

The Federal Reserve Payments Study



Survey Period: March 2013

Depository and Financial Institution Payments Survey (DFIPS) includes:

- ▶ Check payments and deposits
- ▶ ACH, wire transfers, and other EFT
- ▶ Debit and prepaid cards
- ▶ Credit cards
- ▶ Cash withdrawals and deposits, including ATM and remote currency management terminals
- ▶ Selected payment initiation channels
- ▶ Third-party payment fraud

>> Please respond by: Friday, May 10 <<

Response options: **Online**

Institution ID: *****

Password: *****

Mail

Fax

Questions? Call us: **Phone**

General Instructions

About the survey

The Federal Reserve Depository and Financial Institution Payments Survey is a national survey of depository and financial institutions that offer transaction deposit accounts, prepaid card program accounts, and credit card accounts to consumer, business, and government customers. The survey gathers data about noncash payments, cash withdrawals and deposits that post to customer accounts, and third-party payment fraud that took place during March 2013. Data from your response will contribute to estimates of the national aggregate number of payments and withdrawals made by these transaction methods. The Federal Reserve will compare the results of this survey to those of similar surveys in 2001, 2004, 2007, and 2010.

Confidentiality

Any information you provide for this survey is strictly confidential. Individual responses to the survey will not be shared with the public or the industry.

Your participation

Your response to this survey will be used to estimate national aggregate volumes. To achieve the most reliable results, it is important that you respond completely and accurately. **If your institution outsources** payments processing to another organization, please request the necessary data from that organization or provide them with the survey so they may respond on your behalf.

Please leave no item blank.

There are **three possible ways to answer** a survey question that requests a numeric value:

Enter the amount: The actual numeric value of the data element.

Enter a zero: When the calculated amount actually equals zero or if the amount does not exist (i.e., your institution does not have volume for the item requested). Please **do not** enter a non-numeric value, e.g., "NA" or "NR".

Enter "NR" (not reported): If your institution has volume of the type being measured, but you do not know it, or cannot accurately estimate the amount. Please **do not** enter "NA".

Definitions and examples

Definitions and examples can be found in the glossary. Please visit www.paymentsstudy.com to download a PDF copy of the glossary.

Institution Profile

This is an enterprise-wide survey.

Throughout this survey instrument, **“your institution”** refers to the entire enterprise including all affiliates.

For accurate statistical estimation of national aggregate figures, we need to know which affiliates (listed below) were not included in your responses to different parts of the survey. We also need to know if our records need to be updated to include additional affiliates not listed.

Please contact us at xxx-xxx-xxxx if you have any questions or concerns about the items on this page.

- 1. According to our records, the following affiliated institutions should be included in your responses. For each affiliate listed, mark any sections where its data are not included in your responses.**

Mark all sections where affiliate data are not included

Name	City	State	Approximate total deposit balances (in millions of dollars)*	Checks	ACH	Wire Transfers	Debit and Prepaid Cards	Credit Cards	Cash (Deposits, Withdrawals, Terminals)	Selected Payment Initiation Channels	Third-Party Payment Fraud
<Affiliate name>	<City>	<ST>	<Total deposits>	☐	☐	☐	☐	☐	☐	☐	☐

* Deposit information as of September 2012.

If you have included additional affiliates, please report them below. For example, if your institution acquired or merged with an institution, or began to process combined volume during March 2013, please report data for the combined enterprise as if the merger had already occurred before March 1, 2013.

- 2. Please list any affiliates not identified above that are included in your responses.**

Mark all sections where affiliate data are not included

Name	City	State	Checks	ACH	Wire Transfers	Debit and Prepaid Cards	Credit Cards	Cash (Deposits, Withdrawals, Terminals)	Selected Payment Initiation Channels	Third-Party Payment Fraud
			☐	☐	☐	☐	☐	☐	☐	☐
			☐	☐	☐	☐	☐	☐	☐	☐
			☐	☐	☐	☐	☐	☐	☐	☐
			☐	☐	☐	☐	☐	☐	☐	☐

Institution Profile (cont.)

3. Did your institution or any of its affiliates employ overnight sweep accounts for consumer (i.e., retail) accounts in March 2013?

- ☐ Yes
☐ No
☐ Don't Know

In order to make national estimates, we use your institution's deposit balances as a sizing measure. Understanding if your institution used a retail sweeps program will help inform our estimates. In a retail sweep, depository institutions move unused funds from checkable deposit accounts to special purpose MMDA subaccounts and return the funds to checkable deposit accounts only as needed to cover payments. This practice does not adversely impact the accountholder but allows the institution to reduce nonearning assets.

4. Did your institution provide card network acquiring services in March 2013?

- ☐ Yes
☐ No
☐ Don't Know

Answer **Yes** if your institution provided access to merchants or other accountholders that receive payments over card networks.

Transaction deposit account-type definitions

Consumer account: A transaction deposit account for personal use by an individual or household from which payments are commonly made. This includes checking accounts and NOW accounts. It excludes savings accounts and money market deposit accounts, which, although eligible for a limited number of transactions per month, should not be included. Also exclude certificates of deposit (CDs).

Business / government account: A transaction deposit account owned by an organization (i.e., business, government or not-for-profit) from which payments are commonly made. This includes small business accounts and commercial checking accounts – both analyzed (i.e., those for which fees can be offset by balances via an earnings credit rate) and non-analyzed. It excludes savings accounts and money market deposit accounts, which although eligible for a limited number of transactions per month, should not be included. Also exclude certificates of deposit (CDs).

5. Transaction deposit accounts (including demand deposit accounts)

Include: Both consumer and business / government accounts.

Do not include: Prepaid card program accounts, credit card accounts, non-transaction accounts, accounts of foreign governments and official institutions, or accounts of other depository institutions.

Total = a + b

a. Consumer

b. Business / Government

**Number of
Accounts**
as of March 31

**Value of
Deposits**
as of March 31

Comments:

Check Payments

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

1. Did your institution process checks for another depository institution as part of a correspondent banking relationship in March 2013?

As a "correspondent bank," your institution holds balances for another depository institution in a due-to account and performs check clearing services on its behalf.

- ☐ **Yes**
☐ **No** (Please report "0" for items 2a.2, 7a.2, and 7b.2 below.)
☐ **Don't Know**

Note: If your answer to this question is **No**, please report "0" for items 2a.2, 7a.2, and 7b.2 below.

2. All checks drawn on your institution = 2a + 2b

Include: All checks (and / or "share drafts") drawn on your institution. Include items 2a and 2b below. Include controlled disbursement checks, if applicable. Include checks your institution subsequently returns unpaid (i.e., outgoing returns).

Do not include: Checks drawn on other institutions (i.e., transit checks). Exclude non-check documents, such as deposit slips, G/L tickets, etc., if possible.

	March
Number	
Value (\$)	

2a. Checks drawn on your institution for which another institution was the "bank of first deposit" = 2a.1 + 2a.2

Include: Checks drawn on your institution for which another institution was the "bank of first deposit." Include inclearings (item 2a.1 below) and "on-us" checks deposited by correspondent customers (item 2a.2 below). Include checks received via clearinghouses, image exchange networks, or the Fed, or in direct presentment for same-day settlement. Include controlled disbursement checks if applicable.

Do not include: Checks for which your institution was the "bank of first deposit" or checks drawn on other institutions. Exclude non-check documents if possible.

Note: This is a subset of item 2 above. Do not double-count electronic check presentment (ECP) items with paper to follow.

	March
Number	
Value (\$)	

2a.1. Inclearings

Include: Checks drawn on your institution for which another institution was the "bank of first deposit" and which your institution **did not** receive in a deposit for correspondent processing.

Do not include: "On-us" checks deposited by correspondent customers (item 2a.2 below) or "on-us" checks for which your institution was the "bank of first deposit" (item 2b below).

Note: This is a subset of item 2a above.

	March
Number	
Value (\$)	

2a.2. "On-us" checks deposited by correspondent customers

Include: Checks drawn on your institution that it received in a deposit from another institution for correspondent processing.

Do not include: Inclearings (item 2a.1 above) or "on-us" checks for which your institution was the "bank of first deposit" (item 2b below).

Note: This is a subset of item 2a above. These checks were deposited into due-to accounts held at your institution. If you answered **No** to item 1 above, please report "0" here.

	March
Number	
Value (\$)	

Check Payments (cont.)**Please do not round.**

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3.
"Your institution" refers to the entire enterprise including all affiliates.

