# Retail Payments Risk Forum

### Checks Processed by the Federal Reserve in 2021

Report of the Check Sample Survey Appendix C: Check Questionnaires

Federal Reserve Bank of Atlanta Retail Payments Risk Forum Working Paper 23-1, Appendix C

Abstract: This appendix contains the long and short check interrogation forms used for data collection in the 2021 Check Sample Survey (CSS). These forms accompany the 2021 CSS report, data tables (appendix A), and technical appendix (appendix B).

All data resources are available for download at frbatlanta.org.

JEL classification: E42

Key words: U.S. consumer check use, U.S. business check use, paper checks, personal checks, business checks, Federal Reserve Payments Study, Check Sample Survey

This version: April 25, 2023

### 2021 CSS Long Survey Instrument

- **1.** Does the following sentence appear to the left of that image, "This is a LEGAL COPY of your check. You can use it the same way you would use the original check."?
  - 0 Yes
  - O No
- **2.** Are any of these words on the front of the check (*Check all that apply*)?
  - □ Cashier's Check, Official Check, or Certified Check
  - □ Money Order or Postal Money Order
  - □ WIC Check
  - □ Payroll Check
  - □ Please post this payment on behalf of our mutual customer
  - □ Check cashing, pawn shop, liquor store
  - $\Box$  QR code (may be on the front or back of the check)
  - $\Box$  None of the above

#### Payer (wrote the check)

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

- □ One or more persons' full names (John Smith, John and Mary Smith, John Smith, Inc.)
- $\Box$  Trust (no affiliation with bank name), Trustee
- Estate, Attorney, Law Firm, Associates
- Inc., LLC, LTD, Co., NA, Corp., Corporation, Company, Services, Association, PC, .com, .org
- □ Church, Temple, other religious affiliation
- □ Insurance, e.g., health, car, or home insurance
- □ Banking services, e.g., loans, mortgage, credit card
- □ Initials of Business or Association (e.g. NAACP, AT&T)
- Public Administration e.g., State of, County of, IRS, City of, US Treasury, federal government, municipalities, fishing/hunting licensing
- Postal Service e.g., USPS, Post Office, United States Postal Service
- □ Education e.g., School, High School, Elementary, University, College, .edu
- □ Health Care e.g., Dr., Doctor, MD, DDS, DVM, PC, Specialist, -ologist
- □ Apartment number (apt. #) NOT Suite # or Building #
- □ "DBA" (doing business as)
- $\Box$  Other business indicator
- □ Other government indicator
- $\Box$  None of the above

#### 4. Payer's ZIP code:

 $\circ \quad \text{Zip code not present} \\$ 

- **5.** Based on the *Payer* name and address and the characteristics of the check, can you definitively categorize the *Payer* as any of these?
  - Consumer
  - Government
  - Business
  - Either business or government
  - Cannot determine

#### 6. If *Payer* is business or government, mark which type:

- Utilities, e.g., Power, phone, Water authority, garbage, cable, internet, etc
- O Banking services, e.g., loans, mortgage, credit card
- Insurance, e.g., health, car, and home insurance
- Subscription, e.g., homeowners association, member, club
- Rental and leasing, e.g., Post Apartments, self-storage facilities
- Charitable organization, e.g., Church
- Public Administration, e.g., State of, County of, IRS, City of, US Treasury, federal government, municipalities, hunting/fishing licensing
- o Education, e.g., School, University
- Health Care, e.g., Hospital, doctor's office, ambulatory care, nursing and residential care facilities
- Construction & Household Services, e.g., plumbers, electricians, painters
- Professional Services, e.g., photographers, vets, lawyers, interior designers, H&R Block, etc.
- Suppliers and manufacturers e.g., machinery, textile, food production, beverage, apparel manufacturing, printing
- Grocery and Drug Store e.g, Walmart, Publix, CVS, Quik Trip
- Retail Store e.g., Department store, clothes shop, Best Buy, Home Depot, motor and vehicle parts dealers, music stores, bookstores
- Arts, Entertainment and Recreation e.g., museums, amusement parks, independent artists
- Transportation and mail courier e.g., USPS, Post Office, FedEx, UPS, airlines, trucks, Port Authority
- Cannot determine

### Payee (paid by the check)

- **7.** Does the *Payee Line* (i.e., the line indicating to whom the check is written) or the front of the check itself include an address for the *Payee*?
  - Yes
  - 0 No

