The Federal Reserve Payments Study

Survey Period: Calendar Year 2015

The *Depository and Financial Institutions Payments Survey* (DFIPS) includes:

‣ Institution profile

‣ Check payments, deposits, and returns

‣ ACH profile, payments, and returns

‣ Wire transfers originated and received

‣ General-purpose debit and prepaid cards

‣ General-purpose credit cards

‣ Cash withdrawals, deposits, and terminals

‣ Alternative payment initiation methods

‣ Unauthorized third-party payment fraud

---- Glossary with Examples ----

Glossary with Examples

Institution Profile

GENERAL TERMINOLOGY

Your institution
The participating depository institution at its highest organizational level (e.g., holding company, if applicable), including all affiliates.
> **Note:** If your institution represent a third-party processor responding on behalf of a depository institution that was sampled for this study, please ensure that your response reflects transaction activity of accounts at the participating institution only and does not include data from other institutions for which your institution process payments.

Transaction deposit account-type definitions
Consumer: A transaction deposit account for personal use by an individual or household from which payments are commonly made. This includes checking accounts, NOW accounts, and share draft accounts. It **excludes** savings accounts and money market deposit accounts (MMDAs), which, although eligible for a limited number of transactions per month, should not be included. It excludes certificates of deposit (CDs). It also excludes prepaid card accounts which are reported in the prepaid card section of this survey.

Business/government: A transaction deposit account owned by an organization (i.e., business, government, non-depository financial institution, or not-for-profit) from which payments are commonly made. This includes small business accounts and commercial checking accounts – both analyzed (i.e., those for which fees can be offset by balances via an earnings credit rate) and non-analyzed. It **excludes** savings accounts and money market deposit accounts (MMDAs), which although eligible for a limited number of transactions per month, should not be included. It also excludes certificates of deposit (CDs) and deposits held from a depository institution for correspondent banking purposes.
> **Note:** Please report small business accounts under business/government accounts, if possible.

Retail sweep program account-type definitions
Consumer: In a "retail sweep program," a depository institution transfers funds between a customer's transaction accounts (e.g., a consumer) and that customer's savings deposit accounts up to six times per month by means of preauthorized or automatic transfers, typically in order to reduce transaction account reserve requirements while providing the customer with access to the funds.
See http://www.federalreserve.gov/BOARDDOCS/LegalInt/FederalReserveAct/2007/20070501/20070501.pdf for a regulatory opinion of what approaches may be used to implement these programs.

Business/government: In a "retail sweep program," a depository institution transfers funds between a customer's transaction accounts (e.g., a small business) and that customer's savings deposit accounts up to six times per month by means of preauthorized or automatic transfers, typically in order to reduce transaction account reserve requirements while providing the customer with access to the funds.
See http://www.federalreserve.gov/BOARDDOCS/LegalInt/FederalReserveAct/2007/20070501/20070501.pdf for a regulatory opinion of what approaches may be used to implement these programs.
> **Note:** Please report small business accounts under business/government accounts, if possible.

Wholesale sweep program account-type definitions
Wholesale sweep program accounts, also known as corporate sweep program accounts, are accounts in which funds from your business accountholders are swept overnight into investment instruments. Common investments used in wholesale sweeps are repurchase agreements, Master Notes, offshore Eurodollar deposits, and mutual funds.

SURVEY ITEMS

3) Did your institution or any of its affiliates employ the use of a retail sweep program (i.e., reserve sweep program) during calendar year 2015?
> In order to make national estimates, we use your institution's deposit balances as a sizing measure. Understanding if your institution used a retail sweeps program will help inform our estimates. In a retail sweep, depository institutions move unused funds from checkable deposit accounts (both consumer and business) to special purpose MMDA subaccounts and return the funds to checkable deposit accounts only as needed to cover payments. This practice does not adversely impact the accountholder but allows the institution to reduce nonearning assets. **Do not consider** off-balance corporate sweep programs (i.e., wholesale sweeps). If your answer to this question is **No**, please report "0" for item **7** below.

4) Did your institution provide a wholesale sweep program (i.e., corporate sweep program) to your business accountholders during calendar year 2015?

Do not consider retail sweep program accounts (i.e., reserve sweep program accounts).
If your answer to this question is **No**, please report "0" for item **8** below.

5) Did your institution provide card network acquiring services during calendar year 2015?

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

6) Transaction deposit accounts (including demand deposit accounts)

Include checking accounts, NOW accounts, and share draft accounts.

Do not include:
- Non-transaction accounts (savings accounts, money market accounts, CDs)
- Prepaid card program accounts
- Credit card accounts
- Accounts of foreign governments and official institutions
- Accounts of other depository institutions
- Retail sweep program accounts (report these in item **7** below)
- Wholesale sweep program accounts (report these in item **8** below)

► **Example:** Your customer has a student checking account with a balance of $3,500 at your institution. He also has a savings account and a credit card with your institution. Please report 1 consumer account with a balance of $3,500.

➲ Transaction deposit accounts (including demand deposit accounts) = Consumer deposit accounts (item **6a**) + Business/government deposit accounts (item **6b**).

6a) Consumer accounts

Please refer to the **General Terminology** section above for the definition of consumer accounts.

6b) Business/government accounts

Please refer to the **General Terminology** section above for the definition of business/government accounts.

7) Retail sweep program accounts (i.e., reserve sweep program accounts)

Include savings and money market deposit accounts associated with retail sweep programs. Include both consumer and business/government accounts.

Note: If your answer is **No** to item **3** above, please report "0" here.

Do not include:
- Checking accounts
- NOW accounts
- Share draft accounts

Do not include balances reported in item **6** above, or accounts and balances of any savings-type account not associated with transaction deposit accounts under a sweep program. Do not include off-balance-sheet corporate sweep accounts (i.e., wholesale sweeps).

► **Example:** Your retail customer has a savings account at your institution which requires a minimum balance of $1,500. At the end of each week, your institution's computers analyze your customer's use of checkable deposits into this account and sweeps any funds in excess of $1,500 into your customer's money market deposit account where it earns a higher rate of interest.

➲ Sweep program accounts = Consumer accounts associated with sweep programs (item **7a**) + Business/government accounts associated with sweep programs (item **7b**).

7a) Consumer accounts

Please refer to the **General Terminology** section above for the definition of consumer accounts.

7b) Business/government accounts

Please refer to the **General Terminology** section above for the definition of business/government accounts.

8) Wholesale sweep program accounts

Include corporate sweep accounts in which funds from your business accountholders are swept overnight into investment instruments.

Note: If your answer is **No** to item **4** above, please report "0" here.

Do not include:

- Checking accounts
- NOW accounts
- Share draft accounts

Do not include balances reported in item **6** above, or accounts and balances of any savings-type account not associated with transaction deposit accounts under a sweep program.

► **Example:** Your corporate customer has an account at your institution. Every night, your institution's computers automatically sweep the account and move any available funds into a mutual fund, per your customer's instructions.

Check Payments

GENERAL TERMINOLOGY

Check (or share draft) –

A negotiable instrument drawn on a depository institution. For this study, please follow these guidelines:

Checks include...	Checks do <u>not</u> include...
▪ Checks written by individuals, business or government entities	▪ Deposit slips
▪ Traveler's checks drawn on your institution	▪ General ledger tickets
▪ Money orders drawn on your institution	▪ Other non-check documents, such as payment coupons
▪ Cashier's checks drawn on your institution	▪ Courtesy checks on credit card accounts
▪ Official checks drawn on your institution	▪ Checks converted to ACH (i.e., ARC, POP, BOC transactions)
▪ Teller's checks drawn on your institution	
▪ Payable through drafts drawn on your institution	
▪ Truncated checks (i.e., image exchange)	

Bank of first deposit –

The first depository institution in which a check is deposited. The "bank of first deposit" may be a bank or credit union. The "bank of first deposit" may not be your institution.

"On-us" correspondent deposits –

Checks drawn on your institution that are deposited at your institution by a correspondent banking customer, which is the "bank of first deposit."

SURVEY ITEMS

1) Did your institution process checks for an unaffiliated depository institution as part of a correspondent banking relationship during calendar year 2015?

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

Note: If your answer to this question is **No**, please report "0" for items **3a.2**, **12a.2**, and **12b.2** below, which measure correspondent processing volumes.

► **Example:** Bank A received deposits at its branches. Rather than processing and forwarding present transit checks for collection itself, Bank A deposited the checks into a due-to account at Bank B. Bank B cleared Bank A's checks on its behalf. In this scenario, Bank B is a correspondent processor and would answer **Yes** to this question.

2) All checks drawn on your institution

All checks (or share drafts) for which your institution was the paying bank as defined by Reg. CC. Include items **2a** and **2b** below. Include controlled disbursement checks, if applicable. Include checks your institution subsequently returned unpaid to the "bank of first deposit" or its designated processor (i.e., outgoing returns) or chargebacks to the depositing customer if your institution was the "bank of first deposit" (i.e., "on-us" returns). Also include official checks written by your institution (as opposed to by your accountholders).

Do not include:

- Checks drawn on other institutions (i.e., transit checks)
- Checks that your institution received as a "pass through correspondent" for which another institution was the paying bank
- Non-check documents, such as batch headers, general ledger tickets, cash-in or cash-out tickets, deposit tickets, that were processed on check sorters

Note: Do not double count electronic check presentment (ECP) items if your institution received an electronic file with paper to follow. Also, if your institution performed proof-of-deposit processing, **do not over-report** item **2** by calculating it as the difference between prime pass and transit check volumes. Prime pass includes non-check documents which should be excluded here in item **2**.

► **Example:** Your retail customers wrote checks to pay for groceries. Your business customers wrote checks to pay their offices' utility bills. Please include both sets of checks.

➲ All checks drawn on your institution = Checks drawn from consumer accounts (item **2a**) + Checks drawn from business/government accounts (item **2b**).

2a) Checks drawn from consumer accounts

All checks paid from consumer accounts of any kind. Include consumer checks no matter what kind of consumer account they were written on. Also include any money orders, cashier's checks, or official checks paid on behalf of consumer accountholders through any type of account set up for that purpose.

2b) Checks drawn from business/government accounts

All checks paid from business/government accounts of any kind, including checks the institution pays itself on its own accounts. Also include any money orders, cashier's checks, or official checks paid on behalf of business/government accountholders through any type of account set up for that purpose, and any checks your institution paid on its own behalf. Please include small business accounts under business/government accounts.

3) All checks drawn on your institution

All checks (or share drafts) for which your institution was the paying bank as defined by Reg. CC. Include items **3a** and **3b** below.

(Repeat item **2** above.)

► **Example:** Your customer wrote a check to pay her water bills. If your institution has depository relationship with this water company, these checks will be "on-us" deposited checks. Others will be presented to your institution as inclearings from other depository institutions through the Federal Reserve, local clearinghouse or directly for same-day settlement.

➲ All checks drawn on your institution = Checks drawn on your institution for which another institution was the "bank of first deposit" (item **3a**) + "On-us" checks for which your institution was the "bank of first deposit" (item **3b**).

3a) Checks drawn on your institution for which another institution was the "bank of first deposit"

Checks drawn on your institution for which another institution was the "bank of first deposit." Include inclearings (item **3a.1** below) and "on-us" checks deposited by correspondent customers (item **3a.2** below). Include checks received from the Federal Reserve or via clearinghouses and image exchange networks, or in direct presentment for same-day settlement. Include controlled disbursement checks if applicable.

Do not include:

- Checks for which your institution was the "bank of first deposit" or checks drawn on other institutions:
  - Checks drawn on an unaffiliated depository institution that were deposited at your institution (i.e., outbound transit checks)
  - Checks drawn on your institution for which your institution was also the "bank of first deposit" (i.e., "On-us" checks for which your institution was the "bank of first deposit," item **3b** below)
- Non-check documents that were processed on check sorters such as batch headers, general ledger tickets, cash-in or cash-out tickets, deposit tickets.

Note: This is a subset of item **3** above. Do not double-count electronic check presentment (ECP) items if your institution received an electronic file with paper to follow.

► **Example:** Your customer wrote a check to pay for her groceries. The grocery store has a depository relationship with an unaffiliated depository institution. After processing the grocer's deposit, that institution (i.e., the "collecting bank") presented the check, through the Federal Reserve, local clearinghouse or directly for same-day settlement, to your institution for payment.

⮌ Checks drawn on your institution for which another institution was the "bank of first deposit" = Inclearings (item **3a.1**) + "On-us" checks deposited by correspondent customers (item **3a.2**).

3a.1) Inclearings

Checks drawn on your institution for which another institution was the "bank of first deposit" and for which your institution did <u>not</u> receive in a deposit for correspondent processing.

Do not include: "On-us" checks deposited by correspondent customers (item **3a.2** below) or "on-us" checks for which your institution was the "bank of first deposit" (item **3b** below).

Note: This is a subset of item **3a** above.

► **Example:** Your customer wrote a check to pay for goods at a retailer. The retailer has a depository relationship with an unaffiliated depository institution. After processing the retailer's deposit, that institution (i.e., the "collecting bank") presented the original paper check, through the Federal Reserve, local clearinghouse or directly for same-day settlement, to your institution for payment.

3a.2) "On-us" checks deposited by correspondent customers

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

Do not include: Inclearings (item **3a.1** above) or "on-us" checks for which your institution was the "bank of first deposit" (item **3b** below).

Note: This is a subset of item **3a** above. These checks were deposited into due-to accounts held at your institution. If your answer is **No** to item **1** above, please report "0" here.

► **Example:** Your customer paid a retailer using a check (i.e., the check was drawn on your institution). The retailer deposited this check at a depository institution other than your institution. The bank of first deposit outsourced its checking processing to your institution as part of a correspondent banking relationship. The institution (your correspondent customer) deposited the check with your institution for processing and forward collection.

3b) "On-us" checks for which your institution was the "bank of first deposit"

All checks drawn on your institution for which your institution was the "bank of first deposit." This includes all checks cleared between your affiliates. These checks are a subset of total deposited checks, which include, but are not limited to, the following:

- Checks deposited in your branches
- Checks received from other internal departments (e.g., wholesale or retail lockbox, currency/coin vault operations, and loan payments processing operations)
- Checks deposited by corporate clients (typically in the evening) directly to your item processing operations (e.g., pre-encoded or un-encoded deposits or remote capture deposits)
- Checks deposited and drawn on different affiliates of your institution (some call this "on-we" volume)

Do not include:

- Inclearings received from the Federal Reserve, a clearinghouse, or another institution (e.g., same-day settlement)
- Transit or non-check documents (e.g., general ledger tickets, cash-in or cash-out tickets, deposit tickets)
- Checks deposited by correspondent customers, even if they were drawn on your institution. These are "on-us" correspondent deposits and should be counted in item **3a.2** above

Note: This is a subset of item **3** above. If your institution truncated checks at the teller line, please include them in this volume.

► **Example:** Your customer wrote a check to her babysitter, who also happened to be your customer. When the babysitter deposited the check, your institution was both the collecting institution and the paying institution on this check.

4) Are you able to exclude non-check documents from the volumes reported above?

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

5) Are you able to report checks deposited at one affiliate of your institution but drawn on another affiliate of your institution as on-us volume?

Some institutions call this "on-we" volume, which should be reported entirely under item **3b** above if possible.

6) Did your institution outsource check processing to another organization (i.e., its "processor") during calendar year 2015?

Note: If your answer to this question is **Yes**, please request the necessary data from your institution's payments processor or provide them with a PDF copy of the survey so they may respond on your behalf.

Checks Deposits

7) Did your institution accept image deposits from accountholders using any of the following methods during calendar year 2015?

7a) Remote scanner attached to a PC or point-of-sale (POS) device
Note: This does not include image deposits captured by a smartphone or at an ATM.

7b) Smartphone or other mobile device
Note: If your answer to this question is **No**, please report "0" for item **12a.1.1.a** below.

7c) ATM image capture (envelope-free deposits)

8) Did your institution or a client create checks for collection on behalf of the payee (remotely created checks) during calendar year 2015?

Remotely created checks (RCCs) are orders of payment created by the payee and authorized by the customer remotely, through providing the required information including the MICR code. This typically happens via telephone or internet. They do not bear the signatures of the customers like ordinary checks. Instead, the signature line states "Authorized by Drawer".

RCCs are similar to their check counterparts in that they embody a paper instrument that contains an unconditional written order, instructing a drawee bank (paying bank) to make a payment to the order of a designated payee and are processed through the banking system. However, unlike traditional checks, the payee, and not the payer creates the instrument that instructs the drawee bank to make a payment.

Note: If your answer to this question is **No**, please report "0" for item **13a** below.

9) Did your institution take part in an ATM-sharing agreement during calendar year 2015?

If your answer to this question is **No**, please report "0" for item **12b.1.3.2** below.