2b. "On-us" checks for which your institution was the "bank of first deposit"

Include: All checks drawn on your institution for which your institution was the "bank of first deposit." This includes checks cleared between your institutions' affiliates. These checks can be received from any of several deposit channels (see Glossary). Include controlled disbursement checks if applicable.

Do not include: Any checks drawn on another institution. In particular, exclude checks deposited at your institution and sent to another institution for collection. Do not include inclearings (item 2a.1 above) or "on-us" correspondent deposits (item 2a.2 above). Exclude non-check documents if possible.

Note: This is a subset of item 2 above. If your institution truncated checks at the teller line, please include them in this volume.

March**Number****Value (\$)**

3. Were you able to exclude non-check documents from the volumes reported in items 2a and 2b above?

Non-check documents are "other" items processed on check sorters (e.g., batch headers, general ledger tickets, cash-in or cash-out tickets, deposit tickets, etc.).

- ☐ Yes
☐ No
☐ Don't Know

4. Did you include checks deposited at one affiliate of your institution but drawn on another affiliate of your institution in 2b rather than 2a?

Some institutions call this "on-we" volume, which should be reported entirely under item 2b if possible.

- ☐ Yes
☐ No
☐ Don't Know

5. Did your institution outsource check processing to another organization (i.e., its "processor") in March 2013?

- ☐ Yes
☐ No
☐ Don't Know

Comments:

Check Deposits

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

6. Did your institution accept image deposits from accountholders using any of these methods in March 2013?

6a. Remote scanner attached to a PC or point-of-sale (POS) device

- ☐ Yes
☐ No
☐ Don't Know

6b. Smartphone or other mobile device

- ☐ Yes
☐ No
☐ Don't Know

6c. ATM image capture (envelope-free deposits)

- ☐ Yes
☐ No
☐ Don't Know

7. Deposited checks = 7a + 7b

Include: All checks deposited at your institution. This includes checks that were drawn on your institution (i.e., "on-us" checks for which your institution was the "bank of first deposit," item 2b above, and "on-us" checks deposited by correspondent customers, item 2a.2 above) and checks drawn on other depository institutions (i.e., transit checks). These checks can be received from any of several deposit channels (see Glossary).

Note: Allocate your response to item 7 to image check deposits (item 7a below) and paper check deposits (item 7b below). The volumes you report in this section were not necessarily payments by your accountholders. If your institution performed branch or ATM capture, please report these volumes under item 7b.

7a. Image check deposits = 7a.1 + 7a.2

Include: Checks deposited by means of the accountholder's capturing and transmitting an image of each check for deposit. The paper check was truncated by the accountholder at the point of capture / deposit.

Do not include: ACH check conversion entries, paper check deposits, deposited checks for which your institution performed image capture at a branch, ATM, or other processing center.

Note: This is a subset of item 7 above.

	March
Number	
Value (\$)	

	March
Number	
Value (\$)	

Check Deposits (cont.)**Please do not round.**

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3.
"Your institution" refers to the entire enterprise including all affiliates.

7a.1. Checks deposited via client image capture
= 7a.1.1 + 7a.1.2

Include: Checks deposited by consumer accountholders (item 7a.1.1 below) and business / government accountholders (item 7a.1.2 below) by means of the accountholder's capturing and transmitting an image of each check for deposit. The paper check was truncated by the accountholder at the point of capture / deposit.

Do not include: ACH check conversion entries, paper check deposits, deposited checks for which your institution performed image capture at a branch, ATM, or other processing center, or checks deposited by correspondent customers.

Note: This is a subset of item 7a above.

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Number	
Value (\$)	

7a.1.1. Checks deposited by consumer accountholders via client image capture = 7a.1.1.1 + 7a.1.1.2

Include: Checks deposited by consumer accountholders by means of the accountholder's capturing and transmitting an image of each check for deposit (e.g., with a mobile device). The paper check was truncated by the accountholder at the point of capture / deposit.

Do not include: ACH check conversion entries, paper check deposits, deposited checks for which your institution performed image capture at a branch, ATM, or other processing center, or checks deposited by correspondent customers.

Note: This is a subset of item 7a.1 above.

	March
Number	
Value (\$)	

7a.1.1.1. Checks deposited by consumer accountholders using a mobile device

Include: Checks deposited by consumer accountholders by means of the accountholder's capturing and transmitting an image of each check for deposit using a mobile device (e.g., smartphone, tablet). The paper check was truncated by the accountholder at the point of capture / deposit.

Do not include: ACH check conversion entries, paper check deposits, deposited checks for which your institution performed image capture at a branch, ATM, or other processing center, or checks deposited by correspondent customers.

Note: This is a subset of item 7a.1.1 above.

	March
Number	
Value (\$)	

Check Deposits (cont.)**Please do not round.**

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3.
"Your institution" refers to the entire enterprise including all affiliates.

**7a.1.1.2. All other checks
deposited by consumers
via client image capture**

Include: All other checks deposited by consumer accountholders by means of the accountholder's capturing and transmitting an image of each check for deposit. The paper check was truncated by the accountholder at the point of capture / deposit.

Do not include: Checks deposited by accountholders using a mobile device (e.g., smartphone, tablet), ACH check conversion entries, paper check deposits, deposited checks for which your institution performed image capture at a branch, ATM, or other processing center, or checks deposited by correspondent customers.

Note: This is a subset of item 7a.1.1 above.

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Number	
Value (\$)	

**7a.1.2. Checks deposited by business / government
accountholders via client image capture**

Include: Checks deposited by business / government accountholders by means of the accountholder's capturing and transmitting an image of each check for deposit (e.g., at the point of sale or in the back office). The paper check was truncated by the accountholder at the point of capture / deposit.

Do not include: ACH check conversion entries, paper check deposits, deposited checks for which your institution performed image capture at a branch, ATM, or other processing center, or checks deposited by correspondent customers.

Note: This is a subset of item 7a.1 above.

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Number	
Value (\$)	

**7a.2. Correspondent checks deposited via
image capture / cash letter**

Include: Checks deposited by a correspondent customer (i.e., a depository institution) by means of the accountholder's capturing and transmitting an image of each check for deposit. The paper check was truncated by the accountholder at the point of capture / deposit.

Do not include: ACH check conversion entries, paper check deposits, or deposits made by consumer or business / government accountholders.

Note: This is a subset of item 7a above. If you answered **No** to item 1 above, please report "0" here.

	March
Number	
Value (\$)	

Check Deposits (cont.)**Please do not round.**

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3.
"Your institution" refers to the entire enterprise including all affiliates.

7b. Paper check deposits = 7b.1 + 7b.2

Include: Paper checks deposited at your institution. These checks can be received from several deposit channels (e.g., branch, lockbox, etc.). Include deposited checks for which your institution performed image capture at a branch, ATM, or other location.

Do not include: ACH check conversion entries or checks deposited as images.

Note: This is a subset of item 7 above.

March**Number****Value (\$)****7b.1. Paper checks deposited by consumer or business / government accountholders**

Include: Paper checks deposited by accountholders (other than correspondent customers). These checks can be received from several deposit channels (e.g., branch, lockbox, etc.).

Do not include: ACH check conversion entries, checks deposited as images, or checks deposited by correspondent customers.

Note: This is a subset of item 7b above.

March**Number****Value (\$)****7b.2. Correspondent checks deposited via paper check / cash letter**

Include: Paper checks deposited by a correspondent customer (i.e., a depository institution).

Do not include: ACH check conversion entries, checks deposited as images, or checks deposited by consumer or business / government accountholders.

Note: This is a subset of item 7b above. If you answered **No** to item 1 above, please report "0" here.

March**Number****Value (\$)****Comments:**

Outgoing Check Returns

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3.
"Your institution" refers to the entire enterprise including all affiliates.

8. Outgoing returned checks = 8a + 8b

Include: All checks drawn on your institution that it returned unpaid, whether to another institution (item 8a below) or to your own accountholders (item 8b below).

Do not include: Checks drawn on another institution returned to your institution unpaid.

	March
Number	
Value (\$)	

8a. Checks your institution returned unpaid to the collecting institution = 8a.1 + 8a.2

Include: Checks drawn on your institution for which another institution is the "bank of first deposit" (item 2a above) that your institution returned unpaid. These checks were drawn on your institution but were returned to another institution unpaid.

Note: This is a subset of item 8 above.

	March
Number	
Value (\$)	

8a.1. Outgoing paper returns

Include: Checks drawn on your institution for which another institution was the "bank of first deposit" (item 2a above) that your institution returned unpaid and sent as original paper or substitute check / IRD to your institution's clearing agent or the collecting institution.

