

Card issuer survey

FR 3062

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OMB. No. 7100-[NEW]
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Response form

Affiliates covered in this survey response

Unique identifier (provided in cover letter to survey)

Primary contact for this survey response

Name:

Email:

Phone:

This report is required by law [Pub. L. 111-203, § 1075, 124 Stat. 1376 (2010)].

The Federal Reserve Board 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. 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.

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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 does not exist, 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 Davidson at 202-452-2446 or email Interchange.Survey@frb.gov for assistance. Provide your name, organization, and contact information along with your inquiry when you call or email.

Card issuer survey FR 3062	Card program	
	Debit (1)	Prepaid (2)
I. Card program information		
Number of accounts		
A) Total accounts		
1. Annual average		
Number of accounts by customer type		
2. Consumer		
3. Business		
4. Other		
Number of cards		
B) Total cards		
1. Annual average		
2. Active		
a. Annual average		
3. Issued during year		
a. Newly issued		
b. Reissued		
i. Compromised cards		
ii. Other reissued cards		
4. Respondent cards		
Number of cards by network access		
5. Signature and PIN		
a. One PIN network, affiliated		
b. One PIN network, unaffiliated		
c. Two or more PIN networks		
6. PIN only		
a. One PIN network		
b. Two or more PIN networks		
7. Signature only		
8. Multiple signature networks		
Number of cards by program type		
9. Government program		
10. Non-government program		
a. Reloadable		
i. Gift		
ii. Non-gift		
b. Non-reloadable		
Number of cards by customer type		
11. Consumer		
12. Business		
13. Other		

Card issuer survey FR 3062	Card program					
	Signature debit (1)		PIN debit (2)		Prepaid (3)	
	Number	Value	Number	Value	Number	Value
II. Card program activity						
Purchases and returns						
A) Total transactions						
1. Transactions with cash-back						
a. Cash-back amount						
Transaction environment						
2. Card-present						
3. Card-not-present						
Transaction type						
4. Purchase						
5. Return						
Transaction location						
6. Domestic						
7. International						
Chargebacks and other errors						
B) Total chargebacks and other errors						
1. Chargebacks						
a. Unauthorized transactions						
i. Representments						
b. Other						
i. Representments						
2. Errors not charged back						
a. Unauthorized transactions						
b. Other						
Other activity						
C) Authorizations without value transfer						
D) Denials						
E) Funds loads to cards						
F) ATM transactions						
Revenue						
G) Interchange						
H) Card-related transaction fees						
I) Penalty fees						
J) Other cardholder fees						

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	Signature debit	PIN debit	Prepaid
	(1)	(2)	(3)
III. Processing costs			
All processing activity			
A) Total processing costs			
1. In-house costs			
a. Fixed			
b. Variable			
2. Third-party fees			
a. Fixed			
b. Variable			
3. Network fees			
Routine transaction processing			
4. Total processing costs			
a. In-house costs			
i. Fixed			
ii. Variable			
b. Third-party fees			
i. Fixed			
ii. Variable			
c. Network fees			
Authorization			
d. Total costs			
i. In-house costs			
ii. Third-party fees			
Interbank clearing and settlement			
e. Total costs			
i. In-house costs			
ii. Third-party fees			
Cardholder account posting			
f. Total costs			
i. In-house costs			
ii. Third-party fees			
Chargeback and other error processing			
5. Total processing costs			
a. In-house costs			
i. Fixed			
ii. Variable			
b. Third-party fees			
i. Fixed			
ii. Variable			
c. Network fees			

Card issuer survey FR 3062	Card program		
	Signature debit (1)	PIN debit (2)	Prepaid (3)
IV. Card program costs			
Card production and delivery			
A) Total costs			
1. In-house costs			
2. Third-party fees			
Cardholder inquiries			
B) Total costs			
1. In-house costs			
2. Third-party fees			
Rewards and other incentives			
C) Total costs			
1. Program administration			
2. Rewards			
3. Affinity partner revenue-sharing			
Network fees			
D) Total non-transaction-processing fees			
Research and development			
E) Total costs			
Nonsufficient funds handling			
F) Total costs		XXXXXXXXXX	
Compliance			
G) Total costs			

Card issuer survey FR 3062	Card program		
	Signature debit (1)	PIN debit (2)	Prepaid (3)
V. Fraud prevention activity costs and data security costs			
Fraud prevention activity			
A) Total cost			
1. In-house costs			
2. Third-party fees			
B) Type of activity (please list with brief description)			
1. Card activation systems			
2. PIN customization			
3. Merchant blocking			
4. Transaction monitoring			
5. Specialized authorization services			
6. Cardholder authentication systems			
7. Card authentication systems			
8.			
9.			
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16.			
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20.			
21.			
22.			
23.			
24.			
25.			

