

Federal Reserve Board
Government Prepaid Card Program Survey
Depository Institution Survey
FR XXXX

These are instructions for the Government Prepaid Card Program Survey-Depository Institution Survey (“the survey”) which 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, 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 XXXX@frb.gov within 30 days of the date of the transmittal letter.** Please call Jennifer Williams at 202-452-2446 or email XXXX@frb.gov for assistance.

The survey contains a response form and a data section, provided as separate tabs in the spreadsheet. Please carefully read the instructions for each question. Please complete all questions on the 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.”** 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.

In the “Response form” section in the first tab of the survey worksheet, list the depository institution affiliates for a particular survey response. All of your affiliates that issue government prepaid cards should be included in the survey response. In the response form, please provide the designated point-of-contact for your organization’s overall response. Please also include the Unique Identifier assigned to your institution (provided in the cover letter to the survey).

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, the respondents will be notified.

Public reporting burden for this collection of information is estimated to be **XX** 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 (7100-0079), 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:

- Round to the nearest dollar. Do not include dollar signs or commas.
- Additional columns may be added if your organization sponsors more than five government card programs.
- A total column has been provided to report combined data for all of your organization's government card programs.

Section I: Program information

- A. Program name: Provide the name of the government 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 program is a Federal, state, or local government program. Place an F for Federal, S for state, or L for local.
- C. Sponsoring agency: Identify the government agency sponsoring the program.
- D. Description of benefit type: Briefly describe the type of program for which prepaid cards are being issued. (e.g.: unemployment insurance, nutrition supplement, etc.)

Section II: Accounts

Please provide the following information on accounts associated with each card program.

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. Count a single account with multiple cards as one account. Count multiple accounts associated with a single card as a single account.

- 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. Average number of accounts open during 2010: Provide the average number of open accounts during 2010. Compute as the sum of the number of open accounts at the end of each month divided by 12.

Section III: Cards

Please provide the following information on cards associated with each card program.

- 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. Average number of cards during 2010: Provide the average number of cards outstanding during 2010. Compute as the sum of the number of cards outstanding at the end of each month divided by 12.

Section IV: Cards by network type

Please provide the following information on the networks on which cards 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.
- 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.
- D. 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.

Section V: Funding

Please provide the following information on the value of the funds loaded into prepaid card accounts 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 cards 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 ATM withdrawals in 2010: Provide the total number of ATM withdrawals by cardholders in 2010.
- B. Dollar value of ATM withdrawals in 2010: Provide the total dollar value of ATM withdrawals by cardholders in 2010.

Section VII: Purchase transactions

Please provide the following information on the number of purchase transactions 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. Number of purchase transactions in 2010: Provide the total number of purchase transactions that involved a transfer of value between a cardholder and a merchant in 2010.
- 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 between a cardholder and 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 between a cardholder and 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 between a cardholder and 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 between a cardholder and 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).
- F. Number of purchase transactions 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.

Section VIII: Purchase transaction value

Please provide the following information on the dollar value of purchase transactions 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. Dollar value of purchase transactions in 2010: Provide the total dollar value of purchase transactions that involved a transfer of value between a cardholder and a merchant in 2010. Include the dollar value of cash back provided in this total.
- 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 between a cardholder and 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 between a cardholder and 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 between a cardholder and 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 between a cardholder and 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).
- F. Dollar value of cash back provided: Provide the total dollar value of cash provided by the merchant at the point of sale to the cardholder.

Section IX: Interchange fees

Please provide the following information on the interchange fees received, paid, or transferred in 2010.

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

- A. Dollar value of interchange fees 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 fees received in IX.A. for 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 fees 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 through the ATM networks for ATM withdrawals on cards associated with the program in 2010.

Section X: Cardholder fees

Please provide the following information on the fees charged to program cardholders in 2010.

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

- A. 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 annual or monthly fees in X.A. charged to cardholders in 2010: Provide the total dollar value of annual or monthly fees charged to cardholders in 2010.
- C. 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, charged to cardholders in 2010.
- D. 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.

- E. Dollar value of ATM fees in X.A. charged to cardholders in 2010: Provide the total dollar value of ATM fees charged to cardholders in 2010. Include ATM fees charged by both you and the ATM operator.
- F. Dollar value of routine transaction fees in X.A. charged to cardholders in 2010: Provide the total dollar value of routine transaction fees, such as fees associated with routine point-of-sale purchases, charged to cardholders in 2010.
- 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.

Section XI: Government agency fees

Please provide the following information on the fees charged in 2010 to the government agency sponsoring the program.

Note: Items XI.B. through XI.E. should sum to item XI.A.

- A. Gross dollar value of all fees charged to the government agency in 2010: Provide the gross dollar value of all fees related to the program charged to government agency in 2010 before any offsets that were provided by your organization.
- B. Dollar value of interchange fees transferred to the government agency in 2010: Provide the total dollar value of interchange fees received that were transferred to the government agency sponsoring the program.
- C. Dollar value of cardholder fees transferred to the government agency in 2010: Provide the total dollar value of all cardholder fees that were transferred to the government agency sponsoring the program.
- D. Dollar value of other discounts and incentives provided to the government agency in 2010: Provide the total dollar value of any discounts or incentives provided to the government agency that were used to lower the net fees paid by the agency in 2010. Do not include amounts reported in items XI.B. and XI.C. above.
- E. Net dollar value of fees charged to the government agency in 2010: Provide the net dollar value of fees related to the program that were charged to the government agency in 2010. This should equal the amount reported in item XI.A. less items XI.B. through XI.D.