Note: This is a subset of item 8a above.

	March
Number	
Value (\$)	

8a.2. Outgoing image returns

Include: Checks drawn on your institution for which another institution was the "bank of first deposit" (item 2a above) that your institution returned unpaid and sent electronically to your institution's clearing agent or the collecting institution.

Note: This is a subset of item 8a above.

	March
Number	
Value (\$)	

8b. "On-us" checks your institution returned unpaid to depositors

Include: All "on-us" checks for which your institution was the "bank of first deposit" (item 2b above) that it returned unpaid. These are a subset of items charged back to depositing accountholders. Some institutions call these "chargebacks."

Do not include: Checks that your institution returned to another institution or checks drawn on another institution returned to your institution unpaid.

Note: This is a subset of item 8 above.

	March
Number	
Value (\$)	

Comments:

ACH

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3.
"Your institution" refers to the entire enterprise including all affiliates.

- | | |
|--|--|
| 1. Did your institution originate ACH credits in March 2013? | ☐ Yes
☐ No (Please report "0" for items 8, 11, and 13 below.)
☐ Don't Know |
| 2. Did your institution receive ACH debits in March 2013? | ☐ Yes
☐ No (Please report "0" for items 10, 12, and 14 below.)
☐ Don't Know |
| 3. Did your institution originate ACH entries on behalf of another depository institution in March 2013? | ☐ Yes
☐ No
☐ Don't Know |

Introduction: Offset ACH entries are on-us entries used to effect settlement by an ODFI. For example, when acting as ODFI for one hundred \$1,000 credit entries for a corporate accountholder, an ODFI might originate a single \$100,000 debit entry to draw funds from the originator's funding account. In cases when the offset entry is included in the file originated by the accountholder, such that the debit entry equals the total value of credit entries in the file, the ODFI receives a "balanced file" from the originator.

Note: See Glossary for definitions of ODFI (Originating Depository Financial Institution) and RDFI (Receiving Depository Financial Institution).

- | | |
|--|---|
| 4. As an ODFI, did your institution receive balanced files from business / government accountholders that originated ACH files in March 2013? | ☐ Yes
☐ No
☐ Don't Know |
| 5. As an ODFI, did your institution receive unbalanced files from business / government accountholders that originated ACH files in March 2013? | ☐ Yes
☐ No
☐ Don't Know |
| 6. As an ODFI, how did your institution internally "settle" ACH transactions so that funds are debited or credited to the correct accounts in March 2013? (Check all that apply) | ☐ Originated offset entries
☐ Used another internal funds transfer method (e.g., book transfer)
☐ Don't Know |

Comments:

Network ACH Entries

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3.
"Your institution" refers to the entire enterprise including all affiliates.

Network ACH entries

A network ACH entry is one that is cleared through a network operator (i.e., the Fed or EPN). This does not include ACH entries cleared directly between your institution and another (i.e., direct exchange ACH entries). Please consider all network ACH entries that result in payments from accounts at your institution, including those for which your institution is both the ODFI and RDFI (i.e., network on-us ACH entries).

Note: See Glossary for definitions of ODFI (Originating Depository Financial Institution) and RDFI (Receiving Depository Financial Institution).

SEC codes to include: ARC, BOC, CCD, CIE, CTX, IAT, POP, POS, PPD, RCK, SHR, TEL, TRC, WEB, XCK

SEC codes to exclude: ACK, ADV, ATX, COR, DNE, ENR, MTE, RET, TRX

7. Did your institution originate network on-us ACH credit entries in March 2013?

These are credit entries for which your institution was both the ODFI and RDFI for the purpose of moving funds from one account to another at your institution that it originated through the Fed or EPN. If applicable, these entries should be reported in item 8 below.

- ☐ Yes
☐ No
☐ Don't Know

8. ACH credits your institution originated through the Fed or EPN = 8a + 8b

Include: All network ACH credit entries for which your institution was the ODFI. Include returns. Include network on-us credit entries for which your institution was both the ODFI and RDFI. Include all network offset ACH credit entries originated. See above for definition of "network" entry. If you answered **No** to item 1 above, please report "0" here.

Do not include: ACH entries received from other institutions; debits originated; direct exchange entries, such as ACH credits your institution originated directly to another institution (item 11 below); in-house on-us entries, such as in-house on-us credits your institution originated (item 13 below); addenda records; or zero-dollar entries.

	March
Number	
Value (\$)	

8a. Offset ACH credit entries originated

Note: This is a subset of item 8 above. See Glossary for an example of offset entries. If you answered **No** to item 1 above, please report "0" here.

	March
Number	
Value (\$)	

8b. Other ACH credit entries originated

Include: All network ACH credit entries originated that were not offset entries. If you answered **No** to item 1 above, please report "0" here.

Note: This is a subset of item 8 above.

	March
Number	
Value (\$)	

Network ACH Entries (cont.)*Please do not round.*

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3.
"Your institution" refers to the entire enterprise including all affiliates.

9. Did your institution originate network on-us ACH debit entries in March 2013?

These are debit entries for which your institution was both the ODFI and RDFI for the purpose of moving funds from one account to another at your institution that it originated through the Fed or EPN. If applicable, these entries should be reported in item 10 below.

- ☐ Yes
☐ No
☐ Don't Know

**10. ACH debits your institution received through the Fed or EPN
= 10a + 10b**

Include: All network ACH debit entries for which your institution was the RDFI. Include returns. Include network on-us debit entries for which your institution was both the ODFI and RDFI. Include all network offset ACH debit entries received. See previous page for definition of "Network" entry. If you answered **No** to item 2 above, please report "0" here.

Do not include: ACH entries sent to other institutions; credits received; Direct Exchange Entries, such as ACH debits your institution received directly from another institution (item 12 below); in-house on-us entries, such as in-house debits your institution originated (item 14 below); addenda records; or zero-dollar entries.

	March
Number	
Value (\$)	

10a. Offset ACH debit entries received

Note: This is a subset of item 10 above. See Glossary for an example of offset entries.
If you answered **No** to item 2 above, please report "0" here.

	March
Number	
Value (\$)	

10b. Other ACH debit entries received

Include: All network ACH debit entries received that were not offset entries. If you answered **No** to item 2 above, please report "0" here.

Note: This is a subset of item 10 above.

	March
Number	
Value (\$)	

Comments:

Direct Exchange ACH Entries

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

Direct exchange ACH entries

A Direct Exchange ACH entry is one that was exchanged directly between your institution and another. Some institutions call these "Direct Send" entries. Please consider all Direct Exchange ACH entries that resulted in payments from accounts at your institution.

Note: See Glossary for definitions of ODFI (Originating Depository Financial Institution) and RDFI (Receiving Depository Financial Institution).

SEC codes to include: ARC, BOC, CCD, CIE, CTX, IAT, POP, POS, PPD, RCK, SHR, TEL, TRC, WEB, XCK

SEC codes to exclude: ACK, ADV, ATX, COR, DNE, ENR, MTE, RET, TRX

11. ACH credits your institution originated directly to another institution

Include: All direct exchange ACH credit entries for which your institution was the ODFI. Include returns. See above for definition of "direct exchange" entry. If you answered **No** to item 1 above, please report "0" here.

Do not include: ACH entries received from other institutions; debits originated; network entries originated, such as ACH credits your institution originated through the Fed or EPN (item 8 above); in-house on-us entries, such as in-house on-us credits your institution originated (item 13 below); addenda records; or zero-dollar entries.

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Number	
Value (\$)	

12. ACH debits your institution received directly from another institution

Include: All direct exchange ACH debit entries for which your institution was the RDFI. Include returns. See above for definition of "direct exchange" entry. If you answered **No** to item 2 above, please report "0" here.

Do not include: ACH entries sent to other institutions; credits received; network entries received, such as ACH debits your institution received through the Fed or EPN (item 10 above); in-house on-us entries, such as in-house on-us debits your institution originated (item 14 below); addenda records; or zero-dollar entries.

	March
Number	
Value (\$)	

Comments:

In-House On-Us ACH Entries

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3.
"Your institution" refers to the entire enterprise including all affiliates.

In-house on-us ACH entries (cleared within your institution and not through the Fed or EPN)

An in-house on-us ACH entry is one for which your institution was both the ODFI and the RDFI without the use of a network, such as the Fed or EPN, for clearing or settlement. On-us entries result in the movement of funds from one account to another within your institution.

