

GOVERNMENT-ADMINISTERED, GENERAL-USE PREPAID CARD SURVEY

Issuer Survey



Survey Period:
Calendar Year 2013

General Instructions

About this Survey

The information requested is required by law [15 U.S.C. 1693o-2] to support an annual report to the Congress on the prevalence of the use of general-use prepaid cards in federal, state, or local government-administered payment programs, and the interchange fees and cardholder fees charged with respect to the use of such general-use prepaid cards.

Your Participation

To achieve the most reliable results, it is important that you respond completely and accurately. Please leave no survey item blank.

The survey should be completed for each government-administered payment program individually for which you are the issuer. Sections I through IX should be repeated as many times as needed to provide the requested data on each government-administered payment program.

There are **three possible ways** to answer a survey question:

Enter a Value: The actual numeric value of the data element.

Enter a Zero: When the calculated value equals zero. **Please do not enter a non-numeric value**, e.g. "NA" or "NR," when the value equals zero.

Enter "NR" (Not Reported): If your institution engages in the activity of the type being measured but you are unable to report a figure that reflects that activity.
Please do not enter "NA."

If for any reason you cannot provide complete data or you have questions please contact Aaron Rosenbaum at 202-452-3885 or e-mail debit.card.surveys@frb.gov for assistance.

The survey will be made available online at <https://www.federalreserve.gov/debitcardsurveys>. Please complete the survey by April 15, 2014.

Response Confidentiality and Burden

The Federal Reserve Board regards the individual organization information provided by each respondent as confidential (5 U.S.C. § 552(b)(4)). The Board, however, may publish aggregate or summary information in a way that does not reveal your individual organization's confidential information. If it should be determined subsequently that any information collected on this form must be released, the respondents will be notified.

Public reporting burden for this collection of information is estimated to be 50 hours per response, including the time to gather data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing the burden, to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, N.W., Washington, D.C. 20551 or via email to regs.comments@frb.gov; and to the Office of Management and Budget, Paperwork Reduction Project (7100-0343), 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.

Section I: Government-Administered, General-Use Prepaid Card Program Information

Please enter totals only for transactions related to government-administered, general-use prepaid cards linked to U.S.-domiciled accounts involving a merchant located in the United States during calendar year (CY) 2013.

Repeat the survey as many times as needed to provide totals for each government-administered payment program individually for which you are the general-use prepaid card issuer. Unless otherwise noted, totals should be reported on a program basis. If you are unable to disaggregate values for a group of programs, note clearly in Section I the name of each program included in your aggregate response, check all boxes that apply throughout the survey, and provide explanatory descriptions where appropriate to fully answer all questions for each program included in that response.

Include: All general-use prepaid cards issued under programs administered by a federal, state, or local government agency, except for the Supplemental Nutrition Assistance Program (SNAP). The Board will collect cumulative data for the SNAP program directly from the Food and Nutrition Service under the United States Department of Agriculture. Examples of general-use prepaid cards issued under programs administered by a government agency include, but are not limited to, cards issued under federal benefit programs (such as Social Security Administration, Supplemental Security Income, and Veterans Administration), electronic benefit transfer programs (such as Temporary Assistance to Needy Families and the energy assistance programs), payroll programs, child support programs, reimbursement programs, disaster relief programs, and petty cash programs.

1. Name of government-administered payment program(s) covered in this response

2. Does this response cover a federal or a state/local program(s)?
- | | |
|---------|-------------|
| Federal | State/Local |
| [] | [] |

For reporting totals for a single program, check only one.

3. Jurisdiction(s)

Geographic area in which the government-administered, general-use prepaid cards have been issued (e.g. nationally, specific state(s), county/counties, municipality/municipalities).

4. Sponsoring government agency/agencies

Government agency/agencies administering the general-use prepaid card program(s)

5. Type of government-administered payment program(s)

TANF []	Unemployment []	Payroll []	Child Support []	Disability []
WIC []	Prisons/ Corrections []	Section 8 Housing []	Social Security []	Supplemental Security Income []
Veterans Administra- tion []	Disaster Relief []	Energy Assistance []	Other []	

If other, please specify:

Number

6. Recipients receiving payments on government-administered, general-use prepaid cards as of December 31, 2013

Count each individual, household, or other category only once.