10) Did your institution take part in a shared branching agreement during calendar year 2015?

If your answer to this question is **Yes**, please be sure to include only your portion of deposited checks in the volumes you report in the items below.

11) All checks deposited at your institution

All checks deposited at your institution. This includes checks that were drawn on your institution (i.e., "on-us" checks for which your institution was the "bank of first deposit," item **3b** above and "on-us" checks deposited by correspondent customers, item **3a.2** above) and checks drawn on other depository institutions (i.e., transit checks). Deposited checks include, but are not limited to, the following:

- Checks deposited in your branches
- Checks received from other internal departments (e.g., wholesale or retail lockbox, currency//coin vault operations, and loan payments processing operations)
- Checks deposited by corporate clients (typically in the evening) directly to your item processing operations (e.g., pre-encoded or un-encoded deposits or remote capture deposits)
- Checks deposited by correspondent banking customers

► **Example:** Your retail customer deposited their tax refund check at one of your institution's branches. Your corporate customer, a utility company, deposited checks at your institution's lockbox. Please include both types of checks.

➲ All deposited checks = Checks deposited by consumer accountholders (item **11a**) + Checks deposited by business/government accountholders (item **11b**)

11a) Checks deposited by consumer accountholders

All checks deposited by consumer accountholders of any kind. Include any money orders, cashier's checks, or official checks deposited by consumer accountholders into any type of account set up for that purpose.

11b) Checks deposited by business/government accountholders

All checks deposited by business/government accountholders of any kind. Include any money orders, cashier's checks, or official checks deposited by business/government accountholders into any type of account set up for that purpose, and any checks your institution deposits on its own behalf. Please include small business accountholders under business/government accountholders.

12) All checks deposited at your institution

All checks deposited at your institution. (Repeat item **11** from above.)

Note: Allocate your response to item **12** to image check deposits (item **12a** below) and paper check deposits (item **12b** below). The volumes you report in this section were not necessarily payments by your accountholders. If your institution performed branch or ATM capture, please report these volumes under item **12b**.

➲ Deposited checks = Image check deposits (item **12a**) + Paper checks deposits (item **12b**).

12a) Image check deposits

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

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

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

► **Example:** A customer wrote a check to pay for her physician. She may or may not have a depository relationship with your institution. The physician's office, which does have a depository relationship with your institution, captured the image of the check and transmitted the image to your institution for deposit. Your institution was the bank of first deposit for this check.

➲ Image check deposits = Checks deposited via client image capture (item **12a.1**) + Correspondent checks deposited via image capture/cash letter (item **12a.2**).

12a.1) Checks deposited via client image capture

Checks deposited by consumer accountholders (item **12a.1.1** below) and business/government accountholders (item **12a.1.2** below) by means of the accountholders capturing and transmitting an image of each check for deposit. The paper check was truncated by the accountholder at the point of capture/deposit.

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

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

► **Example:** A customer wrote a check to pay her physician. She may or may not have a depository relationship with your institution. The physician's office, which does have a depository relationship with your institution, captured the image of the check and transmitted the image to your institution for deposit. Your institution was the bank of first deposit for this check.

➲ Checks deposited via client image capture = Checks deposited by consumer accountholders via client image capture (item **12a.1.1**) + Checks deposited by business/government accountholders via client image capture (item **12a.1.2**).

12a.1.1) Checks deposited by consumer accountholders via client image capture

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

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

Note: This is a subset of item **12a.1** above.

► **Example:** A customer wrote a check to pay her babysitter. She may or may not have a depository relationship with your institution. The babysitter, who does have a depository relationship with your institution, captured the image of the check and transmitted the image to your institution for deposit. Your institution was the bank of first deposit for this check.

➲ Checks deposited by consumer accountholders via client image capture = Checks deposited by consumer accountholders using a mobile device (item **12a.1.1.a**) + All other checks deposited by consumers via client image capture (item **12a.1.1.b**).

12a.1.1.a) Checks deposited by consumer accountholders using a mobile device

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

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

Note: This is a subset of item **12a.1.1** above.

► **Example:** A customer wrote a check to pay her babysitter. She may or may not have a depository relationship with your institution.

The babysitter, who does have a depository relationship with your institution, deposited the check into her account electronically by capturing an image of the check with her smartphone and sending the image to your institution. Your institution were the bank of first deposit for this check.

12a.1.1.b) All other checks deposited by consumers via client image capture

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

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

Note: This is a subset of item **12a.1.1** above.

► Example: A customer wrote a check to pay her babysitter. She may or may not have a depository relationship with your institution. The babysitter, who does have a depository relationship with your institution, deposited the check into her account electronically by capturing an image of the check using a desktop scanner and sent the image to your institution from her PC. Your institution was the bank of first deposit for this check.

12a.1.2) Checks deposited by business/government accountholders via client image capture

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

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

Note: This is a subset of item **12a.1** above.

► Example: A customer wrote a check to pay her physician. She may or may not have a depository relationship with your institution. The physician's office, which does have a depository relationship with your institution, captured the image of the check and transmitted the image to your institution for deposit. Your institution was the bank of first deposit for this check.

12a.2) Correspondent checks deposited via image capture/cash letter

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

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

Note: This is a subset of item **12a** above. If your answer is **No** to item **1** above, please report "0" here.

► Example: A customer wrote a check to pay her babysitter. The babysitter deposited the check at an unaffiliated depository institution, which happened to be your correspondent customer. As a correspondent bank, your institution holds balances for this depository institution in a due-to

account and performs check clearing services on its behalf. This depository institution captured an image of the check and deposited it via image cash letter transmission to your institution for processing. Your institution may or may not be the paying bank for this item.

12b) Paper checks deposited

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

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

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

► **Example:** Your customer deposited his paycheck drawn on an unaffiliated depository institution at an ATM located at your branch. The ATM captured an image of the check, which was truncated at that time. The image was cleared via image exchange. Because the check was deposited at the ATM as paper, it should be reported here and not in item **12a**.

➲   Paper checks deposited = Paper checks deposited by consumer or commercial depositors (item **12b.1**) + Correspondent checks deposited via paper check/cash letter (item **12b.2**).

12b.1) Paper checks deposited by accountholders (other than correspondent customers)

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

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

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

► **Example:** A local convenience store accepted a check from its customer. The convenience store deposited the paper check at one of your institution's local branches. An image of the check was captured in the branch and cleared via image exchange. Because the check was deposited by the customer as a paper check in the branch, it should be reported here and not in item **12a.1**.

➲   Paper checks deposited by accountholders (other than correspondent customers) = Over-the-counter paper check deposits (item **12b.1.1**) + Wholesale vault paper check deposits (item **12b.1.2**).

12b.1.1) Over-the-counter paper check deposits

Paper checks deposited by accountholders (other than correspondent customers) at your institution's branches through a bank lobby teller window, drive-through teller, or night drop.

Do not include: Wholesale vault paper check deposits, ATM paper check deposits.

Note: This is a subset of item **12b.1** above.

► **Example:** A customer deposited a paper check at one of your institution's local branch's teller windows. An image of the check was captured in the branch and cleared via image exchange.

12b.1.2) Wholesale vault paper check deposits

Paper checks deposited by accountholders (other than correspondent customers) at your institution's wholesale vaults through armored carriers.

Do not include: Over-the-counter paper check deposits, ATM paper check deposits.

Note: This is a subset of item **12b.1** above.

► Example: A local convenience store accepted a check from its customer. The convenience store deposited the paper check at one of your institution's wholesale vaults through armored carrier.

12b.1.3) ATM paper check deposits

Paper checks deposited by accountholders (other than correspondent customers) at your institution's ATMs (both ATMs owned by your institution and shared-ATMs).

Do not include: Over-the-counter paper check deposits, wholesale vault paper check deposits.

Note: This is a subset of item **12b.1** above.

► Example: A customer deposited a paper check at one of your institution's ATMs. An image of the check was captured at the ATM and cleared via image exchange.

➲ ATM paper check deposits = On-us ATM deposits (item **12b.1.3.1**) + "Foreign" ATM deposits (item **12b.1.3.2**).

12b.1.3.1) On-us ATM deposits

Paper checks deposited by your institution's accountholders (other than correspondent customers) at ATMs owned by your institution. Include both paper checks imaged at your ATMs as part of the deposit process (item **12b.1.3.1.a**) and all other paper checks deposited at your institution's ATMs (item **12b.1.3.1.b**).

Note: This is a subset of item **12b.1.3** above.

► Example: A customer deposited a check at an ATM located at one of your branches that is owned by your institution.

➲ On-us ATM deposits = Checks imaged by an ATM as part of the deposit process (item **12b.1.3.1a**) + Other checks (item **12b.1.3.1b**).

a) Checks imaged by an ATM as part of the deposit process

Note: This is a subset of item **12b.1.3.1** above

► Example: A customer deposited a check at an image enabled ATM located at one of your branches that is owned by your institution. The check was converted to an image, displayed on the ATM screen, and your customer was prompted to confirm the dollar amount on the check.

b) Other checks

Note: This is a subset of item **12b.1.3.1** above

► Example: A customer deposited a check at a non-image enabled ATM located at one of your branches that is owned by your institution. At the end of the day, the check was extracted from the ATM, taken to the back of the branch and converted to an image.

12b.1.3.2) "Foreign" ATM deposits

Paper checks deposited by your institution's accountholders (other than correspondent customers) at "foreign" ATMs (i.e., ATMs participating in an ATM-sharing program).

Note: This is a subset of item **12b.1.3** above.

► **Example:** A customer deposited a check at an ATM located at a grocery store and is part of an ATM-sharing program in which your institution participates.

12b.2) Correspondent checks deposited via paper check/cash letter

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

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

Note: This is a subset of item **12b** above. If your answer is **No** to item **1** above, please report "0" here.

► **Example:** Your institution processes checks for another institution as part of a correspondent banking relationship. This institution takes in paper check deposits at its branches. In order to clear those paper checks, your correspondent customer deposited them at your institution in a paper cash letter for subsequent processing.

13) All checks deposited at your institution

All checks deposited at your institution. (Repeat items **11** & **12** from above.)

Note: Allocate your response to item **13** to remotely created checks (item **13a** below) and all other checks deposited at your institution (item **13b** below). The volumes reported in this section were not necessarily payments by your accountholders.

⮑ Deposited checks = Total remotely created checks (item **13a**) + All other deposited checks (item **13b**).

13a) Remotely created checks (RCCs)

Please refer to the definition of remotely created checks in item **8**.

Do not include: Online bill pay checks, IRDs

Note: This is a subset of item **13** above.

► **Example:** Your customer authorizes your institution to create an RCC in order to pay his bill for the credit card account which he has with your institution. He also authorizes payment over the telephone to his utility company, which happens to be your customer, and on whose behalf your institution creates an RCC. Please include both items.

⮑ Total remotely created checks = Remotely created checks for which your institution is the payee (item **13a.**1) + Remotely created checks for which your accountholder is the payee (item **13a.2**).

13a.1) Remotely created checks for which your institution is the payee

Orders of payments created by the payee, which in this case is your institution, and authorized by the payer remotely.

Do not include: Remotely created checks for which your accountholder is the payee

Note: This is a subset of item **13a** above.

► **Example:** Your customer holds a mortgage at your institution, and authorizes a remote payment over the telephone in order to avoid late fees. Your institution creates an RCC which will post to the payer's account at your institution.

13a.2) Remotely created checks for which your accountholder is the payee

Orders of payments created by the payee, who is an accountholder at your institution, and authorized by the payer remotely, who may or may not be an accountholder at your institution.

Do not include: Remotely created checks for which your institution is the payee

Note: This is a subset of item **13a** above.

► **Example:** Your customer sells products out of a catalogue and receives a verbal payment authorization from a buyer over the telephone, thereby triggering the creation of an RCC (by your institution on behalf of your customer). Your customer will deposit the RCC, and the RCC will post to the buyer's consumer account, which may or may not be at your institution.

13b) All other deposited checks

All checks deposited at your institution that are not remotely created checks.

Checks (Outgoing Check Returns)

14) Outgoing and "on-us" returned checks

All checks drawn on your institution that it returned unpaid, whether to another institution (item **14a** below) or to your own accountholders (item **14b** below).

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

► **Example:** Your customer wrote a check that was deposited (at your institution or another) and presented for payment. Your customer's account had insufficient funds and no overdraft protection. Your institution returned the check unpaid.

⊃ Outgoing and "on-us" returned checks = Checks your institution returned unpaid to the collecting institution (item **14a**) + "On-us" checks your institution returned unpaid to your institution's accountholder (item **14b**).

14a) Checks your institution returned unpaid to the collecting institution

Checks drawn on your institution for which another institution was the "bank of first deposit" (item **3a** above) that your institution returned unpaid. These checks were drawn on your institution but were returned to another institution unpaid.

Note: This is a subset of item **14** above.

► **Example:** Your customer wrote a check that was deposited at another institution and presented for payment. Your customer's account had insufficient funds and no overdraft protection. Your institution returned the check unpaid to the collecting bank.

14b) "On-us" checks your institution returned unpaid to your institution's accountholder

All "on-us" checks for which your institution was the "bank of first deposit" (item **3b** above) that it returned unpaid. These are a subset of items charged back to depositing accountholders. Some institutions call these "chargebacks."

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

Note: This is a subset of item **14** above.

► **Example:** Your customer wrote a check to his landlord, who also happened to be your customer. The landlord deposited the check at one of your branches. The account on which the check was drawn (the tenant's account) had insufficient funds and no overdraft protection. Your institution returned the check unpaid.

15) Outgoing and "on-us" returned checks

All checks drawn on your institution that it returned unpaid, whether to another institution or to your own accountholders. (Repeat item **14** from above)

↻ Outgoing returned checks = Checks your institution returned unpaid because they were unauthorized (item **15a**) + Checks your institution returned unpaid due to nonsufficient funds (item **15b**) + Checks your institution returned unpaid because of duplicate presentment (item **15c**) + Checks your institution returned unpaid due to other reasons including administrative returns (item **15d**)

15a) Unauthorized returned checks

Checks drawn on your institution that it returned unpaid, whether to another institution or to your own accountholders, because they were unauthorized.

Note: This is a subset of item **15** above.

► **Example:** Your customer wrote a check that was deposited at another institution and presented for payment. Your fraud detection software flagged the check as unauthorized (e.g., due to suspected forgery). Your institution returned the check unpaid to the collecting bank.

↻ Unauthorized checks = Remotely created checks your institution returned unpaid (item **15a.1**) + Checks your institution returned unpaid due to forgery/suspected forgery (item **15a.2**) + Other unauthorized checks your institution returned unpaid (item **15a.3**)

15a.1) Remotely created checks

Remotely created checks (as defined in item **8**) that your institution returned as unpaid. These are created by either your own institution or another institution on behalf of a salesperson and presented to your consumer's account (as defined in item **13a.2**), which your consumer subsequently reported as unauthorized.

Note: This is a subset of item **15a** above.

15a.2) Forgery/suspected forgery checks

Checks that were deposited (at either your institution or another) and presented for payment, but were flagged by your institution as a forgery/suspected forgery, and which your institution subsequently returned as unpaid.

Note: This is a subset of item **15a** above.

15a.3) Other unauthorized returned checks

Checks that were deposited (at either your institution or another) and presented for payment, but were flagged by your institution for reasons not listed under items **15a.1** or **15a.2**, which your institution subsequently returned as unpaid.

Note: This is a subset of item **15a** above.

15b) Nonsufficient funds returned checks

Checks drawn on your institution that it returned unpaid, whether to another institution or to your own accountholders, due to nonsufficient funds.

Note: This is a subset of item **15** above.

► **Example:** Your customer wrote a check that was deposited (at your institution or another) and presented for payment. Your customer's account had insufficient funds and no overdraft protection. Your institution returned the check unpaid to the collecting bank.

15c) Duplicate presentment returned checks

Checks drawn on your institution that it returned unpaid, whether to another institution or to your own accountholders, because it was suspected to be a duplicate check.

Note: This is a subset of item **15** above.

► **Example:** Your customer wrote a check that was deposited (at your institution or another) and presented for payment, but was flagged by your institution as a duplicate check. Your institution returned the check unpaid to the collecting bank.

15d) Other returned checks

Checks drawn on your institution that it returned unpaid, whether to another institution or to your own accountholders, due to other reasons not included above including for administrative reasons.

Note: This is a subset of item **15** above.

► **Example:** Your customer wrote a check that was deposited (at your institution or another) and presented for payment. Your institution flagged the check for reasons not listed under items **15a, 15b**, and **15c** (e.g., an administrative return such as account not being found). Your institution returned the check unpaid to the collecting bank.