Card issuer survey FR 3062	Card program		
	Signature debit (1)	PIN debit (2)	Prepaid (3)
V. Fraud prevention activity costs and data security costs			
Data security			
C) Total cost			
1. In-house costs			
2. Third-party fees			
D) Type of activity (please list with brief description)			
1. Data access controls			
2. Data encryption			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			
11.			
12.			
13.			
14.			
15.			
Research and development			
E) Total cost			
Offsets for fraud prevention activity costs and data security costs			
F) Total			

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VI.A. PIN Debit Fraud Activity and Losses

Type of fraud	Number of fraudulent transactions			Value of fraudulent transactions				Percentage of net fraud losses after representments and recoveries	
	Gross (1)	Chargebacks net of representments (2)	Recoveries (3)	Gross (4)	Chargebacks net of representments (5)	Recoveries (6)	Net fraud losses (7)	Cardholders (%) (8)	Your institution (%) (9)
1	Lost or stolen								
2	Counterfeit								
3	Mail order, telephone order, internet order								
4	Account takeover								
5	Family fraud								
6									
7									
8									
9									
10									
11									
12									
13									
14									
15									
Total PIN debit									

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VI.B. Signature Debit Fraud Activity and Losses

Type of fraud	Number of fraudulent transactions			Value of fraudulent transactions				Percentage of net fraud losses after representments and recoveries	
	Gross (1)	Chargebacks net of representments (2)	Recoveries (3)	Gross (4)	Chargebacks net of representments (5)	Recoveries (6)	Net fraud losses (7)	Cardholders (%) (8)	Your institution (%) (9)
1	Lost or stolen								
2	Counterfeit								
3	Mail order, telephone order, internet order								
4	Account takeover								
5	Family fraud								
6									
7									
8									
9									
10									
11									
12									
13									
14									
15									
Total signature debit									

Sample Survey
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V.I.C. Prepaid Card Fraud Activity and Losses

Type of fraud	Number of fraudulent transactions			Value of fraudulent transactions				Percentage of net fraud losses after representments and recoveries	
	Gross (1)	Chargebacks net of representments (2)	Recoveries (3)	Gross (4)	Chargebacks net of representments (5)	Recoveries (6)	Net fraud losses (7)	Cardholders (%) (8)	Your institution (%) (9)
1	Lost or stolen								
2	Counterfeit								
3	Mail order, telephone order, internet order								
4	Account takeover								
5	Family fraud								
6									
7									
8									
9									
10									
11									
12									
13									
14									
15									
Total prepaid									

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YES NO

VII. Exclusivity arrangements and routing procedures

Exclusivity arrangements

A) Is your organization currently subject to network rules, guidelines, policies, interpretations, or otherwise that restrict your organization's ability to:

1. Participate in multiple unaffiliated payment card networks?

<input type="checkbox"/>	<input type="checkbox"/>
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2. Issue debit or prepaid cards that can operate on multiple unaffiliated payment card networks?

<input type="checkbox"/>	<input type="checkbox"/>
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3. Issue debit or prepaid cards that can operate on multiple unaffiliated PIN-based payment card networks?

<input type="checkbox"/>	<input type="checkbox"/>
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If "Yes," briefly describe the nature of such restrictions in the space below:

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YES NO

VII. Exclusivity arrangements and routing procedures

Exclusivity arrangements

4. Over the past 10 years, has your organization been subject to any changes in network rules, guidelines, policies, interpretations or otherwise with respect to 1., 2., or 3. above?

If "Yes," briefly describe the nature of such changes in the space below:

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YES NO

VII. Exclusivity arrangements and routing procedures

Exclusivity arrangements

B) Under any of your organization's current contracts with a payment card network, does your organization agree:

1. That any debit cards (whether signature or PIN-based) or prepaid cards issued on the payment card network are exclusively processed on that payment card network (or an affiliated payment card network)?
2. Not to issue any other debit cards (whether signature or PIN-based) or prepaid cards that can be processed on an unaffiliated payment card network?
3. To commit to or guarantee a certain volume or dollar threshold of transactions on that payment card network (or an affiliated payment card network)?

If "Yes," briefly describe the nature of such contracts in the space below:

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YES NO

VII. Exclusivity arrangements and routing procedures

Exclusivity arrangements

4. Over the past 10 years, has your organization changed any contracts with a payment card network with respect to 1., 2., or 3. above?

If "Yes," briefly describe the nature of and reasons for such changes in the space below:

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YES NO

VII. Exclusivity arrangements and routing procedures

Exclusivity arrangements

C) Does your organization receive financial or other incentives for:

- 1. Being a member of a payment card network with respect to the debit or prepaid cards you issue and no other payment card network?
- 2. Issuing debit cards (whether signature or PIN-based) or prepaid cards that can operate only through a single payment card network (or on payment card networks affiliated with that payment card network)?
- 3. Committing to or guaranteeing a certain volume or dollar threshold of transactions on that payment card network (or an affiliated payment card network)?

If "Yes," please mark all incentives your organization receives:

- a. Higher interchange fees
- b. Lower network fees
- c. More favorable terms (briefly describe in the space below)
- d. Other (briefly describe in the space below)

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YES NO

VII. Exclusivity arrangements and routing procedures

Exclusivity arrangements

D) Other than contractual or payment card network requirements, arrangements, or financial incentives, briefly describe any reasons your organization may choose to issue debit or prepaid cards that exclusively operate through a single payment card network (or affiliated payment card networks):

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YES NO

VII. Exclusivity arrangements and routing procedures

Routing procedures

E) 1. Does your organization currently have contracts or agreements that direct or set preferences regarding how a person that accepts debit and/or prepaid cards (or their merchant acquirer or processor) must route an electronic debit transaction when multiple payment card networks are available to process that particular transaction?

If "Yes," briefly describe the nature of any such directions in the space below:

Sample Survey
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2. Over the past ten years, has your organization changed any contracts or agreements with respect to 1. above?

If "Yes," briefly describe the nature of and reasons for any such changes in the space below:

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YES NO

VII. Exclusivity arrangements and routing procedures

Routing procedures

F) Over the past 10 years, has your organization reduced the number of payment card networks over which an electronic debit card transaction may be processed for any of the types of debit or prepaid cards issued by your organization?

If yes, briefly describe the extent or scope of the reduction and the rationale for this decision in the space below.

Sample Survey
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