LATAM+ Cash Usage Study

Questionnaire Draft

Prepared by Edelman DXI

PROGRAMMER INSTRUCTIONS IN **BLUE**

TOTAL PRE-SCREEN & SURVEY LENGTH: APPROX 29 MIN

<table>
<tr><th></th><th>SAMPLE DEFINITION AND STRUCTURE N=2400 TOTAL
U.S. CASH SPENDERS N=1200
U.S. CASH HANDLERS N=1200</th></tr>
<tr><td>METHODOLOGY</td><td>• 29-minute online survey</td></tr>
<tr><td>U.S. CASH SPENDERS AUDIENCE DEFINITION AND QUOTAS</td><td>• U.S. Cash Spenders are consumers aged 16+ who use U.S. currency for one or more monthly financial transactions. Have not worked in a job that required them to handle U.S. currency for at least three years.
1. Argentina n=100
2. Austria n=100
3. Canada n=100
4. Chile n=100
5. Ecuador n=100
6. El Salvador n=100
7. Japan n=100
8. Mexico n=100
9. Nicaragua n=100
10. Panama n=100
11. South Korea n=100
12. Venezuela n=100</td></tr>
<tr><td>U.S. CASH HANDLERS AUDIENCE DEFINITION AND QUOTAS</td><td>• U.S. Cash Handlers are those who use U.S. currency for work, such as retail and hospitality workers, bank tellers sand clerks, small business owners, casino workers, and law enforcement. Held this job for at least one year.
1. Argentina n=100
2. Austria n=100
3. Canada n=100
4. Chile n=100
5. Ecuador n=100
6. El Salvador n=100
7. Japan n=100
8. Mexico n=100
9. Nicaragua n=100
10. Panama n=100
11. South Korea n=100
12. Venezuela n=100</td></tr>
</table>

GENERAL SCRIPTING INSTRUCTIONS

- ONCE PARTICIPANT HAS QUALIFIED, A LEGAL DISCLAIMER MUST BE VISIBLE TO THEM (TO BE PROVIDED BY CEP)
- ALWAYS SHOW PROGRESSION BAR
- ENSURE ERROR MESSAGES ARE NICELY WORDED
- SET UP SCREENS TO AVOID SCROLLING USING THE WIDTH OF THE SCREEN

NOTE TO REVIEWER

- TEXT IN BLUE WILL NOT BE VISIBLE TO RESPONDENTS—THESE ARE ONLY SCRIPTING INSTRUCTIONS
- SCREENER BOTH QUALIFICATION QUESTIONS AND MARKET-SPECIFIC DEMOGRAPHIC QUESTIONS TO ENSURE WE ARE SPEAKING TO THE RIGHT AUDIENCE AND MONITORING NATURAL FALLOUT OF KEY DEMOGRAPHICS FOR ANALYSIS. MARKET SPECIFIC DEMOGRAPHIC QUESTIONS CAN BE FOUND
- SCREENER AND SURVEY, WITH THE EXCEPTION OF SCRIPTING INSTRUCTIONS, WILL BE TRANSLATED TO LOCAL LANGUAGE FOR EACH MARKET. ONCE PROGRAMMED, IN-MARKET TRANSLATORS WILL TAKE THE SURVEY TO ENSURE TRANSLATIONS MAKE SENSE FOR RESPONDENTS IN EACH MARKET.

Questionnaire Legend

Screener Questions
Main Survey Questions
Demographic Questions

PN: Please add Google reCAPTCHA before beginning the survey and terminate if not human. Disable copy and paste in open end boxes for all preloads. Disable right click in open end boxes. Disable Counters on card Sort questions.

Data Quality PN: Terminate respondents: that are speeders determined by 35% of the Median LOI after soft launch, respondents that fail 2 of 3 DQCs (data quality checks/flags), and terminate Cash Handlers (S100B) if 2 out of the 3 grid questions—Q14, Q15, and Q19—are straight-lined.

SCREENER

P1_PRELOAD: Markets

1. Argentina (AR)
2. Austria (AT)
3. Canada (CA)
4. Chile (CL)
5. Ecuador (EC)
6. El Salvador (SV)
7. Japan (JP)
8. Mexico (MX)
9. Nicaragua (NI)
10. Panama (PA)

11. South Korea (KR)
12. Venezuela (VE)

SHOW LANGUAGE SELECTION QUESTION IN TWO LANGUAGES

- FOR ARGENTINA (P1/1), SHOW IN US ENGLISH AND SPANISH
- FOR AUSTRIA (P1/2), SHOW IN US ENGLISH AND GERMAN
- FOR CANADA (P1/3), SHOW IN US ENGLISH AND FRENCH
- FOR CHILE (P1/4), SHOW IN US ENGLISH AND SPANISH
- FOR ECUADOR (P1/5), SHOW IN US ENGLISH AND SPANISH
- FOR EL SALVADOR (P1/6), SHOW IN US ENGLISH AND SPANISH
- FOR JAPAN (P1/7), SHOW IN US ENGLISH AND JAPANESE
- MEXICO (P1/8), SHOW IN US ENGLISH AND SPANISH
- NICARAGUA (P1/9), SHOW IN US ENGLISH AND SPANISH
- PANAMA (P1/10), SHOW IN US ENGLISH AND SPANISH
- SOUTH KOREA (P1/11), SHOW IN US ENGLISH AND KOREAN
- VENEZUELA (P1/12), SHOW IN US ENGLISH AND SPANISH

NEW SCREEN / ASK IF P1/(1-12)

S0. If you would prefer to take this survey in another language, please select it below.

1. No, please keep using English as the default language
2. Switch to Spanish **[SHOW IF P1/1, P1/4, P1/5, P1/6, P1/8, P1/9, P1/10, P1/12]** **[SHOW SURVEY IN SPANISH IF SELECTED]**
3. Switch to German **[SHOW IF P1/2]** **[SHOW SURVEY IN GERMAN IF SELECTED]**
4. Switch to French **[SHOW IF P1/3]** **[SHOW SURVEY IN FRENCH IF SELECTED]**
5. Switch to Japanese **[SHOW IF P1/7]** **[SHOW SURVEY IN JAPANESE IF SELECTED]**
6. Switch to Korean **[SHOW IF P1/11]** **[SHOW SURVEY IN KOREAN IF SELECTED]**

[PROGRAMMING NOTE: Please disable copy and paste in open-end boxes; Insert Google reCAPTCHA]

NEW SCREEN / ASK ALL

S0_CONSENT. Thank you for your interest in our survey. The survey data collected will be used for research purposes only and all responses you provide are voluntary, anonymous and will be processed in aggregate to assist us and our client in understanding audiences like you. All information collected and processed will be done in accordance with local and international data protection laws. The survey will take about 5 minutes in total. Based on the information above, do you agree to participate?

1. Yes
2. No **[TERMINATE]**

Public reporting burden for this collection of information is estimated at 5 minutes per response, including the time to gather and maintain 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 this burden to: Secretary, Board of Governors of the Federal Reserve System, Washington, DC 20551; and to the Office of Management and Budget, Paperwork Reduction Project (7100-0332), Washington, DC 20503. The Federal Reserve may not conduct or sponsor, and an organization is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

OMB No: 7100-0332
Approval expires on January 31, 2029

NEW SCREEN / ASK ALL
S1. Please indicate your current age: **[NUMERIC OPEN END, RANGE 0-100] [TERMINATE IF 0-15]**

S1A_RECODE. HIDDEN Q INTO AGE GROUPS
[PROGRAMMING NOTE: RECODE INTO THE FOLLOWING SCALE OR AGE BRACKETS]

1. 0-17 **[TERMINATE]**
2. 18-24
3. 25-34
4. 35-44
5. 45-54
6. 55-64
7. 65+

S1B_RECODE. HIDDEN Q INTO GENERATIONS **[PROGRAMMING NOTE: RECODE INTO THE FOLLOWING SCALE OR AGE BRACKETS]**

1. GENERATION Z [18-24]
2. MILLENNIALS [25-34]
3. GENERATION X [45-54]
4. BOOMERS [55-64]
5. GREATEST [65+]

NEW SCREEN / ASK ALL
S2. What is your sex? **[SINGLE SELECT]**

1. Male
2. Female
99. Prefer not to answer

NEW SCREEN / ASK IF P1/1 – ARGENTINA
S3_AR. What province do you currently live in? *Please select one response.*
[SINGLE SELECT, DROP DOWN LIST, ALPHABETIZE]

