

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. 1693o-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 debit.card.surveys@frb.gov for assistance.

The survey will be made available online at <https://www.federalreserve.gov/debitcardsurveys>. 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

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2. Contact person(s) by section of the survey for which responsible

Name		Email	
Section		Phone	

Name		Email	
Section		Phone	

Name		Email	
Section		Phone	

Name		Email	
Section		Phone	

Name		Email	
Section		Phone	

Name		Email	
Section		Phone	

Name		Email	
Section		Phone	

Name		Email	
Section		Phone	

Name		Email	
Section		Phone	

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 program(s)?

Federal	State	Local
[]	[]	[]

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, in-kind assistance).

Number

6. Recipients receiving payments on government-administered, general-use prepaid cards as of December 31, 2011

Count each individual, household, or other category only once.

Please specify how recipients are counted:

For reporting totals for an individual program, check only one.

Individual

[]

Household

[]

Other

[]

If other, please specify:

Section III: Government-Administered Payment Cards

Number

1. Government-administered, general-use prepaid cards outstanding as of December 31, 2011

1a. 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:

Government-administered, general-use prepaid cards by network type

Number

- 2. Allocate “1. Government-administered, general-use prepaid cards outstanding as of December 31, 2011” between the following categories:
 $2a + 2b + 2c = 1$
 - 2a. Government-administered, general-use prepaid cards that can be used on both dual-message (signature) and single-message (PIN) networks as of December 31, 2011
 - 2a.1 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

1:

Section IV: Funding

Value (\$)

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

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-of-network) ATMs		

Section VI: Purchase Transactions

	Volume	Value (\$)
1. Settled purchase transactions in 2011 (excluding pre-authorizations, denials, adjustments, and returns)		
1a. Settled purchase transactions that included cash back		
Transactions by network type		
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		

Section VII: Interchange Fees

Interchange fee revenues

Dollars (\$)

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 dual-message (signature) transactions
 - 2b. Interchange fee revenues received on single-message (PIN) transactions

1:

Section VIII: Fees Paid by Issuers

Dollars (\$)

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.:

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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.

Total revenues

Dollars (\$)

1. Total revenue received on fees assessed to cardholders in 2011

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2. Allocate "1. Total revenue received on fees assessed to cardholders in 2011" between the following categories:

1:

$$2a + 2b + 2c + 2d + 2e + 2f + 2g + 2h + 2i = 1$$

2a. Purchase transaction fees assessed to cardholders in 2011

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2b. ATM fees assessed to cardholders in 2011
Do not include ATM operator fees for transactions at nonproprietary ATMs reported in V.3

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2c. Over-the-counter at-bank (teller) cash withdrawal fees assessed to cardholders in 2011

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2d. Account servicing fees assessed to cardholders in 2011

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2e. Routine monthly fees assessed to cardholders in 2011

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2f. Customer service inquiry fees assessed to cardholders in 2011

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2g. Penalty fees assessed to cardholders in 2011

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2h. Overdraft fees assessed to cardholders in 2011

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2i. Other fees assessed to cardholders in 2011

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Please list types of fees included in 2i.:

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Section X: Fees Assessed to Cardholders

Minimum and maximum values may be the same.

1. Purchase transaction fees

If reporting in aggregate, respond only to question 1c.

1a. Were purchase transaction fees assessed to cardholders in 2011? Yes [] No []
If no, proceed to question 2a.

1a.1 Were these purchase transaction fees subject to government-imposed restrictions? Yes [] No []

Please describe government-imposed restrictions:

1b. Were any of these purchase transaction fees waived or for some other reason not assessed to cardholders in 2011? Yes [] No []
If no, proceed to 1c.

Number

1b.1 Total number of purchase transaction fees waived or for some other reason not 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	Other
	[]	[]	[]

If other, specify unit of measure:

Number

- 1c. Total number of purchase transaction fees assessed to cardholders in 2011
Do not include the number of transactions for which purchase transaction fees were waived or for some other reason not assessed to cardholders.

Dollars (\$)

- 1c.1 Minimum purchase transaction fee assessed to cardholders in 2011 (per purchase transaction)
Include only fees greater than \$0.00.

- 1c.2 Maximum purchase transaction fee assessed to cardholders in 2011 (per purchase transaction)

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

2. ATM fees assessed to cardholder
*Do not include ATM operator fees for transactions at nonproprietary (out-of-network) ATMs.
 If reporting in aggregate, respond only to question 2c.*

2a. Were ATM fees assessed to cardholders in 2011? Yes No
 [] []
If no, proceed to question 3a.

