

Participant Screener for Prepaid Card User Testing
Location (TBD)
Dates (TBD)

General Information and Recruiting Specifications

- Ten in-depth interviews
 - Five interviews will be held on two different dates, at (time TBD).
 - Length of each interview: 90 minutes
 - Participant incentive: \$75
 - RECRUITERS: Ask all interview participants to bring their reading glasses, if necessary, because they may be asked to review one or more documents as part of the interview.
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Recruiting Script

Hello, my name is **[first and last name]**. May I speak to **[candidate]**?

If someone other than Respondent asks why you are calling, say: I'm calling regarding an important US government study about prepaid cards.

Say to Respondent: I am calling from **[marketing company's name]** for ICF International. ICF International is working with a US government agency, the Consumer Financial Protection Bureau. The Bureau is an agency in the Federal government whose goal is to ensure that consumers get the information they need to make financial decisions. For this specific project, the Bureau is studying how people use prepaid cards and how they make decisions about those cards. In accordance with the Paperwork Reduction Act of 1995, this research study has been approved by the US Government Office of Management and Budget under OMB Control number 3170-0022.

We are seeking people to voluntarily participate in interviews being held on _____. The interview will last 90 minutes, and we will give participants an incentive of \$75. If you are selected and agree to participate in one of these interviews, we will ask you some questions about your use of prepaid cards and how you choose between different products. You will not have to provide any information that you feel uncomfortable discussing.

It is important that you know that we will be audio- and videotaping your interview so that we can be sure to collect what you say accurately. However, your name will not appear in any reports. Also, just so you are not surprised, staff from the Bureau and ICF International will observe your interview from another room.

Do you have a few minutes to answer some pre-qualifying questions? (*If not, When would be a convenient time to call back?*)

If necessary: We are not selling anything, we are only looking to find people to participate in a study that the Consumer Financial Protection Bureau is conducting. Everything you say will be kept private except where required by law. Further, your personal information will not be given to the Consumer Financial Protection Bureau.

Before asking any questions, read the brief Privacy Act Statement tailored for telephone interviews:

The information you provide through your responses to ICF will assist the study sponsor, the Consumer Financial Protection Bureau (CFPB), in determining your eligibility to participate in one-on-one interviews on topics related to prepaid accounts.

A federal law called the Privacy Act directs how the CFPB collects, keeps, and shares your personal, private information – including the personal information contained in your answers to these questions. Your participation is completely voluntary, and is subject to the CFPB privacy policy that can be found on our website, consumerfinance.gov.

- Q1: In the past 12 months, have you purchased (either in a store or online) a reloadable prepaid card that you can load funds onto yourself? You can buy these cards in a store or online and can reload them by cash or direct deposit if you wish. Examples would include prepaid cards such as GreenDot, NetSpend, RushCard, or Bluebird cards. These cards do **not** include gift cards or health care flexible spending account cards.
- Yes → Continue to Q1a
 - No or doesn't know → *Respondent does not qualify; thank them politely and end call.*
- Q1a: Are you only able to use this card at a single business or retailer, or can you use it at a variety of different businesses or retailers on the Visa, Discover, American Express, or MasterCard networks?
- Single kind → *Thank respondent politely and end call.*
 - Variety → Continue to Q1b
- Q1b: Are you only able to use this card to purchase any goods you want or is its use limited to particular categories of merchandise (e.g., health care related goods)?
- Limited use → *Thank respondent politely and end call.*
 - Unlimited → Continue to Q1c
- Q1c: Have you *more than once* in the past year: (1) loaded cash funds onto this prepaid card **or** (2) set up an electronic transfer of funds (including a direct deposit) onto this prepaid card?
- Yes → Continue to Q1d
 - No or doesn't know → *Thank respondent politely and end call*
- Q1d: What is the brand name of the prepaid card you have used most frequently (if you remember)?
- Record open-ended response. If respondent says "Visa" or "MasterCard," ask if there is another brand identified on the card.*
- Q2: Do you work or have you ever worked for a bank or other financial institution?
- Yes → *Thank respondent politely and end call.*
 - No → Continue
- Q3: Do you work or have you ever worked for a consumer rights non-profit related to the banking or financial industries?
- Yes → *Thank respondent politely and end call.*
 - No → *Ask respondent what his/her occupation is, record respondent's answer, and continue to Q4.*
- Q4: Have you participated in any other interviews or focus groups in the past 6 months?
- Yes → *Thank respondent politely and end call.*
 - No → Continue