1. Autonomous City of Buenos Aires
2. Buenos Aires
3. Catamarca
4. Chaco
5. Chubut
6. Córdoba
7. Corrientes
8. Entre Ríos
9. Formosa
10. Jujuy
11. La Pampa
12. La Rioja
13. Mendoza
14. Misiones
15. Neuquén
16. Río Negro
17. Salta
18. San Juan
19. San Luis
20. Santa Cruz
21. Santa Fe
22. Santiago del Estero
23. Tiera del Fuego, Antarctica, and South Atlantic Islands
24. Tucumán

99. I do not live in Argentina **[TERMINATE] [ANCHOR]**

NEW SCREEN / ASK IF P1/2 – AUSTRIA
S3_AT. What state do you currently live in? *Please select one response.*
[SINGLE SELECT, DROP DOWN LIST, ALPHABETIZE]

1. Burgenland
2. Carinthia
3. Lower Austria
4. Salzburg
5. Styria
6. Tyrol
7. Upper Austria
8. Vienna
9. Vorarlberg

99. I do not live in Austria **[TERMINATE] [ANCHOR]**

NEW SCREEN / ASK IF P1/3 – CANADA

S3_CA. What province do you currently live in? *Please select one response.*

[SINGLE SELECT, DROP DOWN LIST, ALPHABETIZE]

1. Alberta
2. British Columbia
3. Manitoba
4. New Brunswick
5. Newfoundland and Labrador
6. Nova Scotia
7. Ontario
8. Prince Edward Island
9. Quebec
10. Saskatchewan
11. Yukon
12. Northwest Territories
13. Nunavut
99. I do not live in Canada [TERMINATE] [ANCHOR]

NEW SCREEN / ASK IF P1/4 – CHILE

S3_CL. What region do you currently live in? *Please select one response.*

[SINGLE SELECT, DROP DOWN LIST, ALPHABETIZE]

1. Antofagasta
2. Araucanía
3. Arica and Parinacota
4. Atacama
5. Aysén
6. Biobío
7. Coquimbo
8. Los Lagos
9. Los Ríos
10. Magallanes
11. Maule
12. Metropolitan Region of Santiago
13. Ñuble
14. O'Higgins
15. Tarapacá
16. Valparaíso
99. I do not live in Chile [TERMINATE] [ANCHOR]

NEW SCREEN / ASK IF P1/5 – ECUADOR

S3_EC. What province do you currently live in? *Please select one response.*

[SINGLE SELECT, DROP DOWN LIST, ALPHABETIZE]

1. Azuay
2. Bolívar
3. Cañar
4. Carchi
5. Chimborazo
6. Cotopaxi
7. El Oro
8. Esmeraldas
9. Galápagos
10. Guayas
11. Imbabura
12. Loja
13. Los Ríos
14. Manabí
15. Morona Santiago
16. Napo
17. Orellana
18. Pastaza
19. Pichincha
20. Santa Elena
21. Santo Domingo de los Tsáchilas
22. Sucumbíos
23. Tungurahua
24. Zamora Chinchipe

99. I do not live in Ecuador **[TERMINATE] [ANCHOR]**

NEW SCREEN / ASK IF P1/6 – EL SALVADOR

S3_SV. What administrative department do you currently live in? *Please select one response.*

[SINGLE SELECT, DROP DOWN LIST, ALPHABETIZE]

1. Ahuachapán
2. Cabañas
3. Chalatenango
4. Cuscatlán
5. La Libertad
6. La Paz
7. La Unión
8. Morazán
9. San Miguel

10. San Salvador
11. San Vicente
12. Santa Ana
13. Sonsonate
14. Usulután

99. I do not live in El Salvador [TERMINATE] [ANCHOR]

NEW SCREEN / ASK IF P1/7 – JAPAN

S3_JP. What prefecture do you currently live in? *Please select one response.*

[SINGLE SELECT, DROP DOWN LIST, ALPHABETIZE]

1. Aichi
2. Akita
3. Aomori
4. Chiba
5. Ehime
6. Fukui
7. Fukuoka
8. Fukushima
9. Gifu
10. Gunma
11. Hiroshima
12. Hokkaido
13. Hyogo
14. Ibaraki
15. Ishikawa
16. Iwate
17. Kagawa
18. Kagoshima
19. Kanagawa
20. Kochi
21. Kumamoto
22. Kyoto
23. Mie
24. Miyagi
25. Miyazaki
26. Nagano
27. Nagasaki
28. Nara

29. Niigata
30. Oita
31. Okayama
32. Okinawa
33. Osaka
34. Saga
35. Saitama
36. Shiga
37. Shimane
38. Shizuoka
39. Tochigi
40. Tokushima
41. Tokyo
42. Tottori
43. Toyama
44. Wakayama
45. Yamagata
46. Yamaguchi
47. Yamanashi

99. I do not live in Japan **[TERMINATE] [ANCHOR]**

NEW SCREEN / ASK IF P1/8 – MEXICO

S3_MX. What state do you currently live in? *Please select one response.*

[SINGLE SELECT, DROP DOWN LIST, ALPHABETIZE]

1. Aguascalientes
2. Baja California
3. Baja California Sur
4. Campeche
5. Chiapas
6. Chihuahua
7. Coahuila
8. Colima
9. Durango
10. Guanajuato
11. Guerrero
12. Hidalgo
13. Jalisco
14. Mexico City

15. Mexico State
16. Michoacán
17. Morelos
18. Nayarit
19. Nuevo León
20. Oaxaca
21. Puebla
22. Querétaro
23. Quintana Roo
24. San Luis Potosí
25. Sinaloa
26. Sonora
27. Tabasco
28. Tamaulipas
29. Tlaxcala
30. Veracruz
31. Yucatán
32. Zacatecas

99. I do not live in Mexico **[TERMINATE] [ANCHOR]**

NEW SCREEN / ASK IF P1/9 – NICARAGUA

S3_NI. What administrative department or regions do you currently live in? *Please select one response.*

[SINGLE SELECT, DROP DOWN LIST, ALPHABETIZE]

1. Boaco
2. Carazo
3. Chinandega
4. Chontales
5. Estelí
6. Granada
7. Jinotega
8. León
9. Madriz
10. Managua
11. Masaya
12. Matagalpa
13. North Caribbean Coast Autonomous Region
14. Nueva Segovia

15. Río San Juan
16. Rivas
17. South Caribbean Coast Autonomous Region

99. I do not live in Nicaragua **[TERMINATE] [ANCHOR]**

NEW SCREEN / ASK IF P1/10 – PANAMA

S3_PA. What province or region do you currently live in? *Please select one response.*

[SINGLE SELECT, DROP DOWN LIST, ALPHABETIZE]

1. Bocas del Toro
2. Chiriquí
3. Coclé
4. Colón
5. Darién
6. Herrera
7. Los Santos
8. Panamá
9. Panamá Oeste
10. Veraguas
99. I do not live in Panama **[TERMINATE] [ANCHOR]**

NEW SCREEN / ASK IF P1/10 – SOUTH KOREA

S3_KR. What province or administrative division do you currently live in? *Please select one response.*

[SINGLE SELECT, DROP DOWN LIST, ALPHABETIZE]

1. Busan
2. Chungcheongbuk-do
3. Chungcheongnam-do
4. Daegu
5. Daejeon
6. Gangwon-do
7. Gwangju
8. Gyeonggi-do
9. Gyeongsangbuk-do
10. Gyeongsangnam-do
11. Incheon
12. Jeju Special Self-Governing Province
13. Jeollabuk-do
14. Jeollanam-do

15. Sejong Special Self-Governing City
16. Seoul
17. Ulsan
99. I do not live in South Korea **[TERMINATE] [ANCHOR]**

NEW SCREEN / ASK IF P1/10 – VENEZUELA

S3_VE. What state or region do you currently live in? *Please select one response.*

[SINGLE SELECT, DROP DOWN LIST, ALPHABETIZE]

1. Amazonas
2. Anzoátegui
3. Apure
4. Aragua
5. Barinas
6. Bolívar
7. Carabobo
8. Cojedes
9. Delta Amacuro
10. Falcón
11. Guárico
12. Lara
13. Mérida
14. Miranda
15. Monagas
16. Nueva Esparta
17. Portuguesa
18. Sucre
19. Táchira
20. Trujillo
21. Yaracuy
22. Zulia
23. Capital District (Distrito Capital)
99. I do not live in Venezuela **[TERMINATE] [ANCHOR]**

NEW SCREEN / ASK ALL

S4. How frequently do you use each of the following to **make personal purchases** (e.g., groceries, dining out, clothing, small goods, etc.)? By personal purchases, we mean not including any work-related transactions. *Select one per row.* **[SINGLE SELECT PER ROW]**