ACH Profile

GENERAL TERMINOLOGY

ACH payments –

Transactions in this category are entries, originated or received by your institution, that are processed through an Automated Clearinghouse platform according to NACHA rules and format conventions. For this study, please follow these guidelines:

ACH entries include...	ACH entries do <u>not</u> include...
▪ Debits & credits sent and received ▪ On-us entries ▪ Network entries ▪ Returns	▪ Addenda records ▪ Zero-dollar items (e.g. NOCs, Prenotes) ▪ Deletes/Reversals

Originating Depository Financial Institution (ODFI) –
The Originating Depository Financial Institution (ODFI) is the depository institution that initiates and warrants electronic payments through the ACH Network (or on-us) on behalf of its customers.

Receiving Depository Financial Institution (RDFI) –
The RDFI is the depository institution that accepts and posts ACH transactions to customer accounts.

Network ACH entry –
A network ACH entry is one that is cleared through a network operator (i.e., the Fed or EPN). Also include any ACH entries sent directly to another institution. (Because of the inclusion of direct-send ACH entries, this category can also be thought of as all "interbank" ACH volume.)

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

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

Balanced file and offset ACH entry –

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

SURVEY ITEMS

1) Did your institution originate ACH credits (not returns) during calendar year 2015?

> Answer **Yes** if ACH credit originations are a product offered to accountholder customers. (i.e., your institution is an ODFI.) Answer **No** if not, or if your institution only originates ACH credits for the purpose of returning credits received from another institution (i.e., your institution is not an ODFI).
>
> **Note:** If your answer to this question is **No**, please report ACH credit return entries your institution originated in items **9**, and **10** below.

2) Did your institution originate ACH debits (not returns) during calendar year 2015?

> **Note:** If your answer to this question is **No**, please report ACH debit return entries your institution originated in item **14** below.

Note: If your answer is **No** to item **1** and item **2** above, please report **"We are not an ODFI"** to items **4** through **8** below.

3) Did your institution originate ACH entries on behalf of an unaffiliated depository institution during calendar year 2015?

> Answer **Yes** if your institution is a "correspondent bank" with respect to ACH origination. Answer **No** if not.

4) As an ODFI, did your institution submit balanced files from business/government accountholders during calendar year 2015?

> ► **Example:** Your institution originated payroll for your corporate customer, the originator, to its employees. Your corporate customer sends your institution a balanced file. The file is considered "balanced" because, in addition to credit entries to disburse payroll, it contains an offsetting debit entry such that the sum total value of credit and debit entries in the file is zero. The debit entry designates the deposit account to be used to fund the credit entries.

5) As an ODFI, did your institution submit regular (non-balanced) files from business/government accountholders during calendar year 2015?

> ► **Example:** Your institution originated payroll for your corporate customer, the originator, to its employees. Your corporate customer sends your institution an unbalanced file. The file is considered "unbalanced" because the sum total value of credit and debit entries in the file is not zero. The file contains the credit entries to disburse payroll but does not contain an offsetting debit entry. The corporate customer designated during account setup which deposit account would find credits entries originated.

6) As an ODFI, how did your institution internally "settle" ACH transactions so that funds were debited or credited to the correct accounts during calendar year 2015? (Check all that apply.)

> ► **We are not an ODFI**
> ► **Offset entries internally through your ACH system**
> ► **Offset entries through the ACH network (i.e., Fed or EPN)**
> ► **Offset entries through another internal funds transfer method (e.g., book transfer)**
> ► **Don't Know**

7) Did your institution originate network on-us ACH credit entries (on-us processed via an ACH network operator) during calendar year 2015?

> Network on-us ACH entries are network ACH entries for which your institution, along with your affiliates, is both the ODFI and RDFI.
>
> **Note:** If your answer to this question is **No**, please report "0" for item **10a.1** below.

8) Did your institution originate network on-us ACH debit entries (on-us processed via an ACH network operator) during calendar year 2015?

> Network on-us ACH entries are network ACH entries for which your institution, along with your affiliates, is both the ODFI and RDFI.
>
> **Note:** If your answer to this question is **No**, please report "0" for item **12a.1** below.

ACH Payments *(You are the payor's financial institution)*

Please include all transactions that involve a forward transfer of value. Do not include those transactions that do not involve a forward transfer of value. This allocation maps to the following SEC code breakout:

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

SEC Codes to Exclude: ACK, ADV, ATX, COR, DNE, ENR, MTE, RET, TRX

9) Total ACH credits your institution originated

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

Do not include:
- ACH entries received from other institutions
- Debit ACH entries originated
- Addenda records
- Zero-dollar entries

► **Example:** Your corporate customer paid its employees electronically through the ACH. Your institution originated the credit entries on behalf of your customer and sent them through your chosen network operator, i.e., the Fed or EPN.

➲ ACH credits your institution originated = ACH credit entries originated from consumer accounts (item **9a**) + ACH credit entries originated from business/government accounts (item **9b**).

9a) ACH credit entries originated from consumer accounts

All ACH credit entries paid from your institution's consumer accounts of any type. Include such payments no matter what kind of consumer account was used.

9b) ACH credit entries originated from business/government accounts

All ACH credit entries paid from your institution's business accounts of any type. Include such payments no matter what kind of business account was used. Please include small business accounts under business/government accounts.

10) Total ACH credits your institution originated

All network ACH credit entries for which your institution was the ODFI. (Repeat item **9** from above). If your answer is **No** to item **1** above, please report ACH credit return entries your institution originated here.

➲ ACH credits your institution originated = Network ACH credit entries originated (item **10a**) + In-house on-us ACH credit entries originated (item **10b**).

10a) Network ACH credit entries originated

These are credit entries for which your institution was the ODFI (but not the RDFI) and the credit entry was cleared through a network operator, i.e., the Federal Reserve or EPN. This would not include ACH entries cleared directly between your institution and another (i.e., direct exchange ACH entries).

Note: This is a subset of item **10** above. If your answer is **No** to item 1 above, please report ACH credit return entries your institution originated here.

► **Example:** Your corporate customer paid its employees electronically through the ACH. Your institution originated the credit entries on behalf of your customer and sent them through your chosen network operator, i.e., the Fed or EPN.

➲ Network ACH credit entries originated = Network offset ACH credit entries originated (item **10a.1**) + Network non-offset ACH credit entries originated (item **10a.2**).

10a.1) Network offset ACH credit entries originated

These are offset credit entries for which your institution was the ODFI (but not the RDFI) and the credit entry was cleared through a network operator, i.e., the Federal Reserve or EPN. Please refer to the **General Terminology** section above for the definition of offset ACH entries.

Note: This is a subset of item **10a** above. If your answer is **No** to item **7** above, please report "0" here.

► **Example:** Your corporate customer, a local Internet Service Provider (ISP), allows its customers to pay their bills online. In the month of March, the company originated 200 ACH debit entries of $25 each. In order to deposit the cleared payments to the ISP's operating account, your institution originates one offset ACH credit entry for $5,000 to the ISP's primary deposit account. Because your institution sends all ACH entries – even on-us entries – through a network operator, i.e., the Fed or EPN, your institution send the offset entry through the network. For this question, please report one (1) offset entry for $5,000.

10a.2) Network non-offset ACH credit entries originated

These are non-offset credit entries for which your institution was the ODFI (but not the RDFI) and the credit entry was cleared through a network operator, i.e., the Federal Reserve or EPN.

Note: This is a subset of item **10a** above.

► **Example:** Your corporate customer paid its employees electronically through the ACH. Your institution originated the credit entries on behalf of your customer and sent them through your chosen network operator, i.e., the Fed or EPN.

10b) In-house on-us ACH credit entries originated

All ACH credit entries not cleared through the Fed or EPN for which your institution was both the ODFI and RDFI for the purpose of moving funds from one account to another at your institution. Include in-house on-us offset ACH credit entries originated.

Note: This is a subset of item **10** above. If your answer is **No** to item **1** above, please report ACH credit return entries your institution originated here.

► **Example:** Your corporate customer paid its employees electronically through the ACH using your institution as its ODFI. Some of its employees have deposit accounts at your institution. To credit the accounts of those employees, your institution originated in-house on-us credit entries and forego clearing fees from the Fed or EPN.

➲ In-house on-us ACH credit entries originated = In-house on-us offset ACH credit entries originated (item **10b.1**) + In-house on-us non-offset ACH credit entries originated (item **10b.2**).

10b.1) In-house on-us offset ACH credit entries originated

These are offset credit entries for which your institution was both the ODFI and RDFI for the purpose of moving funds from one account to another at your institution. Please refer to the **General Terminology** section above for the definition of offset ACH entries.

Note: This is a subset of item **10b** above.

► **Example:** Your corporate customer, a local Internet service provider, allows its customers to pay their bills online. In the month of March, the company originated 200 ACH debit entries of $25 each. In order to deposit the cleared payments to the ISP's operating account, your institution originates one offset ACH credit entry for $5,000 to the ISP's primary deposit account. For this question, please report one (1) offset entry for $5,000.

10b.2) In-house on-us non-offset ACH credit entries originated

These are non-offset credit entries for which your institution was both the ODFI and RDFI for the purpose of moving funds from one account to another at your institution.

Note: This is a subset of item **10b** above.

► **Example:** Your corporate customer paid its employees electronically through the ACH using your institution as its ODFI. Some of its employees have deposit accounts at your institution. To credit the accounts of those employees, your institution originated in-house on-us credit entries and forego clearing fees from the Fed or EPN.

11) Total ACH debit entries your institution received

All network ACH debit entries for which your institution was the RDFI. Include returns. Include network on-us debit entries for which your institution was both the ODFI and RDFI. Include all network offset ACH debit entries received. See previous page for definition of "Network" entry.

Do not include:

- ACH entries sent to other institutions
- Credit ACH entries received
- Addenda records
- Zero-dollar entries

► **Example:** Your customer has set up direct debit of his checking account for recurring monthly bill payments. His billers, (e.g., utilities, insurance companies, credit card issuers) originated debit entries through other depository institutions (i.e., ODFIs) that your institution received and posted to your customer's account.

⊃ ACH debits your institution received through the Fed or EPN = ACH debit entries received for consumer accounts (item **11a**) + ACH debit entries received for business/government accounts (item **11b**).

11a) ACH debit entries received for consumer accounts

All ACH debit entries paid from your institution's consumer accounts of any type. Include such payments no matter what kind of consumer account was debited.

11b) ACH debit entries received for business/government accounts

All ACH debit entries paid from your institution's business accounts of any type. Include such payments no matter what kind of business account was debited. Please include small business accounts under business/government accounts.

12) Total ACH debit entries your institution received

All network ACH debit entries for which your institution was the RDFI. (Repeat item **11** from above).

⊃ ACH debits your institution received = Network ACH debit entries received (item **12a**) + In-house on-us ACH debit entries received (item **12b**).

12a) Network ACH debit entries received

These are debit entries for which your institution was the RDFI (but not the ODFI) and the debit entry was cleared through a network operator, i.e., the Federal Reserve or EPN. This would not include ACH entries cleared directly between your institution and another (i.e., direct exchange ACH entries).

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

► **Example:** Your customer has set up direct debit of his checking account for recurring monthly bill payments. His billers, (e.g., utilities, insurance companies, credit card issuers) originated debit entries through other depository institutions (i.e., ODFIs) that your institution received and posted to your customer's account.

⊃ Network ACH debit entries received = Network offset ACH debit entries received (item **12a.1**) + Network non-offset ACH debit entries received (item **12a.2**).

12a.1) Network offset ACH debit entries received

These are offset debit entries for which your institution was the RDFI (but not the ODFI) and the debit entry was cleared through a network operator, i.e., the Federal Reserve or EPN. Please refer to the **General Terminology** section above for the definition of offset ACH entries.

Note: This is a subset of item **12a** above. If your answer is **No** to item **8** above, please report "0" here.

► Example: Your institution originated payroll for your corporate customer, the Originator, to its employees. In the month of March, your institution originated 100 ACH credit entries of $1,000 each. In order to fund the credit entries, your institution originated one offsetting debit entry worth $1,000,000 to the firm's designated deposit account. Because your institution sends all ACH entries – even on-us entries – through a network operator, i.e., the Fed or EPN, your institution sent the offset entry through the network. For this question, please report one (1) offset entry worth $1,000,000.

12a.2) Network non-offset ACH debit entries received

These are non-offset debit entries for which your institution was the RDFI (but not the ODFI) and the debit entry was cleared through a network operator, i.e., the Federal Reserve or EPN.

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

► Example: Your customer has set up direct debit of his checking account for recurring monthly bill payments. His billers, (e.g., utilities, insurance companies, credit card issuers) originated debit entries through other depository institutions (i.e., ODFIs) that your institution received and posted to your customer's account.

12b) In-house on-us ACH debit entries originated

All ACH debit entries not cleared through the Fed or EPN for which your institution was both the ODFI and RDFI for the purpose of moving funds from one account to another at your institution. Include in-house on-us offset ACH debit entries originated.

Do not include:

- ACH entries sent to or received from other institutions
- In-house on-us credits your institution originated
- Addenda records
- Zero-dollar entries

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

► Example: Your corporate customer, a cable company, collected monthly payments from its customers by originating ACH debit entries using your institution as its ODFI. Some of those customers also have deposit accounts at your institution. To debit the accounts of those customers, your institution originated in-house on-us Debit entries and forego clearing fees from the Fed or EPN.

➲ In-house on-us ACH debit entries received = In-house on-us offset ACH debit entries received (item **12b.1**) + In-house on-us non-offset ACH debit entries received (item **12b.2**).

12b.1) In-house on-us offset ACH debit entries received

These are offset debit entries for which your institution was both the ODFI and RDFI for the purpose of moving funds from one account to another at your institution. Please refer to the **General Terminology** section above for the definition of offset ACH entries.

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

► Example: Your institution originated payroll for your corporate customer, the Originator, to its employees. In the month of March, your institution originated 100 ACH credit entries of $1,000 each. In order to fund the credit entries, your institution originated one offsetting debit entry worth $1,000,000 to the firm's designated deposit account. For this question, please report one (1) offset entry worth $1,000,000.

12b.2) In-house on-us non-offset ACH debit entries received

These are non-offset debit entries for which your institution was both the ODFI and RDFI for the purpose of moving funds from one account to another at your institution.

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

► **Example:** Your corporate customer, a cable company, collects monthly payments from its customers by originating ACH debit entries using your institution as its ODFI. Some of those customers also have deposit accounts at your institution. To debit the accounts of those customers, your institution originate in-house on-us debit entries and forego clearing fees from the Fed or EPN.

ACH Payments *(You are the payee's financial institution)*

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

SEC Codes to Exclude: ACK, ADV, ATX, COR, DNE, ENR, MTE, RET

13) Total ACH credit entries your institution received

All ACH credit entries for which your institution was the RDFI. Include returns. Include in-house on-us credit entries for which your institution was both the ODFI and RDFI (item **10b** above). Include all offset ACH credit entries received.

Do not include:

- ACH entries your institution originated
- Debit ACH entries received
- Addenda records
- Zero-dollar entries

► **Example:** Your customer has signed up for direct deposit with his employer, and his employer pays his salary each month through ACH. Your institution received the credit entries on behalf of your customer. Please include this volume and the associated dollar amounts here.

14) Total ACH debit entries your institution originated

All ACH debit entries for which your institution was the ODFI. Include returns. Include in-house on-us debit entries for which your institution was both the ODFI and RDFI (item **12b** above). Include all network offset ACH debit entries originated. If your answer is **No** to item **2** above, please report "0" here.

Do not include:

- ACH entries received from other institutions
- Credit ACH entries originated
- Addenda records
- Zero-dollar entries

► **Example:** Your corporate customer is a utility company. Each month, your customer originates debit entries at your institution in order to bill their customers who has set up recurring monthly bill payments with your customer out of their checking accounts. Please include this volume and the associated dollar amounts here.

ACH Returns

15) ACH outgoing debit returns

All outgoing ACH debit entries that your institution returned unpaid, whether to another institution (item **15a** below) or to your own accountholders (item **15b** below).

Do not include: ACH entries returned to your institution unpaid

► **Example:** Your customer pays his utility bill through the utility company's website. The utility company's bank (which may or may not be your institution) originates a debit ACH entry. However, your customer's account has insufficient funds, and your institution returns the ACH entry unpaid.

- ➲ ACH outgoing debit returns = ACH debit entries your institution returned unpaid to another collecting institution (item **15a**) + "On-us" ACH debit entries your institution returned unpaid to your institution's accountholder (item **15b**)

15a) ACH debit entries your institution returned unpaid to another collecting institution

ACH debit entries for which another institution was the ODFI that your institution returned unpaid.

Do not include: On-us" ACH debit entries your institution returned unpaid to your institution's accountholder

Note: This is a subset of item **15** above.

