

August 31, 2011 – DRAFT
GOVERNMENT-ISSUED, GENERAL-USE
PREPAID CARD SURVEY

Issuer Survey



Survey Period:
Calendar Year 2011

General Instructions

About this Survey

The information requested is required by law [15 U.S.C. 1693o-2] to support an annual report to 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 in aggregate for all programs and for each program individually for which you are the issuer. Sections II through X should be repeated as many times as needed to provide the requested data on each 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 actually equals zero or if your financial institution does not provide the payment alternative to your customers. **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 an accurate 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 Jennifer Williams at 202-452-2446 or e-mail Interchange.Survey@frb.gov for assistance.

The survey response form will be made available to your institution online at **www**. Please complete the survey **within 30 calendar days**.

Response Confidentiality and Burden

The Federal Reserve Board regards the 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 regs.comments@frb.gov and to the Office of Management and Budget, Paperwork Reduction Project (7100-to be assigned), 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 the collection displays a currently valid OMB control number.

Section I: Respondent Information

1. Issuer covered in this response

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2. Contact person(s) by section of the survey for which responsible

Name		Email	
Section		Phone	
Name		Email	
Section		Phone	
Name		Email	
Section		Phone	
Name		Email	
Section		Phone	
Name		Email	
Section		Phone	
Name		Email	
Section		Phone	
Name		Email	
Section		Phone	
Name		Email	
Section		Phone	

Section II: Card Program Information

Please enter totals only for transactions related to general-use prepaid cards linked to U.S.-domiciled accounts involving a merchant located in the United States during the calendar year 2011.

For sections II through X, provide totals in aggregate for all programs covered by this issuer. Then repeat sections II through X (as many times as needed) to provide totals for each program individually (as listed in 1. below) for which you are the issuer.

1. Name of program(s) covered in this response

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

For totals, check all applicable.

For an individual program, check only one.

3. Jurisdiction(s)
e.g. geographic area in which the card program is administered

4. Sponsoring government agency/agencies
e.g. government agency administering the general-use card program

5. Description of payment type
e.g. medical benefit, unemployment insurance, child support, in-kind assistance

Number

6. Recipients receiving payments on prepaid cards as of December 31, 2011

7. Recipients receiving payments (all payment methods) as of December 31, 2011

Section III: Government-Administered Payment Cards

	Number
1. Cards outstanding as of December 31, 2011	
1a. Cards on which multiple benefit or payment types are received as of December 31, 2011	

Cards by network type	Number
2. Allocate "1. Cards outstanding as of December 31, 2011" between the following categories: <i>2a + 2b + 2c = 1</i>	1:
2a. Cards that can be used on both dual-message (signature) and single-message (PIN) networks as of December 31, 2011	
2a.1 Cards that can be used on two or more unaffiliated networks as of December 31, 2011	
2b. Cards that can be used on a dual-message (signature) network only as of December 31, 2011	
2c. Cards that can be used on a single-message (PIN) network only as of December 31, 2011	

Section IV: Funding

	Value (\$)
1. Funds loaded into prepaid card accounts in 2011	
2. Funds outstanding on prepaid card accounts as of December 31, 2011	
3. All funds paid (all payment methods) in 2011	

Section V: ATM Transactions

	Number	
1. Cards outstanding as of December 31, 2011 that can be used to make ATM cash withdrawals	<input type="text"/>	
	Volume	Value (\$)
2. ATM cash withdrawals in 2011	<input type="text"/>	<input type="text"/>
		Dollars (\$)
3. ATM fees charged for withdrawals in 2011 by ATM operators at nonproprietary ATMs		<input type="text"/>

Section VI: Purchase Transactions

	Volume	Value (\$)
1. Settled purchase transactions in 2011	<input type="text"/>	<input type="text"/>
1a. Settled purchase transactions that included cash back	<input type="text"/>	<input type="text"/>
Transactions by network type	Volume	Value (\$)
2. Allocate "1. Settled purchase transactions in 2011" between the following categories: $2a + 2b = 1$	1: <input type="text"/>	1: <input type="text"/>
2a. Dual-message (signature) transactions	<input type="text"/>	<input type="text"/>
2b. Single-message (PIN) transactions	<input type="text"/>	<input type="text"/>

Section VII: Interchange Fees

Interchange fee revenues

1. Total interchange fee revenues received on settled purchase transactions in 2011
2. Allocate “Interchange fee revenues received on settled purchase transactions in 2011” between the following categories:
 $2a + 2b = 1$
 - 2a. Interchange fee revenues received on dual-message (signature) transactions
 - 2b. Interchange fee revenues received on single-message (PIN) transactions

Dollars (\$)

1:

Section VIII: Fees Paid by Issuers

1. Fees paid on ATM cash withdrawals in 2011
2. Fees paid on over-the-counter at-bank (teller) cash withdrawals in 2011

Dollars (\$)