[RANDOMIZE ROWS]	Daily	Weekly	Monthly	Once a Quarter	Once a Year	Never / Not applicable
1. U.S. currency (physical bills or banknotes)	1 [QUALIFIER FOR CASH SPENDERS]	2 [QUALIFIER FOR CASH SPENDERS]	3 [QUALIFIER FOR CASH SPENDERS]	4	5	99
2. Local currency (physical bills or banknotes)	1	2	3	4	5	99
3. Debit card	1	2	3	4	5	99
4. Credit card	1	2	3	4	5	99
5. Check / cheque	1	2	3	4	5	99
6. ACH / electronic fund transfer / bank transfer	1	2	3	4	5	99
7. Mobile payment apps (e.g., Apple Pay, Google Pay, PayPal, Venmo, M-Pesa, Orange Money, MTN MoMo, EcoCash, GrabPay, ShopeePay, MoMo, BSP Mobile)	1	2	3	4	5	99
8. Cryptocurrency	1	2	3	4	5	99
9. Other foreign currency (e.g., Euro, Pound Sterling, Yuan)	1	2	3	4	5	99

NEW SCREEN / ASK ALL

S5. Do you use any of the following to **make personal financial transactions** (e.g., reoccurring payments, withdrawals / deposits)? *Please select which payment type(s) you would use for each financial transaction, if applicable.* **[GRID; MULTISELECT PER ROW]**

[HOLD ORDER FROM S4; SHOW ROWS 1-9 IF SELECTED COLUMNS 1-5 IN S4]	To make reoccurring payments (i.e., rent, cellphone bills, utilities)	To make withdrawal / deposits	To send or receive personal payments (e.g., sending money to friends / family)	Don't know / Not applicable [EXCLUSIVE]	None of these [EXCLUSIVE]
1. U.S. currency (physical bills or banknotes)	1	2	3	4	5
2. Local currency (physical bills or banknotes)	1	2	3	4	5
3. Debit card	1	2	3	4	5
4. Credit card	1	2	3	4	5
5. Check / cheque	1	2	3	4	5
6. ACH / electronic fund transfer / bank transfer	1	2	3	4	5
7. Mobile payment apps (e.g., Apple Pay, Google Pay, PayPal, Venmo, M-Pesa, Orange Money, MTN MoMo, EcoCash, GrabPay, ShopeePay, MoMo, BSP Mobile)	1	2	3	4	5
8. Cryptocurrency	1	2	3	4	5
9. Other foreign currency (e.g., Euro, Pound Sterling, Yuan)	1	2	3	4	5

NEW SCREEN / ASK IF S5/R1/C1-3

S6. How often do you use U.S. currency notes to make your **personal financial transactions**? [SINGLE SELECT]

1. Never
2. Rarely (less than once a month)
3. Sometimes (at least once a month, but less than once a week) **[QUALIFIER FOR CASH SPENDERS]**
4. Often (at least once a week) **[QUALIFIER FOR CASH SPENDERS]**
5. Don't know/unsure

NEW SCREEN / ASK ALL
S7. Which of the following best describes your current employment status? *Please select one response.* [SINGLE SELECT]

1. Employed full-time [QUALIFIER FOR CASH HANDLERS]
2. Employed part-time [QUALIFIER FOR CASH HANDLERS]
3. Self Employed [QUALIFIER FOR CASH HANDLERS]
4. Unemployed
5. Retired
6. Student
7. Homemaker
8. Other [OPEN-END]
99. Prefer not to answer

NEW SCREEN / ASK IF S7/4-99 UNEMPLOYED
S8. Have you ever held a job / occupation that required you to handle U.S. currency notes? [SINGLE SELECT]

1. Yes
2. No
3. Don't know/unsure

NEW SCREEN / ASK IF S8/1
S9. How long has it been since you were employed in your job / occupation where you would use or handle U.S. currency for work? [SINGLE SELECT]

1. Less than 1 year
2. 1-3 years
3. 3-5 years **[QUALIFIER FOR CASH SPENDERS]**
4. 5-10 years **[QUALIFIER FOR CASH SPENDERS]**
5. 10+ years **[QUALIFIER FOR CASH SPENDERS]**
6. Other [SPECIFY] [ANCHOR] **[QUALIFIER FOR CASH SPENDERS]**

NEW SCREEN / ASK IF S7/1-3 EMPLOYED
S10. Do you work in any of the following industries currently? *Please select all that apply.* [MULTI-SELECT, RANDOMIZE ROWS]

1. Advertising / PR / Marketing [TERMINATE]
2. Market Research [TERMINATE]
3. Retail
4. Technology
5. None of the above [ANCHOR] [EXCLUSIVE]

NEW SCREEN / ASK IF S7/1-3 EMPLOYED

S11. Thinking about your job / occupation, which of the following tasks do you perform at work? [MULTISELECT; RANDOMIZE]

1. Handling cash (physical bank notes)
2. Buying or selling products or services
3. Interacting with buyers
4. Interacting with sellers
5. Making withdrawals or deposits
6. Other [SPECIFY] [ANCHOR]
7. None of these [ANCHOR] [EXCLUSIVE]

NEW SCREEN / ASK IF S11/1
S12. You mentioned that you handle physical currency notes at your job. Which of the below applies to you? [MULTI-SELECT]
1. I handle physical currency notes in the currency of my country
2. I handle U.S. currency notes **[QUALIFIER FOR CASH HANDLERS]**
3. I don't handle physical currency notes at all [EXCLUSIVE]

NEW SCREEN / ASK IF S12/2
S13. How often do you handle U.S. currency notes? [SINGLE SELECT]
1. Never
2. Rarely (less than once a month)
3. Sometimes (at least once a month, but less than once a week) **[QUALIFIER FOR CASH HANDLERS]**
4. Often (at least once a week) **[QUALIFIER FOR CASH HANDLERS]**
5. Don't know/unsure

NEW SCREEN / ASK IF S11/1-6
S14. How frequently do you **receive payment for transactions at your business / work** via each of the following? *Select one per row.* [SINGLE SELECT PER ROW]

[RANDOMIZE ROWS]	Daily	Weekly	Monthly	Once a Quarter	Once a Year	Never / Not applicable
1. U.S. currency (physical bills or banknotes)	1 **[QUALIFIER FOR CASH HANDLERS]**	2 **[QUALIFIER FOR CASH HANDLERS]**	3 **[QUALIFIER FOR CASH HANDLERS]**	4	5	99

2. Local currency (physical bills or banknotes)	1	2	3	4	5	99
3. Debit card	1	2	3	4	5	99
4. Credit card	1	2	3	4	5	99
5. Check / cheque	1	2	3	4	5	99
6. ACH / electronic fund transfer / bank transfer	1	2	3	4	5	99
7. Mobile payment apps (e.g., Apple Pay, Google Pay, PayPal, Venmo, M-Pesa, Orange Money, MTN MoMo, EcoCash, GrabPay, ShopeePay, MoMo, BSP Mobile)	1	2	3	4	5	99
8. Cryptocurrency	1	2	3	4	5	99
9. Other foreign currency (e.g., Euro, Pound Sterling, Yuan)	1	2	3	4	5	99

FLAG IF S13=3-4 AND S14/R1/4-5,99

NEW SCREEN / ASK IF S14/R1/C1-3
S15. Which of the following types of **business / work related financial transactions** do you prefer to utilize U.S. currency for? **[MULTISELECT; RANDOMIZE]**

1. Reoccurring payments (i.e., vendor payments, rent, payroll)
2. Withdrawal / deposits
3. Payments for products / services
4. Other **[SPECIFY] [ANCHOR]**
5. Don't know / Not applicable **[ANCHOR] [EXCLUSIVE]**
6. None of these **[ANCHOR] [EXCLUSIVE]**

NEW SCREEN / ASK IF S13/3-5 OR S14/R1/C1-3
S16. What is your job / occupation where you use or handle U.S. currency for work? *Select all that apply.* **[MULTI-SELECT, RANDOMIZE SECTIONS AND ROWS WITHIN EACH SECTION]**

RETAIL INDUSTRY JOBS

1. Cashier / clerk
2. Retail sales associate

3. Retail store manager
4. Merchant / vender
5. Other retail job **[SPECIFY] [ANCHOR]**

SERVICE INDUSTRY JOBS

6. Server / Restaurant worker
7. Bartender / bar worker
8. Barista / café worker
9. Casino worker
10. Hotel worker
11. Other service job **[SPECIFY] [ANCHOR]**

FINANCE JOBS

12. Company owner / founder
13. Bank teller / clerk
14. Bank manager
15. Financial / securities analyst
16. Other finance job **[SPECIFY] [ANCHOR]**

OTHER JOBS [ANCHOR]

17. Taxi or rideshare driver
18. Transportation worker
19. Housekeeper / cleaner
20. Home health aid
21. Law enforcement officer
22. Other job **[SPECIFY] [ANCHOR]**