Note: See Glossary for definitions of ODFI (Originating Depository Financial Institution) and RDFI (Receiving Depository Financial Institution).

SEC codes to include: ARC, BOC, CCD, CIE, CTX, IAT, POP, POS, PPD, RCK, SHR, TEL, TRC, WEB, XCK

SEC codes to exclude: ACK, ADV, ATX, COR, DNE, ENR, MTE, RET, TRX

13. In-house on-us credits your institution originated = 13a + 13b

Include: All ACH credit entries not cleared through the Fed or EPN for which your institution was both the ODFI and RDFI for the purpose of moving funds from one account to another at your institution. Include in-house on-us offset ACH credit entries originated. If you answered **No** to item 1 above, please report "0" here.

Do not include: ACH entries sent to or received from other institutions, in-house on-us debits your institution originated (item 14 below), addenda records, or zero-dollar entries. If possible, exclude offset entries or entries used to post non-ACH payments to your DDA system using the ACH platform.

	March
Number	
Value (\$)	

13a. Offset ACH credit entries (in-house on-us)

Note: This is a subset of item 13 above. See Glossary for an example of offset entries.
 If you answered **No** to item 1 above, please report "0" here.

	March
Number	
Value (\$)	

13b. Other ACH credit entries (in-house on-us)

Include: All in-house on-us ACH Credit entries that were not offset entries. If you answered **No** to item 1 above, please report "0" here.

Note: This is a subset of item 13 above.

	March
Number	
Value (\$)	

In-House On-Us ACH Entries (cont.)*Please do not round.*

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3.
"Your institution" refers to the entire enterprise including all affiliates.

14. In-house on-us debits your institution originated = 14a + 14b

Include: All ACH debit entries not cleared through the Fed or EPN for which your institution was both the ODFI and RDFI for the purpose of moving funds from one account to another at your institution. Include in-house on-us offset ACH debit entries originated. If you answered **No** to item 2 above, please report "0" here.

Do not include: ACH entries sent to or received from other institutions, in-house on-us credits your institution originated (item 13 above), addenda records, or zero-dollar entries. If possible, exclude offset entries or entries used to post non-ACH payments to your DDA system using the ACH platform.

March**Number****Value (\$)****14a. Offset ACH debit entries (in-house on-us)**

Note: This is a subset of item 14 above. See Glossary for an example of offset entries.
 If you answered **No** to item 2 above, please report "0" here.

March**Number****Value (\$)****14b. Other ACH debit entries (in-house on-us)**

Include: All in-house on-us ACH Debit entries that were not offset entries. If you answered **No** to item 2 above, please report "0" here.

Note: This is a subset of item 14 above.

March**Number****Value (\$)****Comments:**

Wire Transfers

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3.
"Your institution" refers to the entire enterprise including all affiliates.

Wire transfers

Include: Funds transfers using the large-value systems (Fedwire and CHIPS). Include payments for your accountholders submitted and settled through these systems directly or through a correspondent.

Do not include: Wire transfers your institution processes for another depository institution (i.e., respondent volume).

1. Wire transfer originations = 1a + 1b

Include: All wire transfers originated for your institution's consumer accountholders (item 1a below) and all other wire transfers (item 1b) including settlement / bank business transfers and all other business / government transfers.

Do not include: Wire transfers for another depository institution.

	March
Number	
Value (\$)	

1a. Consumer transfers

Include: All wire transfers originated for your institution's consumer accountholders.

Do not include: Business / government wire transfers.

Note: This is a subset of item 1 above.

	March
Number	
Value (\$)	

1b. All other transfers = 1b.1 + 1b.2

Include: Wire transfers originated for your institution's business / government accountholders (including non-depository financial institutions).

Do not include: Consumer wire transfers.

Note: This is a subset of item 1 above.

	March
Number	
Value (\$)	

1b.1. Settlement / bank business transfers

Include: All wire transfers originated for the purpose of settling your institution's position with a non-depository financial institution or within your own institution or paying one of your institution's vendors.

Do not include: Consumer wire transfers or all other business / government transfers.

Note: This is a subset of item 1b above.

	March
Number	
Value (\$)	

1b.2. All other business / government transfers

Include: All other wire transfers originated for your institution's business / government accountholders.

Do not include: Consumer wire transfers or settlement / bank business transfers.

Note: This is a subset of item 1b above.

	March
Number	
Value (\$)	

Wire Transfers (cont.)*Please do not round.*

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3.
"Your institution" refers to the entire enterprise including all affiliates.

2. Wire transfer originations (1) = 2a + 2b

Note: Allocate your response to item 1 above according to whether wire transfers were received into U.S.-domiciled accounts (item 2a below) or foreign accounts (item 2b below).

Please reenter data from item 1 above ►

March**Number**1: **Value (\$)**1: **March****Number****Value (\$)****2a. Domestic (U.S.) payee**

Include: All wire transfers originated for your institution's accountholders that were sent to another U.S.-domiciled account.

Do not include: Foreign wire transfers.

Note: This is a subset of item 2 above.

2b. Foreign payee = 2b.1 + 2b.2

Include: All wire transfers originated for your institution's accountholders that were sent to an account outside the U.S.

Do not include: Domestic wire transfers.

Note: This is a subset of item 2 above.

March**Number****Value (\$)****2b.1. Consumer originated foreign transfers**

Include: All wire transfers originated for your institution's consumer accountholders that were sent to an account outside the U.S.

Do not include: Domestic wire transfers or all other business / government transfers.

Note: This is a subset of item 2b above.

March**Number****Value (\$)****2b.2. All other foreign transfers**

Include: All other wire transfers originated for your institution's accountholders that were sent to an account outside the U.S.

Do not include: Domestic or consumer wire transfers

Note: This is a subset of item 2b above.

March**Number****Value (\$)**

Debit and Prepaid Cards

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

Account-type definitions

Consumer account: A transaction deposit account for personal use by an individual or household from which payments are commonly made. This includes checking accounts and NOW accounts. It excludes savings accounts and money market deposit accounts, which, although eligible for a limited number of transactions per month, should not be included. Also exclude certificates of deposit (CDs).

Business / government account: A transaction deposit account owned by an organization (i.e., business, government or not-for-profit) from which payments are commonly made. This includes small business accounts and commercial checking accounts – both analyzed (i.e., those for which fees can be offset by balances via an earnings credit rate) and non-analyzed. It excludes savings accounts and money market deposit accounts, which although eligible for a limited number of transactions per month, should not be included. Also exclude certificates of deposit (CDs).

1. Did your institution issue debit cards for transaction deposit accounts in March 2013?

- ☐ Yes
☐ No (Please report "0" for items 2, 7a and 8a below.)
☐ Don't Know

Include: Cards issued by your institution or managed by a third-party for which your institution was the issuer and that route transactions over a general-use debit card network. Include debit cards and ATM cards (not including prepaid cards) that can be used to make purchases at the point of sale.

Do not include: ATM-only cards that cannot be used to make purchases at the point of sale, prepaid cards, or credit cards.

Note: If your answer to this question is **No**, please report "0" for items 2, 7a and 8a below.

2. Number of debit cards

Include: Debit cards and ATM cards (not including prepaid cards) that can be used at the point of sale that were issued by your institution, draw on the transaction deposit accounts reported in item 5 on page 4 in the Institution Profile section, and in force during the period.

For **cards in force** report only debit cards that have been issued by your institution, activated by your accountholder, and have not expired as of March 31.

For **cards with purchase activity**, report only debit cards that had point-of-sale (POS) and / or bill pay activity during March. Do not include cards that were only used to withdraw cash.

For **chip enabled cards**, report only debit cards with chip technology (e.g., EMV or RFID chip-enabled cards or other form factors) as of March 31.

Do not include: ATM-only cards that cannot be used to make purchases at the point of sale, prepaid cards, or credit cards.

Note: If you answered **No** to item 1 above, please report "0" here.

	In Force as of March 31	With Purchase Activity during March	Chip Enabled as of March 31
Total = a + b			
a. Consumer			
b. Business / Government			

Debit and Prepaid Cards (cont.)*Please do not round.*

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3.
"Your institution" refers to the entire enterprise including all affiliates.

3. Did your institution issue prepaid cards in March 2013?

Include: Cards issued for prepaid card programs managed by your institution or managed by a third party for which your institution was the issuer and that route transactions over a general-use debit card network. Include general-purpose prepaid, gift, payroll or electronic benefit transfer (EBT) cards.