Section IX: Revenues from Cardholder Fees

Total revenues	Dollars (\$)
1. All fees charged to cardholders in 2011	
2. Allocate "1. All fees charged to cardholders in 2011" between the following categories: $2a + 2b + 2c + 2d + 2e + 2f + 2g + 2h = 1$	1:
2a. Routine transaction fees charged to cardholders in 2011	
2b. Monthly fees charged to cardholders in 2011	
2c. Balance inquiry fees charged to cardholders in 2011	
2d. ATM fees charged to cardholders in 2011 <i>Do not include ATM operator fees for transactions at nonproprietary ATMs reported in V.3</i>	
2e. Over-the-counter at-bank (teller) cash withdrawal fees charged to cardholders in 2011	
2f. Account servicing fees charged to cardholders in 2011	
2g. Penalty fees charged to cardholders in 2011	
2h. Other fees charged to cardholders in 2011	

Section X: Fees Assessed to Cardholders

Enter minimum and maximum fees in the following categories.
Minimum and maximum values may be the same.

1. Routine transaction fees

Number

1a. Total number of routine transaction fees assessed in 2011

Dollars (\$)

1b. Minimum routine transaction fee charged to cardholder in 2011 (per transaction)

1c. Maximum routine transaction fee charged to cardholder in 2011 (per transaction)

Number

1d. Free routine transactions allowed per cardholder

1d.1 Is the number of free transactions entered in 1d. provided monthly or per deposit to card?

Monthly
[]

Per deposit
[]

Other
[]

If other, specify unit:

2. Monthly fees

Number

2a. Total number of monthly fees assessed in 2011

Dollars (\$)

2b. Minimum monthly fee charged to cardholder in 2011 (per month per card)

2c. Maximum monthly fee charged to cardholder in 2011 (per month per card)

3. Balance inquiry fees

Number

3a. Total number of balance inquiry fees assessed in 2011

Dollars (\$)

3b. Minimum balance inquiry fee charged to cardholder in 2011 (per inquiry/unit)

3c. Maximum balance inquiry fee charged to cardholder in 2011 (per inquiry/unit)

Number

3d. Free balance inquiries allowed per cardholder

3d.1 Is the number of free balance inquiries entered in 3d. provided monthly or per deposit to card?

Monthly
[]

Per deposit
[]

Other
[]

If other, specify unit:

4. ATM fees charged to cardholder
Do not include ATM operator fees for transactions at nonproprietary ATMs.

Number

4a. Total number of ATM fees assessed in 2011

Dollars (\$)

4b. Minimum ATM fee charged to cardholder in 2011
(per withdrawal)

4c. Maximum ATM fee charged to cardholder in
2011 (per withdrawal)

Number

4d. Free ATM cash withdrawals allowed per
cardholder

4d.1 Is the number of free ATM cash
withdrawals entered in 4d. provided
monthly or per deposit to card?

Monthly
[]

Per deposit
[]

Other
[]

If other, specify unit:

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

Number

5a. Total number of over-the-counter at-bank (teller) cash withdrawal fees assessed in 2011

Dollars (\$)

5b. Minimum over-the-counter at-bank (teller) cash withdrawal fee charged to cardholder in 2011 (per withdrawal)

5c. Maximum over-the-counter at-bank (teller) cash withdrawal fee charged to cardholder in 2011 (per withdrawal)

Number

5d. Free over-the-counter at-bank cash withdrawals allowed per cardholder

5d.1 Is the number of free over-the-counter cash withdrawals entered in 5d. provided monthly or per deposit to card?

Monthly
[]

Per deposit
[]

Other
[]

If other, specify unit:

6. Account servicing fees
Answer if applicable.

6a. Description of fee

Dollars (\$)

6a.1 Total fee revenue received in 2011

Number

6a.2 Total number of fees assessed in 2011

Dollars (\$)

6a.3 Minimum fee per unit

6a.4 Maximum fee per unit

6a.5 Is the account servicing fee charged per transaction, per occurrence, or per year?

Transaction
[]

Occurrence
[]

Year
[]

Other
[]

If other, specify unit:

6b. Description of fee

Dollars (\$)

6b.1 Total fee revenue received in 2011

Number

6b.2 Total number of fees assessed in 2011

Dollars (\$)

6b.3 Minimum fee per unit

6b.4 Maximum fee per unit

6b.5 Is the account servicing fee charged per transaction, per occurrence, or per year?

Transaction
[]

Occurrence
[]

Year
[]

Other
[]

If other, specify unit:

6c. Description of fee

Dollars (\$)

6c.1 Total fee revenue received in 2011

Number

6c.2 Total number of fees assessed in 2011

Dollars (\$)

6c.3 Minimum fee per unit

6c.4 Maximum fee per unit

6c.5 Is the account servicing fee charged per transaction, per occurrence, or per year?

Transaction
[]

Occurrence
[]

Year
[]

Other
[]

If other, specify unit:

7. Penalty fees (not enumerated above)
Please provide a description of each type of applicable penalty fees that your institution charged to recipients as part of this program.