NEW SCREEN / ASK IF S12/2 OR S14/R1/C1-3

S17. How long have you held your job / occupation where you use or handle U.S. currency for work? [SINGLE SELECT]

1. Less than 1 year
2. 1-3 years **[QUALIFIER FOR CASH HANDLERS]**
3. 4-6 years **[QUALIFIER FOR CASH HANDLERS]**
4. 7-10 years **[QUALIFIER FOR CASH HANDLERS]**
5. 10+ years **[QUALIFIER FOR CASH HANDLERS]**
6. Other [SPECIFY] [ANCHOR]

S10_RECODE. HIDDEN Q INTO HANDLERS [PROGRAMMING NOTE: RECODE INTO THE FOLLOWING CATEGORIES, MULTI SELECT, ASSIGN RESPONDENT TO ONE GROUP VIA LEAST FILL PER MARKET]

1. **POTENTIAL CASH HANDLERS (S7/1-3 AND S13/3-4) AND S17/2-5**
2. **POTENTIAL CASH SPENDER ((S4/R1/C1-3 OR S6/3-4) AND (S8/2 OR S9/3-6 OR S12/1))**

S100. Audience Qualifications

S100A TO QUALIFY AS CASH SPENDER RESPONDENT MUST:

- Live in one of the markets (P1/1-10)
- Opt-in (S0_CONSENT/1)
- Be age 16+ (S1A_RECODE/2-7)
- Does not live outside of one of the desirable markets (NOT S3_BO/99, S3_DRC/99, S3_KE/99, S3_LI/99, S3_TA/99, S3_ZI/99, S3_CA/99, S3_MA/99, S3_PNG/99, S3_VI/99)
- Does not work in an undesirable industry (NOT S10/1-2)
- Qualify for potential cash spender based on least fill (S10_RECODE/2)

Qualified Cash Spenders N=1000

S100B TO QUALIFY AS CASH HANDLER RESPONDENT MUST:

- Live in one of the markets (P1/1-10)
- Opt-in (S0_CONSENT/1)
- Be age 16+ (S1A_RECODE/2-7)
- Does not live outside of one of the desirable markets (NOT S3_BO/99, S3_DRC/99, S3_KE/99, S3_LI/99, S3_TA/99, S3_ZI/99, S3_CA/99, S3_MA/99, S3_PNG/99, S3_VI/99)
- Employed (S7/1-3)
- If employed, does not work in an undesirable industry (S7/1-3 AND S10/3-5)
- Qualify for potential cash handler based on least fill (S10_RECODE/1)
- Must say they handle cash at work (S11/1) AND/OR receive U.S. currency for work daily/weekly/monthly (S14/r1/1-3).
- Has handled U.S. currency for work for over a year (S17/2-5)

Qualified Cash Handlers N=1000

All others [TERMINATE]

FOR QUOTA TRACKING

S101: Market Tracking

1. Botswana (P1/1) N=200
2. Democratic Republic of Congo (P1/2) N=200
3. Kenya (P1/3) N=200
4. Liberia (P1/4) N=200
5. Tanzania (P1/5) N=200
6. Zimbabwe (P1/6) N=200
7. Cambodia (P1/7) N=200
8. Malaysia (P1/8) N=200
9. Papua New Guinea (P1/9) N=200
10. Vietnam (P1/10) N=200

S101A: Cash Spender Market Tracking (N=1000)

1. Botswana (S100A/1 AND P1/1) N=100
2. Democratic Republic of Congo (S100A/1 AND P1/2) N=100
3. Kenya (S100A/1 AND P1/3) N=100
4. Liberia (S100A/1 AND P1/4) N=100
5. Tanzania (S100A/1 AND P1/5) N=100
6. Zimbabwe (S100A/1 AND P1/6) N=100
7. Cambodia (S100A/1 AND P1/7) N=100
8. Malaysia (S100A/1 AND P1/8) N=100
9. Papua New Guinea (S100A/1 AND P1/9) N=100
10. Vietnam (S100A/1 AND P1/10) N=100

S101B: Cash Handler Market Tracking (N=1000)

1. Botswana (S100B/1 AND P1/1) N=100
2. Democratic Republic of Congo (S100B/1 AND P1/2) N=100
3. Kenya (S100B/1 AND P1/3) N=100
4. Liberia (S100B/1 AND P1/4) N=100
5. Tanzania (S100B/1 AND P1/5) N=100
6. Zimbabwe (S100B/1 AND P1/6) N=100
7. Cambodia (S100B/1 AND P1/7) N=100
8. Malaysia (S100B/1 AND P1/8) N=100
9. Papua New Guinea (S100B/1 AND P1/9) N=100
10. Vietnam (S100B/1 AND P1/10) N=100

S102A: CASH SPENDER AGE TRACKING

1. Gen Z (S100A/1 AND S1B_RECODE/1) N= COUNTER
2. Millennials (S100A/1 AND S1B_RECODE/2) N= COUNTER
3. Gen X (S100A/1 AND S1B_RECODE/3) N= COUNTER
4. Boomers (S100A/1 AND S1B_RECODE/4) N= COUNTER
5. Greatest (S100A/1 AND S1B_RECODE/5) N= COUNTER

S102B: CASH HANDLER AGE TRACKING

1. Gen Z (S100B/1 AND S1B_RECODE/1) N= COUNTER
2. Millennials (S100B/1 AND S1B_RECODE/2) N= COUNTER
3. Gen X (S100B/1 AND S1B_RECODE/3) N= COUNTER
4. Boomers (S100B/1 AND S1B_RECODE/4) N= COUNTER
5. Greatest (S100B/1 AND S1B_RECODE/5) N= COUNTER

S103: GENDER TRACKING

1. Man (S2/1) N= COUNTER
2. Woman (S2/2) N= COUNTER
3. Self-describe (S2/3) N= COUNTER
4. Prefer not to answer (S2/99) N= COUNTER

S103: CASH SPENDER GENDER TRACKING

1. Man (S100A/1 AND S2/1) N= COUNTER
2. Woman (S100A/1 AND S2/2) N= COUNTER
3. Self-describe (S100A/1 AND S2/3) N= COUNTER
4. Prefer not to answer (S100A/1 AND S2/99) N= COUNTER

S103B: CASH HANDLER GENDER TRACKING

1. Man (S100B/1 AND S2/1) N= COUNTER
2. Woman (S100B/1 AND S2/2) N= COUNTER
3. Self-describe (S100B/1 AND S2/3) N= COUNTER
4. Prefer not to answer (S100B/1 AND S2/99) N= COUNTER

S104: INDUSTRY TRACKING FOR CASH HANDLERS

1. Retail industry jobs (S100B/1 AND S16/1-5) N= COUNTER
2. Service industry jobs (S100B/1 AND S16/6-11) N= COUNTER
3. Finance jobs (S100B/1 AND S16/12-16) N= COUNTER
4. Other jobs (S100B/1 AND S16/17-22) N= COUNTER

S105A: CASH SPENDER U.S. CURRENCY USAGE

1. At least once a week (S100A/1 AND S4/R1/C2) N= COUNTER
2. At least once a month (S100A/1 AND S4/R1/C3) N= COUNTER

S105B: CASH HANDLER U.S. CURRENCY USAGE

1. At least once a week (S100B/1 AND S13/4) N= COUNTER
2. At least once a month (S100B/1 AND S13/3) N= COUNTER

Section 1: Transactions & Payment Methods

[PROGRAMMING NOTE: Insert Honeypot]

DISPLAY

Thank you for your interest in our survey. The survey data collected will be used for research purposes only and all responses you provide are voluntary, anonymous and will be processed in aggregate to assist us and our client in understanding audiences like you.

Public reporting burden for this collection of information is estimated at 24 minutes per response, including the time to gather and maintain 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 this burden to: Secretary, Board of Governors of the Federal Reserve System, Washington, DC 20551; and to the Office of Management and Budget, Paperwork Reduction Project (7100-0332), Washington, DC 20503. The Federal Reserve may not conduct or sponsor, and an organization is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

OMB No: 7100-0332
Approval expires on January 31, 2029

NEW SCREEN / DISPLAY IF S100A/1 CASH SPENDERS

For the rest of the survey, we are going to be asking you questions about **personal** financial transactions and purchases. By **personal** transactions, we mean not including any work-related transactions.

NEW SCREEN / DISPLAY IF S100B/1 CASH HANDLERS

For the rest of the survey, we are going to be asking you questions about **work-related** financial transactions. By **work-related** transactions, we mean only transactions related to your job, and not including any personal transactions outside of work.