Do not include: Debit cards, closed-loop prepaid cards or credit cards. See Glossary for definition of closed-loop.

Note: If your answer to this question is **No**, please report "0" for items 4, 5, 7b and 8b below.

- ☐ **Yes**
☐ **No** (Please report "0" for items 4, 5, 7b and 8b below.)
☐ **Don't Know**

4. Prepaid card program accounts

Include: Accounts for both reloadable and non-reloadable prepaid cards for which your institution was the issuer. Include general-purpose prepaid, gift, payroll or electronic benefit transfer (EBT) cards. Allocate between accounts in card programs managed by your institution and accounts managed by a third party. If you answered **No** to item 0 above, please report "0" here.

Do not include: Debit cards, ATM-only cards, closed-loop prepaid cards, or credit cards.

Note: See Glossary for examples of prepaid card program accounts that were managed by your institution versus prepaid card program accounts that were managed by a third party.

Total = a + b**a. Managed by your institution****b. Managed by a third party**

Number of Accounts as of March 31	Funds Outstanding as of March 31

5. Number of prepaid cards

Include: Prepaid cards that can be used at the point of sale that were issued by your institution, draw on prepaid card program accounts listed in item 4 above, and in force during the period.

For cards **in force** report only prepaid cards that have been issued by your institution, activated by your accountholder, and have not expired as of March 31.

For **cards with purchase activity**, please report only prepaid cards that had point-of-sale (POS) and / or bill pay activity during March. Do not include cards that were only used to withdraw cash.

For **chip enabled cards**, please report only prepaid cards with chip technology (e.g., EMV or RFID chip-enabled cards or other form factors) as of March 31.

Do not include: ATM-only cards, debit cards, closed-loop prepaid cards, or credit cards.

Note: If you answered **No** to item 0 above, please report "0" here.

Total = a + b**a. Managed by your institution****b. Managed by a third party**

In Force as of March 31	With Purchase Activity during March	Chip Enabled as of March 31

Debit and Prepaid Cards (cont.)*Please do not round.*

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3.
"Your institution" refers to the entire enterprise including all affiliates.

6. Total debit and prepaid card transactions = 6a + 6b

Include: All transactions over any debit card network for which your institution was the issuer. All point-of-sale (POS) or bill pay transactions made by debit and prepaid cards processed over either signature payment card networks (item 6a below) or PIN payment card networks (item 6b below). Include both consumer and business / government card transactions. Include cash back at the point of sale.

Do not include: ATM withdrawals or credit card transactions.

March**Number****Value (\$)****6a. Signature (dual-message) transactions**

Include: All debit and prepaid card transactions that were processed over a signature (dual-message) payment card network (Visa, MasterCard, American Express, or Discover).

Do not include: ATM withdrawals, PIN (single-message) transactions, or credit card transactions.

Note: This is a subset of item 6 above.

March**Number****Value (\$)****6b. PIN (single-message) transactions**

Include: All debit and prepaid card transactions that were processed over a PIN (single-message) payment card network. Also include "PIN-less" transactions for bill pay transactions that are cleared and settled through a regional EFT network.

Do not include: ATM withdrawals, signature (dual message) transactions, or credit card transactions.

Note: This is a subset of item 6 above.

March**Number****Value (\$)****7. Total debit and prepaid card transactions (0) = 7a + 7b**

Note: Allocate your response to item 6 above between debit card transactions from regular transaction deposit accounts (item 7a below) and prepaid card transactions (item 7b below).

Do not include: ATM withdrawals or credit card transactions.

Please reenter data from item 6 above ►

March**Number****Value (\$)****7a. Debit card transactions from transaction deposit accounts
= 0 + 7a.2**

Include: All debit card transactions for which your institution was the card issuer and where funds were debited from a regular transaction deposit account. Include transactions over any debit card network. If you answered **No** to item 1 above, please report "0" here.

Do not include: ATM withdrawals, prepaid card transactions, or credit card transactions.

Note: This is a subset of item 7 above.

March**Number****Value (\$)**

Debit and Prepaid Cards (cont.)*Please do not round.*

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3.
"Your institution" refers to the entire enterprise including all affiliates.

7a.1. Consumer transactions**Include:** Consumer debit card transactions.**Do not include:** Business / government or prepaid card transactions.**Note:** This is a subset of item 7a above.

	March
Number	
Value (\$)	

7a.2. Business / government transactions**Include:** Business / government debit card transactions.**Do not include:** Consumer or prepaid card transactions.**Note:** This is a subset of item 7a above.

	March
Number	
Value (\$)	

7b. Prepaid card transactions

Include: All prepaid card transactions for which your institution was the card issuer.
 Include transactions over any debit card network. If you answered **No** to item 0 above, please report "0" here.

Do not include: ATM withdrawals, debit card transactions from regular transaction deposit accounts, or credit card transactions.

Note: This is a subset of item 7 above.

	March
Number	
Value (\$)	

Debit and Prepaid Cards (cont.)*Please do not round.*

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3.
"Your institution" refers to the entire enterprise including all affiliates.

8. Total cash back transactions = 8a + 8b

Include: All debit card and prepaid card transactions for which your institution was the card issuer and the accountholders received cash back at the point of sale. This includes both signature-based cash-back and PIN-based cash-back transactions. For cash back (\$), only include the amount of cash your cardholders received at the point of sale.

Do not include: ATM withdrawals, credit card transactions, or the amount paid for goods and services.

March**Number****Cash Back (\$)****8a. Debit card cash back transactions made from transaction deposit accounts**

Include: All debit card transactions for which your institution was the card issuer where funds were debited from a regular transaction deposit account, and the accountholder received cash back at the point of sale. Include cash-back transactions over any debit card network. If you answered **No** to item 1 above, please report "0" here.

Do not include: ATM withdrawals, prepaid-card cash-back transactions, or credit card transactions.

Note: This is a subset of item 8 above.

March**Number****Cash Back (\$)****8b. Prepaid card cash back transactions**

Include: All prepaid card transactions for which your institution was the card issuer and the accountholder received cash back at the point of sale. Include cash back transactions over any debit card network. If you answered **No** to item 0 above, please report "0" here.

Do not include: ATM withdrawals, debit-card-cash-back transactions from regular transaction deposit accounts, or credit card transactions.

Note: This is a subset of item 8 above.

March**Number****Cash Back (\$)****Comments:**

Credit Cards

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

Account-type definitions

Consumer account: A credit account for personal use by an individual or household from which payments can be made.

Business/government account: A credit account owned by an organization (i.e., business, government or not-for-profit) from which payments can be made.

1. Did your institution issue credit cards in March 2013?

Include: Credit or charge cards for which your institution owned the receivables.

Do not include: Private-label credit or charge cards that could only be used at a limited set of merchants and that did not use one of the four major credit card networks. Also exclude white label cards for which you were not the issuing institution.

- ☐ Yes
☐ No (Please report "0" for items 2, 3, 4 and 5 below.)
☐ Don't Know

Note: If your institution had cards that were branded with your institution's name but another institution owned the receivables, do not report this volume. If your answer to this question is **No**, please report "0" for items 2, 3, 4 and 5 below.

2. Credit card accounts

Include: Unsecured or secured credit card accounts for which your institution owns the receivables. If you answered **No** to item 1 above, please report "0" here.

Do not include: Private-label credit or charge card accounts whose cards can only be used at a limited set of merchants and that do not use one of the four major credit card networks. Also exclude white label card accounts for which you were not the issuing institution. Do not include transaction deposit accounts.

	Number of Cardholder Accounts as of March 31	Value of Balances as of March 31
Total = a + b		
a. Consumer		
b. Business / Government		

3. Number of credit cards

Include: Credit cards linked to the accounts listed in item 2 above and were in force during the period. **In force cards** are those that have been issued by your institution, activated by your accountholder, and have not expired prior to the period.

For **cards with purchase activity**, please report only credit cards that had point-of-sale (POS) and / or bill pay activity during the period. Credit cards used only to withdraw cash, linked to accounts on which only convenience checks were drawn, or linked to accounts on which there was only balance transfer activity are **not** considered active cards.

For **chip enabled cards**, please report only credit cards with chip technology (e.g., EMV or RFID chip-enabled cards or other form factors).

Do not include: Debit cards, ATM-only cards or prepaid cards.

Note: If you answered **No** to item 1 above, please report "0" here.

	In Force as of March 31	With Purchase Activity during March	Chip Enabled as of March 31
Total = a + b			
a. Consumer			
b. Business / Government			

Credit Cards (cont.)*Please do not round.*

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3.
"Your institution" refers to the entire enterprise including all affiliates.

