a regular monthly basis, paid by cardholders in 2010.
- E. Dollar value of penalty fees in X.A charged to cardholders in 2010: Provide the total dollar value of penalty fees charged to cardholders in 2010. These fees may include overdraft or insufficient funds fees, declined transaction fees, fees for exceeding transaction limits, etc.
- F. Dollar value of ATM fees in X.A charged to cardholders in 2010: Provide the total dollar value of ATM fees charged by the card issuing bank to cardholders in 2010. Do not include ATM fees charged by the ATM operator, which should be reported in VI.D above.
- G. Dollar value of all other fees in X.A charged to cardholders in 2010: Provide the total dollar value of all other fees charged to cardholders in 2010. Please provide a description of these fees in the comment box provided.

Section XI: Cardholder fee price levels

Please provide the following information on the fee price levels faced by holders of prepaid cards associated with government-administered payment programs in 2010. These fees should be the individual fees that result in the revenues reported in section X above. If there are multiple fees associated with any particular fee category below, please include each of the fees in the cell provided and separate them by commas. As noted above, the responses to this section should not be rounded to the nearest dollar or whole number. For example, if a particular fee is \$1.75 per transaction, report 1.75 in the appropriate cell.

- A. Routine purchase transaction fees charged to cardholders in 2010: Provide fees charged to cardholders for routine purchase transactions in \$ per transaction.
- B. Monthly fees charged to cardholders in 2010: Provide the level of monthly fees charged to cardholders in 2010 in \$ per month per account.
- C. Balance inquiry or other account servicing fees charged to cardholders in 2010: Provide fees associated with account servicing activities, such as balance inquiry and other fees not charged on a regular monthly basis, paid by cardholders in 2010 in \$ per unit of activity.
- D. Penalty fees charged to cardholders in 2010: Provide any penalty fees charged to cardholders in 2010 in \$ per penalty occurrence. These fees may include overdraft or insufficient funds fees, declined transaction fees, fees for exceeding transaction limits, etc.
- E. ATM fees charged to cardholders in 2010: Provide any ATM fees charged to cardholders in 2010 in \$ per withdrawal. Do not include ATM fees charged by the ATM operator, which should be reported in V.I.D.
- F. Other fees charged to cardholders in 2010: Provide any other fees charged to cardholders in 2010 in \$ per unit. Please provide a description of these fees in the comment box provided.

Section XII: Amount charged to the government agency

Please provide the following information on the costs associated with government-administered prepaid card programs charged by the card issuing bank to the government agencies sponsoring the programs in 2010.

- A. Net dollar amount charged to the government agency in 2010: Provide the net amount you charged to the government agency in 2010. In the comment box, please discuss the extent to which

interchange fee or cardholder fee revenues affected the net amount charged to the government agency sponsoring the program.

Government Prepaid Card Program Survey
State Government Survey
FR 3054a

FR 3054a
OMB. No. 7100-0332
Approval Expires March 31, 2014

Primary contact for this survey response

Name:

Email:

Phone:

Legal authorization: This report is authorized by law [Pub. L. 111-203, § 1075, 124 Stat. 1376 (2010)]. Your voluntary cooperation in submitting this survey is needed to make results comprehensive, accurate and timely. The Federal Reserve System regards the individual organization information provided by each respondent as confidential (5 U.S.C. § 552(b)(4)). If it should be determined subsequently that any information collected on this form must be released, respondents will be notified and provided an opportunity to object to the disclosure. See 12 CFR 261.16(d) and (e). Pursuant to the Act, we will make public summary and aggregate information with respect to use of prepaid cards in government-administered payment programs as well as fees charged with respect to the use of such cards.

Respondent burden: We expect it will take you approximately 25 hours to respond to this survey, including the time required to review the instructions, gather the data, and complete the survey. Please send any comments you may have about the time and effort required to respond, how we might reduce this time and effort, or any other aspect of this information collection to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551 or via email to regs.comments@frb.gov; and to the Office of Management and Budget, Paperwork Reduction Project (7100-0332), Washington, DC 20503. The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

Please refer to the instructions that accompanied this survey. Do not leave any cells in the survey blank. If a response to a particular cell is 0, then enter a 0. If a response to a particular cell cannot be determined, enter DK for "don't know." If you have other questions or difficulties, Board staff can assist you. Please call Jennifer Williams at 202-452-2446 or email Government-Prepaid-Survey@frb.gov for assistance. Provide your name, organization, and contact information along with your inquiry when you call or email.