NEW SCREEN / ASK IF S100A/1 CASH SPENDERS AND S4/c1-5 SELECTED FOR AT LEAST TWO ROWS

1. Earlier you said you use the following methods of payments when **making personal purchases**. Overall, what is your preferred method of payment when making these purchases? *Please rank from most to least preferred.* **[SHOW ROWS ONLY IF S4/c1-5] [RANK CHOICE ALL, MAX 9, MIN 2] [AUTOPOPULATE ROWS FROM S4] [HOLD ORDER FROM S4] [FORCE RANK IF MINIMUM 2 OPTIONS SELECTED]**

NEW SCREEN / ASK IF SHOWN Q1

2. Please indicate the reason why the following method payment is your preferred way of making purchases: [INSERT #1 TOP RANKED FROM Q1]. *Select all that apply.* [RANDOMIZE] [MULTI-SELECT]

   1. Easier to carry
   2. More widely accepted
   3. Safer from identity theft threats
   4. Safer from counterfeit threats
   5. Has a higher available value than other payment methods
   6. More reliable / stable
   7. Central / global payment method
   8. Not traceable
   9. Easier to access / obtain than other payment methods
   10. Allows for more controlled spending / budgeting
   11. Easier to transfer / deposit
   98. Other [ANCHOR] [OPEN-END]
   99. Don't know [ANCHOR] [EXCLUSIVE]

NEW SCREEN / ASK IF CASH SPENDERS

3. Please select the types of purchases you typically make with each of the following currency types. [RANDOMIZE ROWS] [MULTI-SELECT PER ROW]

	Smaller daily purchases (i.e., transportation fare, daily meal)	Ongoing / routine purchases (i.e., monthly rent / mortgage, weekly grocery expenses)	Higher-end purchases (i.e., appliances, vehicle)
U.S. currency (physical bills or banknotes) [ALWAYS SHOW]	1	2	3
Local currency (physical bills or banknotes) [SHOW IF S4/r2/c1-c5]	1	2	3

NEW SCREEN / ASK IF S100A/1 CASH SPENDERS AND S5/c3 SELECTED FOR AT LEAST TWO ROWS

4. Earlier you said you use the following methods of payments when **receiving personal payments.** Overall, what is your preferred payment method? *Please select one payment method.* [SINGLE SELECT] [AUTOPOPULATE ROWS FROM S5 IF S5/c3] [HOLD ORDER FROM S5]

NEW SCREEN / ASK IF SHOWN Q4

5. Please indicate the reason(s) why **[ROW/PAYMENT METHOD SELECTED FROM Q4]** is your preferred method for **receiving personal payments**. *Select all that apply.* **[RANDOMIZE] [MULTISELECT]**
   1. Easier to carry
   2. More widely accepted
   3. Safer from identity theft threats
   4. Safer from counterfeit threats
   5. Has a higher available value than other payment methods
   6. More reliable / stable
   7. Central / global payment method
   8. Not traceable
   9. Easier to access / obtain than other payment methods
   10. Allows for more controlled spending / budgeting
   11. Easier to transfer / deposit

   98. Other **[ANCHOR] [OPEN-END]**
   99. Don't know **[ANCHOR] [EXCLUSIVE]**

NEW SCREEN / ASK IF S100B/1 CASH HANDLERS AND S14/c1-5 SELECTED FOR AT LEAST TWO ROWS

6. Earlier you said you use the following methods of payments when **receiving payment transactions for business / work**. Overall, what is your preferred payment method? *Rank from most to least preferred.* **[RANK CHOICE ALL, MAX 9, MIN 2] [AUTOPOPULATE ROWS FROM S14 IF S14/c1-5] [HOLD ORDER FROM S14]**

NEW SCREEN / ASK IF SHOWN Q6

7. Please indicate the reason(s) why **[INSERT #1 TOP RANKED FROM Q6]** is your preferred method of **receiving payment transactions for business / work**. *Select all that apply.* **[RANDOMIZE][MULTI-SELECT]**
   1. Easier for customers to carry / use
   2. More widely accepted by vendors / suppliers
   3. Less transaction charges / additional fees incurred when used
   4. Safer from identity theft threats
   5. Safer from counterfeit threats
   6. Makes transactions faster
   7. More reliable / stable
   8. Central / global payment method
   9. Not traceable
   10. Easier to access / obtain than other payment methods
   11. Easier to transfer / deposit

   98. Other **[ANCHOR] [OPEN-END]**
   99. Don't know / Unsure **[ANCHOR] [EXCLUSIVE]**

NEW SCREEN / ASK ALL

RH1. What color is the sky? [SINGLE SELECT, RANDOMIZE ROWS]

1. Purple
2. Brown
3. Green
4. Blue
5. Red

FLAG IF NOT RH1/4

Section 2: Cash Behaviors & Perceptions

DISPLAY

The next few questions will address your behaviors and perceptions specific to U.S. currency. By U.S. currency, we mean physical U.S. dollar bills or banknotes.

SHOW IF S100A/1 CASH SPENDERS

Again, as you answer these questions, please consider only your **personal** financial transactions, not including any work-related transactions.

SHOW IF S100B/1 CASH HANDLERS

Again, as you answer these questions, please consider only your **work-related** financial transactions, not including any personal transactions outside of work.

NEW SCREEN / ASK ALL

8. Please indicate which U.S. currency denominations you use most often in **your typical transactions**? *Rank from most to least used.* [RANK CHOICE 1-7]
   1. $1
   2. $2
   3. $5
   4. $10
   5. $20
   6. $50
   7. $100
   8. I don't use U.S. currency during my typical transactions [EXCLUSIVE] [ADD AS CHECK BOX BELOW RANKING AS OPTION FOR RESPONDENT TO OPT OUT OF QUESTION]

NEW SCREEN / ASK IF S100A/1 – CASH SPENDERS

9. Please indicate which U.S. currency denominations you prefer to use **to save / store cash at home**? *Rank from most to least preferred.* [RANK CHOICE 1-7]
   1. $1
   2. $2
   3. $5
   4. $10
   5. $20
   6. $50
   7. $100
   8. I don't save / store U.S. currency at home [EXCLUSIVE] [ADD AS CHECK BOX BELOW RANKING AS OPTION FOR RESPONDENT TO OPT OUT OF QUESTION]

NEW SCREEN / ASK ALL

10. How much confidence do you have in the following currencies today? Please use a 7-point scale, where 1 means no confidence at all, and 7 means complete confidence. *Select one per row.* [SINGLE SELECT PER ROW] [RANDOMIZE ROWS]

	No confidence at all – 1	2	3	4	5	6	Complete confidence - 7	Don't Know / Unsure
1. U.S. currency (physical bills or banknotes)	1	2	3	4	5	6	7	99
2. Local currency (physical bills or banknotes)	1	2	3	4	5	6	7	99

NEW SCREEN / ASK ALL

11. How, if at all, has your confidence in currency changed over the past year? *Select one per row.* [SINGLE SELECT PER ROW] [HOLD ROW ORDER FROM Q10]

	Decreased	No change	Increased	Don't Know / Unsure
1. U.S. currency (physical bills or banknotes)	1	2	3	99
2. Local currency (physical bills or banknotes)	1	2	3	99

NEW SCREEN / ASK IF Q11/1 OR 3

11a_NEW_2025. **[SHOW IF Q11/r1/c1]** You indicated your confidence in U.S. currency has decreased over the past year. Why has your confidence changed?

[SHOW IF Q11/r1/c3 You indicated your confidence in U.S. currency has increased over the past year. Why has your confidence changed?

[OPEN END; MINIMUM FIVE WORDS]

NEW SCREEN / ASK ALL

12. Which of the following statements about U.S. currency do you personally believe to be true? *Select all that apply.* **[MULTI-SELECT] [RANDOMIZE]**
    1. Old designs of U.S. currency are not as valuable as new designs
    2. A torn U.S. note is no longer usable
    3. A U.S. note that is freshly minted / brand new is more valuable than one that is worn / used
    4. U.S. dollars tend to be "frozen dollar" notes where the serial numbers are deactivated
    5. The value of U.S. currency is lost / reduced over time
    6. U.S. currency expires after a certain date
    98. Other **[ANCHOR] [OPEN-END]**
    99. None of the above **[ANCHOR] [EXCLUSIVE]**

NEW SCREEN / ASK ALL

13. Do any of the following make you refrain from using U.S. currency? *Select one per row.* **[SINGLE SELECT PER ROW] [HOLD ORDER FROM Q12; SHOW IF 1-98 SELECTED AT Q12]**

	Yes	No	Don't Know / Unsure
1. Old designs of U.S. currency are not as valuable as new designs	1	2	99
2. A torn U.S. note is no longer usable	1	2	99
3. A U.S. note that is freshly minted / brand new is more valuable than one that is worn / used	1	2	99
4. U.S. dollars tend to be "frozen dollar" notes where the serial numbers are deactivated	1	2	99
5. The value of U.S. currency is lost / reduced over time	1	2	99
6. U.S. currency expires after a certain date	1	2	99
7. **[PIPE-IN OPEN-END RESPONSE IF SELECTED Q12/98]**	1	2	99

Section 3: Counterfeit Concerns, Perceptions, & Behaviors

DISPLAY

These next questions focus on your experiences with and perceptions of counterfeit currency.