Please specify how recipients are counted:

For reporting totals for a single program, check only one.

Individual	Household	Other
[]	[]	[]

If other, please specify:

Section II: Government-Administered Payment Cards

	Number
1. Government-administered, general-use prepaid cards outstanding as of December 31, 2013	
1a. Government-administered, general-use prepaid cards for which cardholders receive benefits or payments from multiple programs as of December 31, 2013	

List all programs for which 1a. applies:

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Government-administered, general-use prepaid cards by network type	Number
2. Allocate "1. Government-administered, general-use prepaid cards outstanding as of December 31, 2013" between the following categories: $2a + 2b + 2c = 1$	1:
2a. Government-administered, general-use prepaid cards that can be used on both dual-message (signature) and single-message (PIN) networks as of December 31, 2013	
2a.1 Government-administered, general-use prepaid cards that can be used on two or more unaffiliated networks as of December 31, 2013	
2b. Government-administered, general-use prepaid cards that can be used only on a dual-message (signature) network as of December 31, 2013	
2c. Government-administered, general-use prepaid cards that can be used only on a single-message (PIN) network as of December 31, 2013	

2d: Comments

Section III: Funding

Value (\$)

1. Funds loaded onto government-administered, general-use prepaid cards in 2013
2. Funds outstanding on government-administered, general-use prepaid cards as of December 31, 2013

2a: Comments

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Section IV: ATM Transactions

	Number	
1. Government-administered, general-use prepaid cards outstanding as of December 31, 2013 that can be used to make ATM cash withdrawals	<div></div>	
	Volume	Value (\$)
2. Total ATM cash withdrawals in 2013	<div></div>	<div></div>
		Dollars (\$)
3. Total ATM fees assessed to cardholders for cash withdrawals in 2013 by ATM operators at nonproprietary (out-of-network) ATMs		<div></div>

Section V: Purchase Transactions

	Volume	Value (\$)
1. Settled purchase transactions in 2013 (excluding pre-authorizations, denials, adjustments, and returns)		
1a. Settled purchase transactions that included cash back		

Transactions by network type	Volume	Value (\$)
2. Allocate "1. Settled purchase transactions in 2013" between the following categories: $2a + 2b = 1$	1:	1:
2a. Dual-message (signature) transactions		
2b. Single-message (PIN) transactions		

2c: Comments

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Section VI: Fees Paid by Issuers

Dollars (\$)

1. Fees paid on ATM cash withdrawals to ATM owners/operators in 2013
2. Fees paid on over-the-counter at-bank (teller) cash withdrawals to other entities in 2013
3. Other fees paid on cash withdrawals in 2013

Please list other fees paid on cash withdrawals included in 3.:

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Section VII: Issuer Revenue: Interchange Fees

Interchange fee revenues	Dollars (\$)
<p>1. Total interchange fee revenues received on settled purchase transactions in 2013 (net of interchange fees reimbursed to acquirers as a result of chargebacks or returns)</p> <p><i>Do not exclude interchange fee revenue ultimately disbursed to a program manager or other third party.</i></p>	
<p>2. Allocate "1. Total interchange fee revenues received on settled purchase transactions in 2013" between the following categories: $2a + 2b = 1$</p>	1:
<p>2a. Interchange fee revenues received on dual-message (signature) transactions</p>	
<p>2b. Interchange fee revenues received on single-message (PIN) transactions</p>	
<p>2c: Comments</p>	

Section VIII: Issuer Revenue: Cardholder Fees

Total revenues	Dollars (\$)
1. Total revenue received on fees assessed to cardholders in 2013 <i>Do not exclude cardholder fee revenue ultimately disbursed to a program manager or other third party.</i>	
2. Allocate "1. Total revenue received on fees assessed to cardholders in 2013" between the following categories: $2a + 2b + 2c + 2d + 2e + 2f + 2g + 2h + 2i = 1$	1:
2a. Purchase transaction fees assessed to cardholders in 2013	
2b. ATM fees assessed to cardholders in 2013 <i>Do not include ATM fees assessed to cardholders for cash withdrawals by ATM operators at nonproprietary ATMs reported in IV.3</i>	
2c. Over-the-counter at-bank (teller) cash withdrawal fees assessed to cardholders in 2013	
2d. Account servicing fees assessed to cardholders in 2013	
2e. Routine monthly fees assessed to cardholders in 2013	
2f. Customer service inquiry fees assessed to cardholders in 2013	
2g. Penalty fees assessed to cardholders in 2013	
2h. Overdraft fees assessed to cardholders in 2013	
2i. Other fees assessed to cardholders in 2013	
Please list types of fees included in 2i.:	