7a. Description of fee

Dollars (\$)

7a.1 Total fee revenue received in 2011

Number

7a.2 Total number of fees assessed in 2011

Dollars (\$)

7a.3 Minimum fee per unit in 2011

7a.4 Maximum fee per unit in 2011

7a.5	Is the penalty fee charged per transaction, per occurrence, or per year?	Transaction []	Occurrence []	Year []	Other []
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If other, specify unit:

7b. Description of fee

Dollars (\$)

7b.1 Total fee revenue received in 2011

Number

7b.2 Total number of fees assessed in 2011

Dollars (\$)

7b.3 Minimum fee per unit in 2011

7b.4 Maximum fee per unit in 2011

7b.5	Is the penalty fee charged per transaction, per occurrence, or per year?	Transaction []	Occurrence []	Year []	Other []
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If other, specify unit:

7c. Description of fee

Dollars (\$)

7c.1 Total fee revenue received in 2011

Number

7c.2 Total number of fees assessed in 2011

Dollars (\$)

7c.3 Minimum fee per unit in 2011

7c.4 Maximum fee per unit in 2011

7c.5	Is the penalty fee charged	Transaction	Occurrence	Year	Other
	per transaction, per	[]	[]	[]	[]
	occurrence, or per year?				

If other, specify unit:

8. Other fees charged to cardholder
Answer if applicable.

8a. Description of fee

Dollars (\$)

8a.1 Total fee revenue received in 2011

Number

8a.2 Total number of fees assessed in 2011

Dollars (\$)

8a.3 Minimum fee per unit

8a.4 Maximum fee per unit

8a.5 Is the fee charged per transaction, per occurrence, or per year?

Transaction
[]

Occurrence
[]

Year
[]

Other
[]

If other, specify unit:

8b. Description of fee

Dollars (\$)

8b.1 Total fee revenue received in 2011

Number

8b.2 Total number of fees assessed in 2011

Dollars (\$)

8b.3 Minimum fee per unit

8b.4 Maximum fee per unit

8b.5 Is the fee charged per transaction, per occurrence, or per year?

Transaction
[]

Occurrence
[]

Year
[]

Other
[]

If other, specify unit:

8c. Description of fee

Dollars (\$)

8c.1 Total fee revenue received in 2011

Number

8c.2 Total number of fees assessed in 2011

Dollars (\$)

8c.3 Minimum fee per unit

8c.4 Maximum fee per unit

8c.5 Is the fee charged per transaction, per occurrence, or per year?

Transaction
[]

Occurrence
[]

Year
[]

Other
[]

If other, specify unit:

Glossary of Terms

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

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

Jurisdiction: Geographic area in which a general-use prepaid card program is administered.

Settled purchase transaction: A debit 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. U.S. territories include American Samoa, Federal States of Micronesia, Guam, Midway Islands, Northern Mariana Islands, Puerto Rico, Republic of Palau, Republic of the Marshall Islands, and U.S. Virgin Islands.

August 31, 2011 – DRAFT
GOVERNMENT-ISSUED, GENERAL-USE
PREPAID CARD SURVEY

Government Survey



Survey Period:
Calendar Year 2011

General Instructions

About this Survey

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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 in aggregate for all programs and for each program individually administered within your jurisdiction. Sections II through IV should be repeated as many times as needed to provide the requested data on each 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 actually equals zero or if your financial institution does not provide the payment alternative to your customers. **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 an accurate figure that reflects that activity. **Please do not enter "NA."**

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Response Confidentiality and Burden

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Public reporting burden for this collection of information is estimated to be 15 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-to be assigned), 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: Respondent Information

- 1. Government agency (include federal, state, or other jurisdiction) covered in this response

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- 2. Contact person(s) by section of the survey for which responsible

Name		Email	
Section		Phone	

Name		Email	
Section		Phone	

Name		Email	
Section		Phone	

Section II: Program Information

Please enter totals only for programs related to general-use prepaid cards linked to U.S.-domiciled accounts involving a merchant located in the United States during the calendar year 2011.

Provide totals in every section aggregating all programs covered by this jurisdiction. Then repeat sections II through IV (as many times as needed) to provide totals for each program individually (as listed in 1. below).

1. Name of program(s) covered in this response

2. Does this response cover federal, state, or local program(s)?

Federal	State	Local
[]	[]	[]

For totals, check all applicable.

For an individual program, check only one.

3. Sponsoring government agency/agencies
e.g. government agency administering the general-use card program

4. Card-issuing bank(s)

5. Description of payment type
e.g. medical benefit, unemployment insurance, child support, in-kind assistance

Number

6. Recipients receiving payments on general-use prepaid cards as of December 31, 2011

7. Recipients receiving payments (all payment methods) as of December 31, 2011

Section III: Cards

- 1. General-use prepaid cards outstanding as of December 31, 2011
 - 1a. General-use prepaid cards on which multiple benefit or payment types are received as of December 31, 2011

Number

Section IV: Funding

- 1. Funds loaded into general-use prepaid card accounts in 2011
- 2. All funds paid (all payment methods) in 2011

Value (\$)

Glossary of Terms

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

Jurisdiction: Geographic area in which a general-use prepaid card program is administered.

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. U.S. territories include American Samoa, Federal States of Micronesia, Guam, Midway Islands, Northern Mariana Islands, Puerto Rico, Republic of Palau, Republic of the Marshall Islands, and U.S. Virgin Islands.