



2018 Check Sample Survey

Appendix D: Check Interrogation Forms

Federal Reserve Bank of Atlanta

Retail Payments Risk Forum Working Paper 20-1, Appendix D

Abstract: This appendix contains the long and short check interrogation forms used for data collection in the 2018 Check Sample Survey (CSS). These forms accompany the 2018 CSS report, data tables (appendix A), technical appendix (appendix B), and remotely created checks augmentation (appendix C). 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 work is a collaborative effort of staff in the Retail Payments Risk Forum at the Federal Reserve Bank of Atlanta and the GCI Analytics office of McKinsey & Company.

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2018 CSS check interrogation form (long)

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."?**
- Yes
 - 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
 - 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.)
 - 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, Port Authority, Water Authority, etc.
 - 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 #
 - Other business indicator
 - Other government indicator
 - None of the above
4. **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

5. **Payer's ZIP code:**

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Zip code not present

Payee (paid by the check)

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

- Yes
- No

7. **Payee's ZIP code:**

					-			
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Zip code not present

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

- One or more persons' full names (John Smith, John and Mary Smith, John Smith, Inc.)
- Cash
- Trust (no affiliation with 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, Port Authority, Water Authority, etc.
- 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 #
- Other business indicator
- Other government indicator
- None of the above



on the front...

9. **Date of the check:**

		/			/			
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Date not present

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 numbers on 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.

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- Number not present



11. Dollar amount of the check:


\$,				,				.		
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- Amount not present

12. Is the dollar amount in the *Courtesy Amount* field handwritten?

- Yes
- No (Machine-printed)


13. Enter the 9-digit transit routing number. This number is in the bottom-most row of numbers between the  and  symbols:

										
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- Bottom row of numbers not present

14. Does the symbol  appear in the leftmost position of the row of numbers at the bottom of the document?

- Yes
- No

15. Does the number "6" appear directly to the left of the leftmost  symbol?



- Yes
- No

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

- Hand-written or facsimile
- Name in printed type face
- 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
- Reads "Pre-Authorized Payment"
- Reads "This is a bill payment draft"
- The signature field is blank.

17. 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 #
- 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"
- NO -- None of the above

on the back...

18. 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)
- 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
- Insurance, e.g., health, car, or home insurance
- Public Administration e.g., State of, County of, Port Authority, Water Authority, etc.
- 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)
- Other business indicator
- Other government indicator
- None of the above

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

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

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

- Perpendicular
- Parallel
- Cannot find Payee endorsement

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

- Yes
- No

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

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

- Number not present

Categorizing Payee

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

- Yes
- No

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

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

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

- Utilities, e.g., Power, phone
- 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
- Charitable organization, e.g., Church
- Tax, e.g., IRS, H&R Block, etc.

- Public Administration, e.g., State of, County of, Port Authority, Water Authority
- Education, e.g., School, University
- Health Care, e.g., Hospital, doctor's office
- Construction & Household Services, e.g., plumbers, electricians, painters
- Professional Services, e.g., photographers, vets, lawyers, interior designers
- Suppliers and manufacturers
- Grocery and Drug Store e.g., Walmart, Publix, CVS, Quik Trip
- Retail Store e.g., Department store, clothes shop, Best Buy, Home Depot
- Arts, Entertainment and Recreation e.g., museums, amusement parks, independent artists
- NOT a business or government
- Cannot determine

26. **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
- NOT a business or government
- Cannot determine

2018 CSS check interrogation form (short)

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?**
- Consumer
 - Government
 - Business
 - Either business or government
 - Cannot determine

Payee (paid by the check)

2. **Based on the *Payee* name, address, and endorsement, can you definitively categorize the *Payee* as any of these?**
- Consumer
 - Government
 - Business
 - Not Consumer – either business or government
 - Not Government – either business or consumer
 - Cannot determine
3. **If the *Payee* is business or government, mark which type:**
- Utilities, e.g., Power, phone
 - 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
 - Charitable organization, e.g., Church
 - Tax, e.g., IRS, H&R Block, etc.
 - Public Administration, e.g., State of, County of, Port Authority, Water Authority
 - Education, e.g., School, University
 - Health Care, e.g., Hospital, doctor's office
 - Construction & Household Services, e.g., plumbers, electricians, painters
 - Professional Services, e.g., photographers, vets, lawyers, interior designers
 - Suppliers and manufacturers
 - Grocery and Drug Store e.g., Walmart, Publix, CVS, Quik Trip
 - Retail Store e.g., Department store, clothes shop, Best Buy, Home Depot
 - Arts, Entertainment and Recreation e.g., museums, amusement parks, independent artists
 - NOT a business or government*
 - Cannot determine

4. **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

[2018 CSS Report](#)

[Appendix A: Data Tables](#)

[Appendix B: Technical Appendix](#)

[Appendix C: Remotely Created Checks](#)