► **Example:** Your customer paid his telephone bill. The telephone company's bank (not your institution) initiated a debit ACH entry. However, due to your customer having insufficient funds, your institution returned the ACH entry unpaid.

15b) "On-us" ACH debit entries your institution returned unpaid to your institution's accountholder

All "on-us" ACH debit entries for which your institution was the ODFI that it returned unpaid.

Do not include: ACH debit entries your institution returned unpaid to another collecting institution

Note: This is a subset of item **15** above.

► **Example:** Your customer initiated an ACH debit payment to his leasing office, who also happened to be your customer. Your institution initiated a debit entry on behalf of the leasing office. However, due to insufficient funds, your institution returned the ACH entry unpaid. (In this case, your institution is both the ODFI and the RDFI).

16) ACH outgoing debit returns

Please repeat item **15**.

➲ ACH outgoing debit returns = Unauthorized outgoing debit returns (item **16a**) + Authorized outgoing debit returns (item **16b**).

16a) Unauthorized

ACH debit entries that your institution returned unpaid, whether to another institution or to your own accountholders, because they were unauthorized.

Note: This is a subset of item **16** above.

➲ Unauthorized = Fraud/suspected fraud (item **16a.1**) + Other unauthorized (item **16a.2**).

16a.1) Fraud/suspected fraud

Note: This is a subset of item **16a** above.

► **Example:** Your institution flagged an ACH entry because it hit one or more internal parameters of suspected fraud (e.g., the entry was for a large dollar amount). Your institution returned the ACH debit entry unpaid.

16a.2) Other unauthorized

Note: This is a subset of item **16a** above.

► **Example:** All other ACH debit entries flagged by your institution as unauthorized and returned unpaid (e.g., due to the use of certain SEC codes such as IAT)

16b) Authorized

ACH debit entries that your institution returned unpaid, whether to another institution or to your own accountholders, for reasons such as non-sufficient funds (item **16b.**1 below) or for administrative reasons (item **16b.**2).

Note: This is a subset of item **16** above.

⊃ Authorized = Nonsufficient funds (item **16b.1**) + Other authorized (item **16b.2**).

16b.1) Nonsufficient funds

ACH debit entries that your institution returned unpaid, whether to another institution or to your own accountholders, due to nonsufficient funds.

Note: This is a subset of item **16b** above.

► Example: Your customer pays his utility bill through the utility company's website. The utility company's bank (which may or may not be your institution) originates a debit ACH entry. However, your customer's account has insufficient funds, and your institution returns the ACH entry unpaid.

16b.2) Other authorized

ACH debit entries that your institution returned unpaid, whether to another institution or to your own accountholders, for any other reasons, including for administrative purposes.

Note: This is a subset of item **16b** above.

► Example: Your institution returned an ACH debit entry unpaid for any authorized reasons not included above (e.g., for administrative reasons such as account closures)

17) ACH incoming debit returns

All incoming ACH debit returns that your institution received, returned unpaid, whether from another institution (item **17a** below) or from your own (item **17b** below).

Do not include: ACH entries returned by your institution unpaid (outgoing)

⊃ ACH incoming debit returns = CH debit entries your institution received unpaid by another paying institution (item **17a**) + "On-us" ACH debit entries your institution returned unpaid to your institution's accountholder (item **17b**)

17a) ACH debit entries your institution received unpaid by another paying institution

ACH debit entries for which another institution was the ODFI that they returned to your institution unpaid.

Do not include: "On-us" ACH debit entries your institution returned unpaid to your institution's accountholder

Note: This is a subset of item **17** above.

► Example: Your institution initiated a debit entry on behalf of your corporate customer, a utility company. However, the bank of the person trying to pay the utility company returned the entry as he had insufficient funds in his account.

17b) "On-us" ACH debit entries your institution returned unpaid to your institution's accountholder

Repeat item **15b** from above.

Do not include: ACH debit entries your institution received unpaid by another paying institution

Note: This is a subset of item **17** above.

► Example: Your customer initiated an ACH debit payment to his leasing office, who also happened to be your customer. You initiated a debit entry on behalf of the leasing office. However, due to insufficient funds, your institution return the ACH entry unpaid. (In this case, your institution is both the ODFI and the RDFI).

18) ACH incoming debit returns

Please repeat item **17**.

⮑ ACH incoming debit returns = Unauthorized incoming debit returns (item **18a**) + Authorized incoming debit returns (item **18b**).

18a) Unauthorized

Incoming ACH debit entries returned to your institution unpaid, whether by another institution or by your own accountholders, because they were unauthorized.

Note: This is a subset of item **18** above.

⮑ Unauthorized = Fraud/suspected fraud (item **18a.1**) + Other unauthorized (item **18a.2**).

18a.1) Fraud/suspected fraud

Note: This is a subset of item **18a** above.

► **Example:** Your institution received an ACH debit return that was flagged by another institution because it hit one or more of their internal parameters of suspected fraud (e.g., the entry was for a large dollar amount). They returned the ACH debit entry unpaid.

18a.2) Other unauthorized

Note: This is a subset of item **18a** above.

► **Example:** Any other ACH debit entries flagged by another institution as unauthorized and returned unpaid that are not included above (e.g., due to the use of certain SEC codes such as IAT)

18b) Authorized

Incoming ACH debit entries that were returned to your institution unpaid, whether by another institution or your own, for reasons such as non-sufficient funds (item **18b.**1 below) or for administrative reasons (item **18b.**2).

Note: This is a subset of item **18** above.

⮑ Authorized = Nonsufficient funds (item **18b.1**) + Other authorized (item **18b.2**).

18b.1) Nonsufficient funds

ACH debit entries that were returned to your institution unpaid, whether by another institution or from your institution to your own accountholders, due to nonsufficient funds.

Note: This is a subset of item **18b** above.

► **Example:** Your institution initiated a debit entry on behalf of your corporate customer, a utility company. However, the bank of the person trying to pay the utility company returned the entry as he had insufficient funds in his account.

18b.2) Other authorized

ACH debit entries that were returned to your institution unpaid, whether by another institution or by your institution to your own accountholders, for any other reasons, including for administrative purposes.

Note: This is a subset of item **18b** above.

► **Example:** Your institution received an ACH debit return any authorized other reason not including nonsufficient funds (e.g., for administrative reasons such as account closures).

Wire Transfers Originated (Outgoing)

GENERAL TERMINOLOGY

Wire transfers –

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

> **Do not include:** Wire transfers your institution originated for an unaffiliated depository institution (i.e., correspondent volume).

SURVEY ITEMS

1) Did your institution originate wires on behalf of an unaffiliated depository institution during calendar year 2015 (i.e., correspondent volume)?

> **Note:** If your answer to this question is **No**, please skip item **1a** below.

> **1a) Are you able to exclude this volume from your answers below?**

2) Did an unaffiliated depository institution originate wires on behalf of your institution during calendar year 2015?

> **Note:** If your answer to this question is **No**, please skip item **2a** below.

> **2a) Are you able to include this volume in your answers below?**

3) Total wire transfer originations (outgoing)

> All wire transfers originated at your institution and sent through a network or a correspondent bank (item **3a** below) as well as internal book transfers (item **3b** below).

> **Do not include:** Wire transfers your institution originated for an unaffiliated depository institution.

> ► **Example:** Your institution originated a wire transfer on behalf of your corporate customer to pay its third-party vendor via Fedwire. The vendor may or may not have a depository relationship with your institution. The vendor may or may not have a U.S. domiciled account.

> ➲ Wire transfer originations = Wires sent through a network or a correspondent bank (item **3a**) + Book transfers (item **3b**).

> **3a) Sent through a network or a correspondent bank**

> > All wire transfers sent through a network (e.g., Fedwire or CHIPS) or a correspondent bank.

> > **Do not include:** Internal book transfers.

> > **Note:** This is a subset of item **3** above.

> > ► **Example:** Your institution originated a wire transfer on behalf of your corporate customer to pay its third-party vendor via Fedwire.

> **3b) Book transfers**

> > All internal wire transfers that were made using your wire platform. These are sometimes referred to as book transfers. This should equal item **8b** below.

Do not include: Outgoing wires that are sent through a network or a correspondent bank

Note: This is a subset of item **3** above.

► Example: Your corporate customer has multiple accounts at your institution and your institution provide them with the ability to transfer money between these accounts as a service. These wires are sent over your internal wire platform rather than over a network.

4) Total wire transfer originations (outgoing)

All wire transfers originated from consumer (item **4a** below) or business/government accounts (item **4b** below) at your institution. Include wire transfers originated on your institution's behalf by a correspondent. (Repeat item **3** from above).

Do not include: Wire transfers your institution originated for an unaffiliated depository institution.

► Example: Your institution originated a wire transfer on behalf of your corporate customer to pay its third-party vendor via Fedwire. The vendor may or may not have a depository relationship with your institution. The vendor may or may not have a U.S. domiciled account.

- ↻ Wire transfer originations = Consumer originated wire transfers (item **4a**) + Business/government originated wire transfers (item **4b**).

4a) Consumer originated wire transfers

All wire transfers originated from consumer accounts of any type at your institution.

Do not include: Business/government wire transfers.

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

► Example: Your retail customer has a daughter in college. Your institution originated a wire transfer on behalf of this retail customer to the school to fund his daughter's college tuition via Fedwire. The school may or may not have a depository relationship with your institution. The school may or may not have a U.S. domiciled account.

4b) Business/government originated wire transfers

Wire transfers originated from business/government (including non-depository financial institutions) accounts of any type at your institution. Please include small business accounts under business/government accounts.

Do not include: Consumer wire transfers.

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

► Example: Your institution originated a wire transfer on behalf of your corporate customer to pay its third-party vendor via Fedwire. The vendor may or may not have a depository relationship with your institution. And the vendor may or may not have a U.S. domiciled account.

- ↻ Business/government originated wire transfers = Settlement/bank business originated transfers (item **4b.1**) + All other business/government originated wire transfers (item **4b.2**).

4b.1) Settlement/bank business originated wire transfers

All wire transfers originated for the purpose of paying one of your institution's vendors or settling your institution's position with another institution.

Do not include: Wire transfers your institution originated for an unaffiliated depository institution. Wire transfers originated from consumer or business/government accounts.

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

► Example: Your institution originated a wire transfer via Fedwire to pay the bank's advertising agency.

4b.2) All other business/government originated wire transfers

All other wire transfers originated from business/government (including non-depository financial institutions) accounts at your institution.

Do not include: Consumer wire transfers or settlement/bank business transfers. Wire transfers for an unaffiliated depository institution.

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

► Example: Your institution originated a wire transfer on behalf of your corporate customer to pay its third-party vendor via Fedwire. The vendor may or may not have a depository relationship with your institution. The vendor may or may not have a U.S. domiciled account.

5) Total wire transfer originations (outgoing)

Repeat items **3 & 4** from above. Allocate your response according to whether wire transfers were originated from U.S.-domiciled accounts (item **5a** below) or foreign accounts (item **5b** below).

► Example: Your institution originated a wire transfer on behalf of your corporate customer to pay its third-party vendor via Fedwire. The vendor may or may not have a depository relationship with your institution. The vendor may or may not have a U.S. domiciled account.

➲ Wire transfer originations (outgoing) = Domestic (U.S.) payee (item **5a**) + Foreign payee (item **5b**).

5a) Domestic (U.S.) payee

All wire transfers originated from accounts at your institution that were sent to another U.S.-domiciled account.

Do not include: Foreign wire transfers.

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

► Example: Your institution originated a wire transfer via Fedwire on behalf of your corporate accountholder to pay its third-party vendor. The vendor has a U.S. domiciled account.

5b) Foreign payee

All wire transfers originated from accounts at your institution that were sent to an account outside the U.S.

Do not include: Domestic wire transfers.

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

► Example: Your institution originated a wire transfer via Fedwire on behalf of your corporate accountholder to pay its third-party vendor. The vendor has an account outside the U.S.

➲ Foreign payee = Consumer originated foreign transfers (item **5b.1**) + Business/government originated foreign transfers (item **5b.2**).

5b.1) Consumer originated foreign transfers

All wire transfers originated from consumer accounts at your institution that were sent to an account outside the U.S.

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

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

► Example: Your retail customer has a daughter studying abroad. Your institution originated a wire transfer on behalf of this retail customer to the school, which has an account outside the U.S., to fund his daughter's studies.

5b.2) Business/government originated foreign transfers

All other wire transfers originated from accounts at your institution that were sent to an account outside the U.S. Please include small business accounts under business/government accounts.

Do not include: Domestic or consumer wire transfers.

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

► **Example:** Your institution originated a wire transfer via Fedwire on behalf of your corporate accountholder to pay its third-party vendor. The vendor has an account outside the U.S.

Wire Transfers Received (Incoming)

6) Did your institution receive wires on behalf of an unaffiliated depository institution during calendar year 2015 (i.e., correspondent volume)?

Note: If your answer to this question is **No**, please skip item **6a** below.

6a) Are you able to exclude this volume from your answers below?

7) Did an unaffiliated depository institution receive wires on behalf of your institution during calendar year 2015?

Note: If your answer to this question is **No**, please skip item **7a** below.

7a) Are you able to include this volume in your answers below?

8) Total wire transfer receipts (incoming)

All wire transfers received by your institution which were sent through a network or a correspondent bank (item **8a** below) as well as internal book transfers (item **8b** below).

Do not include: Wire transfers your institution received from an unaffiliated depository institution.

► **Example:** Your institution received a wire transfer on behalf of your corporate customer from their client via Fedwire. Their client may or may not have a depository relationship with your institution. Their client may or may not have a U.S. domiciled account.

➲ Wire transfer receipts = Wires sent through a network or a correspondent bank (item **8a**) + Book transfers (item **8b**).

8a) Sent through a network or a correspondent bank

All wire transfers sent through a network (e.g., Fedwire or CHIPS) or a correspondent bank.

Do not include: Internal book transfers.

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

► **Example:** Your institution received a wire transfer on behalf of your customer from its third-party vendor via Fedwire.

8b) Book transfers

All internal wire transfers that were made using your wire platform. These are sometimes referred to as book transfers. This should equal item **3b** above.

Do not include: Incoming wires that were sent through a network or a correspondent bank

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

► **Example:** Your corporate customer has multiple accounts at your institution and your institution provide them with the ability to transfer money between these accounts as a service. These wires are received through your internal wire platform rather than over a network.

9) Total wire transfer receipts (incoming)

All wire transfers received on behalf of consumer (item **9a** below) or business/government accounts (item **9b** below) at your institution. Include wire transfers received on your institution's behalf by a correspondent. (Repeat item **8** from above).

Do not include: Wire transfers your institution received from an unaffiliated depository institution.

► **Example:** Your institution received a wire transfer on behalf of your corporate customer from its client via Fedwire. Their client may or may not have a depository relationship with your institution. Their client may or may not have a U.S. domiciled account.

➲ Wire transfer receipts = Consumer received wire transfers (item **9a**) + Business/government received wire transfers (item **9b**).

9a) Consumer received wire transfers

All wire transfers received by consumer accounts at your institution.

Do not include: Business/government wire transfers.

Note: This is a subset of item **9** above.

► **Example:** Your retail customer is a student in college. Her parents wire her funds to cover her college tuition. Your institution receives this wire on her behalf via Fedwire. Her parents may or may not have a depository relationship with your institution. Her parents may or may not have a U.S. domiciled account.

9b) Business/government received wire transfers

Wire transfers received by business/government (including non-depository financial institutions) accounts at your institution. Please include small business accounts under business/government accounts.

Do not include: Consumer wire transfers.

Note: This is a subset of item **9** above.

► **Example:** Your institution received a wire transfer on behalf of your corporate customer from its client via Fedwire. Their client may or may not have a depository relationship with your institution. Their client may or may not have a U.S. domiciled account.

➲ Business/government received wire transfers = Settlement/bank business received transfers (item **9b.1**) + All other business/government received wire transfers (item **9b.2**).

9b.1) Settlement/bank business received wire transfers

All wire transfers received for the purpose of paying one of your institution's vendors or settling your institution's position with another institution.

Do not include: Wire transfers your institution received from an unaffiliated depository institution. Wire transfers received from consumer or business/government accounts.

Note: This is a subset of item **9b** above.

► **Example:** Your institution received a refund from your advertising agency as a wire transfer via Fedwire.

9b.2) All other business/government received wire transfers

All other wire transfers received from business/government (including non-depository financial institutions) accounts at your institution.

Do not include: Consumer wire transfers or settlement/bank business transfers. Wire transfers for an unaffiliated depository institution.

Note: This is a subset of item **9b** above.

► **Example:** Your institution received a wire transfer on behalf of your corporate customer from their client via Fedwire. Their client may or may not have a depository relationship with your institution. Their client may or may not have a U.S. domiciled account.

