



# 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](https://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

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- 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)
- "DBA" (doing business as)
- Other business indicator
- Other government indicator
- None of the above

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

- Yes – Handwritten
- 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?**

- Perpendicular
- Parallel
- 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?**

- Yes
- No

### Categorizing Payee

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

- Yes
- 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
- Cannot determine

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

- Utilities, e.g., Power, phone, Water Authority, garbage, cable, internet, etc.
- 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, fishing/hunting licensing
- 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

**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
- 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?**
  - Consumer
  - Government
  - Business
  - Either business or government
  - Cannot determine
- 2. If the *Payer* is business or government, mark which type:**
  - Utilities, e.g., Power, phone, Water Authority, garbage, cable, internet, etc.
  - 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, fishing/hunting licenses
  - 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)

- 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.
  - 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, fishing/hunting licenses
  - Education, e.g., School, University
  - Health Care, e.g., Hospital, doctor's office, ambulatory care, nursing and residential care facilities
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  - 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>1</sup> The short and reconcile survey questionnaires are the same.