#### 8. Payee's ZIP code:



• Zip code not present

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

- □ One or more persons' full names (John Smith, John and Mary Smith, John Smith, Inc.)
- $\Box$  Cash
- □ Trust (no affiliation with bank name), Trustee
- Estate, Attorney, Law Firm, Associates
- Inc., LLC, LTD, Co., NA, Corp., Corporation, Company, Services, Association, PC, .com, .org
- □ Insurance, e.g., health, car, or home insurance
- □ Church, Temple, other religious affiliation
- □ Banking services, e.g., loans, mortgage, credit card
- □ Initials of Business or Association (e.g. NAACP, AT&T)
- Public Administration e.g., State of, County of, IRS, City of, US Treasury, federal government, municipalities, fishing/hunting licensing
- Postal Service e.g., USPS, Post Office, United States Postal Service
- □ Education e.g., School, High School, Elementary, University, College, .edu
- □ Health Care e.g., Dr., Doctor, MD, DDS, DVM, PC, Specialist, -ologist
- □ Apartment number (apt. #) NOT Suite # or Building #
- □ "DBA" (doing business as)
- □ Other business indicator
- $\Box$  Other government indicator
- $\Box$  None of the above

### on the front...

**10.** Enter the *Serial Number* (aka Check Number) listed in the upper right hand corner of the check.

If there is no serial number in the upper right hand corner, look to the bottom-most row of  $||^{\bullet}$ number;  $||^{\bullet}$  the check. If the first character on the left hand side is a symbol, then enter the number you see between that symbol and the next symbol.



Number not present

- **11.** Is the dollar amount in the *Courtesy Amount* field handwritten?
  - 0 Yes
  - O No (Machine-printed)

## **12.** Does the symbol II<sup>•</sup> appear in the leftmost position of the row of numbers at the bottom of the document?

- 0 Yes
- o No

### **13.** Which *ONE* of the following best describes the *Signature* on the face of the check:

- Hand-written or facsimile
- Name in printed type face
- O Reads "No Signature Required"
- Reads "Signature on File"
- In place of the signature a phrase stating "Authorized by Drawer", "Authorized by the depositor",
  "Authorized by the Payer", or "As Authorized Signatory" is present
- Below the signature a phrase stating "Authorized by Drawer", "Authorized by the depositor", "Authorized by the Payer", or "Authorized Signature" is present
- O Reads "Pre-Authorized Payment"
- Reads "This is a bill payment draft"
- The signature field is blank.

### **14.** Are any of these items handwritten on the check? *(Check all that apply)*

- □ DL, driver's license, license
- □ Handwritten state initials (GA, CA, MI, etc.) followed by or preceded by a number
- □ Identification number such as account #, tax ID, Social Security #
- $\hfill\square$  Phone number handwritten or circled on face of check
- □ Stamped form (generally on the back of the check) that is filled in with handwritten characters
- □ The words "Mobile Deposit"
- $\Box$  NO -- None of the above

### on the back...

### **15.** Are any of these words in the *Payee* endorsement? (*Check all that apply*)

- □ One or more persons' full names (John Smith, John and Mary Smith, John Smith, Inc.)
- □ Dollar Amount, Amount, \$
- □ Store, Store #, Register #, Terminal #, Branch #, Location #, DL, D/L, Cashback
- □ Inc., LLC, LTD, Co., NA, Corp., Corporation, Company, Services, Association, PC, .com, .org
- □ Initials of Business or Association (e.g. NAACP, AT&T)
- $\Box$  Trust (no affiliation with bank name), Trustee
- □ Estate, Attorney, Law Firm, Associates
- □ Church, Temple, other religious affiliation
- □ Banking services, e.g., loans, mortgage, credit card
- $\Box$  Insurance, e.g., health, car, or home insurance

- Public Administration e.g., State of, County of, IRS, City of, US Treasury, federal government, municipalities, fishing/hunting licensing
- Postal Service e.g., USPS, Post Office, United States Postal Service
- □ Education e.g., School, High School, Elementary, University, College, .edu
- □ Health Care e.g., Dr., Doctor, MD, DDS, DVM, PC, Specialist, -ologist
- □ Mobile Deposit (if there is a check box to indicate a "Mobile Deposit", the box *must* be checked)
- $\Box$  "DBA" (doing business as)
- $\Box$  Other business indicator
- $\Box$  Other government indicator
- $\Box$  None of the above

#### **16.** Is the Payee endorsement handwritten?

- O Yes Handwritten
- 0 No-It's stamped / machine-printed
- Cannot find payee endorsement

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

- o Perpendicular
- o Parallel
- o Cannot find Payee endorsement
- **18.** Do the words "Absent(ee)" or "Absent Endorsed," "ABS END GUAR," "ABS END GTD," "Credit to Payee," "CR to Payee," or "Lack End GTD" appear anywhere on the back of the check?
  - 0 Yes
  - O No

#### Categorizing Payee

- **19.** Is the payee the same person as the payer:
  - 0 Yes
  - O No
- **20.** Based on the *Payee* name/address and endorsement, can you definitively categorize the *Payee* as any of these?
  - Consumer
  - Government
  - Business
  - Either business or government
  - O Cannot determine