The Board will be collecting this information annually to prepare its report to Congress. We would appreciate your comments, in the comment box below, on how we might improve or streamline the next version of this survey.

Sample Survey Submission
Not Valid for Submission

Government Prepaid Card Program Survey
 State Government Survey
 FR 3054a

Total

I. Program information

- A. Program name
- B. State or local program
- C. Sponsoring agency
- D. Card issuing bank
- E. Description of payment type
- F. Number of recipients receiving payments on prepaid cards on 12-31-2010
- G. Total number of recipients receiving payments (all payment types) on 12-31-2010

II. Accounts

- A. Number of accounts open on 12-31-2010
- B. Number of accounts opened in 2010
- C. Number of accounts closed in 2010
- D. Number of accounts in II.A that can be accessed by multiple cards

III. Cards

- A. Number of cards outstanding on 12-31-2010
- B. Number of newly-issued cards for new or existing accounts in 2010 (exclude reissued cards)
- C. Number of cards associated with accounts closed in 2010
- D. Number of cards in III.A on which multiple benefit or payment types are received

IV. Cards by network type

- A. Number of cards outstanding on 12-31-2010 that can be used on both a signature and PIN network
 - 1. Number of cards outstanding on 12-31-2010 in IV.A that can be used on two or more unaffiliated networks
- B. Number of cards outstanding on 12-31-2010 that can be used on a signature network only
- C. Number of cards outstanding on 12-31-2010 that can be used on a PIN network only

V. Funding

- A. Dollar value of funds loaded into prepaid card accounts in 2010
- B. Dollar value of funds outstanding on prepaid card accounts on 12-31-2010
- C. Total value of all funds paid (all payment types) in 2010

VI. ATM transactions

- A. Number of cards outstanding on 12-31-2010 that can be used to make ATM cash withdrawals
- B. Number of ATM withdrawals in 2010
- C. Dollar value of ATM withdrawals in 2010
- D. Dollar value of ATM fees charged for withdrawals in 2010 by ATM operators

VII. Purchase transactions

- A. Total number of purchase transactions in 2010
 - 1. Number of purchase transactions in VII.A that included cash back
- B. Number of signature-based purchase transactions in VII.A
- C. Number of PIN-based purchase transactions in VII.A
- D. Number of purchase transactions in VII.A that were in a card-present environment
- E. Number of purchase transactions in VII.A that were in a card-not-present environment

VIII. Purchase transaction value

- A. Total dollar value of purchase transactions in 2010 (including the value of cash back provided)
 - 1. Dollar value of cash back included in VIII.A
- B. Dollar value of signature-based purchase transactions in VIII.A
- C. Dollar value of PIN-based purchase transactions in VIII.A
- D. Dollar value of purchase transactions in VIII.A that were in a card-present environment
- E. Dollar value of purchase transactions in VIII.A that were in a card-not-present environment

IX. Interchange fees

- A. Total dollar value of interchange fee revenues received by the card issuing bank on purchase transactions in 2010
- B. Dollar value of interchange fee revenues in IX.A on signature-based transactions
- C. Dollar value of interchange fee revenues in IX.A on PIN-based transactions
- D. Dollar value of interchange fees paid by the card issuing bank on ATM withdrawals in 2010

X. Cardholder fee revenues

- A. Total dollar value of all fees charged to cardholders in 2010
- B. Dollar value of routine purchase transaction fees in X.A charged to cardholders in 2010
- C. Dollar value of monthly fees in X.A charged to cardholders in 2010
- D. Dollar value of balance inquiry or other account servicing fees in X.A charged to cardholders in 2010
- E. Dollar value of penalty fees in X.A charged to cardholders in 2010
- F. Dollar value of ATM fees in X.A charged to cardholders in 2010 (do not include ATM operator fees, which are reported in VI.D)
- G. Dollar value of all other fees in X.A charged to cardholders in 2010 (describe the nature of the fees in the comment box)

XI. Cardholder fee price levels

- A. Routine purchase transaction fees charged to cardholders in 2010 (\$ per transaction)
- B. Monthly fees charged to cardholders in 2010 (\$ per month per account)
- C. Balance inquiry or other account servicing fees charged to cardholders in 2010 (\$ per inquiry/unit)
- D. Penalty fees charged to cardholders in 2010 (\$ per occurrence)
- E. ATM fees charged to cardholders in 2010 (\$ per withdrawal) (do not include ATM operator fees)
- F. Other fees charged to cardholders in 2010 (\$ per unit) (describe the nature of the fees in the comment box)

XII. Amount charged to the government agency

- A. Net dollar amount charged to the government agency in 2010