2a.1 Were these ATM fees subject to government-imposed restrictions? Yes No
 [] []

Please describe government-imposed restrictions:

2b. Were any of these ATM fees waived or for some other reason not assessed to cardholders in 2011? Yes No
 [] []
If no, proceed to 2c.

Number

2b.1 Total number of ATM fees waived or for some other reason not assessed to 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, specify unit of measure:

Number

2c. Total number of ATM fees assessed to cardholders in 2011

Do not include the number of ATM cash withdrawals for which ATM fees were waived or for some other reason not assessed to cardholders.

Dollars (\$)

2c.1 Minimum ATM fee assessed to cardholders in 2011 (per ATM cash withdrawal)

Include only fees greater than \$0.00.

2c.2 Maximum ATM fee assessed to cardholders in 2011 (per ATM cash withdrawal)

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

3. Over-the-counter at-bank (teller) cash withdrawal fees

If reporting in aggregate, respond only to question 3c.

3a. Were over-the-counter at-bank (teller) cash withdrawal fees assessed to cardholders in 2011? Yes [] No []

If no, proceed to question 4a.

3a.1 Were these over-the-counter at-bank (teller) cash withdrawal fees subject to government-imposed restrictions? Yes [] No []

Please describe government-imposed restrictions:

3b. Were any of these over-the-counter at-bank (teller) cash withdrawal fees waived or for some other reason not assessed to cardholders in 2011? Yes [] No []

If no, proceed to 3c.

Number

3b.1 Total number of over-the-counter at-bank (teller) cash withdrawal fees waived or for some other reason not assessed to cardholders.

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, specify unit of measure:

Number

3c. Total number of over-the-counter at-bank (teller) cash withdrawal fees assessed to cardholders in 2011

Do not include the number of transactions for which the over-the-counter at-bank (teller) cash withdrawal fees were waived or for some other reason not assessed to cardholders.

Dollars (\$)

3c.1 Minimum over-the-counter at-bank (teller) cash withdrawal fee assessed to cardholders in 2011 (per over-the-counter at-bank (teller) cash withdrawal)

Include only fees greater than \$0.00.

3c.2 Maximum over-the-counter at-bank (teller) cash withdrawal fee assessed to cardholders in 2011 (per over-the-counter at-bank (teller) cash withdrawal)

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 to cardholders in 2011? Yes [] No []
If no, proceed to question 5a.

4a.1 Were these account servicing fees subject to government-imposed restrictions? Yes [] No []

Please describe government-imposed restrictions:

4b. Were any of these account servicing fees waived or for some other reason not assessed to cardholders in 2011? Yes [] No []
If no, proceed to 4c.

Number

4b.1 Total number of account servicing fees waived or for some other reason not assessed to cardholders.

4b.2 Was the number of account servicing fees waived or for some other reason not assessed in 4b.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, specify unit of measure:

Number

- 4c. Total number of account servicing fees assessed to cardholders in 2011
Do not include the number of account servicing activities for which account servicing fees were waived or for some other reason not assessed to cardholders.

Dollars (\$)

- 4c.1 Minimum account servicing fee assessed to cardholders in 2011 (per account servicing activity)
Include only fees greater than \$0.00.

- 4c.2 Maximum account servicing fee assessed to cardholders in 2011 (per account servicing activity)

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 cardholders in 2011? Yes No
[] []
If no, proceed to question 6a.

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

Please describe government-imposed restrictions:

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

Dollars (\$)

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)

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

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

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

6a.1 Were these customer service inquiry fees subject to government-imposed restrictions? Yes No
 [] []

Please describe government-imposed restrictions:

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

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 customer service inquiry fees waived or for 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?

Monthly	Per deposit to card	Other
[]	[]	[]

If other, specify unit of measure:

Number

- 6c. Total number of customer service inquiry fees assessed to cardholders in 2011
Do not include the number of customer service inquiries for which customer service inquiry fees were waived or for some other reason not assessed to cardholders.

Dollars (\$)

- 6c.1 Minimum customer service inquiry fee assessed to cardholders in 2011 (per customer service inquiry)
Include only fees greater than \$0.00.

- 6c.2 Maximum customer service inquiry fee assessed to cardholders in 2011 (per customer service inquiry)

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? Yes No
[] []
If no, proceed to question 8a.

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 for some other reason not assessed in 2011? Yes No
[] []
If no, proceed to 7c.

Number

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

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? Annually Other
[] []

If other, specify unit of measure:

Number

7c. Total number of penalty fees assessed in 2011
Do not include the number of penalty incidents for which penalty fees were waived or for some other reason not assessed to cardholders.