4. Total credit card transactions = 4a + 4b

Include: All transactions made with credit cards and charge cards issued by your institution. Include both consumer and business / government transactions. If you answered **No** to item 1 above, please report "0" here.

Do not include: Debit or prepaid card transactions. Exclude cash advances.

	March
Number	
Value (\$)	

4a. Consumer transactions

Include: All credit and charge card transactions made by consumer accountholders.

Do not include: Credit or charge card transactions made by business / government accountholders.

Note: This is a subset of item 4 above.

	March
Number	
Value (\$)	

4b. Business / government transactions

Include: All credit and charge card transactions made by business / government accountholders.

Do not include: Credit or charge card transactions made by consumer accountholders.

Note: This is a subset of item 4 above.

	March
Number	
Value (\$)	

5. Cash advances = 5a + 5b

Include: All cash advances requested using credit and charge cards issued by your institution. If you answered **No** to item 1 above, please report "0" here.

Do not include: Cash withdrawals that did not involve an extension of credit.

	March
Number	
Value (\$)	

5a. Consumer cash advances = 5a.1 + 5a.2

Include: All cash advances requested by consumer accountholders using credit and charge cards issued by your institution.

Do not include: Cash advances for business / government accountholders.

Note: This is a subset of item 5 above.

	March
Number	
Value (\$)	

5a.1. Consumer convenience checks and balance transfers

Include: Cash advances whereby your cardholder wrote a check that was tied to a credit or charge card issued by your institution. Outstanding credit card balances transferred into a credit card account at your institution.

Do not include: Consumer ATM withdrawals, over-the-counter withdrawals or business / government cash advances.

Note: Convenience checks are also known as courtesy checks. This is a subset of item 5a above.

	March
Number	
Value (\$)	

Credit Cards (cont.)**Please do not round.**

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3.
"Your institution" refers to the entire enterprise including all affiliates.

**5a.2. Consumer ATM withdrawals and over-the-counter
 withdrawals from credit card accounts**

Include: Cash withdrawals made by consumer accountholders at the ATM or teller line using a credit card issued by your institution.

Do not include: Consumer convenience checks, balance transfers or business / government cash advances.

Note: This is a subset of item 5a above.

	March
Number	
Value (\$)	

5b. Business / government cash advances = 5b.1 + 5b.2

Include: All cash advances requested by business / government accountholders using credit and charge cards issued by your institution.

Do not include: Cash advances for consumer accountholders.

Note: This is a subset of item 5 above.

	March
Number	
Value (\$)	

**5b.1. Business / government convenience checks and
 balance transfers**

Include: Cash advances whereby your cardholder wrote a check that was tied to a credit card issued by your institution. Outstanding credit card balances transferred into a credit card account at your institution.

Do not include: Consumer cash advances, business / government ATM withdrawals or over-the-counter withdrawals.

Note: Convenience checks are also known as courtesy checks. This is a subset of item 5b above.

	March
Number	
Value (\$)	

**5b.2. Business / government ATM withdrawals and over-
 the-counter withdrawals from credit card accounts**

Include: Cash withdrawals made by business / government accountholders at the ATM or teller line using a credit card issued by your institution.

Do not include: Business / government ATM withdrawals, over-the-counter withdrawals or consumer cash advances.

Note: This is a subset of item 5b above.

	March
Number	
Value (\$)	

Comments:

Cash (Withdrawals)**Please do not round.**

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

1. Did your institution outsource vault operations in March 2013?

- ☐ Yes
☐ No
☐ Don't Know

2. Number of debit cards with ATM withdrawals

**With ATM
Withdrawals
during March**

Include: Debit cards and ATM cards that were issued by your institution, draw on the transaction deposits account reported in item 5 on page 4 in the Institution Profile and had ATM withdrawal activity during March 2013. If you answered **No** to item 1 on page 20 in the Debit and Prepaid Cards section, please report "0" here.

Do not include: Signature-only debit cards (i.e., debit cards that can only be used at the point of sale to make purchases by signing for the transaction.), credit cards, prepaid cards, or debit cards issued by another depository institution.

3. Number of prepaid cards with ATM withdrawals

**With ATM
Withdrawals
during March**

Include: Prepaid cards that were issued by your institution, draw on the prepaid card program accounts listed in item 4 on page 21 in the Debit and Prepaid Cards section and had ATM withdrawal activity during March 2013. If you answered **No** to item 0 on page 21 in the Debit and Prepaid Cards section, please report "0" here.

Do not include: Signature-only prepaid cards (i.e., prepaid cards that can only be used at the point of sale to make purchases by signing for the transaction.), debit cards, credit cards, or prepaid cards issued by another depository institution.

Cash (Withdrawals, cont.)**Please do not round.**

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3.
"Your institution" refers to the entire enterprise including all affiliates.

4. Over-the-counter cash withdrawals

Include: All cash (notes and coin) withdrawal transactions made from accounts at your institution over the counter at your institution's branch locations. Include withdrawal transactions initiated via a withdrawal slip or via the deposit of any negotiable or nonnegotiable instrument.

Do not include: Cash withdrawals at ATM terminals, cash withdrawals at ATM terminals located at your institution's branch locations, noncash withdrawal transactions made from accounts at your institution, withdrawals made from accounts at another institution, deposit transactions, teller vault activity or other non-withdrawal transactions (e.g., inquiries, statement print-outs, purchases of stamps, tickets, etc.).

Note: Please count only over-the-counter cash withdrawals made at your institution's branch locations from accounts at your institution.

March**Number****Value (\$)****5. Cash orders at wholesale vaults**

Include: All cash (notes and coin) withdrawals made at wholesale vaults from accounts at your institution. Include cash withdrawals at outsourced wholesale vaults made from accounts at your institution.

Do not include: Cash withdrawals at ATM terminals, noncash withdrawal transactions made from accounts at your institution, withdrawals made from accounts at another institution, deposit transactions, teller vault activity or other non-withdrawal transactions (e.g., inquiries, statement print-outs, purchases of stamps, tickets, etc.).

Note: Please count only cash withdrawals made from accounts at your institution at wholesale vaults.

March**Number****Value (\$)****6. Were you able to report outsourced vault operations volume in item 5 above?**

- ☐ Yes
☐ No
☐ Don't Know

7. Cash withdrawals made at remote currency management terminals

Include: All cash withdrawals made at remote currency management terminals, i.e., "smart safes" and "cash recyclers," that were deployed by your institution and resided at a client site (e.g., gas station, restaurant, etc.).

Do not include: Cash deposits made at remote currency management terminals. Do not include transactions that involved armored couriers withdrawing cash from these terminals or replenishing cash in cash recyclers.

Note: Please report the gross dollar value of cash withdrawals made at the terminals reported in item 13 below.

March**Number****Value (\$)**

Cash (Withdrawals, cont.)*Please do not round.*

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3.
"Your institution" refers to the entire enterprise including all affiliates.

8. ATM cash withdrawals (your institution's accountholder, any ATM) = 8a + 8b

Include: All cash withdrawals made from accounts at your institution from any ATM, including those at your institution's ATM terminals (item 8a below) or "foreign" ATMs (item 8b below). A "foreign" ATM is an ATM operated by another depository institution or ATM operator that is not sponsored by your institution. See Glossary for definition of sponsored ATM.

Do not include: Withdrawals made from accounts at another institution, deposit transactions, noncash withdrawal transactions made from accounts at your institution teller vault activity or other non-withdrawal transactions (e.g., inquiries, statement print-outs, purchases of stamps, tickets, etc.).

Note: Please count only cash withdrawals made from accounts at your institution at ATMs.

	March
Number	
Value (\$)	

8a. On-us ATM withdrawals (your institution's accountholder, your institution's ATM)

Include: All cash withdrawals made from accounts at your institution at your institution's ATM terminals. Include withdrawals made from accounts at your institution at fee-free ATM networks in which your institution participates.

Do not include: Withdrawals made from accounts at another institution, withdrawals made from accounts at your institution at "foreign" ATMs, or non-withdrawal transactions made from accounts at your institution.

Note: This is a subset of item 8 above. Please count only withdrawals made from accounts at your institution at your institution's ATM terminals.

	March
Number	
Value (\$)	

8b. Your institution's accountholder, "foreign" ATM

Include: All cash withdrawals made at another institution's ATMs from accounts at your institution.

Do not include: Any transactions at your institution's ATM terminals, regardless of the location of an account, or any non-withdrawal transactions.