SHOW IF S100A/1 CASH SPENDERS

Again, as you answer these questions, please consider only your **personal** financial transactions, not including any work-related transactions.

SHOW IF S100B/1 CASH HANDLERS

Again, as you answer these questions, please consider only your **work-related** financial transactions, not including any personal transactions outside of work.

NEW SCREEN / ASK ALL

14. How concerned are you about receiving **counterfeit** (that is, fake or fraudulent) currency for each of the following? Please use a 7-point scale, where 1 means not at all concerned, and 7 means extremely concerned. *Select one per row.* [SINGLE SELECT PER ROW]

	Not at all concerned – 1	2	3	4	5	6	Extremely concerned - 7	Don't Know / Unsure
1. USD $1	1	2	3	4	5	6	7	99
2. USD $2	1	2	3	4	5	6	7	99
3. USD $5	1	2	3	4	5	6	7	99
4. USD $10	1	2	3	4	5	6	7	99
5. USD $20	1	2	3	4	5	6	7	99
6. USD $50	1	2	3	4	5	6	7	99
7. USD $100	1	2	3	4	5	6	7	99
8. Local currency	1	2	3	4	5	6	7	99

NEW SCREEN / ASK ALL

15. Which of the following best describes your experience with counterfeit currency for each of the following? *Select one per row.* **[SINGLE SELECT PER ROW]**

	I've received counterfeit more than once	I've received counterfeit just once	I've never received counterfeit	Don't know / Unsure
1. USD $1	1	2	3	99
2. USD $2	1	2	3	99
3. USD $5	1	2	3	99
4. USD $10	1	2	3	99
5. USD $20	1	2	3	99
6. USD $50	1	2	3	99
7. USD $100	1	2	3	99
8. Local currency	1	2	3	99

NEW SCREEN / ASK IF Q15/r1-7 = c1-2

16. Where do you believe you have encountered counterfeit currency? *Select all that apply.*
[RANDOMIZE] [MULTISELECT]

1. A hotel / place of lodging
2. A restaurant / café / bar
3. A tourist attraction
4. Chain grocery store
5. An outdoor vendor
6. Local grocery store
7. Department store
8. Public transportation
9. Gas station
10. Convenience store
11. Pharmacy / Drug store
12. Supercenter
13. ATM
14. Bank teller
15. Acquaintance / friend **[SHOW IF CASH SPENDER S100A]**
16. A customer at work **[SHOW IF CASH HANDLER S100B]**
99. Don’t know / Unsure **[ANCHOR] [EXCLUSIVE]**

NEW SCREEN / ASK ALL

RH2. Please select ‘Somewhat Disagree’ below.[2]

1. Strongly Agree
2. Somewhat Agree
3. Somewhat Disagree
4. Strongly Disagree

FLAG IF NOT RH2/3

NEW SCREEN / ASK ALL

17. If you were to encounter counterfeit currency, what would you do? *Select all that apply.* **[RANDOMIZE] [MULTISELECT]**

    1. Report it to the local authorities / police
    2. Check security / design features to confirm it is counterfeit
    3. Turn it in at a local bank
    4. Alert my boss / manager **[SHOW IF CASH HANDLER S100B]**
    5. Destroy it / throw it away
    6. Give it to someone else
    7. Try to use it in another transaction to confirm it is counterfeit
    8. Alert the cash handler / cashier during the transaction **[SHOW IF CASH SPENDER S100A]**

    98. Other **[ANCHOR] [OPEN-END]**
    99. Don't know / Unsure **[ANCHOR] [EXCLUSIVE]**

Section 4: Currency Training

DISPLAY

Let's now turn to questions about authenticating currency. By authentication, we mean the process of looking at different features of a bill to determine if it is counterfeit or genuine currency. **[PN: INSERT HONEYPOT EXERCISE]**

SHOW IF S100A/1 CASH SPENDERS

Again, as you answer these questions, please consider only your **personal** financial transactions, <u>not</u> including any work-related transactions.

SHOW IF S100B/1 CASH HANDLERS

Again, as you answer these questions, please consider only your **work-related** financial transactions, <u>not</u> including any personal transactions outside of work.

NEW SCREEN / ASK ALL

18. When you receive U.S. currency, do you typically check its authenticity? **[SINGLE SELECT]**

    1. Yes
    2. No

    99. Don't Know / Unsure

NEW SCREEN / ASK IF Q18/1

18a. When you receive U.S. currency, what specific steps do you take to check its authenticity? *Please be as specific as possible.* **[OPEN END]**

NEW SCREEN / ASK ALL

19. To what extent do you agree or disagree with the following statements? *Select one per row.* [SINGLE SELECT PER ROW]

[RANDOMIZE ROWS]	Strongly disagree	Somewhat disagree	Somewhat agree	Strongly agree	Don't Know / Unsure
1. I have the information I need to accurately authenticate U.S. currency	1	2	3	4	99
2. I am knowledgeable about how to accurately authenticate U.S. currency	1	2	3	4	99
[SHOW IF CASH HANDLER S100B] 3. My job has / had standard procedures in place to authenticate U.S. currency	1	2	3	4	99
[SHOW IF S100B] 4. I go / have gone above and beyond what's required of me when authenticating U.S. currency	1	2	3	4	99
[SHOW IF CASH HANDLER S100B] 5. I have undergone training on how to accurately authenticate U.S. currency	1	2	3	4	99

NEW SCREEN / ASK ALL

20. Which of the following have you heard are ways to tell if the U.S. currency you use is authentic? *Select all that apply.* [MULTI-SELECT] [RANDOMIZE]
    1. The feel of raised print on the bill
    2. The design on the bill
    3. The portrait / statesman featured on the bill
    4. The use of color-shifting ink
    5. The use of shiny ink [RED HERRING]
    6. The serial numbers on the bill
    7. The watermarks on the bill
    8. The 3D security ribbon on the bill
    9. The security thread on the bill
    10. The "microprinting" or small printed words on the bill
    11. The security fibers embedded in the bill

12. The multiple languages printed on the bill **[RED HERRING]**

98. Other **[ANCHOR] [OPEN-END]**

99. Don't know / Unsure **[ANCHOR] [EXCLUSIVE]**

FLAG IF RESPONDENT SELECTS Q20/5 AND 12. ONLY FLAG IF BOTH 5 AND 12 ARE SELECTED

NEW SCREEN / ASK IF Q20/1-4, 6-11, 98

24a. Where did you learn what steps to take to authenticate U.S. currency? *Select all that apply.* **[MULTI-SELECT] [RANDOMIZE]**

1. At work
2. In school
3. From friends or family
4. An in-person training
5. A webinar
6. A written guide / toolkit
7. An online video

98. Other **[ANCHOR] [OPEN-END]**

99. Don't recall / Unsure **[ANCHOR] [EXCLUSIVE]**

NEW SCREEN / ASK IF Q18/2

21. Earlier you mentioned that you do not typically authenticate U.S. currency when you receive it. Which of the following best describes why you do not typically authenticate U.S. currency? *Select all that apply.* **[MULTI-SELECT] [RANDOMIZE]**

1. I don't have time to authenticate it
2. I forget to authenticate it
3. I trust it is authentic
4. I've never had it rejected **[SHOW IF CASH SPENDER S100A]**
5. I trust where I get my U.S. currency from **[SHOW IF CASH SPENDER S100A]**
6. I don't know how to authenticate it

98. Other **[ANCHOR] [OPEN-END]**

NEW SCREEN / ASK ALL

22. The Feel-Tilt-Check process is a three-step way to quickly authenticate U.S. currency. Are you familiar with the Feel-Tilt-Check process? **[SINGLE SELECT]**

