FR 3063a OMB No. 7100-0343 Approval expires December 31, 2014

GOVERNMENT-ISSUED, GENERAL-USE PREPAID CARD SURVEY

Issuer Survey



Survey Period: Calendar Year 2011

General Instructions

About this Survey

The information requested is required by law [15 U.S.C. 16930-2] to support an annual report to the Congress on the prevalence of the use of general-use prepaid cards in federal, state, or local government-administered payment programs, and the interchange fees and cardholder fees charged with respect to the use of such general-use prepaid cards.

Your Participation

To achieve the most reliable results, it is important that you respond completely and accurately. Please leave no survey item blank.

The survey should be completed in aggregate for all government-administered payment programs and for each government-administered payment program individually for which you are the issuer. Sections II through X should be repeated as many times as needed to provide the requested data on each government-administered payment program.

There are **three possible ways** to answer a survey question:

Enter a Value: The actual numeric value of the data element.

- Enter a Zero: When the calculated value equals zero. Please do not enter a non-numeric value, e.g. "NA" or "NR," when the value equals zero.
- Enter "NR" (Not Reported): If your institution engages in the activity of the type being measured but you are unable to report a figure that reflects that activity. Please do not enter "NA."
- If for any reason you cannot provide complete data or you have questions please contact Jennifer Williams at 202-452-2446 or e-mail <u>debit.card.surveys@frb.gov</u> for assistance.

The survey will be made available online at <u>https://www.federalreserve.gov/debitcardsurveys</u>. Please complete the survey by April 16, 2012.

Response Confidentiality and Burden

The Federal Reserve Board regards the individual organization information provided by each respondent as confidential (5 U.S.C. § 552(b)(4)). The Board, however, may publish aggregate or summary information in a way that does not reveal your individual organization's confidential information. If it should be determined subsequently that any information collected on this form must be released, the respondents will be notified.

Public reporting burden for this collection of information is estimated to be 50 hours per response, including the time to gather data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing the burden, to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, N.W., Washington, D.C. 20551 or via email to regs.comments@frb.gov; and to the Office of Management and Budget, Paperwork Reduction Project (7100-to be assigned), Washington, D.C. 20503. The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

Section I: Respondent Information

1. Name of the card issuer covered in this response

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

Section II: Government-Administered, General-Use Prepaid Card Program Information

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

For sections II through X, provide totals in aggregate for all government-administered payment programs for which you are the general-use prepaid card issuer. Then repeat sections II through X (as many times as needed) to provide totals for each government-administered payment program individually (as listed in Question 1 below) for which you are the general-use prepaid card issuer. Unless otherwise noted, totals should be reported on a program basis.

Include: All general-use prepaid card programs administered by a federal, state, or local government agency. Examples of such general-use card programs include, but are not limited to, federal benefit programs (such as Social Security Administration, Supplemental Security Income, and Veterans Administration), electronic benefit transfer programs (such as the Supplemental Nutrition Assistance Program (SNAP)), cash assistance programs (such as Temporary Assistance to Needy Families and the Heating and Energy Assistance Program), payroll programs, child support programs, reimbursement programs, disaster relief programs, and petty cash programs.

Specific instructions for Section II when reporting in aggregate:

List the name of each individual program covered in 1.

Check all that apply in 2.

List all relevant jurisdictions that apply in 3.

List all relevant sponsoring government agencies in 4.

Provide a description of each program covered in 5.

Report the total number of recipients receiving payments for all programs in **6**. and check all that apply when specifying how recipients are counted.

1. Name of government-administered payment program(s) covered in this response

2.	Does this response cover federal, state, or local	Federal	State	Local
	program(s)? For reporting totals for an individual program, check only one.	[]	[]	[]

3. Jurisdiction(s)

Geographic area in which the government-administered, general-use prepaid cards have been issued (e.g. nationally, specific state(s), county/counties, municipality/municipalities).

4. Sponsoring government agency/agencies

Government agency/agencies administering the general-use prepaid card program

5. Description of government-administered payment program

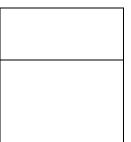
Please provide the type of program (e.g. medical benefit, unemployment insurance, child support, SNAP, inkind assistance).