10) Total wire transfer receipts (incoming)

Repeat items **8 & 9** from above. Allocate your response according to whether wire transfers were received into U.S.-domiciled accounts (item **10a** below) or foreign accounts (item **10b** below).

► **Example:** Your institution received a wire transfer on behalf of your corporate customer from their client via Fedwire. Their client may or may not have a depository relationship with your institution. Their client may or may not have a U.S. domiciled account.

➲ Wire transfer received (incoming) = Domestic (U.S.) payee (item **10a**) + Foreign payee (item **10b**).

10a) Domestic (U.S.) payee

All wire transfers received on behalf of accounts at your institution that were sent from another U.S.-domiciled account.

Do not include: Foreign wire transfers.

Note: This is a subset of item **10** above.

► **Example:** Your institution received a wire transfer via Fedwire on behalf of your corporate accountholder from its client. Their client has a U.S. domiciled account.

10b) Foreign payee

All wire transfers received from accounts at your institution that were sent from an account outside the U.S.

Do not include: Domestic wire transfers.

Note: This is a subset of item **10** above.

► **Example:** Your institution received a wire transfer via Fedwire on behalf of your corporate accountholder from their client. Their client has an account outside the U.S.

➲ Foreign payee = Consumer received foreign transfers (item **10b.1**) + Business/government received foreign transfers (item **10b.2**).

10b.1) Consumer received foreign transfers

All wire transfers received on behalf of consumer accounts at your institution that were sent from an account at an institution outside the U.S.

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

Note: This is a subset of item **10b** above.

► **Example:** Your retail customer resides in and attends a university in the U.S. Her parents, who live abroad and have an account outside the U.S. Your institution received a wire transfer on behalf of this retail customer from her parents to fund her studies.

10b.2) Business/government received foreign transfers

All other wire transfers received on behalf of accounts at your institution that were sent from an account at an institution outside the U.S. Please include small business accounts under business/government accounts.

Do not include: Domestic or consumer wire transfers.

Note: This is a subset of item **10b** above.

► **Example:** Your institution received a wire transfer via Fedwire on behalf of your corporate accountholder from their client. Their client has an account outside the U.S.

Debit and Prepaid Cards

GENERAL TERMINOLOGY

Debit and prepaid card transactions –

All purchase and bill pay transactions made with debit cards, open-loop prepaid cards, or ATM cards used for POS transactions. These transactions can be authenticated by either a Personal Identification Number (PIN) or by a signature. Transactions may originate, e.g., at a physical point of sale, via telephone, or via the Internet. For this study, please follow these guidelines:

Debit and prepaid card transactions include...	Debit and prepaid card transactions do <u>not</u> include...
- Transactions made with Visa, MasterCard, Discover, or American Express branded cards and cleared over dual-message networks. These are typically called signature-based or offline debit card transactions - POS transactions made with debit cards and cleared over a general-purpose single-message network. These are typically called PIN-based or online debit card transactions - Open-loop general-purpose prepaid card transactions - Open-loop gift card transactions - Payroll card transactions by the cardholder - Transactions originated in other countries	- ATM withdrawals - Credit card transactions - Transfers by a corporate customer to fund its employees' payroll card accounts - Electronic Benefit Transfer (EBT) card transactions.

General-purpose prepaid cards –
These network-branded cards are typically, but not necessarily, consumer funded and can be used at the point of sale, for bill pay transactions, or to withdraw cash from an ATM. These cards are often marketed to underbanked consumers as a checking account alternative.

Gift cards –
Private-label (e.g., merchant or shopping center branded] prepaid cards marketed as gift-giving alternatives to cash, checks and gift certificates or as loyalty cards with payment capabilities.

Payroll cards –
Reloadable, prepaid "ATM" cards issued to disburse employee wages; typically marketed as a means to replace paper check or cash wages to unbanked employees. Note: closed loop applications provide access to wages via ATM or check cashing agencies.

Electronic Benefit Transfer (EBT)–
Electronic Benefits Transfer (EBT) is an electronic system that allows a recipient to authorize transfer of their government benefits from a Federal account to a retailer account to pay for products received via a payment card.
Note: This questionnaire does not consider EBT cards as prepaid cards. If you've filled out this questionnaire in previous years, please make a special note of this since we have clarified this definition in this year's questionnaire.

Closed-loop prepaid cards –

Include: All point-of-sale (POS) or bill pay transactions made with closed-loop (private-label) prepaid cards.

Do Not Include: Open-loop (network branded) prepaid, debit card or credit card transactions. Please exclude ATM withdrawals from transaction reporting unless specifically requested.

Note: Any fees charged to the cards (e.g., monthly fees, dormancy fees) are not considered to be transactions and should be excluded.

Open-loop prepaid cards –

Include: All point-of-sale (POS) or bill pay transactions made with an open-loop (network branded) prepaid card. (Note: If your institution reports on behalf of an EFT network, please include only prepaid card transactions that carry your network brand. Do not include reciprocal or gateway transactions that are not routed on your brand).

Do not include: Closed-loop prepaid card, debit card or credit card transactions. Please exclude ATM withdrawals from transaction figures unless specifically requested. Do not include non-network branded transactions.

Note: Any fees charged to the cards (e.g., monthly transaction fees) are not considered to be transactions and should be excluded.

SURVEY ITEMS

1) Was your institution an issuer of general-purpose debit cards during calendar year 2015?

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

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

Note: If your answer to this question is **No**, please report "0" for items **2**, **7a, 8** and **11a** below.

2) Number of general-purpose debit cards

Debit cards and ATM cards that can be used at the point of sale that were issued by your institution, draw on the transaction deposit accounts reported in item **6** in the Institution Profile section, and in force at the end of the month. Please report average monthly totals for consumer accounts (item **2a**) and business/government accounts (item **2b**). Please include small business accounts under business/government accounts. Average of monthly totals means the average of end-of-month totals for each of the months in 2015.

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

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

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

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

Note: If your answer is **No** to item **1** above, please report "0" here.

► **Example for cards in force:** Your institution issued a debit card to an accountholder and the card has not expired. The debit card can be used to make purchases. This card may or may not have had purchase activity during the month, but has the ability to be used at the point of sale during the time period.

► **Example for cards with purchase activity:** Your institution issued a debit card to an accountholder and the card has not expired. The debit card had purchase activity and/or bill pay associated with the card during the month.

► **Example for chip enabled cards:** Your institution issued a debit card to an accountholder and the card has not expired. The debit card has chip technology, which may or may not be used. This card may or may not have had purchase activity and/or bill pay activity associated with the card during the month.

3) Was your institution an issuer of general-purpose prepaid cards during calendar year 2015?

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

Do not include: Debit cards, closed-loop prepaid cards, credit cards or electronic benefit transfer (EBT) cards.

Note: If your answer to this question is **No**, please report "0" for items **5**, **6**, **7b. 9, 10,** and **11b** below.

4) Did your institution offer its customers general-purpose prepaid cards issued by another financial institution during calendar year 2015?

Note: If your answer to this question is **Yes**, please do not include these cards (or associated transactions) in your answers below.

5) General-purpose prepaid card program accounts

Accounts for both reloadable (item **5a**) and non-reloadable (item **5b**) prepaid cards for which your institution was the issuer. Include general-purpose prepaid, gift, or payroll cards. Include card programs managed by your institution and card programs managed by a third-party. If your answer is **No** to item **3** above, please report "0" here. Average of monthly totals means the average of end-of-month totals for each of the months in 2015.

Do not include: Debit cards, ATM-only cards, closed-loop prepaid cards, credit cards or electronic benefit transfer (EBT) cards.

► **Example for reloadable prepaid card program accounts:** These are accounts for which your institution was the issuer of a general-purpose prepaid card – your customer can add additional funds to this card after it has been issued and use these funds to shop, transfer money, or pay bills.

► **Example for non-reloadable prepaid card program accounts:** These are accounts for which your institution was the issuer of a general-purpose prepaid card – your customer cannot add additional funds to this card after it has been issued.

6) Number of general-purpose prepaid cards

Prepaid cards that can be used at the point of sale that were issued by your institution, drawn on prepaid card program accounts listed in item **5** above, and in force at the end of the month. Please report average monthly totals for both reloadable (item **6a**) and non-reloadable (item **6b**) prepaid cards for which your institution was the issuer. Average of monthly totals means the average of end-of-month totals for each of the months in 2015.

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

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

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

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

Note: If your answer is **No** to item **3** above, please report "0" here.

► **Example for cards in force:** Your institution issued a Visa gift card to an accountholder and the card has not expired. The prepaid card can be used to make purchases. This card may or may not have had purchase activity during the month, but it has the ability to be used at the point of sale during the time period.

► Example for cards with purchase activity: Your institution issued a payroll card to a corporate customer's employee, and the card has not expired. The card had purchase activity during the month.

► Example for chip-enabled cards: Your institution issued a general-purpose reloadable prepaid card to an accountholder and the card has not expired. The card has an embedded micro-chip. This card may or may not have had purchase activity and/or bill pay activity associated with the card during the month. If it did, the chip may or may not have been the used during the transaction.

7) Total general-purpose debit and prepaid card transactions

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

Do not include: ATM withdrawals or credit card transactions.

► Example: Your customer bought groceries with her debit card by entering her PIN at the checkout line. Later that day, she used a Visa gift card issued by your institution to purchase clothes at a department store. Both transactions should be included.

➲ Total general-purpose debit and prepaid card transactions = General-purpose debit card transaction (item **7a**) + General-purpose prepaid card transactions (item **7b**).

7a) General-purpose debit card transactions

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

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

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

► Example: Your checking accountholder has a debit card linked to the account. She bought groceries with her debit card by entering her PIN at the checkout line. Later that day, she used her debit card to purchase clothes at a department store. Both transactions should be included.

➲ General-purpose debit card transactions = Transactions from consumer accounts (item **7a.1**) + Transactions from business/government accounts (item **7a.2**).

7a.1) Transactions from consumer accounts

Consumer debit card transactions. If your answer is **No** to item **1** above, please report "0" here.

Do not include: Business/government or prepaid card transactions.

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

► Example: Your consumer accountholder bought groceries with her debit card by entering her PIN at the checkout line. Later that day, she used her debit card to purchase clothes at a department store. The debit card is linked to a personal checking account at your institution. Both transactions should be included.

7a.2) Transactions from business/government accounts

Business/government debit card transactions. Please include small business accounts under business/government accounts. If your answer is **No** to item **1** above, please report "0" here.

Do not include: Consumer or prepaid card transactions.

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

► Example: Your small business accountholder, a restaurant owner, purchased cookware from a third-party supplier. The restaurant owner used a business debit card linked to a small business checking account to make the transaction.

7b) General-purpose prepaid card transactions

All prepaid card transactions for which your institution was the card issuer. Include transactions over any debit card network. If your answer is **No** to item **3** above, please report "0" here.

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

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

► **Example:** Your accountholder bought a pair of shoes at a department store using a network-branded gift card issued by your institution.

8) General-purpose debit card transactions

Repeat item **7a** from above. If your answer is **No** to item **1** above, please report "0" here. Include both card-present transactions (item **8a**) as well as card-not-present transactions (item **8b**).

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

► **Example:** Your customer bought groceries with her debit card and signed a sales receipt to authorize the transaction. Later that day, she used the same card to purchase a dress online but did not sign anything. Both transactions should be included.

➲ General-purpose debit card transactions = Card-present transactions (item **8a**) + Card-not-present transactions (item **8b**)

8a) Card-present transactions

All debit transactions for which the cardholder is physically present along with the card at the point-of-sale (POS). Include signature-authenticated transactions (item **8a.1**), PIN-authenticated transactions (item **8a.2**) and other transactions including low-value transactions for which no signature is required (item **8a.3**).

Do not include: Card-not-present transactions.

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

► **Example:** Your customer bought lunch with his debit card and signed for the purchase. Later that day, he used his debit card to pay for groceries and entered his PIN to authorize the transaction. Both transactions should be included.

➲ Card-present transactions = Signature-authenticated transactions (item **8a.1**) + PIN-authenticated transactions (item **8a.2**) + Other low value transactions for which no signature is required (item **8a.3**)

8a.1) Signature-authenticated transactions

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

Do not include: ATM withdrawals, PIN-authorized transactions, or credit card transactions.

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

► **Example:** Your customer bought lunch with his debit card and authorized the transaction by signing for the purchase.

8a.2) PIN-authenticated transactions

All debit card transactions that were processed over a PIN (single-message) payment card network. Include transactions processed over traditional signature debit networks (e.g., Visa, MasterCard). Also include "PIN-less" transactions for bill pay transactions that are cleared and settled through a regional EFT network.

Do not include: ATM withdrawals, signature-authorized transactions, or credit card transactions.

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

► **Example:** Your customer paid for groceries with his debit card and authorized the transaction by entering his PIN.

8a.3) Other transactions

Include all low value debit card transactions for which no signature or PIN was required.

Do not include: ATM withdrawals, signature-authorized transactions, PIN-authorized transactions or credit card transactions.

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

► **Example:** Your customer bought a coffee and with his debit card and completed the transaction without being required to sign a receipt or enter a PIN.

8b) Card-not-present transactions

All debit transactions for which the cardholder does not physically present the card to authorize the transaction, including mail-order transactions, telephone-order transactions and internet.

Do not include: Card-present transactions

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

► **Example:** Your customer purchased an item on an Internet website with his debit card but did not sign anything. The transaction was authorized over VisaNet.

9) General-purpose prepaid card transactions

Repeat item **7b** from above. If your answer is **No** to item **3** above, please report "0" here. Include both card-present transactions (item **9a**) as well as card-not-present transactions (item **9b**).

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

► **Example:** Your customer bought groceries with her prepaid card and signed a sales receipt to authorize the transaction. Later that day, she used the same card to purchase a dress online but did not sign anything. Both transactions should be included.

➲ General-purpose prepaid card transactions = Card-present transactions (item **9a**) + Card-not-present transactions (item **9b**)

9a) Card-present transactions

All prepaid transactions for which the cardholder is physically present along with the card at the point-of-sale (POS). Include signature-authenticated transactions (item **9a.1**), PIN-authenticated transactions (item **9a.2**) and low value transactions for which no signature is required (item **9a.3**).

Do not include: Card-not-present transactions.

Note: This is a subset of item **9** above.

► **Example:** Your customer bought lunch with his prepaid card and signed for the purchase. Later that day, he used his prepaid card to pay for groceries and entered his PIN to authorize the transaction. Both transactions should be included.

➲ Card-present transactions = Signature-authenticated transactions (item **9a.1**) + PIN-authenticated transactions (item **9a.2**) + Other low value transactions for which no signature is required (item **9a.3**)

9a.1) Signature-authenticated transactions

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

Do not include: ATM withdrawals, PIN-authorized transactions, or credit card transactions.

Note: This is a subset of item **9a** above.

> ► **Example:** Your customer bought lunch with his prepaid card and authorized the transaction by signing for the purchase.

9a.2) PIN-authenticated transactions

All prepaid card transactions that were processed over a PIN (single-message) payment card network. Include transactions processed over traditional signature debit networks (e.g., Visa, MasterCard). Also include "PIN-less" transactions for bill pay transactions that are cleared and settled through a regional EFT network.

Do not include: ATM withdrawals, signature-authorized transactions, or credit card transactions.

Note: This is a subset of item **9a** above.

> ► **Example:** Your customer paid for groceries with his prepaid card and authorized the transaction by entering his PIN.

9a.3) Other transactions

Include all low value prepaid card transactions for which no signature or PIN was required.

Do not include: ATM withdrawals, signature-authorized transactions, PIN-authorized transactions or credit card transactions.

Note: This is a subset of item **9a** above.

> ► **Example:** Your customer bought a coffee and with his prepaid card and completed the transaction without being required to sign a receipt or enter a PIN.

9b) Card-not-present transactions

All prepaid transactions for which the cardholder does not physically present the card to authorize the transaction, such as for mail-order transactions, or over the telephone or internet.

Do not include: Card-present transactions

Note: This is a subset of item **9** above.

> ► **Example:** Your customer purchased an item on an Internet website with his prepaid card but did not sign anything. The transaction was authorized over VisaNet.

10) General-purpose prepaid card transactions

Repeat item **9** from above. If your answer is **No** to item **3** above, please report "0" here. Include reloadable (item **10a**) and non-reloadable (item **10b**) prepaid card transactions.

➲ General-purpose prepaid card transactions = Reloadable prepaid card transactions (item **10a**) + Non-reloadable prepaid card transactions (item **10b**)

10a) Reloadable prepaid card transactions

Include transactions made on general-purpose prepaid cards issued by your institution on which your customer can add additional funds to the card after it has been issued and use these funds to shop, transfer money, or pay bills.