2j: Comments

Section IX: Fees Assessed to Cardholders

1. Purchase transaction fees

If reporting in aggregate, respond only to question 1c.

1a. Were purchase transaction fees assessed to cardholders in 2013? Yes ☐ No ☐
If no, proceed to question 2a.

1a.1 Were these purchase transaction fees subject to government-imposed restrictions? Yes ☐ No ☐

Please describe government-imposed restrictions:

1b. Were any of these purchase transaction fees waived or for some other reason not assessed to cardholders in 2013? Yes ☐ No ☐
If no, proceed to 1c.

Number

1b.1 Total number of purchase transaction fees waived or for some other reason not assessed to cardholders.

1b.2 Was the number of purchase transaction fees waived or for some other reason not assessed in 1b.1 allotted to the cardholder monthly, per deposit to the card, or using some other unit of measure? Monthly ☐ Per deposit to card ☐ Other ☐

If other, specify unit of measure:

Number

1c. Total number of purchase transaction fees assessed to cardholders in 2013

Do not include the number of transactions for which purchase transaction fees were waived or for some other reason not assessed to cardholders.

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Optional: Please provide a brief description of the fee structure applicable to responses under 1.:

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2. ATM fees assessed to cardholder

Do not include ATM fees assessed to cardholders for cash withdrawals by ATM operators at nonproprietary (out-of-network) ATMs reported in section IV.3.

If reporting in aggregate, respond only to question 2c.

2a. Were ATM fees assessed to cardholders in 2013? Yes No
[] []
If no, proceed to question 3a.

2a.1 Were these ATM fees subject to government-imposed restrictions? Yes No
[] []

Please describe government-imposed restrictions:

2b. Were any of these ATM fees waived or for some other reason not assessed to cardholders in 2013? Yes No
[] []
If no, proceed to 2c.

Number

2b.1 Total number of ATM fees waived or for some other reason not assessed to cardholders.

2b.2 Was the number of ATM fees waived or for some other reason not assessed to cardholders in 2b.1 allotted to the cardholder monthly, per deposit to the card, or using some other unit of measure?

	Monthly	Per deposit to card	Other
	[]	[]	[]

If other, specify unit of measure:

Number

2c. Total number of ATM fees assessed to cardholders in 2013

Do not include ATM cash withdrawals for which ATM fees were waived or for some other reason not assessed to cardholders.

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Optional: Please provide a brief description of the fee structure applicable to responses under 2.:

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3. Over-the-counter at-bank (teller) cash withdrawal fees

If reporting in aggregate, respond only to question 3c.

3a. Were over-the-counter at-bank (teller) cash withdrawal fees assessed to cardholders in 2013? Yes [] No []

If no, proceed to question 4a.

3a.1 Were these over-the-counter at-bank (teller) cash withdrawal fees subject to government-imposed restrictions? Yes [] No []

Please describe government-imposed restrictions:

3b. Were any of these over-the-counter at-bank (teller) cash withdrawal fees waived or for some other reason not assessed to cardholders in 2013? Yes [] No []

If no, proceed to 3c.

Number

3b.1 Total number of over-the-counter at-bank (teller) cash withdrawal fees waived or for some other reason not assessed to cardholders.

3b.2 Was the number of over-the-counter at-bank (teller) cash withdrawal fees waived or for some other reason not assessed in 3b.1 allotted to the cardholder monthly, per deposit to the card, or using some other unit of measure? Monthly [] Per deposit to card [] Other []

If other, specify unit of measure:

Number

- 3c. Total number of over-the-counter at-bank (teller) cash withdrawal fees assessed to cardholders in 2013

Do not include the number of transactions for which the over-the-counter at-bank (teller) cash withdrawal fees were waived or for some other reason not assessed to cardholders.