Dollars (\$)

7c.1 Minimum penalty fee assessed to cardholders in 2011 (per penalty incident)
Include only fees greater than \$0.00.

7c.2 Maximum penalty fee assessed to cardholders in 2011 (per penalty incident)

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. Were overdraft fees assessed to cardholders in 2011? Yes No
[] []
If no, proceed to question 9a.

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 or for some other reason not assessed to cardholders in 2011? Yes No
[] []
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 annually or using some other unit of measure? Annually [] Other []

If other, specify unit of measure:

Number

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.

Dollars (\$)

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.:

9. Other fees assessed to cardholder (not enumerated in other fee categories)
If reporting in aggregate, respond only to question 9c.

9a. Were other fees assessed to cardholders in 2011? Yes [] No []
If no, skip remaining questions in this section.

9a.1 Were these other fees subject to government-imposed restrictions? Yes [] No []

Please describe government-imposed restrictions:

9b. Were any of these other fees waived or for some other reason not assessed to cardholders in 2011? Yes [] No []
If no, proceed to 9c.

Number

9b.1 Total number of other fees waived or for some other reason not assessed to cardholders.

9b.2 Was the number of other fees waived or for some other reason not assessed in 9b.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, specify unit of measure:

Number

9c. Total number of other fees assessed in 2011
Do not include the number of other fee actions for which other fees were waived or for some other reason not assessed.

Dollars (\$)

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

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 government-administered 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 government-administered, 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 government-administered, 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.

GOVERNMENT-ISSUED, GENERAL-USE PREPAID CARD SURVEY

Government Survey



Survey Period:
Calendar Year 2011

General Instructions

About this Survey

The Board is required to report annually 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. [15 U.S.C. 1693o-2] The information requested in this survey will be used as input to this report.

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 programs and for each program individually administered within your jurisdiction. Sections II through IV should be repeated as many times as needed to provide the requested data on each 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 government agency 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 debit.card.surveys@frb.gov for assistance.

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

Response Confidentiality and Burden

The Federal Reserve Board does **not** regard the individual organization information provided by each respondent as confidential.

Public reporting burden for this collection of information is estimated to be 15 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 government agency/agencies covered in this response

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2. Contact person(s) by section of the survey for which responsible

Name		Email	
Section		Phone	

Name		Email	
Section		Phone	

Name		Email	
Section		Phone	

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

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

Provide totals in every section aggregating all programs covered by this agency. Then repeat sections II through IV (as many times as needed) to provide totals for each individual program that your agency administers (as listed in Question 1 below).

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 programs that apply in 2.

List all relevant jurisdictions in 3.

List all relevant sponsoring government agencies that apply in 4.

List all relevant card-issuing banks in 5.

Provide a description of each payment program covered in 6.

Report the total number of recipients receiving prepaid card payments for all programs in 7. and specify all relevant categories of recipients.

Report the total number of recipients receiving payments (all payment methods, e.g., check, automated clearing house, general-use prepaid card) for all programs in 8.

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

2. Does this response cover federal, state, or local program(s)?
- | | | |
|---------|-------|-------|
| Federal | State | Local |
| [] | [] | [] |

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 administering the general-use prepaid card program

5. Card-issuing bank(s)

6. Description of government-administered payment program

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

Number

7. Recipients receiving payments on government-administered, general-use prepaid cards as of December 31, 2011

Count each card, individual, household, or other category only once.

Please specify how recipients are counted:
For reporting totals for an individual program, check only one.

Individual
[]

Household
[]

Other
[]

If other, please specify:

Number

8. All Recipients receiving payments (all payment methods, e.g., check, automated clearing house, general-use prepaid card) as of December 31, 2011

Section III: Government-Administered Payment Cards

Number

1. Government-administered, general-use prepaid cards outstanding as of December 31, 2011

1a. Government-administered, general-use prepaid cards on which cardholders receive benefits or payments from multiple programs as of December 31, 2011

Please list all programs covered within this response for which 1a. applies:

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Section IV: Funding

Value (\$)

- 1. Funds loaded onto government-administered, general-use prepaid cards in 2011
- 2. All funds paid (all payment methods, e.g., check, automated clearing house, general-use prepaid card) in 2011

Glossary of Terms

Government-administered payment program: A program is considered government-administered 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 Accounts, Flexible Spending Accounts, 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.

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.

Jurisdiction: Geographic area in which government-administered, general-use prepaid cards have been issued (such as nationally, specific state, county, or municipality).

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.