Note: This is a subset of item **10** above.

> ► **Example:** Your customer bought groceries with her reloadable prepaid card and signed a sales receipt to authorize the transaction.

10b) Non-reloadable prepaid card transactions

Include transactions made on general-purpose prepaid cards issued by your institution on which your customer cannot add additional funds to the card after it has been issued.

Note: This is a subset of item **10** above.

► **Example:** Your customer bought a dress online with her non-reloadable prepaid card, the cost of the dress exactly matched the balance remaining on her card. After completing this transaction, your customer can't add funds to her card to make additional purchases.

11) Total cash-back transactions

All debit card transactions (item **11a**) and prepaid card transactions (item **11b**) for which your institution was the card issuer and the accountholders received cash back at the point of sale. This includes both signature-based cash-back and PIN-based cash-back transactions. For cash back ($), only include the amount of cash your cardholders received at the point of sale.

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

► **Example:** Your customer used her debit card at the grocery store. She entered her PIN to authorize the transaction and also requested cash back. The transaction and the amount of cash she received, excluding the amount she paid for her groceries, should be reported here.

➲ Total cash-back transactions = General-purpose debit card cash-back transactions made from transaction deposit accounts (item **11a**) + General-purpose prepaid card cash-back transactions (item **11b**).

11a) General-purpose debit card cash-back transactions made from transaction deposit accounts

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

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

Note: This is a subset of item **11** above.

► **Example:** Your accountholder has a debit card linked to her checking account. She used her debit card to make a $20 purchase at the convenience store, entering her PIN to authorize the transaction. She also requested $50 cash back at the point of sale. For this question, please report (1) transaction for $50.

11b) General-purpose prepaid card cash-back transaction

All prepaid card transactions for which your institution was the card issuer and the accountholder received cash back at the point of sale. Include cash-back transactions over any debit card network. If you answered **No** to item **3** above, report "0" here.

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

Note: This is a subset of item **11** above.

► **Example:** Your accountholder used her reloadable Visa-branded prepaid card at the convenience store to make a $20 purchase, entering her PIN to authorize the transaction. She also requested $50 cash back. For this question, please report one (1) transaction for $50.

Credit Card Transactions

GENERAL TERMINOLOGY

Credit card transactions –

All transactions made with credit or charge cards issued by your institution, meaning your institution owns the receivable. For this study, please follow these guidelines:

Credit card transactions include...	Credit card transactions do <u>not</u> include...
- Transactions made with Visa, MasterCard, Discover, or American Express branded credit cards. These include secured and unsecured credit cards - Transactions originated in other countries - Cash advances	- Debit card transactions - Prepaid card transactions - Transfers by a corporate customer to fund its employees' payroll card accounts

Consumer account –

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

Business/government account –

A credit account owned by an organization (i.e., business, government or not-for-profit) from which payments can be made. Please report small business accounts under business/government accounts, if possible.

Cash advances –

A service provided by credit card and charge card issuers that allows cardholders to withdraw cash, either through an ATM or over the counter at a bank or other financial agency, up to a prescribed limit. For a credit card, this will be the credit limit (or some percentage thereof). It also includes convenience checks drawn on a credit card account and balance transfers.

Convenience checks –

A check linked to a cardholder's credit line that can be used for making purchases, paying bills or transferring balances from one credit account to another. Convenience checks can be written up to the amount of the cardholder's credit limit (or some percentage thereof) and are considered cash advances.

Balance transfers –

The transfer by a credit card accountholder of an outstanding debt balance from one credit card account to another. These are considered cash advances.

SURVEY ITEMS

1) Was your institution an issuer of general-purpose credit cards during calendar year 2015?

Credit or charge cards for which your institution owned the receivables and that used any one of the four major credit card networks (i.e., Visa, MasterCard, American Express, and Discover).

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

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

2) General-purpose credit card accounts

Unsecured or secured credit and charge card accounts for which your institution owns the receivables. Please report average monthly totals for consumer accounts (item **2a**) and business/government accounts (item **2b**). Average of monthly totals means the average of end-of-month totals for each of the months in 2015. If your answer is **No** to item **1** above, please report "0" here.

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

3) Consumer general-purpose credit card accounts

Please repeat item **2a** from above. Please include consumer credit card accounts with current balances only (item **3a**) and with revolving balances (item **3b**). If your answer is **No** to item **1** above, please report "0" here. Average of monthly total means the average of end-of-month totals for each of the months in 2015.
► **Example for current balances:** Current balances are the portion for which the transaction posted during the current period.
► **Example for revolving balances:** Revolving balances are the portion for which the transaction posted prior to the current statement period.

4) Number of general-purpose credit cards

Credit cards linked to the accounts listed in item **2** above and were in force during the month. Please report average monthly totals for consumer accounts (item **4a**) and business/government accounts (item **4b**).
For **cards in force**, report only credit cards that have been issued by your institution, activated by your accountholder, and have not expired as of end of month.
For **cards with purchase activity**, please report only credit cards that had at least one point-of-sale (POS) and/or bill pay activity during the month. Credit cards used only to withdraw cash, linked to accounts on which only convenience checks were drawn, or linked to accounts on which there was only balance transfer activity are not considered active cards.
For **chip enabled cards**, please report only credit cards with chip technology (e.g., EMV or RFID chip-enabled cards or other form factors) as of end of month.
Average of monthly total means the average of end-of-month totals for each of the months in 2015.

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

Note: If your answer is **No** to item **1** above, please report "0" here.

► **Example for cards in force:** Your institution issued a credit card to an accountholder and the card has not expired. The credit card can be used to make purchases. This card may or may not have had purchase activity during the month, but has the ability to be used at the point of sale during the time period.

► **Example for cards with purchase activity:** Your institution issued a credit card to an accountholder and the card has not expired. The credit card had purchase activity and/or bill pay associated with the card during the month.

► **Example for chip enabled cards:** Your institution issued a credit card to an accountholder and the card has not expired. The credit card has chip technology, which may or may not be used. This card may or may not have had purchase activity and/or bill pay activity associated with the card during the month.

5) Total general-purpose credit card network transactions

All transactions made with credit or charge cards issued by your institution over a credit card network. Include transactions from both consumer accounts (item **5a**) and business/government accounts (item **5b**). If your answer is **No** to item **1** above, please report "0" here.

Do not include: Debit card transaction, prepaid card transactions, or credit card non-network transactions.

► Example: John bought lunch with his personal credit card and then used his corporate T&E card to pay for a taxi to the airport. Your institution is the issuer for both of these cards. Both transactions should be included.

➲ Total credit card transactions = Transactions from consumer accounts (item **5a**) + transactions from business/government accounts (item **5b**).

5a) Transactions from consumer accounts

All credit and charge card transactions made by consumer accountholders. If your answer is **No** to item **1** above, please report "0" here.

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

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

► Example: Tom used his credit card issued by your institution to buy a $40 pair of jeans. Later that day, he used his credit card at the ATM for a $500 cash advance. For this question, please report one (2) transaction for $540.

5a.1) Purchase transactions

All credit and charge card transactions made by consumer accountholders that are not cash advances. If your answer is **No** to item **1** above, please report "0" here.

Do not include: Consumer ATM withdrawals, over-the-counter withdrawals from credit card accounts.

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

► Example: Tom used his credit card issued by your institution to buy a $40 pair of jeans. Later that day, he used his credit card at the ATM for a $500 cash advance. For this question, please report one (1) transaction for $40.

5a.2) ATM and over-the-counter cash advances

Cash withdrawals made by consumer accountholders at the ATM or teller line using a credit card issued by your institution. If your answer is **No** to item **1** above, please report "0" here.

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

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

► Example: Your consumer accountholder withdrew cash over the counter at one of your branch locations using a credit card issued by your institution.

5b) Transactions from business/government accounts

All credit and charge card transactions made by business/government accountholders. If your answer is **No** to item **1** above, please report "0" here.

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

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

► Example: Your corporate accountholder, made a purchase of $500 with a corporate credit card issued by your institution. Later that day, he withdrew $200 in cash over the counter at one of your branch locations using the same credit card. Please report (2) transactions for $700.

5b.1) Purchase transactions

All credit and charge card transactions made by business/government accountholders that are not cash advances. If your answer is **No** to item **1** above, please report "0" here.

Do not include: Consumer ATM withdrawals, over-the-counter withdrawals from credit card accounts.

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

► **Example:** Your corporate accountholder, a trucking company, purchased trailer equipment with a corporate credit card issued by your institution.

5b.2) ATM and over-the-counter cash advances

Cash withdrawals made by business/government accountholders at the ATM or teller line using a credit card issued by your institution. If your answer is **No** to item **1** above, please report "0" here.

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

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

► **Example:** Your government accountholder provides T&E credit cards issued by your institution to its employees. A government employee used the credit card to withdraw cash at an ATM.

6) Total general-purpose credit card network transactions

Repeat item **5** from above. If your answer is **No** to item **1** above, please report "0" here. Include both card-present transactions (item **6a**) as well as card-not-present transactions (item **6b**).

► **Example:** Your customer bought groceries with her credit card and signed a sales receipt to authorize the transaction. Later that day, she used the same card to purchase a dress online but did not sign anything. Both transactions should be included.

➲ General-purpose credit card network transactions = Card-present transactions (item **6a**) + Card-not-present transactions (item **6b**)

6a) Card-present transactions

All credit card transactions for which the cardholder is physically present along with the card at the point of sale. Include signature-authenticated transactions (item **6a.1**), PIN-authenticated transactions (item **6a.2**) and low-value transactions for which no signature is required (item **6a.3**).

Do not include: Card-not-present transactions.

Note: This is a subset of item **6** above.

► **Example:** Your customer bought lunch with his credit card and signed for the purchase. Later that day, he used his credit card to pay for groceries and entered his PIN to authorize the transaction. Both transactions should be included.

➲ Card-present transactions = Signature-authenticated transactions (item **6a.1**) + PIN-authenticated transactions (item **6a.2**) + Other low value transactions for which no signature is required (item **6a.3**)

6a.1) Signature-authenticated transactions

All credit card transactions that were authenticated with a signature.

Do not include: PIN-authorized transactions, debit or prepaid card transactions.

Note: This is a subset of item **6a** above.

► **Example:** Your customer bought lunch with his credit card and authorized the transaction by signing for the purchase.

6a.2) PIN-authenticated transactions

All credit card transactions that were authenticated with a PIN. Include transactions processed over traditional signature credit networks (e.g., Visa, MasterCard).

Do not include: PIN-authorized transactions, debit or prepaid card transactions.

Note: This is a subset of item **6a** above.

► **Example:** Your customer paid for groceries with his credit card and authorized the transaction by entering his PIN.

6a.3) Other transactions

Include all low value credit card transactions for which no signature or PIN was required.

Do not include: ATM withdrawals, signature-authorized transactions, PIN-authorized transactions, debit or prepaid credit card transactions.

Note: This is a subset of item **6a** above.

► **Example:** Your customer bought a coffee and with his credit card and completed the transaction without being required to sign a receipt or enter a PIN.

6b) Card-not-present transactions

All credit card transactions for which the cardholder does not physically present the card to authorize the transaction, such as for mail-order transactions, or over the telephone or internet.

Do not include: Card-present transactions

Note: This is a subset of item **6** above.

► **Example:** Your customer purchased an item on an Internet website with his credit card but did not sign anything.

7) Total general-purpose credit card non-network transactions

All credit card transactions not processed over traditional signature credit or PIN networks such as balance transfers and convenience checks.

➲ General-purpose credit card non-network transactions = Balance transfers (item **7a**) + Convenience checks (item **7b**) + Other non-network transactions (item **7c**)

7a) Balance transfers

Any transactions made by customers to transfer outstanding balances from one credit card to another credit card for the purposes of leveraging a lower interest rate, rewards points, fewer penalties, as well as any associated fees.

Do not include: Convenience checks, general-purpose credit card network transactions

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

► **Example:** Your customer took advantage of a low-rate balance transfer offer from your institution and transferred his outstanding balance from his existing credit card in order to pay down his debt faster.

7b) Convenience checks

Checks linked to a credit card that can be used for purchases or cash advances, as long as the credit limit on the card is not exceeded. These are sometimes also referred to as credit card checks.

Do not include: Balance transfers, general-purpose credit card network transactions

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

► **Example:** Your customer took advantage of a convenience check he received with his credit card statement and used it to make a purchase at the grocery store.

7c) Other

All other non-network general-purpose credit card transactions not included in items **7a** and **7b** above.

Do not include: Balance transfers, convenience checks, general-purpose credit card network transactions

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

► **Example:** Your customer used his credit card to make a non-network transaction for any reasons not included above (e.g. for overdraft protection on his checking account).

Cash

GENERAL TERMINOLOGY

Cash withdrawals –

Cash withdrawals made by your accountholders at your ATMs, "foreign" ATMs, wholesale vaults, or over-the-counter or from a remote currency management terminals (RCMTs). For this study, please follow these guidelines:

Cash withdrawals include...	Cash Withdrawals do <u>not</u> include...
▪ All cash withdrawals by your accountholders (including, as appropriate for the particular survey question, withdrawals made in other countries)	▪ Cash withdrawals or other transactions by individuals or businesses other than your accountholders ▪ Deposit transactions ▪ Inquiries ▪ Funds transfers ▪ Statement prints ▪ Purchases (e.g., stamps, tickets) ▪ Any other non-withdrawal transactions

Cash deposits –

Cash deposits made by your accountholders at your ATMs, "foreign" ATMs, wholesale vaults, or over-the-counter or from a remote currency management terminals (RCMTs). For this study, please follow these guidelines:

Cash deposits include...	Cash deposits do <u>not</u> include...
▪ All cash deposits by your accountholders regardless of channel	▪ Cash deposits or other transactions by individuals or businesses other than your accountholders ▪ Withdrawal transactions ▪ Inquiries ▪ Funds transfers

Remote currency management terminal (RCMT) –

A cash accepting (or recycling) terminal deployed by your institution at a commercial customer's site (e.g., restaurants, gas stations, convenience stores) to allow that customer to deposit cash remotely, typically with provisional ledger credit, without visiting a bank branch or cash vault or requiring pick-up by an armored courier.

Sponsored ATM –

ATMs owned and operated by independent service operators for which your institution provides network access as the ATMs sponsor.

Cash Withdrawals

SURVEY ITEMS

1) Did your institution outsource vault operations during calendar year 2015? If your answer is "No," please skip item 1a below.

► **Example:** Your corporate customer is located in a state where your institution does not have a physical presence. To provide vault services to this customer, your institution outsources these services to an armored cash handling services company.

1a) If your answer is "Yes" to item 1 above, are you able to report outsourced vault operations volumes

Note: If your answer to this question is **No**, please report "NR" for items **9b** and **11b** below.

2) Did your institution take part in an ATM-sharing agreement during calendar year 2015?

Note: If your answer to this question is **No**, please report "0" for item **11d.2** below.

3) Did your institution take part in an ATM-sharing agreement during calendar year 2015?

Note: If your answer to this question is **Yes**, please be sure to include only your portion of cash withdrawals in the volumes you report below.

4) Did your institution offer remote currency management terminals (RCMTs) or "smart safes" to your merchant customers during calendar year 2015?

Note: If your answer to this question is **No**, please report "0" for item **9c** and **11c** below.

5) Did your institution use cash recyclers at your teller window in order to process cash deposits during calendar year 2015?

Note: If your answer to this question is **Yes**, please include these volumes in items **9a** and **11a**. Do NOT include these volumes in items **9c** and **11c** below. Be sure not to double count.

6) Number of debit cards with ATM access

Include both typical ATM and ATM-only cards with ATM access.

For **cards in force**, report only debit or ATM cards that had been issued by your institution, activated by your institution's accountholders, and had not expired at the end of a month.

For **cards with ATM withdrawal activity**, report debit cards and ATM cards that had been issued by your institution, drawn on deposit accounts and had at least one ATM withdrawal activity during the month.

Average of monthly totals means the average of end-of-month totals for each of the months in 2015.

If your answer is **No** to item **1** in the Debit and Prepaid Cards section above, please report "0" here.

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

► **Example:** On March 10, 2015, your accountholder withdrew $100 cash at your institution's ATM using a debit card issued by your institution. The next day, the accountholder withdrew $75 cash using the same debit card at a "foreign" ATM. For this question, please include this as one (1) debit card in force and that with ATM withdrawal activity for March 2015.

7) Number of prepaid cards with ATM access

For **cards in force**, report only prepaid cards with ATM access that had been issued by your institution, activated by your institution's accountholders, and had not expired at the end of a month.

For **cards with ATM withdrawal activity**, report prepaid cards that had been issued by your institution, drawn on the prepaid card program accounts and had at least one ATM withdrawal activity during the month.