			Number	
adm Dece	ipients receiving payments on governinistered, general-use prepaid care ember 31, 2011 nt each individual, household, or other category	ds as of		
For	ase specify how recipients are counted: reporting totals for an individual program, check	Individual	Household []	Other []

Section III: Government-Administered Payment Cards

Number

 Government-administered, general-use prepaid cards outstanding as of December 31, 2011
 Government-administered, general-use prepaid cards for which cardholders receive benefits or payments from multiple programs as of December 31, 2011



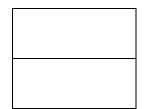
If responding in aggregate, please list all programs covered within this response for which **1a**. applies:

		ment-a y netw	Number	
2.	use 2011	ate " 1 . (prepai " betwe 2b + 2c	1:	
	2a.	cards t (sign a	hment-administered, general-use prepaid hat can be used on both dual-message ature) and single-message (PIN) orks as of December 31, 2011 Government-administered, general-use prepaid cards that can be used on two or more unaffiliated networks as of December 31, 2011	
	 2b. Government-administered, general-use prepaid cards that can be used only on a dual-message (signature) network as of December 31, 2011 			
	 2c. Government-administered, general-use prepaid cards that can be used only on a single-message (PIN) network as of December 31, 2011 			

Section IV: Funding

- 1. Funds loaded onto government-administered, generaluse prepaid cards in 2011
- 2. Funds outstanding on government-administered, general-use prepaid cards as of December 31, 2011

Value (\$)



Section V: ATM Transactions

Number

1. Government-administered, general-use prepaid cards outstanding as of December 31, 2011 that can be used to make ATM cash withdrawals

Volume

Value (\$)

2. Total ATM cash withdrawals in 2011

Dollars (\$)

3. Total ATM fees assessed for cash withdrawals in 2011 by ATM operators at nonproprietary (out-ofnetwork) ATMs

Section VI: Purchase Transactions

- **1. Settled purchase transactions** in 2011 (excluding pre-authorizations, denials, adjustments, and returns)
 - 1a. Settled purchase transactions that included cash back

Tr	ansactions by network type	Volume	Value (\$)
2.	Allocate " 1 . Settled purchase transactions in 2011" between the following categories: 2a + 2b = 1	1:	1:
	2a. Dual-message (signature) transactions		
	2b. Single-message (PIN) transactions		

13	Volume	Value (\$)

7

Section VII: Interchange Fees

Interchange fee revenues

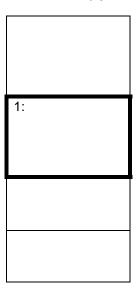
- 1. Total interchange fee revenues received on settled purchase transactions in 2011 (net of interchange fees reimbursed to acquirers as a result of chargebacks or returns)
- 2. Allocate "1. Total interchange fee revenues received on settled purchase transactions in 2011" between the following categories: 2a + 2b = 1
 - 2a. Interchange fee revenues received on dualmessage (signature) transactions
 - 2b. Interchange fee revenues received on singlemessage (PIN) transactions

Section VIII: Fees Paid by Issuers

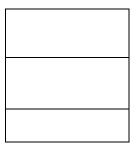
- 1. Fees paid on ATM cash withdrawals to ATM owners/operators in 2011
- 2. Fees paid on over-the-counter at-bank (teller) cash withdrawals to other entities in 2011
- 3. Other fees paid on cash withdrawals in 2011

Please list other fees paid on cash withdrawals included in 3.:

Dollars (\$)



Dollars (\$)



Section IX: Revenues from Cardholder Fees

Purchase transaction fees: Fees assessed to a government-administered, general-use prepaid cardholder for usage of the card to make purchases. Examples include fees assessed for card usage at the point-of-sale.

ATM fees: Fees assessed to a government-administered, general-use prepaid cardholder for proprietary (in-network) or non-proprietary (out-of-network) cash withdrawals at an ATM.

Over-the-counter at-bank (teller) cash withdrawal fees: Fees assessed to a government-administered, general use prepaid cardholder for initiating a cash withdrawal at a bank teller location.

Account servicing fees: Fees assessed to a government-administered, general-use prepaid cardholder that includes allowing the account balance to fall below a certain amount, initiating on-line bill payment transactions (including fees for individual or recurring payments, proof of payment requests, research requests, stop payment requests, and returned items), transferring funds from the general-use prepaid card to a bank account, converting currency, initiating a cash withdrawal at a money service transmitter, requesting standard or expedited card replacement, or requesting check issuance.