Q5: ARTICULATION QUESTION: In a few sentences please tell us why you use prepaid cards. Tell us some things you like about this product. If you could change one thing about your prepaid card account, what would it be? (*Record respondent's answer.*)

- If respondent gives a thoughtful, articulate answer → **Respondent qualifies**
- If respondent does not give a thoughtful, articulate answer → *Thank respondent politely and end call.*

| Screening Criteria | Recruiting Quotas |
|---|--|
| <p>Q6: In the past <u>two years</u>, have you ever used a card that your employer provided and loaded money onto, also called a payroll card?</p> <ul style="list-style-type: none"> • <i>Do not include gift cards or any prepaid cards that you purchase yourself.</i> <input type="checkbox"/> Yes → Continue to Q6a <input type="checkbox"/> No → Skip to Q7a <p>Q6a: Were you only able to use this card at a single business or retailer, or could you use it at a variety of different businesses or retailers on the Visa, Discover, American Express, or MasterCard networks?</p> <ul style="list-style-type: none"> a) Single kind → Skip to Q7a b) Variety → Continue to Q6b <p>Q6b: Please describe this card. Who placed the funds on this card? Why were the funds placed on the card? <i>Record open-ended response</i></p> | <ul style="list-style-type: none"> • At least 3 recruits should answer (a) to Q6a. |
| <p>Q7a: In the <u>past 12 months</u>, have you yourself opened a prepaid account <u>online</u> or purchased a prepaid card <u>online</u>? Please answer based on whether you have <i>opened</i> an account or <i>purchased</i> a card online, not whether you have <i>loaded</i> funds online.</p> <ul style="list-style-type: none"> a) Yes b) No <p>Q7b: In the <u>past 12 months</u>, have you yourself purchased a prepaid card <u>in a store</u>? Please answer based on whether you have <i>purchased</i> prepaid cards in a store, not whether you have <i>loaded</i> funds onto them in a store.</p> <ul style="list-style-type: none"> a) Yes b) No | <ul style="list-style-type: none"> • At least 3 recruits should answer Yes to Q7a • At least 6 recruits should answer Yes to Q7b |

| Screening Criteria | Recruiting Quotas |
|--|---|
| <p>Q8: Do you currently have a checking or savings account with a bank or credit union?</p> <p>a) Yes b) No</p> | <ul style="list-style-type: none"> • At least 3 recruits should answer No |
| <p>Q9: What is your age?</p> <p>a) 18 to 35 b) 36 to 50 c) 51 or above</p> | <ul style="list-style-type: none"> • At least 3 recruits should answer (a) • At least 3 recruits should answer (b) • At least 2 recruits should answer (c) |
| <p>Q10: Are you of Hispanic or Latino origin (ethnicity)?</p> <p>a) Yes → Continue to Q10a b) No → Skip to Q11</p> <p>Q10a: Do you primarily speak Spanish at home?</p> <p>a) Yes b) No</p> | <ul style="list-style-type: none"> • At least 3 recruits should answer Yes to Q10 • At least 2 recruits should answer Yes to Q10a |
| <p>Q11: What is your race? You can select more than one, if applicable.</p> <p>a) White b) Black or African-American c) Asian d) Native Hawaiian or other Pacific Islander e) American Indian or Alaska Native</p> | <ul style="list-style-type: none"> • At least 3 recruits should answer (a) • At least 3 recruits should answer (b), (c), (d), or (e) |
| <p>Q12: What is the highest level that you reached in school?</p> <p>a) High school degree or less b) Some college work c) College graduate</p> | <ul style="list-style-type: none"> • At least 3 recruits should answer (a) • At least 3 recruits should answer (b) • At least 2 recruits should answer (c) |
| <p>Q13: <i>Gender</i></p> | <ul style="list-style-type: none"> • At least 4 recruits of each gender |

If participant qualifies: Based on your responses, we would like to invite you to participate in an interview, which will be held at **[facility name and address]**. The interview will last about 90 minutes. We may be showing you some documents to look at during the interview, so if you use reading glasses please be sure that you bring them. We will provide you with a \$75 incentive for participating in the interview.

If participant is willing to participate, record their name and contact information, confirm the time and date, and indicate that they will receive a confirmation call the day before the interview. Regardless of whether or not they are willing to participate, thank them before ending the call.