Average of monthly totals means the average of end-of-month totals for each of the months in 2015.

If your answer is **No** to item **3** in the Debit and Prepaid Cards section above, please report "0" here.

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

► **Example:** On April 5, 2015, your accountholder withdrew $100 cash at your institution's ATM using a prepaid card issued by your institution. The next day, the accountholder withdrew $75 cash using the same prepaid card at a "foreign" ATM. For this question, please include this as one (1) prepaid card in force and that with ATM withdrawal activity for April 2015.

8) Total cash withdrawals from your institution

Total cash withdrawals made from accounts at your institution. Include cash withdrawals that were made over the counter at your institution's bank branches, cash orders at wholesale vaults, cash withdrawals at ATMs and RCMTs. Include cash withdrawals from both deposit accounts as well as from prepaid card program accounts.

➲ Total cash withdrawals = Cash withdrawals from deposit accounts (item **8a**) + Cash withdrawals from prepaid card program accounts (item **8b**)

8a) Cash withdrawals from deposit accounts

All cash withdrawals from regular deposit accounts at your institution.

Do not include: Cash withdrawals from prepaid card program accounts.

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

► **Example:** Your checking accountholder withdrew cash from an ATM using her debit card. Later that day she also withdrew cash over the counter from one of your bank branches. Both withdrawals should be included.

➲ Cash withdrawals from deposit accounts = Cash withdrawals from consumer accounts (item **8a.1**) + Cash withdrawals from business/government accounts (item **8a.2**).

8a.1) Cash withdrawals from consumer accounts

Consumer deposit account cash withdrawals.

Do not include: Business/government or prepaid account withdrawals.

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

► **Example:** Your consumer accountholder withdrew cash at an ATM.

8a.2) Cash withdrawals from business/government accounts

Business/government account cash withdrawals. Please include small business accounts under business/government accounts.

Do not include: Consumer or prepaid account withdrawals.

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

► **Example:** Your small business accountholder, a restaurant owner, withdrew cash over the counter at one of your institutions branches.

8b) Cash withdrawals from prepaid card program accounts

All cash withdrawals from prepaid card program accounts at your institution.

Do not include: Cash withdrawals from deposit accounts

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

► **Example:** Your accountholder withdrew cash at an ATM using a Visa branded gift card issued by your institution.

9) Total cash withdrawals from your institution

Repeat item **8** from above.

➲ Total cash withdrawals = Over-the-counter cash withdrawals (item **9a**) + Cash orders at wholesale vaults (item **9b**) + Cash withdrawals made at RCMTs (item **9c**) + ATM cash withdrawals (item **9d**)

9a) Over-the-counter cash withdrawals

All cash (notes and coin) withdrawal transactions made from accounts at your institution over the counter at your institution's branch locations. Include withdrawal transactions initiated via a withdrawal slip or via the deposit of any negotiable or nonnegotiable instrument. If your answer is **Yes** to item **5** above, please include those volumes here.

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

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

► **Example:** Your accountholder withdrew cash over the counter from a teller at one of your institution's branch locations.

9b) Cash orders at wholesale vaults

All cash (notes and coin) withdrawals made at wholesale vaults from accounts at your institution. Include cash withdrawals at outsourced wholesale vaults made from accounts at your institution. If your answer is **No** to item **1a** above, please report "NR**"** here.

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

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

► **Example:** A local retailer for which your institution provide banking services used an armored courier service to deposit $5,000 in cash and coin at your cash vault and to order $1,500 in various denominations of cash straps and coin rolls in order to make change in its store(s). For this question, please include one (1) cash order for $1,500.

9c) Cash withdrawals made at remote currency management terminals

All cash withdrawals made at remote currency management terminals, i.e., "smart safes" and "cash recyclers," that were deployed by your institution and resided at a client site (e.g., gas station, restaurant). If your answer is **No** to item **4** above, please report "0" here.

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

► **Example:** Your customer, a gas station, has installed a cash recycler provided by your institution at one of its stores. In the evening, a gas station clerk deposited $500 in the cash recycler. The next morning, another clerk withdrew $1,000 from the same recycler. For this question, please report one (1) withdrawal for $1,000.

9d) ATM cash withdrawals (your institution's accountholder, any ATM)

All cash withdrawals made from accounts at your institution from any ATM, including those at your institution's ATM terminals (item **9d.1** below) or "foreign" ATMs (item **9d.2** below). A "foreign" ATM is an ATM operated by an unaffiliated depository institution or ATM operator that is not sponsored by your institution.

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

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

► **Example:** Glen is a checking accountholder at your institution. Jennifer is not. Glen withdrew $100 cash from his checking account using your ATM on Monday and $200 using another institution's ATM on Friday. Jennifer withdrew $400 from your ATM on Tuesday. For this question, please report two (2) ATM withdrawals for a total of $300.

⊃ ATM cash withdrawals (your institution's accountholder, any ATM) = On-us ATM withdrawals (your institution's accountholder, your institution's ATM) (item **9d.1**) + "Foreign" ATM withdrawals (your institution's accountholder, "foreign" ATM) (item **9d.2**).

9d.1) On-us ATM withdrawals (your institution's accountholder, your institution's ATM)

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

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

Note: This is a subset of item **9d** above. Please count only withdrawals made from accounts at your institution at your institution's ATM terminals.

► **Example:** Your customer used her Visa Check card to withdraw cash from an ATM located in a grocery store but owned and operated by your institution.

9d.2) "Foreign" ATM withdrawals (your institution's accountholder, "foreign" ATM)

All cash withdrawals made at another institution's ATMs from accounts at your institution.
Do not include: Any transactions at your institution's ATM terminals, regardless of the location of an account, or any non-withdrawal transactions.

Note: This is a subset of item **9d** above. Please count only withdrawals made from accounts at your institution at ATM terminals operated by other depository institutions or ATM operators that are not sponsored by your institution.

► **Example:** Your customer used her Visa Check card to withdraw cash from an ATM located in a grocery store and owned and operated by another institution.

Cash (Deposits)

10) Total cash deposited at your institution

Total cash deposits made into accounts at your institution. Include cash deposits that were made over the counter at your institution's bank branches, cash deposits at ATMs, cash deposits at wholesale vaults and RCMTs. Include cash deposits into both deposit accounts as well as into prepaid card program accounts.

⊃ Total cash deposits = Cash deposits to deposit accounts (item **10a**) + Cash deposits to prepaid card program accounts (item **10b**)

10a) Cash deposits to deposit accounts

All cash deposits to regular deposit accounts at your institution.

Do not include: Cash deposits to prepaid card program accounts.

Note: This is a subset of item **10** above.

► **Example:** Your checking accountholder deposited cash at an ATM using her debit card. Later that day she also deposited cash over the counter from one of your bank branches. Both deposits should be included.

➲ Cash deposits to deposit accounts = Cash deposits to consumer accounts (item **10a.1**) + Cash deposits to business/government accounts (item **10a.2**).

10a.1) Cash deposits to consumer accounts

Consumer deposit account cash deposits.

Do not include: Business/government or prepaid account deposits.

Note: This is a subset of item **10a** above.

► **Example:** Your consumer accountholder deposited cash at an ATM,

10a.2) Cash deposits to business/government accounts

Business/government account cash deposits. Please include small business accounts under business/government accounts.

Do not include: Consumer or prepaid account deposits.

Note: This is a subset of item **10a** above.

► **Example:** Your small business accountholder, a restaurant owner, deposits cash over the counter at one of your institution's branches.

10b) Cash deposits to prepaid card program accounts

All cash deposits to prepaid card program accounts at your institution.

Do not include: Cash deposits to deposit accounts

Note: This is a subset of item **10** above.

► **Example:** Your accountholder deposits cash at an ATM using a Visa branded gift card issued by your institution.

11) Total cash deposited at your institution

Repeat item **10** from above.

➲ Total cash deposits = Over-the-counter cash deposits (item **11a**) + Cash deposits at wholesale vaults (item **11b**) + Cash deposits made at RCMTs (item **11c**) + ATM cash deposits (item **11d**)

11a) Over-the-counter cash deposits

All cash deposits made to accounts at your institution over-the-counter at your institution's branch locations. If your answer is **Yes** to item **5** above, please report those volumes here.

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

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

► **Example:** Your accountholder deposited cash into his account over the counter through a teller at one of your institution's branch locations.

11b) Cash deposits at wholesale vaults

All cash deposits made to accounts at your institution at wholesale vaults. If your answer is **No** to item **1a** above, please report "NR**"** here.

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

Note: Please count only cash deposits made to accounts at your institution at wholesale vaults.

► **Example:** A local retailer for which your institution provide banking services used an armored courier service to deposit $5,000 in cash and coin at your cash vault and to order $1,500 in various denominations of cash straps and coin rolls in order to make change in its store(s). For this question, please report one (1) cash deposit for $5,000.

11c) Cash deposits made at remote currency management terminals

All cash deposits made at remote currency management terminals, i.e., "smart safes" and "cash recyclers," that were deployed by your institution and resided at a client site (e.g., gas station, restaurant). If your answer is **No** to item **4** above, please report "0" here.

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

► **Example:** Your customer, a gas station, has installed a cash recycler provided by your institution at one of its stores. In the evening, a gas station clerk deposited $500 in the cash recycler. The next morning, another clerk withdrew $1,000 from the same recycler. For this question, please report one (1) deposit for $500.

11d) ATM cash deposits

All cash deposits made to accounts at your institution at any ATM, including those at your institution's ATM terminals (item **11d.1** below) or "foreign" ATMs (item **11d.2** below). A "foreign" ATM is an ATM operated by an unaffiliated depository institution or ATM operator. If your answer is **No** to item **2** above, please report "0" here.

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

Note: Please count only cash deposits made to accounts at your institution at ATMs.

► **Example:** On Monday your accountholder deposited $250 cash into his checking account via an ATM. On Tuesday he deposited $500 in checks at the same ATM. For this question, report one (1) cash deposit for $250.

↻ ATM Cash deposits = On-us ATM deposits (your accountholder, your institution's ATM) (item **11d.1**) + "Foreign"

ATM deposits (your institution's accountholder, "foreign" ATM) (item **11d.2**).

11d.1) On-us ATM deposits (your accountholder, your institution's ATM)

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

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

Note: This is a subset of item **11d** above. Please count only deposits made to accounts at your institution at your institution's ATMs.

► **Example:** On Monday your accountholder deposited $250 cash into his checking account via an ATM owned by your institution. On Tuesday he deposited $500 in checks at the same ATM. For this question, please report one (1) cash deposit for $250.

11d.2) Your accountholder, "foreign" ATM

All cash deposits made to accounts at your institution at "foreign" ATMs. If your answer is **No** to item **2** above, please report "0" here.

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

Note: This is a subset of item **11d** above. Please count only deposits made to accounts at your institution at ATM terminals operated by other depository institutions or ATM operators.

► **Example:** Your institution has a reciprocal arrangement with a local bank to allow one another's accountholders to make deposits at any ATMs either institution owns. While the arrangement adds convenience for accountholders, it is not necessarily free, and any *"foreign" ATM fees still apply*. Your checking accountholder deposited $100 cash into an ATM owned by your institution on Monday and then deposited $250 into an ATM terminal owned by the other institution on Wednesday. For this question, please report one (1) deposit for $250.

Cash Terminals

12) Did your institution sponsor ATMs managed by an independent service operator (ISO) during calendar year 2015??

Note: If your answer to this question is **No**, please report "0" for items **13a.2** and **13b.2** below.

12a) Did some of these ATMs carry your institution's brand?

12a.1) Are you able to include these in totals?

12b) Did some of these ATMs carry a different brand?

12b.1) Are you able to include these in totals?

13) Total number of active ATM terminals

All ATM terminals owned by your institution or owned by an independent service operator and sponsored by your institution, including ATM terminals at your institution's branch locations (item **13a** below) and offsite ATM terminals (item **13b** below).

Active terminals are terminals that were used to make at least one transaction in a month. Average of monthly totals means the average of end-of-month totals for each of the months in 2015.

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

➲ Total number of ATM terminals = ATM Terminals at branch locations (item **13a**) + Offsite ATM terminals (item **13b**).

13a) ATM terminals at your branch locations

All ATM terminals owned or sponsored by your institution located at your institution's branch locations. **Do not include:** Offsite ATM terminals.

Note: This is a subset of item **13** above.

► **Example:** Your institution has two (2) drive-thru ATM terminals located in the parking lot of one of your institution's branch locations and three (3) more in various off-premise locations around town. For this question, report two (2) terminals at branch locations.

➲ Onsite ATM terminals = ATMs owned by your institution (item **13a.1**) + ATMs sponsored by your institution, owned or operated by independent service operator (item **13a.2**).

13a.1) ATMs owned by your institution

All ATM terminals owned by your institution and are located on the premises of one of your branch locations.

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

Note: This is a subset of item **13a** above.

► **Example:** Your institution owns an ATM that is located at your main branch location.

13a.2) ATMs sponsored by your institution, owned or operated by independent service operator

All ATM terminals owned by a non-depository institution for which your institution sponsors access to the ATM network and is located on the premises of one of your branch location.

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

Note: This is a subset of item **13a** above.

► **Example:** An ATM branded with your institution's logo is located at one of your branches, but is owned and operated by a small independent firm that contracts with you.

13b) Offsite ATM terminals

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

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

Note: This is a subset of item **13** above.

↻ Offsite ATM terminals = ATMs owned by your institution (item **13b.1**) + ATMs sponsored by your institution, owned by independent service operator (item **13b.2**).

13b.1) ATMs owned by your institution

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

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

Note: This is a subset of item **13b** above.

► **Example:** An ATM branded with your institution's logo is located in a local grocery store, but your institution has no in-store branch at that location.

13b.2) ATMs sponsored by your institution, owned by independent service operator

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

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

Note: This is a subset of item **13b** above.

► **Example:** A local bowling alley has an ATM owned and operated by a small firm that contracts with your institution for access to the regional ATM network.

14) Total remote currency management terminals (RCMTs) at merchant locations

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

Active terminals are terminals that were used to make at least one transaction in a month. Average of monthly totals means the average of end-of-month totals for each of the months in 2015.

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

► **Example:** A local restaurant chain has four locations in town, each with a remote currency management terminal in its back room. The store manager at each location deposits cash into the terminal each night and during the day as the level of cash in tills reaches a prescribed limit. For this question, please report four (4) terminals.

Alternative Payment Initiation Methods

SURVEY ITEMS

1) Did your institution offer online or mobile consumer bill payments during calendar year 2015?

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

Note: If your answer to this question is **No**, please report "0" for item **3** below.

► Example: Your accountholder paid his utility bill through his PC by initiating a payment from his account via your institution's website.   Another accountholder paid his rent by initiating a payment from his account via your institution's website using his smartphone. A third accountholder paid his rent by initiated a payment via your institution's mobile application rather than its website. Any one of these examples would result in a "YES" response to this question.

2) Did your institution offer an online or mobile person-to-person (P2P), business-to-person (B2P) or business-to-business (B2B) funds transfer system during calendar year 2015?

Note: If your answer to this question is **No**, please report "0" for items **4**, **5**, and **6** below.

► Example: Your accountholder initiated payment from his account to another person's account at another institution via PopMoney using a web browser on a mobile device. Another accountholder at your institution initiated payment from his account to another person's account at another institution via ClearXchange using a web browser on a PC. Either of these examples would result in a "YES" response to this question.

3) Total online or mobile bill payment transactions initiated by your institution's consumer accountholders

All online and mobile bill payment transactions paid from consumer accounts at your institution. If your answer is **No** to item **1** above, please report "0" here.

Do not include: Person-to-person transfers reported in item **4** below.

- ⮑ Total online or mobile bill payment transactions initiated by your institution's consumer accountholders = Bill payment transactions initiated through a web browser (item **3a**) + Bill payment transactions initiated through a mobile application or SMS/text message (item **3b**).

3a) Bill payment transactions initiated through a web browser

All bill payment transactions paid from accounts at your institution and initiated via your institution's website through a web browser interface, including a mobile browser interface. If your answer is **No** to item **1** above, please report "0" here.

Do not include: Bill payment transactions initiated through a mobile application or SMS/text message reported in item **3b** below or online or mobile person-to-person transfers reported in item **4** below.

Note: This is a subset of item **3** above.

► Example: Your accountholder paid his electric bill from his account via a web browser on a PC, tablet or smartphone.

3b) Bill payment transactions initiated through a mobile application or SMS/text message

All bill payment transactions paid from consumer accounts at your institution and initiated through a mobile application or SMS/text message. If your answer is **No** to item **1** above, please report "0" here.

Do not include: Bill payment transactions initiated through a web browser reported in item **3a** above or person-to-person transfers reported in item **4** below.