Routine monthly fees: Fees assessed to a government-administered, general-use prepaid cardholder, on a monthly basis, for general maintenance of the general-use prepaid card.

Customer service inquiry fees: Fees assessed to a government-administered, general-use prepaid cardholder that includes human interaction between the cardholder and the issuer (such as customer service calls to a live representative) and checking the available balance or recent activity on a card via an ATM, an automated interactive voice response menu (via landline or cell phone), or web-based account access.

Penalty fees: Fees assessed to a government-administered, general-use prepaid cardholder for the infraction of an issuer's rules or policies. Examples of penalty fees include daily limit fees (i.e., circumstances where a cardholder exceeded the transaction amount allowed on a daily basis), inactivity fees (such as fees assessed after a period of time without deposit, purchase, withdrawal, or other transaction activity), or account termination fees. Do not include overdraft fees.

Overdraft fees: Fees assessed to a government-administered, general-use prepaid cardholder for a negative balance (a transaction that was paid despite insufficient funds on the card) or a denied transaction (a transaction that was denied for insufficient funds).

Other fees: Any fees not included in the other fee categories that are assessed to a government-administered, general-use prepaid cardholder.

Note: Volume data will be collected in Section X.

Dollars (\$)

Total revenues

- 1. Total revenue received on fees assessed to cardholders in 2011
- Allocate "1. Total revenue received on fees assessed to cardholders in 2011" between the following categories: 2a + 2b + 2c + 2d + 2e + 2f + 2g + 2h + 2i = 1
 - 2a. Purchase transaction fees assessed to cardholders in 2011
 - **2b. ATM fees** assessed to cardholders in 2011 Do not include ATM operator fees for transactions at nonproprietary ATMs reported in V.3
 - 2c. Over-the-counter at-bank (teller) cash withdrawal fees assessed to cardholders in 2011
 - 2d. Account servicing fees assessed to cardholders in 2011
 - 2e. Routine monthly fees assessed to cardholders in 2011
 - 2f. Customer service inquiry fees assessed to cardholders in 2011
 - 2g. Penalty fees assessed to cardholders in 2011
 - 2h. Overdraft fees assessed to cardholders in 2011
 - 2i. Other fees assessed to cardholders in 2011

Please list types of fees included in **2i**.:

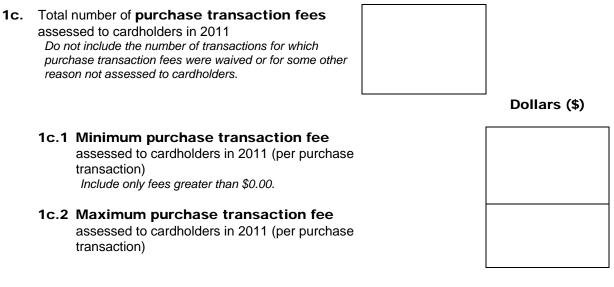
	1:
1	
ers	
5	

Section X: Fees Assessed to Cardholders

Minimum and maximum values may be the same.

		ransaction fees aggregate, respond only to questior	n 1c.				
1a.	assess	ed to cardholders in 2011? roceed to question 2a .		Ye [-	No []	
	1a.1	Were these purchase transaction fees subject to government-imposed restriction Please describe government-im	ıs?	Ye []	No []	
1b.	f ees w assess	ny of these purchase transa vaived or for some other reason i ed to cardholders in 2011? roceed to 1c.		Ye [-	No []	
	1b.1	Total number of purchase tra fees waived or for some other assessed to cardholders.					
	1b.2	Was the number of purchase transaction fees waived or for some other reason not assessed in 1b.1 allotted to the cardholder monthly, per deposit to the card, or using some other unit of measure?	Monthly []		Per deposit to card []	Ot [ther]
			If other, spe	cify	unit of mea	sure:	
				some other unit of measure?	some other unit of measure?	some other unit of measure?	•



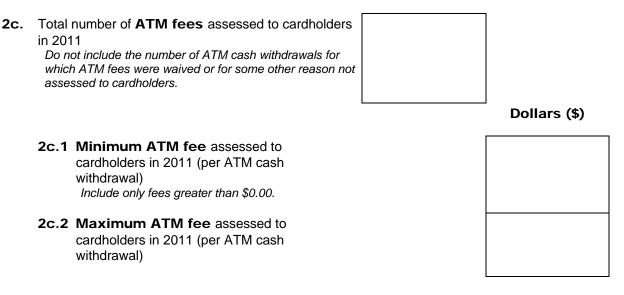


Optional: Please provide a brief description of the fee structure applicable to responses under 1.:

2.	Do n nonp	ot includ proprietar	assessed to cardholder e ATM operator fees for transactions y (out-of-network) ATMs. aggregate, respond only to question					
	2a.	2011?	TM fees assessed to cardholde roceed to question 3a .	ers in	Ye [s]	No []	
		2a.1	Were these ATM fees subject government-imposed restriction		Ye [-	No []	
			Please describe government-im	posed restri	<u>ctio</u>	<u>18:</u>		
	2b.		iny of these ATM fees waived o	r for	Ye	-	No	
		cardho	Iders in 2011? roceed to 2c.		C	-	[]	
						Numb	er	
		2b.1	Total number of ATM fees was some other reason not assessed cardholders.					
		2b.2	Was the number of ATM fees waived or for some other reason not assessed to cardholders in 2b.1 allotted to the cardholder monthly, per deposit to the card, or using some other unit of measure?	Monthly []		Per deposit to card []	Other []	
				If other and		whit of moo		

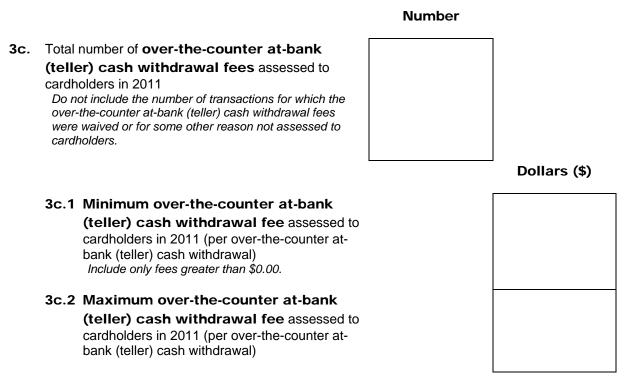
If other, specify unit of measure:

Number



Optional: Please provide a brief description of the fee structure applicable to responses under 2.:

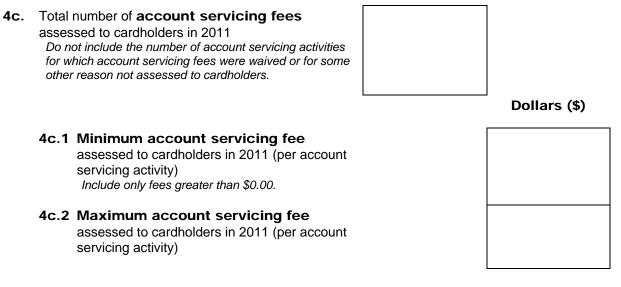
3.	with	drawa	ounter at-bank (teller) cas I fees aggregate, respond only to question				
	3a.	cash y cardho	over-the-counter at-bank (to withdrawal fees assessed to Iders in 2011? roceed to question 4a.		Yes []	No []	
		3a.1	Were these over-the-counter bank (teller) cash withdra fees subject to government- imposed restrictions? Please describe government-in	awal	Yes [] tions:	No []	
	3b.	bank waived assess	iny of these over-the-counter (teller) cash withdrawal fe or for some other reason not ed to cardholders in 2011? roceed to 3c .		Yes [] Numb	No [] er	
		3b.1	Total number of over-the-cou bank (teller) cash withdra waived or for some other reaso assessed to cardholders.	awal fees			
		3b.2	Was the number of over- the-counter at-bank (teller) cash withdrawal fees waived or for some other reason not assessed in 3b.1 allotted to the cardholder monthly, per deposit to the card, or using some other unit of measure?	Monthly []	Per deposit to card []	Other []	
				If other, spec	cify unit of meas	sure:	



Optional: Please provide a brief description of the fee structure applicable to responses under **3**.:

4. Account servicing fees If reporting in aggregate, respond only to question 4c. 4a. Were account servicing fees assessed Yes No to cardholders in 2011? [] [] If no, proceed to question 5a. Were these account servicing Yes 4a.1 No fees subject to government-[] [] imposed restrictions? Please describe government-imposed restrictions: 4b. Were any of these account servicing Yes No fees waived or for some other reason not [] [] assessed to cardholders in 2011? If no, proceed to 4c. Number Total number of account servicing fees 4b.1 waived or for some other reason not assessed to cardholders. 4b.2 Was the number of account Per servicing fees waived or deposit for some other reason not Monthly to card Other assessed in 4b.1 allotted to [] [] [] the cardholder monthly, per deposit to the card, or using some other unit of measure? If other, specify unit of measure:

Number



Optional: Please provide a brief description of the fee structure applicable to responses under 4.:

5.	Routine	Monthly	fees

If reporting in aggregate, respond only to question 5c.