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Optional: Please provide a brief description of the fee structure applicable to responses under 3.:

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4. Account servicing fees

If reporting in aggregate, respond only to question 4c.

4a. Were account servicing fees assessed to cardholders in 2013? Yes No
[] []

If no, proceed to question 5a.

4a.1 Were these account servicing fees subject to government-imposed restrictions? Yes No
[] []

Please describe government-imposed restrictions:

4b. Were any of these account servicing fees waived or for some other reason not assessed to cardholders in 2013? Yes No
[] []

If no, proceed to 4c.

Number

4b.1 Total number of account servicing fees waived or for some other reason not assessed to cardholders.

4b.2 Was the number of account servicing fees waived or for some other reason not assessed in 4b.1 allotted to the cardholder monthly, per deposit to the card, or using some other unit of measure? Monthly Per deposit to card Other
[] [] []

If other, specify unit of measure:

Number

- 4c. Total number of account servicing fees assessed to cardholders in 2013
Do not include the number of account servicing activities for which account servicing fees were waived or for some other reason not assessed to cardholders.

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Optional: Please provide a brief description of the fee structure applicable to responses under 4.:

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5. Routine Monthly fees

If reporting in aggregate, respond only to question 5c.

- | | | | |
|-----|--|------------|-----------|
| 5a. | Were routine monthly fees assessed to cardholders in 2013? | Yes
[] | No
[] |
|-----|--|------------|-----------|

If no, proceed to question 6a.

- | | | | |
|------|--|------------|-----------|
| 5a.1 | Were these routine monthly fees subject to government-imposed restriction? | Yes
[] | No
[] |
|------|--|------------|-----------|

Please describe government-imposed restrictions:

- | | | | |
|-----|---|------------|-----------|
| 5b. | Were any of these routine monthly fees waived or for some other reason not assessed to cardholders in 2013? | Yes
[] | No
[] |
|-----|---|------------|-----------|

If no, proceed to 5c.

Number

- | | |
|------|---|
| 5b.1 | Total number of routine monthly fees waived or for some other reason not assessed to cardholders. |
|------|---|

- | | | | |
|------|---|---------------------------|--------------|
| 5b.2 | Was the number of routine monthly fees waived or for some other reason not assessed in 5b.1 allotted to the cardholder based on balance in the account or using some other unit of measure? | Balance in account
[] | Other
[] |
|------|---|---------------------------|--------------|

If other, specify unit of measure:

Number

5c. Total number of routine monthly fees assessed to cardholders in 2013

Do not include the number of months for which routine monthly fees were waived or for some other reason not assessed to cardholders.

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Optional: Please provide a brief description of the fee structure applicable to responses under 5.:

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6. Customer service inquiry fees

If reporting in aggregate, respond only to question 6c.

6a. Were customer service inquiry fees assessed to cardholders in 2013? Yes No
[] []
If no, proceed to question 7a.

6a.1 Were these customer service inquiry fees subject to government-imposed restrictions? Yes No
[] []

Please describe government-imposed restrictions:

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6b. Were any of these customer service inquiry fees waived or for some other reason not assessed to cardholders in 2013? Yes No
[] []
If no, proceed to 6c.

Number

6b.1 Total number of customer service inquiry fees waived or for some other reason not assessed to cardholders.

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6b.2 Was the number of customer service inquiry fees waived or for some other reason not assessed in 6b.1 allotted to the cardholder monthly, per deposit to the card, or using some other unit of measure? Monthly Per deposit to card Other
[] [] []

If other, specify unit of measure:

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Number

6c. Total number of customer service inquiry fees assessed to cardholders in 2013

Do not include the number of customer service inquiries for which customer service inquiry fees were waived or for some other reason not assessed to cardholders.

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Optional: Please provide a brief description of the fee structure applicable to responses under 6.:

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7. Penalty fees

If reporting in aggregate, respond only to question 7c.

7a. Were penalty fees assessed to cardholders in 2013? Yes [] No []

If no, proceed to question 8a.

7a.1 Were these penalty fees subject to government-imposed restrictions? Yes [] No []

Please describe government-imposed restrictions:

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7b. Were any of these penalty fees waived or for some other reason not assessed in 2013? Yes [] No []

If no, proceed to 7c.