1. Yes
2. No

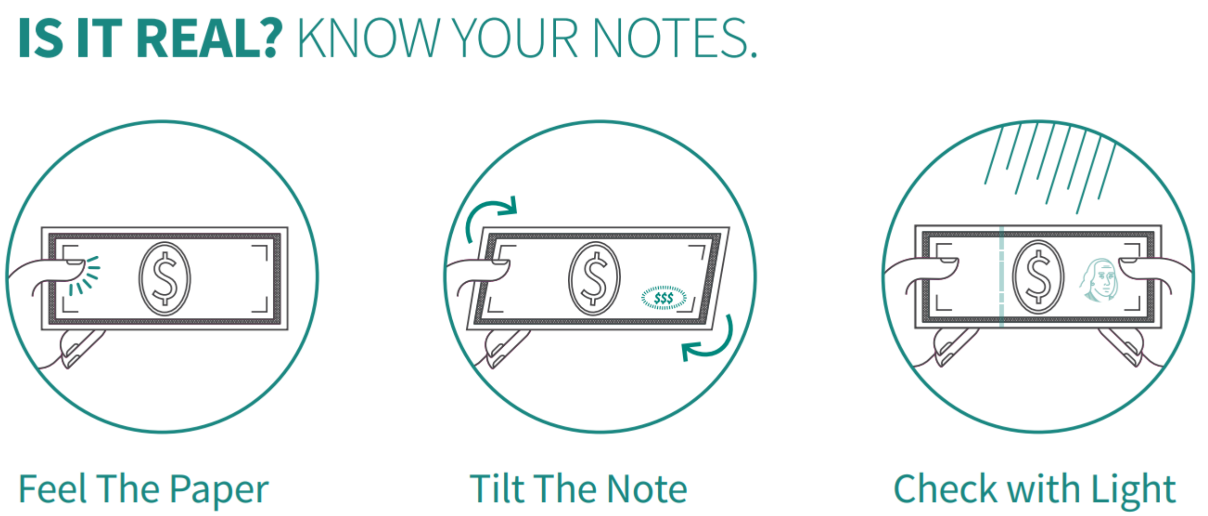
99. Don't know / Unsure

NEW SCREEN / ASK IF Q22/1

23. Have you used the Feel-Tilt-Check process when authenticating U.S. currency before?
[SINGLE SELECT]
    1. Yes
    2. No
    99. Don't know / Unsure

NEW SCREEN / ASK ALL

24. The Feel-Tilt-Check process is a three-step way to quickly authenticate U.S. Currency
[INSERT IMAGE BELOW FROM USCURRENCY.GOV/IMAGE OF FEEL. TILT. CHECK. INFOGRAPHIC. USE IMAGE THAT CORRESPONDS TO LANGUAGE USED IN SURVEY CHOSEN BY RESPONDENT IN S0. INCLUDE IMAGES DURING TRANSLATIONS].
Image 1 English SHOW IF S0/1



Knowing this process now, how likely would you be to use it to authenticate U.S. currency in the future? **[SINGLE SELECT]**
1. 1- Not at all likely
2. 2
3. 3
4. 4
5. 5
6. 6
7. 7- Extremely likely
99. Don't Know / Unsure

NEW SCREEN / ASK ALL

25. Which of the following topics would you be interested in learning more about when it comes to authenticating U.S. currency? *Select all that apply.* **[RANDOMIZE] [MULTI-SELECT]**
    1. How to identify new design changes
    2. What tools I can use to authenticate U.S. dollar bills
    3. The kind of paper U.S. currency is printed on
    4. What security features can be identified
    5. What does a counterfeit look like versus a genuine note
    6. What are the reporting procedures for counterfeit currency
    7. How to maintain personal safety when reporting a potential counterfeit

    98. Other **[ANCHOR] [OPEN-END]**
    99. None of these **[ANCHOR] EXCLUSIVE]**

NEW SCREEN / ASK ALL

26. How likely would you be to use a mobile phone application that assists you in learning about security features of U.S. currency so that you can authenticate the money yourself? Please use a 7-point scale, where 1 means not at all likely, and 7 means extremely likely. **[SINGLE SELECT]**
    1. Not at all likely
    2.
    3.
    4.
    5.
    6.
    7. Extremely likely

    99. Don't Know / Unsure

NEW SCREEN / ASK IF Q26/1-3

27. You indicated you are **not** likely to use a mobile phone application that assists you in learning about security features of U.S. currency so that you can authenticate the money yourself. Which of the following explains why you are not likely to do so? *Select all that apply.* **[RANDOMIZE; KEEP 2-3, 4-5, AND 6-7 TOGETHER] [MULTI-SELECT]**
    1. I am already knowledgeable enough about security features of U.S. currency
    2. I do not authenticate U.S. currency at all or frequently enough to need an application
    3. I would prefer to access this information on a website
    4. I would prefer to access this information via hand-out or brochure
    5. I do not use mobile phone applications or the internet on my mobile phone
    6. I do not have a mobile phone
    7. Mobile training applications are not typically available in my language

    98. Other **[ANCHOR] [OPEN-END]**

Section 5: CEP and Catalyst Awareness

DISPLAY SHOW ALL

Moving on…

NEW SCREEN / ASK ALL

Q32_NEW_2025. The U.S. Federal government will be unveiling a new design for the $10 bill. Prior to this survey, were you aware of the upcoming redesign of the U.S. $10 bill? **[SINGLE SELECT]**

01 Yes, I was aware of this
02 No, I was not aware of this
03 I might have heard something about this, but I'm not sure

NEW SCREEN / ASK ALL

Q37_NEW_2025. To the best of your knowledge, which of the following elements appear on the **back** of the current $10 U.S. bill? Please answer **without** looking at a $10 U.S. bill. *Select all that apply.* **[MULTI-SELECT] [RANDOMIZE]**

1. Image of the U.S. Treasury building
2. Image of the White House
3. Portrait of Alexander Hamilton
4. The phrase "In God We Trust"
5. The denomination written out as "TEN DOLLARS"
6. Image of a pyramid
7. A serial number
8. The signature of the Secretary of the Treasury
9. The phrase "THIS NOTE IS LEGAL TENDER FOR ALL DEBTS, PUBLIC AND PRIVATE"

98. I'm not sure **[ANCHOR] [EXCLUSIVE]**
99. None of the above **[ANCHOR] [EXCLUSIVE]**

NEW SCREEN / ASK ALL

Q38_NEW_2025. When it comes to security features on cash (such as watermarks, security threads, etc.), which statement best describes your view? **[SINGLE-SELECT] [RANDOMIZE]**

1. **[SHOW IF S100A/1]** Security features are mainly for experts and authorities to check, not for me to worry about

2. [SHOW IF S100B/1] Security features are mainly for experts and authorities like me to check
3. It's important for me as a cash user to be familiar with security features so I can check my cash is genuine

99. I'm not sure [ANCHOR] [EXCLUSIVE]

NEW SCREEN / ASK ALL

Q33_NEW_2025. Next, below are some U.S. federal government programs related to U.S. currency that you may or may not have heard of before. For each, please indicate whether you have ever heard of this program before. *Select one response per row.* [SINGLE SELECT PER ROW]

[RANDOMIZE ROWS]	Yes, I've heard of this program	No, I haven't heard of this program	Don't know/ Not sure
1. The Currency Education Program (CEP), managed by the Federal Reserve Board	1	2	99
2. The Bureau of Engraving and Printing (BEP), managed by the Department of the Treasury	1	2	99
3. The Counterfeit Currency Processing Facility, managed by the U.S. Secret Service	1	2	99

NEW SCREEN / ASK IF AWARE OF CEP (Q33_NEW_2025/1=1)

Q34_NEW_2025. The next couple of questions are about one of these programs in particular: The U.S. Currency Education Program (CEP), managed by the Federal Reserve Board.

What is your opinion of the U.S. Currency Education Program (CEP)? [SINGLE SELECT]

1. Very unfavorable opinion
2. Somewhat unfavorable opinion
3. Neutral opinion
4. Somewhat favorable opinion
5. Very favorable opinion
6. Don't know enough to say

NEW SCREEN / ASK ALL

Q35_NEW_2025. [SHOW IF Q33_NEW_2025/1=2-99The next couple of questions are about one of these programs in particular: The U.S. Currency Education Program (CEP), managed by the Federal Reserve Board.] The U.S. Currency Education Program (CEP), managed by the

Federal Reserve Board, ensures the integrity of and trust in the U.S. dollar by providing information and training resources to the public. Prior to today, how familiar were you with the U.S. Currency Education Program's mission? **[SINGLE SELECT]**

1. Not at all familiar
2. Not too familiar
3. Somewhat familiar
4. Very familiar

NEW SCREEN / ASK ALL

Q36_NEW_2025. Now knowing the purpose of the CEP, how likely would you be to use their training materials/resources when identifying a counterfeit U.S. banknote? **[SINGLE SELECT]**

1. Very unlikely
2. Somewhat unlikely
3. Likely
4. Very likely

99. Don't know

Section ~~5~~6: Demographics

DISPLAY

Thank you for your time so far! These last several questions are for further classification purposes.