Note: This is a subset of item 8 above. Please count only withdrawals made from accounts at your institution at ATM terminals operated by other depository institutions or ATM operators that are not sponsored by your institution.

	March
Number	
Value (\$)	

Cash (Withdrawals, cont.)*Please do not round.*

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3.
"Your institution" refers to the entire enterprise including all affiliates.

9. ATM cash withdrawals (8) = 9a + 9b

Note: Allocate your response to item 8 above according to whether cash was withdrawn from regular transaction deposit accounts (item 9a below) or prepaid card program accounts (item 9b below).

Please reenter data from item 8 above. ►

March**Number**8: **Value (\$)**8: **9a. Transaction deposit accounts**

Include: All cash withdrawals made from any ATM from your institution's accounts that draw on the transaction deposit accounts reported in item 5 on page 4 in the *Institution Profile* section.

Do not include: Withdrawals from prepaid card program accounts, withdrawals made from accounts at another institution, deposit transactions, or other non-withdrawal transactions (e.g., inquiries, statement print-outs, purchases of stamps, tickets, etc.).

Note: This is a subset of item 9 above. Please count only ATM cash withdrawals made from accounts at your institution.

March**Number****Value (\$)****9b. Prepaid card program accounts**

Include: All cash withdrawals made from prepaid card program accounts at your institution from any ATM.

Do not include: Withdrawals from regular transaction deposit accounts, withdrawals from accounts at another institution, deposit transactions, or other non-withdrawal transactions (e.g., inquiries, statement print-outs, purchases of stamps, tickets, etc.).

Note: This is a subset of item 9 above. Please count only ATM cash withdrawals from prepaid card program accounts at your institution.

March**Number****Value (\$)****Comments:**

Cash (Deposits)*Please do not round.*

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3.
"Your institution" refers to the entire enterprise including all affiliates.

10. Total cash deposits = 10a + 10b + 10c

Include: All cash (notes and coins) deposits made to accounts at your institution over-the-counter at a branch location (item 10a below), at a wholesale vault (item 10b below), or at an ATM terminal (item 10c below).

Do not include: Deposits made to accounts at another institution, withdrawal transactions, or other non-deposit transactions (e.g., inquiries, statement print-outs, purchases of stamps, tickets, etc.).

March**Number****Value (\$)****10a. Over-the-counter cash deposits**

Include: All cash deposits made to accounts at your institution over-the-counter at your institution's branch locations.

Do not include: Cash deposits at ATM terminals located in your institution's branch locations or noncash deposit transactions made to accounts at your institution.

Note: This is a subset of item 10 above. Please count only over-the-counter cash deposits made to accounts at your institution at your institution's branch locations.

March**Number****Value (\$)****10b. Cash deposits at wholesale vaults**

Include: All cash deposits made to accounts at your institution at wholesale vaults.

Do not include: Noncash deposit transactions made to accounts at your institution or teller vault activity.

Note: This is a subset of item 10 above. Please count only cash deposits made to accounts at your institution at wholesale vaults.

March**Number****Value (\$)**

Cash (Deposits, cont.)*Please do not round.*

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3.
"Your institution" refers to the entire enterprise including all affiliates.

10c. Cash deposits at ATMs = 10c.1 + 10c.2

Include: All cash deposits made to accounts at your institution at any ATM, including those at your institution's ATM terminals (item 10c.1 below) or "foreign" ATMs (item 10c.2 below). A "foreign" ATM is an ATM operated by another depository institution or ATM operator.

Do not include: Deposits made to accounts at another institution, withdrawal transactions, or other non-deposit transactions (e.g., inquiries, statement print-outs, purchases of stamps, tickets, etc.).

Note: This is a subset of item 10 above. Please count only cash deposits made to accounts at your institution at ATMs.

March**Number****Value (\$)****10c.1. On-us ATM deposits (your accountholder, your institution's ATM)**

Include: All cash deposits made to accounts at your institution at your institution's ATM terminals. Include deposits made to accounts at your institution at fee-free ATM networks in which it participates.

Do not include: Deposits by cardholders other than your institution's accountholders, deposits made to accounts at your institution at "foreign" ATMs, or non-deposit transactions made to accounts at your institution.

Note: This is a subset of item 10c above. Please count only deposits made to accounts at your institution at your institution's ATMs.

March**Number****Value (\$)****10c.2. Your accountholder, "foreign" ATM**

Include: All cash deposits made to accounts at your institution at "foreign" ATMs.

Do not include: Any transactions at your institution's ATM terminals, whether by its accountholder or another cardholder, or any non-deposit transactions made to accounts at your institution.

Note: This is a subset of item 10c above. Please count only deposits made to accounts at your institution at ATM terminals operated by other depository institutions or ATM operators.

March**Number****Value (\$)****11. Cash deposits made at remote currency management terminals**

Include: All cash deposits made at remote currency management terminals, i.e., "smart safes" and "cash recyclers," that were deployed by your institution and resided at a client site (e.g., gas station, restaurant, etc.).

Do not include: Cash withdrawals made at remote currency management terminals. Do not include transactions that involved armored couriers withdrawing cash from these terminals or replenishing cash in cash recyclers.

Note: Please report the gross dollar value of cash deposits made at the terminals reported in item 13 below.

March**Number****Value (\$)****Comments:**

Cash (Terminals)**Please do not round.**

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3.
"Your institution" refers to the entire enterprise including all affiliates.

12. Total number of ATM terminals = 12a + 12bas of **March 31**

Include: All ATM terminals owned by your institution or owned by an independent service operator and sponsored by your institution, including ATM terminals at your institution's branch locations (item 12a below) and offsite ATM terminals (item 12b below).

Number

Do not include: ATM terminals not sponsored by your institution.

12a. ATM terminals at branch locationsas of **March 31**

Include: All ATM terminals located at your institution's branch locations.

Number

Do not include: Offsite ATM terminals or ATM terminals owned by another institution.

Note: This is a subset of item 12 above.

12b. Offsite ATM terminals = 12b.1 + 12b.2as of **March 31**

Include: All ATM terminals owned or sponsored by your institution but not located on the premises of one of its branch locations.

Number

Do not include: ATM terminals located at a branch location or ATM terminals owned by another institution.

Note: This is a subset of item 12 above.

12b.1. ATMs owned by your institutionas of **March 31**

Include: All ATM terminals owned by your institution but not located on the premises of one of its branch locations.

Number

Do not include: ATM terminals located at a branch location or ATM terminals owned by another institution.

Note: This is a subset of item 12b above.

12b.2. ATMs sponsored by your institution, owned by independent service operatoras of **March 31**

Include: All ATM terminals owned by a non-depository institution for which your institution sponsors access to the ATM network.

Number

Do not include: ATM terminals located at a branch location, ATM terminals owned by your institution, or ATM terminals owned by another depository institution.

Note: This is a subset of item 12b above.

13. Remote currency management terminalsas of **March 31**

Include: All remote currency management terminals, i.e., "smart safes" and "cash recyclers," that were deployed by your institution and resided at a client site (e.g., gas station, restaurant, etc.).

Number

Do not include: ATM terminals or cash recyclers installed at your institution's branch locations.

Comments:

Selected Payment Initiation Channels

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3. "Your institution" refers to the entire enterprise including all affiliates.

1. Did your institution offer online bill payments in March 2013?

Note: Online or mobile bill payment includes transactions paid from accounts at your institution and initiated via your institution's website. Do not include payments made through the biller's website.

- ☐ Yes
☐ No (Please report "0" for item 4 below.)
☐ Don't Know

2. Did your institution offer an online person-to-person funds transfer system (e.g., ClearXchange, ZashPay / Popmoney, etc.) in March 2013?

- ☐ Yes
☐ No (Please report "0" for item 5a below.)
☐ Don't Know

3. Did your institution offer accountholders the ability to pay bills or transfer funds between their accounts and another person's account (person-to-person transfer) via SMS / text message or an application on a mobile device in March 2013?

- ☐ Yes
☐ No (Please report "0" for item 4b, 5b and 5c below.)
☐ Don't Know

Note: Do not consider the ability of your accountholders to pay bills using a web browser on a mobile device.

4. Total online or mobile bill payment transactions initiated by your accountholders = 4a + 4b

Include: All online and mobile bill payment transactions paid from accounts at your institution. If you answered **No** to item 1 above, please report "0" here.

Do not include: Person-to-person transfers reported in item 5 below.