Note: This is a subset of item **3** above.

► **Example:** Your accountholder paid his electric bill from his account via a mobile application on his tablet or smartphone.

4) Total online or mobile person-to-person (P2P) transfers

All person-to-person transfers completed on behalf of your institution's consumer accountholders and initiated through a web browser (including a mobile browser), a mobile application, or via SMS/text message. If your answer is **No** to item **2** above, please report "0" here.

Do not include: Any bill payment transactions.

⟳ Total online or mobile P2P transfers = P2P transfers initiated through a web browser (item **4a**) + P2P transfers initiated through a mobile application or SMS/text message (item **4b**).

4a) P2P transfers initiated through a web browser

All P2P transfers completed on behalf of your institution's accountholders and initiated through a web browser, including a mobile browser. If your answer is **No** to item **2** above, please report "0" here.

Do not include: P2P transfers initiated through a mobile application or SMS/text message, or any bill payment transactions.

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

► **Example:** Your accountholder initiated payment from his account to another person's account via PopMoney using a web browser on a mobile device or PC.

4b) P2P transfers initiated through a mobile application or SMS/text message

All P2P transfers completed on behalf of your institution's accountholders and initiated through a mobile application or via SMS/text message. If your answer is **No** to item **2** above, please report "0" here.

Do not include: P2P transfers initiated through a web browser or through SMS/text messages, or any bill payment transactions.

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

► **Example:** Your accountholder initiated payment from his account to another person's account at another institution through a mobile application on a tablet or smartphone.

5) Total online or mobile business/government-to-person (B2P) transfers

All business/government-to-person transfers completed on behalf of your institution's business/government accountholders initiated through a web browser (including a mobile browser), a mobile application, or via SMS/text message. Please include small business accounts under business/government accounts. If your answer is **No** to item **2** above, please report "0" here.

⟳ Total online or mobile B2P transfers = B2P transfers initiated through a web browser (item **5a**) + B2P transfers initiated through a mobile application or SMS/text message (item **5b**).

5a) B2P transfers initiated through a web browser

All B2P transfers completed on behalf of your institution's business/government accountholders and initiated through a web browser, including a mobile browser. If your answer is **No** to item **2** above, please report "0" here.

Do not include: B2P transfers initiated through a mobile application or SMS/text message

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

► **Example:** Your customer, a small business owner pays his employee her weekly wages by initiating payment from his account to his employee's account using your institution's online platform on a web browser on his PC.

5b) B2P transfers initiated through a mobile application or SMS/text message

All B2P transfers completed on behalf of your institution's business/government accountholders and initiated through a mobile application or via SMS/text message. If your answer is **No** to item **2** above, please report "0" here.

Do not include: B2P transfers initiated through a web browser or through SMS/text messages

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

► **Example:** Your customer, a small business owner made a one-time payment to his employee for overtime by initiating a payment from his account to his employee's account using your institution's online platform through a mobile application.

6) Total online or mobile business/government-to-business/government (B2B) transfers

All business/government-to-business/government transfers completed on behalf of your institution's business/government accountholders initiated through a web browser (including a mobile browser), a mobile application, or via SMS/text message. Please include small business accounts under business/government accounts. If your answer is **No** to item **2** above, please report "0" here.

⮑ Total online or mobile B2B transfers = B2B transfers initiated through a web browser (item **6a**) + B2B transfers initiated through a mobile application or SMS/text message (item **6b**).

6a) B2B transfers initiated through a web browser

All B2B transfers completed on behalf of your institution's business/government accountholders and initiated through a web browser, including a mobile browser. If your answer is **No** to item **2** above, please report "0" here.

Do not include: B2B transfers initiated through a mobile application or SMS/text message

Note: This is a subset of item **6** above.

► **Example:** Your customer, a small business owner paid his vendor by initiating payment from his account using your institution's online platform on a web browser on his PC.

6b) B2B transfers initiated through a mobile application or SMS/text message

All B2B transfers completed on behalf of your institution's business/government accountholders and initiated through a mobile application or via SMS/text message. If your answer is **No** to item **2** above, please report "0" here.

Do not include: B2B transfers initiated through a web browser or through SMS/text messages

Note: This is a subset of item **6** above.

► **Example:** Your customer, a small business owner paid his vendor by initiating payment from his account using your institution's online platform through a mobile application.

Unauthorized Third-Party Payment Fraud
(You are the payor's financial institution)

Important: Include only transactions that were not authorized by your institution's accountholders (third-party fraud) before any recoveries or chargebacks. **Do not include** fraud prevented before a loss was incurred.

SURVEY ITEMS

1) Checks drawn at your institution

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

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

► **Example:** Jane is your institution's accountholder, and her checkbook was stolen. The perpetrator wrote a check for $2,000, which your institution paid. Susan is also an accountholder at your institution. She wrote a check for $100, which, due to an item misread, posted erroneously to her account for $110. For this question, please report one (1) transaction for $2,000.

2) ACH credit entries your institution originated (You are the payor's financial institution)

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

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

► **Example:** A small business accountholder at your institution originates vendor payments via ACH through your online portal. His PC was compromised by malware, and his login credentials were stolen. The perpetrator originated 10 payments for $10,000 each to an account he maintains under a false name. For this question, please report 10 transactions for $100,000.

3) ACH debit entries your institution received (You are the payor's financial institution)

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

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

► **Example:** A fraudster opened a commercial bank account for a fictitious home cleaning service at another institution and originated unauthorized bill payments from hundreds of consumer accounts. Five of those accounts were at your institution, and each was debited once for $200. For this question, please report five (5) transactions for $1,000.

4) Wire transfers your institution originated (outgoing)

All unauthorized wire transfers originated by your institution, including fraudulent on-us entries. Include only wire transfers that were not authorized by a valid accountholder (third-party fraud) before any recoveries or chargebacks.

Do not include: Wire transfer fraud prevented before a loss was incurred, fraudulent wire transfers received by your institution, fraud committed by a valid accountholder (first-party fraud), or wire transfers originated and authorized by a valid accountholder as part of a scam.

► **Example:** A small business accountholder at your institution originated a wire payment through your online portal. His PC was compromised by malware, and his login credentials were stolen. The perpetrator originated two wires for $5,000 and $10,000 respectively to an account he maintained under a false name. For this question, please report two (2) transactions for $15,000.

5) General-purpose debit card network transactions

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

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

► **Example:** Your accountholder's debit card issued by your institution was stolen. The perpetrator used the card and made two purchases worth $1,000 and $200. For this question, please report two (2) transactions for $1,200.

➲ Debit card transactions = Card-present transactions (item **5a**) + card-not-present transactions (item **5b**).

5a) Card-present transactions

All unauthorized debit card transactions, before any recoveries or chargebacks, for which your institution was the card issuer and the card was present at the point of sale. Include unauthorized signature-authenticated transactions (item **5a.1**), PIN-authenticated transactions (item **5a.2**) and other transactions including low-value transactions for which no signature is required (item **5a.3**).

Do not include: Fraudulent card-not-present transactions.

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

► **Example:** Your accountholder's debit card was stolen. The perpetrator used the card and purchased a TV for $500 at a store by fraudulently signing the receipt. For this question, please report one (1) transaction for $500.

➲ Card-present transactions = Signature-authenticated transactions (item **5a.1**) + PIN-authenticated transactions (item **5a.2**) + Other transactions including low-value transactions for which no signature is required (item **5a.3**)

5a.1) Signature-authenticated transactions

All unauthorized and fraudulent debit card signature transactions made over a signature debit card network, before any recoveries or chargebacks, for which your institution is the card issuer.

Do not include: Fraudulent PIN-authenticated or other transactions including low-value transactions for which no signature is required.

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

► **Example:** Terry and Rob are checking accountholders at your institution. Terry's debit card was stolen. The perpetrator used the card and bought a watch for $500 at a department store by fraudulently signing the receipt. Rob bought a pair of shoes online for $100 that the retailer would not let him return. For this question, please report one (1) transaction for $500.

5a.2) PIN-authenticated transactions

All unauthorized and fraudulent debit card PIN transactions made over a PIN debit card network, before any recoveries or chargebacks, for which your institution was the card issuer.

Do not include: Fraudulent signature-authenticated or other transactions including low-value transactions for which no signature is required.

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

► **Example:** Your accountholder's debit card, including her PIN, was compromised by a "skimming" device at an ATM. The perpetrator created a phony card ("white plastic") and bought a washer at a store for $500 by using the compromised PIN. For this question, please report one (1) transaction for $500.

5a.3) Other transactions (including low-value transactions for which no signature is required)

Any other unauthorized and fraudulent debit card transactions that didn't require a signature or PIN to authenticate the transaction, before any recoveries or chargebacks, for which your institution was the card issuer. Include low-value transactions for which no signature is required.

Do not include: Fraudulent signature-authenticated or PIN-authenticated transactions.

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

► **Example:** Your accountholder's debit card was stolen. The perpetrator used the card and made 15 purchases totaling $100, each of which was made without requiring signature or PIN authorization due to the low dollar value of the transaction. For this question, please report fifteen (15) transaction for $100.

5b) Card-not-present transactions

Unauthorized debit card transactions, before any recoveries or chargebacks, for which your institution was the card issuer and the card was not present at the point of sale, including internet, mail order, or telephone transactions.

Do not include: Fraudulent card-present transactions.

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

► **Example:** Your accountholder's debit card was stolen. The perpetrator used the card and made two purchases totaling $1,000 over the internet. For this question, please report two (2) transaction for $1,000.

6) General-purpose prepaid card network transactions

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

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

► **Example:** Your accountholder's prepaid card issued by your institution was stolen. The perpetrator made two purchases worth $1,000 and $200. For this question, please report two (2) transactions for $1,200.

➲ Prepaid card transactions = Card-present transactions (item **6a**) + card-not-present transactions (item **6b**).

6a) Card-present transactions

Unauthorized prepaid card transactions, before any recoveries or chargebacks, for which your institution was the card issuer and the card was present at the point of sale. Include unauthorized signature-authenticated transactions (item **6a.1**), PIN-authenticated transactions (item **6a.2**) and other transactions including low-value transactions for which no signature is required (item **6a.3**).

Do not include: Fraudulent card-not-present transactions.

Note: This is a subset of item **6** above.

► **Example:** Your accountholder's prepaid card was stolen. The perpetrator used the card and purchased a TV for $500 at a store by fraudulently signing the receipt. For this question, please report one (1) transaction for $500.

➲ Card-present transactions = Signature-authenticated transactions (item **6a.1**) + PIN-authenticated transactions (item **6a.2**) + Other low value transactions (item **6a.3**)

6a.1) Signature-authenticated transactions

All unauthorized and fraudulent prepaid card signature transactions, before any recoveries or chargebacks, for which your institution is the card issuer.

Do not include: Fraudulent PIN-authenticated or other transactions including low-value transactions for which no signature is required.

Note: This is a subset of item **6a** above.

► **Example:** Terry and Rob are prepaid card accountholders at your institution. Terry's prepaid card was stolen. The perpetrator used the card and bought a watch for $500 at a department store by fraudulently signing the receipt. Rob bought a pair of shoes online for $100 that the retailer would not let him return. For this question, please report one (1) transaction for $500.

6a.2) PIN-authenticated transactions

All unauthorized and fraudulent prepaid card PIN transactions, before any recoveries or chargebacks, for which your institution was the issuer.

Do not include: Fraudulent signature-authenticated or other transactions including low-value transactions for which no signature is required.

Note: This is a subset of item **6a** above.

► **Example:** Your accountholder's prepaid card, including her PIN, was compromised by a "skimming" device at a bar. The perpetrator created a phony card ("white plastic") and bought a washer at a store for $500 by using the compromised PIN. For this question, please report one (1) transaction for $500.

6a.3) Other transactions (including low-value transactions for which no signature is required)

Any other unauthorized and fraudulent prepaid card transactions that didn't require a signature or PIN to authenticate the transaction, before any recoveries or chargebacks, for which your institution was the issuer

Do not include: Fraudulent signature-authenticated or PIN-authenticated transactions.

Note: This is a subset of item **6a** above.

► **Example:** Your accountholder's prepaid card was stolen. The perpetrator used the card and made fifteen (15) purchases totaling $100 by using the stolen card, each of which was made without requiring signature or PIN authorization due to the low dollar value of the transaction. For this question, please report $100.

6b) Card-not-present transactions

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

Do not include: Fraudulent card-present transactions.

Note: This is a subset of item **6** above.

► **Example:** Your accountholder's prepaid card was stolen. The perpetrator used the card and purchased a dress for $100 over the internet. For this question, please report one (1) transaction for $100.

7) General-purpose credit card network transactions

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

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

► **Example:** Your credit card accountholder's credit card was stolen. The perpetrator used the card and made $500 worth of one –time purchase. For this questions, please report one (1) transaction for $500.

➲ Credit card transactions = Card-present transactions (item **7a**) + card-not-present transactions (item **7b**).

7a) Card-present transactions

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

Do not include: fraudulent card-not-present transactions.

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

► **Example:** Your accountholder's credit card was stolen. The perpetrator used the card and made one-time gasoline purchase for $75. For this questions, please report one (1) transaction for $75.

➲ Card-present transactions = Signature-authenticated transactions (item **7a.1**) + PIN-authenticated transactions (item **7a.2**) + Other low value transactions (item **7a.3**)

7a.1) Signature-authenticated transactions

All unauthorized and fraudulent credit card signature transactions made over a signature credit card network, before any recoveries or chargebacks, for which your institution is the card issuer.

Do not include: Fraudulent PIN-authenticated and other transactions including low-value transactions for which no signature is required.

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

► **Example:** Terry and Rob are credit card accountholders at your institution. Terry's credit card was stolen. The perpetrator used the card and bought a watch for $500 at a department store by fraudulently signing the receipt. Rob bought a pair of shoes online for $100 that the retailer would not let him return. For this question, please report one (1) transaction for $500.

7a.2) PIN-authenticated transactions

All unauthorized and fraudulent credit card PIN transactions made over a PIN credit card network, before any recoveries or chargebacks, for which your institution was the issuer.

Do not include: Fraudulent signature-authenticated and other transactions including low-value transactions for which no signature is required.

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

► **Example:** Your accountholder's credit card, including her PIN, was compromised by a "skimming" device at a bar. The perpetrator created a phony card ("white plastic") and bought a washer at a store for $500 by using the compromised PIN. For this question, please report one (1) transaction for $500.

7a.3) Other transactions (including low-value transactions for which no signature is required)

Any other unauthorized and fraudulent credit card transactions that didn't require a signature or PIN to authenticate the transaction, before any recoveries or chargebacks, for which your institution was the issuer

Do not include: Fraudulent signature-authenticated or PIN-authenticated transactions.

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

Example: Your accountholder's credit card was stolen. The perpetrator used the card make a series of purchases totaling $100, each of which was made without requiring signature or PIN authorization due to the low dollar value of the transaction. You report $100 for this question.

7b) Card-not-present transactions

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

Do not include: Fraudulent card-present transactions.

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

► **Example:** Your accountholder's credit card was stolen. The perpetrator used the card and purchase a computer for $1,000 over the internet. For this question, please report one (1) transaction for$1,000.

8) ATM cash withdrawals

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

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

► **Example:** Your accountholder's debit card was stolen by a perpetrator who watched her enter her PIN as the point of sale. The perpetrator used the card and PIN and made a one-time $200 ATM withdrawal. For this question, please report one (1) transaction for $200.

Unauthorized Third-Party Payment Fraud
(You are the payee's financial institution)

Important: Include only transactions that were not authorized by accountholders at the paying institution (third-party fraud) <u>before</u> any recoveries or chargebacks. **Do not include** fraud prevented before a loss was incurred.

SURVEY ITEMS

9) Checks deposited at your institution

All unauthorized checks deposited at your institution. Include only checks that were not authorized by accountholders of the paying bank (third-party fraud) before any recoveries or chargebacks.

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

► **Example:** Jane (who could have an account at either your institution or another institution) had her checkbook stolen. The perpetrator wrote a check for $2,000, which was deposited at your institution. For this question, please report one (1) transaction for $2,000.

10) ACH credit entries your institution received

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

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

► **Example:** A small business accountholder at either your institution or at another institution originates payroll via ACH through their financial institution's online portal. His PC was compromised by malware, and his login credentials were stolen. The perpetrator originated 5 payments for $10,000 each to an account he maintains at your institution. For this question, please report 5 transactions for $50,000.

11) ACH debit entries your institution originated

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

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

► **Example:** A small business accountholder at either your institution or another institution had his PC compromised by malware, and his login credentials were stolen. The perpetrator originated several debit entries, one of which was to an account he maintains at your institution for $10,000. For this question, please report one (1) transaction for $10,000.