Number

7b.1 Total number of penalty fees waived or for some other reason not assessed to cardholders.

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7b.2 Was the number of penalty fees waived or for some other reason not assessed in 7b.1 allotted to the cardholder annually or using some other unit of measure? Annually [] Other []

If other, specify unit of measure:

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Number

- 7c. Total number of penalty fees assessed in 2013
Do not include the number of penalty incidents for which penalty fees were waived or for some other reason not assessed to cardholders.

Optional: Please provide a brief description of the fee structure applicable to responses under 7.:

8. Overdraft fees

If reporting in aggregate, respond only to question 8c.

8a.	Were overdraft fees assessed to cardholders in 2013?	Yes []	No []
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If no, proceed to question 9a.

8a.1	Were these overdraft fees subject to government-imposed restrictions?	Yes []	No []
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Please describe government-imposed restrictions:

8b.	Were any of these overdraft fees waived or for some other reason not assessed to cardholders in 2013?	Yes []	No []
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If no, proceed to 8c.

Number

8b.1 Total number of overdraft fees waived or for some other reason not assessed to cardholders.

8b.2	Was the number of overdraft fees waived or for some other reason not assessed in 8b.1 allotted to the cardholder annually or using some other unit of measure?	Annually []	Other []
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If other, specify unit of measure:

Number

- 8c. Total number of overdraft fees assessed to cardholders in 2013
Do not include the number of overdrafts for which overdraft fees were waived or for some other reason not assessed to cardholders.

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Optional: Please provide a brief description of the fee structure applicable to responses under 8.:

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9. Other fees assessed to cardholder (not enumerated in other fee categories)
If reporting in aggregate, respond only to question 9c.

9a. Were other fees assessed to cardholders in 2013? Yes [] No []
If no, skip remaining questions in this section.

9a.1 Were these other fees subject to government-imposed restrictions? Yes [] No []

Please describe government-imposed restrictions:

9b. Were any of these other fees waived or for some other reason not assessed to cardholders in 2013? Yes [] No []
If no, proceed to 9c.

Number

9b.1 Total number of other fees waived or for some other reason not assessed to cardholders.

9b.2 Was the number of other fees waived or for some other reason not assessed in 9b.1 allotted to the cardholder monthly, per deposit to the card, or using some other unit of measure?

Monthly	Per deposit to card	Other
[]	[]	[]

If other, specify unit of measure:

Number

- 9c. Total number of other fees assessed in 2013
Do not include the number of other fee actions for which other fees were waived or for some other reason not assessed.

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Optional: Please provide a brief description of the fee structure applicable to responses under 9.:

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Glossary of Terms

Account servicing fee: Fee assessed to a government-administered, general-use prepaid cardholder that includes allowing the account balance to fall below a certain amount, initiating on-line bill payment transactions (including fees for individual or recurring payments, proof of payment requests, research requests, stop payment requests and returned items), transferring funds from the general-use prepaid card to a bank account, converting currency, initiating a money transfer at a money transfer provider, requesting standard or expedited card replacement, or requesting check issuance.

ATM fee: Fee assessed to a government-administered, general-use prepaid cardholder for proprietary (in-network) or non-proprietary (out-of-network) cash withdrawals at an ATM.

Cardholder: Individual, household, or other category used for recipients receiving payments on government-administered, general-use prepaid cards.

Cards outstanding: All active general-use prepaid cards in circulation on which funds may be disbursed for the government administered payment program for which data is being reported. This does not include cards in inventory or that are no longer eligible to receive benefit funds.

Customer service inquiry fee: Fee assessed to a government-administered, general-use prepaid cardholder that includes checking the available balance or recent activity on a card via an ATM, an automated interactive voice response menu (via landline or cell phone), web-based account access or when human interaction between the cardholder and the issuer is involved (such as customer service calls to a live representative).

Dual-message (signature) transaction: Transaction type by which authorization information is carried in one message and clearing information is carried in a separate message.

Fees waived or for some other reason not assessed: Fees that an issuer normally would assess to cardholders, but which the issuer did not actually assess or collect. Reasons for not assessing or collecting the fee include, but are not limited to, restrictions imposed by the government agency administering the program, the issuer's marketing or customer service initiative, and the request of a cardholder.