5a.	Were routine monthly fees assessed to	Yes	No
	cardholders in 2011? If no, proceed to question 6a.	[]	[]

5a.1	Were these routine monthly	Yes	No
	fees subject to government-	[]	[]
	imposed restriction?		

Please describe government-imposed restrictions:

5b.	Were any of these routine monthly fees	Yes	No
	waived or for some other reason not assessed to cardholders in 2011?	[]	[]
	If no, proceed to 5c.		

Number

5b.1 Total number of **routine monthly fees** waived or for some other reason not assessed to cardholders.

5b.2 Was the number of routine monthly fees waived or for some other reason not assessed in 5b.1 allotted to the cardholder based on balance in the account or using some other unit of measure?

Balance in	
account	Other
[]	[]

If other, specify unit of measure:

Number

- **5c.** Total number of **routine monthly fees** assessed to cardholders in 2011 Do not include the number of months for which routine monthly fees were waived or for some other reason not assessed to cardholders.
 - **5c.1 Minimum routine monthly fee** assessed to cardholders in 2011 (per month) *Include only monthly fees greater than \$0.00.*
 - 5c.2 Maximum routine monthly fee assessed to cardholders in 2011 (per month)

Dollars (\$)

Optional: Please provide a brief description of the fee structure applicable to responses under 5.:

6.	Customer	service	inquiry	fees
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If reporting in aggregate, respond only to question 6c.

6a.	Were customer service inquiry fees assessed to cardholders in 2011? <i>If no, proceed to question 7a.</i>	Yes []	No []

 6a.1
 Were these customer service
 Yes
 No

 inquiry fees subject to government-imposed restrictions?
 []
 []

Please describe government-imposed restrictions:

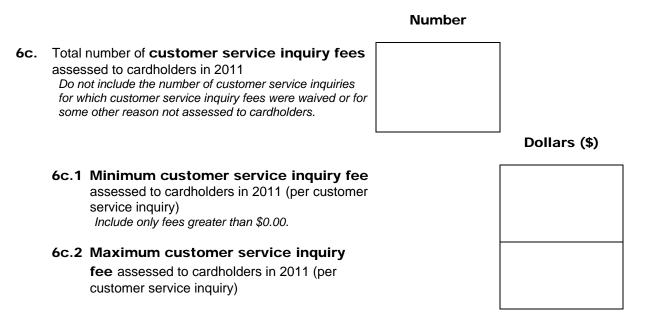
6b.	Were any of these customer service	Yes	No
	inquiry fees waived or for some other reason not assessed to cardholders in 2011?	[]	[]
	If no, proceed to 6 <i>c</i> .		

Number

6b.1 Total number of customer service inquiry fees waived or for some other reason not assessed to cardholders.

6b.2 Was the number of Per customer service deposit inquiry fees waived or for Monthly to card Other some other reason not [] [] [] assessed in 6b.1 allotted to the cardholder monthly, per deposit to the card, or using some other unit of measure?

If other, specify unit of measure:



Optional: Please provide a brief description of the fee structure applicable to responses under 6.:

7. Penalty fees

If reporting in aggregate, respond only to question 7c.

7a. Were penalty fees assessed to cardholders in 2011?If no, proceed to question 8a.		Yes []	No []	
	7a.1	Were these penalty fees subject to government-imposed restrictions?	Yes []	No []

Please describe government-imposed restrictions:

7b.	Were any of these penalty fees waived or	Yes	No
	for some other reason not assessed in 2011? If no, proceed to 7c.	[]	[]
		Νι	ımber

7b.1	Total number of penalty fees waived or for	
	some other reason not assessed to cardholders.	