NEW SCREEN / ASK ALL

D6. Which of the following, if any, social media networks are you registered on? **[MULTI SELECT] [RANDOMIZE]**

1. Instagram
2. TikTok
3. YouTube
4. Twitter / X
5. Facebook
6. WeChat
7. WhatsApp
8. LinkedIn
9. Snapchat

98. I don't use social media **[ANCHOR] [EXCLUSIVE]**
99. Prefer not to answer **[ANCHOR] [EXCLUSIVE]**

NEW SCREEN / ASK ALL

D10. Which of the following best describes your marital status? *Please select one.* **[SINGLE SELECT]**

1. Single, never married
2. Married
3. Separated or divorced
4. Widowed
5. Living with a significant other
99. Prefer not to answer **[ANCHOR]**

NEW SCREEN / ASK ALL

D11. Are you the parent or guardian of any children under the age of 18 living in your household? **[SINGLE SELECT]**

1. Yes
2. No
99. Prefer not to answer **[ANCHOR]**

NEW SCREEN / ASK IF D11/1

D12. How many children in each age bracket are currently living in your household? *Enter number for each. If any category does not apply, please enter '0'.* **[MUST BE >0 FOR AT LEAST ONE OF THE CATEGORIES]**

1. 0-5 ___________ **[NUMERIC] [DEFAULT TO ZERO] [RANGE: 0-10]**
2. 6-10 ___________ **[NUMERIC] [DEFAULT TO ZERO] [RANGE: 0-10]**
3. 11-15 ___________ **[NUMERIC] [DEFAULT TO ZERO] [RANGE: 0-10]**
4. 16+ ___________ **[NUMERIC] [DEFAULT TO ZERO] [RANGE: 0-10]**
99. Prefer not to answer **[ANCHOR]**

NEW SCREEN / ASK ALL

D17. What is your highest level of education? *Select one.* **[SINGLE SELECT]**

1. None completed
2. Primary School
3. Secondary school
4. High School / Tertiary / Tech. College
5. University / Higher Education
6. Postgraduate Education
99. Prefer not to answer / Not applicable

NEW SCREEN / ASK IF P1/1 – ARGENTINA

D18_AR. Thinking about your monthly household income in 2025, which of the following

categories best describes your monthly household income that year? *Please select one response.*
[SINGLE SELECT]
1. Less than ARS 300,000
2. ARS 300,000 – 699,999
3. ARS 700,000 – 1,199,999
4. ARS 1,200,000 – 1,999,999
5. ARS 2,000,000 or more

98. Don't know / Unsure
99. Prefer not to answer

NEW SCREEN / ASK IF P1/2 – AUSTRIA
D18_AT. Thinking about your monthly household income in 2025, which of the following categories best describes your monthly household income that year? *Please select one response.***[SINGLE SELECT]**

1. Less than EUR 2,000
2. EUR 2,000 – 3,499
3. EUR 3,500 – 4,999
4. EUR 5,000 – 6,999
5. EUR 7,000 or more

98. Don't know / Unsure
99. Prefer not to answer

NEW SCREEN / ASK IF P1/3 – CANADA
D18_CA. Thinking about your monthly household income in 2025, which of the following categories best describes your monthly household income that year? *Please select one response.***[SINGLE SELECT]**

1. Less than CAD 3,000
2. CAD 3,000 – 5,999
3. CAD 6,000 – 8,999
4. CAD 9,000 – 11,999
5. CAD 12,000 or more

98. Don't know / Unsure
99. Prefer not to answer

NEW SCREEN / ASK IF P1/4 – CHILE
D18_LI. Thinking about your monthly household income in 2025, which of the following categories best describes your monthly household income that year? *Please select one response.*
[SINGLE SELECT]
1. Less than CLP 600,000

2. CLP 600,000 – 1,119,999
3. CLP 1,200,000 – 1,999,999
4. CLP 2,000,000 – 2,999,999
5. CLP 3,000,000 or more
98. Don't know / Unsure
99. Prefer not to answer

NEW SCREEN / ASK IF P1/5 – ECUADOR

D18_EC. Thinking about your monthly household income in 2025, which of the following categories best describes your monthly household income that year? *Please select one response.*

[SINGLE SELECT]

1. Less than USD 600
2. USD 600 – 999
3. USD 1,000 – 1,499
4. USD 1,500 – 2,499
5. USD 2,500 or more
98. Don't know / Unsure
99. Prefer not to answer

NEW SCREEN / ASK IF P1/6 – EL SALVADOR

D18_SV. Thinking about your monthly household income in 2025, which of the following categories best describes your monthly household income that year? *Please select one response.*

[SINGLE SELECT]

1. Less than USD 600
2. USD 600 – 999
3. USD 1,000 – 1,499
4. USD 1,500 – 2,499
5. USD 2,500 or more
98. Don't know / Unsure
99. Prefer not to answer

NEW SCREEN / ASK IF P1/7 – JAPAN

D18_JP. Thinking about your monthly household income in 2025, which of the following categories best describes your monthly household income that year? *Please select one response.*

[SINGLE SELECT]

1. Less than JPY 300,000
2. JPY 300,000 – 499,999
3. JPY 500,000 – 699,999

4. JPY 700,000 – 999,999
5. JPY 1,000,000 or more
98. Don't know / Unsure
99. Prefer not to answer

NEW SCREEN / ASK IF P1/8 – MEXICO
D18_MX. Thinking about your monthly household income in 2025, which of the following categories best describes your monthly household income that year? *Please select one response.*
[SINGLE SELECT]
1. Less than MXN 10,000
2. MXN 10,000 – 19,999
3. MXN 20,000 – 34,999
4. MXN 35,000 – 59,999
5. MXN 60,000 or more
98. Don't know / Unsure
99. Prefer not to answer

NEW SCREEN / ASK IF P1/9 – NICARAGUA
D18_NI. Thinking about your monthly household income in 2025, which of the following categories best describes your monthly household income that year? *Please select one response.*
[SINGLE SELECT]
1. Less than NIO 10,000
2. NIO 10,000 – 19,999
3. NIO 20,000 – 34,999
4. NIO 35,000 – 59,999
5. NIO 60,000 or more
98. Don't know / Unsure
99. Prefer not to answer

NEW SCREEN / ASK IF P1/10 – PANAMA
D18_PA. Thinking about your monthly household income in 2025, which of the following categories best describes your monthly household income that year? *Please select one response.*
[SINGLE SELECT]
1. Less than USD 800
2. USD 800 – 1,499
3. USD 1,500 – 2,499
4. USD 2,500 – 3,999

5. USD 4,000 or more
98. Don’t know / Unsure
99. Prefer not to answer

NEW SCREEN / ASK IF P1/11 – SOUTH KOREA
D18_KR. Thinking about your monthly household income in 2025, which of the following categories best describes your monthly household income that year? *Please select one response.*
[SINGLE SELECT]

1. Less than KRW 3,000,000
2. KRW 3,000,000 – 4,999,999
3. KRW 5,000,000 – 6,999,999
4. KRW 7,000,000 – 9,999,999
5. KRW 10,000,000 or more
98. Don’t know / Unsure
99. Prefer not to answer

NEW SCREEN / ASK IF P1/12 – VENEZUELA
D18_VE. Thinking about your monthly household income in 2025, which of the following categories best describes your monthly household income that year? *Please select one response.*
[SINGLE SELECT]

1. Less than USD 100
2. USD 100 – 299
3. USD 300 – 499
4. USD 500 – 799
5. USD 800 or more
98. Don’t know / Unsure
99. Prefer not to answer

NEW CGSCREEN / ASK ALL
D19_2025. When traveling to neighboring countries, what currency do you typically travel with? *Please select all that apply.* **[MULTISELECT]**

1. Local currency
2. U.S. currency
3. Euro
4. Pound Sterling
5. Yuan
6. Other **[SPECIFY] [ANCHOR]**
7. I don’t travel with other currencies except my local currency **[ANCHOR] [EXCLUSIVE]**
99. Prefer not to answer **[ANCHOR] [EXCLUSIVE]**

NEW SCREEN / ASK IF D19_2025/2

D20_2025. What is the purpose of your travel to neighboring countries when you're traveling with U.S. currency? *Please select all that apply.* **[MULTISELECT]**

1. Tourism / to visit a new place
2. Business-related purposes (e.g., meetings, work-related purchases / transactions)
3. Visit friends / family
4. Other **[SPECIFY] [ANCHOR]**

99. Prefer not to answer **[ANCHOR] [EXCLUSIVE]**

NEW SCREEN / ASK ALL

RH3. Finally, in what year were you born? **[OPEN NUMERIC]**

RH3_FLAG. [PN: Behind the scenes recode for RH3] [YEAR RANGE 1901-2025]
1: (2025-S1) is +/- 2 of RH3 or equal
2: (2025-S1) is more than +/- 2 of RH3

FLAG IF RH3_FLAG=2

NEW SCREEN / DISPLAY

Thank you for taking the time to complete this survey! We appreciate your help in better understanding how you use, think, and feel about payment methods.