

CSS Survey Instrument

1. Does this image have a *Payee Line field* (i.e., the line indicating to whom the check is written) **and an amount**?

- Yes
 No – (next image)

2. Is there a smaller picture of another check embedded within the image?

- Yes – (prompts Q3)
 No – (skips to Q4)

3. Does the following sentence appear to the left of that image, “This is a LEGAL COPY of your check. You can use it the same way you would use the original check.”?

- Yes
 No

4. Are any of these words on the front of the check (check all that apply)?

- Cashier's Check, Official Check, or Certified Check
 Money Order or Postal Money Order
 Gift Certificate
 Rebate
 Savings's Bond
 Traveler's Check
 WIC Check
 “Please post this payment on behalf of our mutual customer”
 None of the above

Payer (wrote the check)

5. Does the *Payer name or address* have any of these? (Check all that apply)

- One or more persons' full names (John Smith, John and Mary Smith, John Smith, Inc.)
 Trust (no affiliation with a bank name), Trustee, Estate
 Inc., LLC, LTD, Co., NA, Corp., Corporation, Company, Services, .com, Association, PC, .org
 Church, Temple, other religious affiliation
 Bank, Credit Union, Insurance
 Funds, Mutual, Mutual Fund, Mutual Company, Investments, Investment Company, Investor's Fund
 Initials of Business or Association (e.g. NAACP, AT&T)
 Tax ID #
 State of, City of, County of, Town of, Township of, Bureau of, Municipality
 State Treasury, State Treasurer, County Treasurer, County Commissioner, County Controller
 US Treasury, Federal Reserve Bank
 IRS, Internal Revenue Service, State Tax, County Tax, Tax Commissioner, Tax Collector
 Court of, District of

- USPS, Post Office, United States Postal Service
 Fannie Mae, Freddie Mac, Federal Home Loan
 Chamber of commerce
 Port Authority, Water Authority, Power Authority, Transit Authority, Department of
 School, High School, Elementary, University, College, .edu
 Apartment number (apt. #) NOT Suite # or Building #
 Accounts Payable, Acct. Payable
 Other business indicator
 Other government indicator
 NO -- None of the above

6. Based on the *Payer name and address and the characteristics of the check*, can you definitively categorize the *Payer* as any of these?

- Consumer (i.e., not a business or government)
 Government
 Business
 Not Consumer – either business or government
 Not Government – either business or consumer
 Cannot determine

7. Payer's ZIP code:

| | | | | - | | | |

- Zip code not present

Payee (paid by the check)

8. Does the *Payee Line* (i.e., the line indicating to whom the check is written) **or the front of the check itself include an address for the Payee**?

- Yes
 No

9. Does the *Payee name (or address, if present)* have any of these? (Check all that apply)

- One or more persons' full names (John Smith, John and Mary Smith, John Smith, Inc.)
 Cash
 Trust (no affiliation with a bank name), Trustee, Estate
 Inc., LLC, LTD, Co., NA, Corp., Corporation, Company, Services, .com, Association, .org
 Church, Temple, other religious affiliation
 Bank, Credit Union, Insurance
 Initials of Business or Association (e.g. NAACP, AT&T)
 Tax ID #
 State of, City of, County of, Town of, Township of, Bureau of, Municipality

- State of, City of, County of, Town of, Township of, Bureau of, Municipality
- IRS, Internal Revenue Service, State Tax, County Tax, Tax Commissioner, Tax Collector, US Treasury
- Court of, District of
- USPS, Post Office, United States Postal Service
- Fannie Mae, Freddie Mac, Federal Home Loan
- Chamber of commerce
- Port Authority, Water Authority, Power Authority, Transit Authority, Department of
- School, High School, Elementary, University, College, .edu
- Dr., Doctor, M.D., DDS, DVM, PC, Specialist, ologist
- Other business indicator
- Other government indicator
- NO -- None of the above*

19. **Is the Payee endorsement handwritten?**

- Yes – Handwritten
- No – It's stamped / machine-printed
- Cannot find Payee endorsement

20. **On the back, is the Payee endorsement perpendicular or parallel to the writing on the front of the check?**

- Perpendicular
- Parallel
- Cannot find Payee endorsement

21. **Do the words "Absent(ee)" or "Absent Endorsed," "ABS END GUAR," "ABS END GTD," "Credit to Payee," "CR to Payee," or "Lack End GTD" or other permutation of these words appear anywhere on the back of the check?**

- Yes
- No

22. **Input the number (typically 9 digits) found on the back of the check that exists between > and < symbols. In the event that more than one set of > < symbols appear, first look for the endorsement with a bank name associated with it and enter that number. If each set has a bank name associated with it, then choose the set that has the earliest date. The date will appear next to or just below the number between the > < symbols.**

> | | | | | | | | | | <

- Number not present

23. **Is the payee the same person as the payer:**

- Yes
- No

24. **Based on the Payee name/address and endorsement, can you definitively categorize the Payee as any of these?**

- Consumer
- Government
- Business
- Not Consumer – either business or government
- Not Government – either business or consumer
- Cannot determine

25. **If Payee is business or government, mark which type:**

- Power, gas, phone, cable, internet service provider, other utility
- Bank, credit union, credit card company, financing company, mortgage company, leasing company, or insurance company
- Apartment complex, condos, leasing office
- Supermarket or Drugstore
- Convenience store
- Department store, shoe store, apparel store, sporting goods, jewelry store, electronics store, home improvement store, furniture store, other retail store, casino, cataloger
- Restaurant, bar, diner, fast food
- Subscription, membership organization, club, newspaper, homeowner's association
- Airline, travel agent, other travel
- Charitable organization, church
- State of, City of, County of, Town of, Township of, Bureau of, Municipality
- US Treasury, IRS, Internal Revenue Service, State Tax, County Tax, Tax Commissioner, Tax Collector
- Court
- USPS, Post Office, United States Postal Service
- Port Authority, Water Authority, Power Authority, Transit Authority, Department of
- School, High School, Elementary, University, College
- Medical (e.g., hospital, doctor's office, etc.)
- NOT a business or government*
- Other business indicator
- Other government indicator
- Cannot determine