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

- Utilities, e.g., Power, phone, Water Authority, garbage, cable, internet, etc.
- O Banking services, e.g., loans, mortgage, credit card
- O Insurance, e.g., health, car, and home insurance
- Subscription, e.g., homeowners association, member, club
- Rental and leasing, e.g., Post Apartments, self-storage facilities
- O Charitable organization, e.g., Church
- Public Administration, e.g., State of, County of, IRS, City of, US Treasury, federal government, municipalities, fishing/hunting licensing
- o Education, e.g., School, University
- Health Care, e.g., Hospital, doctor's office, ambulatory care, nursing and residential care facilities
- Construction & Household Services, e.g., plumbers, electricians, painters
- Professional Services, e.g., photographers, vets, lawyers, interior designers, H&R Block, etc.
- Suppliers and manufacturers, e.g., machinery, textile, food production, beverage, apparel, manufacturing, printing
- Grocery and Drug Store e.g, Walmart, Publix, CVS, Quik Trip
- Retail Store e.g., Department store, clothes shop, Best Buy, Home Depot, motor and vehicle parts dealers, music stores, bookstores
- Arts, Entertainment and Recreation e.g., museums, amusement parks, independent artists
- Transportation and mail courier, e.g., USPS, Post Office, FedEx, UPS, airlines, trucks, Port Authority
- o Cannot determine

### **22.** If the *Payee* is a business or government entity, how would you categorize the purpose of the payment?

- Bill payment / invoice payment
- Point-of-sale payment
- o Cannot determine
- **23.** If the *Payee* is a business or government entity, please record the full name:
- **24.** If the *Payee* is a business or government entity, please record the address (if present):

### 2021 CSS Short/Reconcile Survey Instrument<sup>1</sup>

### Payer (wrote the check)

- **1.** Based on the *Payer* name and address and the characteristics of the check, can you definitively categorize the *Payer* as any of these?
- o Consumer
- o Government
- o Business
- o Either business or government
- o Cannot determine
- **2.** If the *Payer* is business or government, mark which type:
- Utilities, e.g., Power, phone, Water Authority, garbage, cable, internet, etc.
- O Banking services, e.g., loans, mortgage, credit card
- O Insurance, e.g., health, car, and home insurance
- O Subscription, e.g., homeowners association, member, club
- Rental and leasing, e.g., Post Apartments, self-storage facilities
- O Charitable organization, e.g., Church
- Public Administration, e.g., State of, County of, IRS, City of, US Treasury, federal government, municipalities, fishing/hunting licenses
- o Education, e.g., School, University
- Health Care, e.g., Hospital, doctor's office, ambulatory care, nursing and residential care facilities
- Construction & Household Services, e.g., plumbers, electricians, painters
- Professional Services, e.g., photographers, vets, lawyers, interior designers, H&R Block, etc.
- Suppliers and manufacturers, e.g., machinery, textile, food production, beverage, apparel manufacturing, printing
- Grocery and Drug Store e.g, Walmart, Publix, CVS, Quik Trip
- Retail Store e.g., Department store, clothes shop, Best Buy, Home Depot, motor and vehicle parts dealers, music stores, bookstores
- Arts, Entertainment and Recreation e.g., museums, amusement parks, independent artists
- Transportation and mail courier, e.g., USPS, Post Office, FedEx, UPS, airlines, trucks, Port Authority
- o Cannot determine

### Payee (paid by the check)

- **3.** Based on the *Payee* name, address, and endorsement, can you definitively categorize the *Payee* as any of these?
  - Consumer
  - Government Business
  - Either business or government
  - Cannot determine

#### **4.** If the *Payee* is business or government, mark which type:

- Utilities, e.g., Power, phone, Water Authority, garbage, cable, internet, etc.
- O Banking services, e.g., loans, mortgage, credit card
- Insurance, e.g., health, car, and home insurance
- O Subscription, e.g., homeowners association, member, club
- Rental and leasing, e.g., Post Apartments, self-storage facilities
- O Charitable organization, e.g., Church
- Public Administration, e.g., State of, County of, IRS, City of, US Treasury, federal government, municipalities, fishing/hunting licenses
- o Education, e.g., School, University
- Health Care, e.g., Hospital, doctor's office, ambulatory care, nursing and residential care facilities
- Construction & Household Services, e.g., plumbers, electricians, painters
- Professional Services, e.g., photographers, vets, lawyers, interior designers, H&R Block, etc.
- Suppliers and manufacturers, e.g., machinery, textile, food production, beverage, apparel manufacturing, printing
- Grocery and Drug Store e.g, Walmart, Publix, CVS, Quik Trip
- Retail Store e.g., Department store, clothes shop, Best Buy, Home Depot, motor and vehicle parts dealers, music stores, bookstores
- Arts, Entertainment and Recreation e.g., museums, amusement parks, independent artists
- Transportation and mail courier, e.g., USPS, Post Office, FedEx, UPS, airlines, trucks, Port Authority
- Cannot determine
- **5.** If the *Payee* is a business or government entity, how would you categorize the purpose of the payment?
  - Bill payment / invoice payment
  - Point-of-sale payment

<sup>&</sup>lt;sup>1</sup> The short and reconcile survey questionnaires are the same.