General-use prepaid card: A card or other payment code or device that is (1) issued on a prepaid basis in a specified amount, whether or not that amount may be increased or reloaded, in exchange for payment and (2) redeemable upon presentation at multiple unaffiliated merchants for goods or services. The funds related to these card programs may be loaded directly onto the card, into an account associated with the card, or set aside in some other manner for the benefit of the cardholder.

Government-administered payment program: A program is considered government-administered regardless of whether a federal, state, or local government agency operates the program or outsources some or all functions to third parties so long as the program is operated on behalf of the government agency. In addition, a program may be government-administered even if a federal, state, or local government agency is not the source of funds for the program it administers. For example, child support programs are government-administered programs even though a federal, state, or local government agency is not the source of the funds. In addition, to the extent Health Savings Account, Flexible Spending Account, and Health Reimbursement Arrangement accounts are offered in connection with a person's employment and administered by or on behalf of a government employer, such accounts are considered government-administered payment programs. Jury duty payment programs administered by federal, state, or local governments, including courts, are also considered government-administered payment programs. Further, local government-administered payment programs would include programs administered by tribal governments.

For the purposes of this survey, this definition includes, but is not limited to, federal benefit programs (such as Social Security Administration, Supplemental Security Income, and Veterans Administration), electronic benefit transfer programs (such as Temporary Assistance to Needy Families and the energy assistance programs), payroll programs, child support programs, reimbursement programs, disaster relief programs, and petty cash programs.

While the Supplemental Nutrition Assistance Program (SNAP) is a government-administered payment program, it should not be reported in this survey. The Board will collect cumulative data for the SNAP program directly from the Food and Nutrition Service under the United States Department of Agriculture.

Government-imposed restrictions: Federal, state or local government agency requirements that restrict or limit an issuer from assessing certain fees to general-use prepaid cardholders in government-administered payment programs. An example might include a government agency requiring an issuer to provide the first ATM cash withdrawal per month at no charge to the cardholder.

Jurisdiction: Geographic area in which government-administered, general-use prepaid cards have been issued (such as nationally, specific state, county, or municipality).

Nonproprietary (out-of-network) ATM: An ATM machine that is not owned by, operated exclusively for, or operated by the card issuing depository institution, or is not part of an ATM network of depository institutions with which the card issuing depository institution is a member such that ATM use is treated as if the ATM machine is proprietary.

Other fee: Any fee not included in other fee definitions that are assessed to a government-administered, general-use prepaid cardholder.

Overdraft fee: Fee assessed to a government-administered, general-use prepaid cardholder for a negative balance (a transaction that was paid despite insufficient funds on the card) or a denied transaction (a transaction that was denied for insufficient funds).

Over-the-counter at-bank (teller) cash withdrawal fee: Fee assessed to a government-administered, general use prepaid cardholder for initiating a cash withdrawal at a bank teller location.

Penalty fee: Fee assessed to a government-administered, general-use prepaid cardholder for the infraction of an issuer's rule(s) or policy/policies. Examples of penalty fees include, daily limit fees (circumstances where a cardholder exceeded the transaction amount allowed on a daily basis), inactivity fees (fees assessed after a period of time (days or months) without deposit, purchase, withdrawal, or other transaction activity), or account termination fees. Do not include overdraft fees.

Purchase transaction fee: Fee assessed to a government-administered, general use prepaid cardholder for routine usage of the card for purchase transactions. Examples of routine transaction fees include fees assessed for card usage at the point-of-service (purchase).

Routine Monthly fee: Fee assessed to a government-administered, general-use prepaid cardholder, on a monthly basis, for general maintenance of the card.

Settled purchase transaction: A prepaid card transaction that has been settled. Exclude transactions that are pre-authorizations, denials, adjustments, and returns.

Single-message (PIN) transaction: Transaction type by which authorization and clearing information is carried in one message.

Total interchange fee revenue received: Total value of fees received that are established, charged, or received by a payment card network and paid by a merchant or an acquirer for the purpose of compensating an issuer for its involvement in the debit card transaction.

United States: The states, territories, and possessions of the U.S., the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.