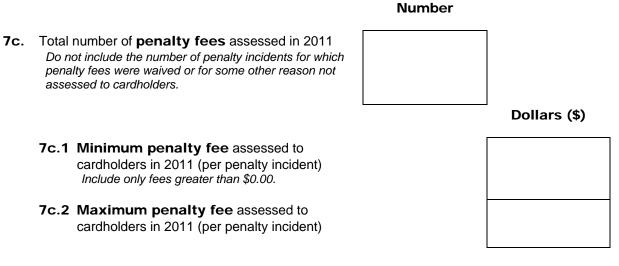
Annually	Other

[]

7b.2 Was the number of penalty fees waived or for some other reason not assessed in 7b.1 allotted to the cardholder annually or using some other unit of measure?

If other, specify unit of measure:

[]



Optional: Please provide a brief description of the fee structure applicable to responses under **7**.:

8. Overdraft fees

If reporting in aggregate, respond only to question 8c.

8a.	cardho	overdraft fees assessed to olders in 2011? Oroceed to question 9a .	Yes []	No []
	8a.1	Were these overdraft fees subject to government-imposed restrictions?	Yes []	No []

Please describe government-imposed restrictions:

8b.	Were any of these overdraft fees waived	Yes	No
	or for some other reason not assessed to cardholders in 2011?	[]	[]

If no, proceed to **8c**.

Number

8b.1	Total number of overdraft fees waived or	
	for some other reason not assessed to	
	cardholders.	

8b.2 Was the number of overdraft fees waived or for some other reason not assessed in 8b.1 allotted to the cardholder annaully or using some other unit of measure?

Annually [Other
]	[]

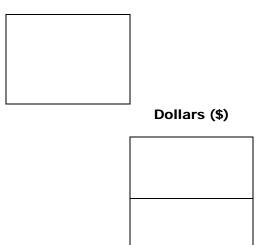
If other, specify unit of measure:



8c. Total number of **overdraft fees** assessed to cardholders in 2011 Do not include the number of overdrafts for which overdraft fees were waived or for some other reason not assessed to cardholders.

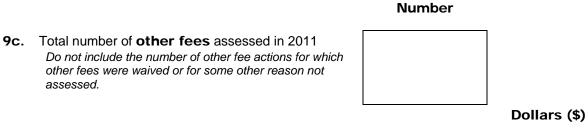
> 8c.1 Minimum overdraft fee assessed to cardholders in 2011 (per overdraft) Include only fees greater than \$0.00.

8c.2 Maximum overdraft fee assessed to cardholders in 2011 (per overdraft)



Optional: Please provide a brief description of the fee structure applicable to responses under 8.:

enumerat	es assessed to cardholder (ed in other fee categories) g in aggregate, respond only to questi			
in 2	re other fees assessed to cardh 011? o, <i>skip</i> remaining questions in this ion.	[/es []	No []
9a.	1 Were these other fees subj government-imposed restriction		/es []	No []
	Please describe government-	imposed restrict	ions:	
son car	re any of these other fees waive ne other reason not assessed to sholders in 2011? <i>b, proceed to 9c.</i>	_	(es []] Numb	No [] er
son car	ne other reason not assessed to dholders in 2011? o, proceed to 9c.	[waived or for	[]	[]
son car If n	 ne other reason not assessed to abolders in 2011? <i>p, proceed to 9c.</i> 1 Total number of other fees some other reason not assess cardholders. 	[waived or for	[]	[]



9c.1 Minimum other fee assessed to cardholders in 2011 (per other fee action) Include only fees greater than \$0.00.

assessed.

9c.2 Maximum other fee assessed to cardholders in 2011 (per other fee action)

Optional: Please provide a brief description of the fee structure applicable to responses under **9**.:

Glossary of Terms

- Account servicing fee: Fee assessed to a government-administered, general-use prepaid cardholder that includes allowing the account balance to fall below a certain amount, initiating on-line bill payment transactions (including fees for individual or recurring payments, proof of payment requests, research requests, stop payment requests and returned items), transferring funds from the general-use prepaid card to a bank account, converting currency, initiating a cash withdrawal at a money service transmitter, requesting standard or expedited card replacement, or requesting check issuance.
- **ATM fee:** Fee assessed to a government-administered, general-use prepaid cardholder for proprietary (in-network) or non-proprietary (out-of-network) cash withdrawals at an ATM.
- **Cardholder:** Individual, household, or other category used for issuing a general-use prepaid card in a government-administered payment program.
- **Customer service inquiry fee:** Fee assessed to a government-administered, general-use prepaid cardholder that includes checking the available balance or recent activity on a card via an ATM, an automated interactive voice response menu (via landline or cell phone), web-based account access or when human interaction between the cardholder and the issuer is involved (such as customer service calls to a live representative).
- **Dual-message (signature) transaction:** Transaction type by which authorization information is carried in one message and clearing information is carried in a separate message.
- **General-use prepaid card:** A card or other payment code or device that is (1) issued on a prepaid basis in a specified amount, whether or not that amount may be increased or reloaded, in exchange for payment and (2) redeemable upon presentation at multiple unaffiliated merchants for goods or services. For the purposes of this survey, this definition applies to card programs, which include, but are not limited to, federal benefits (such as Social Security Administration, Supplemental Security Income, and Veterans Administration), electronic benefit transfer (such as SNAP), cash assistance (such as Temporary Assistance to Needy Families and the Heating and Energy Assistance Program), payroll, child support, reimbursements, disaster relief, and petty cash. In addition, the funds related to these card programs may be loaded directly onto the card, into an account associated with the card, or set aside in some other manner for the benefit of the cardholder.
- **Government-administered payment program:** A program is considered governmentadministered regardless of whether a federal, state, or local government agency operates the program or outsources some or all functions to third parties so long as the program is operated on behalf of the government agency. In addition, a program may be government-administered even if a federal, state, or local government agency is not the source of funds for the program it administers. For example, child support programs are government-administered programs even though a federal, state, or local government agency is not the source of the funds. In addition, to the extent Health Savings Account, Flexible Spending Account, and Health Reimbursement Arrangement accounts are offered in connection with a person's employment and administered by or on behalf of a government employer, such accounts are considered government-administered payment programs. Jury duty payment programs administered by federal, state, or local governments, including courts, are also considered government-administered payment programs. Further, local government-administered payment programs would include programs administered by tribal governments.
- **Government-imposed restrictions:** Requirements imposed by a federal, state or local government agency restricting or limiting an issuer from assessing certain fees to general-use prepaid cardholders in government-administered payment programs. An example might include a

government agency requiring an issuer to provide the first ATM cash withdrawal at no charge to the cardholder.

- **Jurisdiction:** Geographic area in which government-administered, general-use prepaid cards have been issued (such as nationally, specific state, county, or municipality).
- **Nonproprietary (out-of-network) ATM:** An ATM machine that is not owned by, operated exclusively for, or operated by the card issuing depository institution, or is not part of a network with which the card issuing depository institution is a member such that ATM use is treated as if the ATM machine is proprietary.
- **Other fee:** Any fee not included in other fee definitions that are assessed to a governmentadministered, general-use prepaid cardholder.
- **Overdraft fee:** Fee assessed to a government-administered, general-use prepaid cardholder for a negative balance (a transaction that was paid despite insufficient funds on the card) or a denied transaction (a transaction that was denied for insufficient funds).
- **Over-the-counter at-bank (teller) cash withdrawal fee:** Fee assessed to a governmentadministered, general use prepaid cardholder for initiating a cash withdrawal at a bank teller location.
- **Penalty fee:** Fee assessed to a government-administered, general-use prepaid cardholder for the infraction of an issuer's rule(s) or policy/policies. Examples of penalty fees include, daily limit fees (circumstances where a cardholder exceeded the transaction amount allowed on a daily basis), inactivity fees (fees assessed after a period of time (days or months) without deposit, purchase, withdrawal, or other transaction activity), or account termination fees. Do not include overdraft fees.
- **Purchase transaction fee:** Fee assessed to a government-administered, general use prepaid cardholder for routine usage of the card for purchase transactions. Examples of routine transaction fees include fees assessed for card usage at the point-of-service (purchase).
- **Routine Monthly fee:** Fee assessed to a government-administered, general-use prepaid cardholder, on a monthly basis, for general maintenance of the card.
- **Settled purchase transaction:** A prepaid card transaction that has been settled. Exclude transactions that are pre-authorizations, denials, adjustments, and returns.
- **Single-message (PIN) transaction:** Transaction type by which authorization and clearing information is carried in one message.
- **Total interchange fee revenue received:** Total value of fees received that are established, charged, or received by a payment card network and paid by a merchant or an acquirer for the purpose of compensating an issuer for its involvement in the debit card transaction.
- **United States:** The states, territories, and possessions of the U.S., the District of Columbia, the Commonwealth of Puerto Rico, or any political subdivision of any of the foregoing.