Note: See Glossary for examples of online and mobile bill pay transactions initiated by your accountholders.

	March
Number	
Value (\$)	

4a. Bill payment transactions initiated through a web browser

Include: All bill payment transactions paid from accounts at your institution and initiated via your institution's website through a web browser interface, including a mobile browser interface.

Do not include: Bill payment transactions initiated through a mobile application or SMS / text message reported in 4b below or person-to-person transfers reported in 5 below.

Note: This is a subset of item 4 above.

	March
Number	
Value (\$)	

4b. Bill payment transactions initiated through a mobile application or SMS / text message

Include: All bill payment transactions paid from accounts at your institution and initiated through a mobile application or SMS / text message. If you answered **No** to item 3 above, please report "0" here.

Do not include: Bill payment transactions initiated through a web browser reported in item 4a above or person-to-person transfers reported in item 5 below.

Note: This is a subset of item 4 above.

	March
Number	
Value (\$)	

Selected Payment Initiation Channels (cont.)*Please do not round.*

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3.
"Your institution" refers to the entire enterprise including all affiliates.

5. Total online or mobile person-to-person transfers

$$= 5a + 5b + 5c$$

Include: All person-to-person transfers completed on behalf of your institution's accountholders initiated through a web browser (including a mobile browser), a mobile application or via SMS / text message. If you answered **No** to both items 2 and 3 above, please report "0" here.

Do not include: Any bill pay transactions or point-of-sale (POS) transactions.

	March
Number	
Value (\$)	

5a. Person-to-person transfers initiated through a web browser

Include: All person-to-person transfers completed on behalf of your institution's accountholders and initiated through a web browser, including a mobile browser. If you answered **No** to item 2 above, please report "0" here.

Do not include: Person-to-person transfers initiated through a mobile application or SMS / text message, any bill payment transactions or point-of-sale (POS) transactions.

Note: This is a subset of item 5 above.

	March
Number	
Value (\$)	

5b. Person-to-person transfers initiated through a mobile application

Include: All person-to-person transfers completed on behalf of your institution's accountholders and initiated through a mobile application. If you answered **No** to item 3 above, please report "0" here.

Do not include: Person-to-person transfers initiated through a web browser or through SMS / text messages, any bill pay transactions or point-of-sale (POS) transactions.

Note: This is a subset of item 5 above.

	March
Number	
Value (\$)	

5c. Person-to-person transfers initiated via SMS / text message

Include: All person-to-person transfers initiated by your institution's accountholders with a mobile device via SMS / text message. If you answered **No** to item 3 above, please report "0" here.

Do not include: Person-to-person transfers initiated through a web browser or via a mobile application, any bill payment transactions or point-of-sale (POS) transactions.

Note: This is a subset of item 5 above.

	March
Number	
Value (\$)	

Comments:

Third-Party Payment Fraud

Please do not round.

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3.
"Your institution" refers to the entire enterprise including all affiliates.

1. Unauthorized check payments

Include: All unauthorized check transactions drawn on your institution. Include only transactions that were not authorized by your institution's accountholders (third-party fraud) before any recoveries or chargebacks.

Do not include: Check fraud prevented before a loss was incurred, fraudulent checks deposited at your institution, fraud committed by your institution's accountholders (first-party fraud), or checks authorized by a valid accountholder as part of a scam.

March

Number

Value (\$)

2. Unauthorized ACH credits originated

Include: All unauthorized ACH credit entries for which your institution was the ODFI, including fraudulent on-us entries. Include only transactions that were not authorized by a valid accountholder (third-party fraud) before any recoveries or chargebacks.

Do not include: ACH fraud prevented before a loss was incurred, fraudulent ACH credits received by your institution, fraud committed by a valid accountholder (first-party fraud), fraudulent ACH debit entries, or ACH credits authorized by a valid accountholder as part of a scam.

March

Number

Value (\$)

3. Unauthorized ACH debits received

Include: All unauthorized ACH debit entries for which your institution was the RDFI, including fraudulent on-us entries. Include only transactions that were not authorized by a valid accountholder (third-party fraud) before any recoveries or chargebacks.

Do not include: ACH fraud prevented before a loss was incurred, fraudulent ACH debits originated from your institution, fraud committed by a valid accountholder (first-party fraud), fraudulent ACH credit entries, or ACH debits authorized by a valid accountholder as part of a scam.

March

Number

Value (\$)

4. Unauthorized debit and prepaid card transactions = 4a + 4b

Include: All unauthorized debit and prepaid card transactions, before any recoveries or chargebacks, for which your institution was the card issuer. All fraudulent transactions made either by debit cards linked to a deposit account or prepaid cards for which your institution was the card issuer. Include only transactions that were not authorized by a valid cardholder (third-party fraud).

Do not include: Debit and prepaid card fraud prevented before a loss was incurred, fraud committed by a valid cardholder (first-party fraud), fraudulent credit card transactions, fraudulent ATM withdrawals, or debit and prepaid card transactions authorized by a valid cardholder as part of a scam.

March

Number

Value (\$)

4a. Unauthorized signature transactions = 4a.1 + 4a.2

Include: All unauthorized debit and prepaid card transactions over a signature (dual-message) debit card network, before any recoveries or chargebacks, for which your institution is the card issuer. Fraudulent signature transactions made either by debit cards linked to a deposit account or prepaid cards for which your institution was the card issuer.

Do not include: Fraudulent PIN transactions.

Note: This is a subset of item 4 above.

March

Number

Value (\$)

4a.1. Card-present transactions

Include: Unauthorized debit and prepaid card signature transactions, before any recoveries or chargebacks, for which your institution was the card issuer and the card was present at the point of sale.

Do not include: Unauthorized card-not-present transactions such as internet, mail order, or telephone transactions.

Note: This is a subset of item 4a above.

March

Number

Value (\$)

Third-Party Payment Fraud (cont.)*Please do not round.*

Note: If you have excluded data for any affiliate, please indicate this exclusion in item 1 of the *Institution Profile* section on page 3.
"Your institution" refers to the entire enterprise including all affiliates.

4a.2. Card-not-present transactions

Include: Unauthorized debit and prepaid card signature transactions, before any recoveries or chargebacks, for which your institution was the card issuer and the card was not present at the point of sale, such as an internet, mail order, or telephone transaction.

Do not include: Unauthorized card-present transactions.

Note: This is a subset of item 4a above.

March**Number****Value (\$)****4b. Unauthorized PIN transactions**

Include: Unauthorized debit and prepaid card transactions over a PIN (single-message) debit card network, before any recoveries or chargebacks, for which your institution was the issuer. Fraudulent PIN transactions made either by debit cards linked to a transaction deposit account or prepaid cards for which your institution was the card issuer.

Do not include: Unauthorized signature transactions.

Note: This is a subset of item 4 above.

March**Number****Value (\$)****5. Unauthorized credit card transactions = 5a + 5b**

Include: All unauthorized credit card and charge card transactions, before any recoveries or chargebacks, for which your institution was the card issuer. Include unauthorized cash advances. Include only transactions that were not authorized by a valid cardholder (third-party fraud).

Do not include: Credit card fraud prevented before a loss was incurred, fraud committed by a valid cardholder (first-party fraud), fraudulent debit or prepaid card transactions, or credit card transactions authorized by a valid cardholder as part of a scam.

March**Number****Value (\$)****5a. Card-present transactions**

Include: Unauthorized credit card transactions, before any recoveries or chargebacks, for which your institution was the card issuer and the card was present at the point of sale.

Do not include: Unauthorized card-not-present transactions, such as internet, mail order, or telephone transactions.

Note: This is a subset of item 5 above.

March**Number****Value (\$)****5b. Card-not-present transactions**

Include: Unauthorized credit card transactions, before any recoveries or chargebacks, for which your institution was the card issuer and the card was not present at the point of sale, such as an internet, mail order, or telephone transaction.

Do not include: Unauthorized card-present transactions.

Note: This is a subset of item 5 above.

March**Number****Value (\$)****6. Unauthorized ATM cash withdrawals**

Include: All unauthorized cash withdrawals made against the accounts of your institution's accountholders at any ATM. Include only transactions that were not authorized by a valid accountholder (third-party fraud) before any recoveries or chargebacks.

Do not include: Unauthorized ATM cash withdrawal attempts prevented before a loss was incurred, fraud committed by a valid accountholder (first-party fraud), fraudulent cash withdrawals from accounts of another institution's accountholders, or unauthorized non-withdrawal transactions at an ATM.

March**Number****Value (\$)****Comments:**