

SCPC Module B – October 2013

Comment: This survey is a follow-up to the main SCPC, which went into the field on September 27, 2013. We did not do a diary this year, so we are going to use some of the funds to conduct an extra, smaller survey which asks additional questions that will complement the questions in the main SCPC.

Survey intro

Thank you for taking this survey. This survey is a follow up to a survey about consumer payments that you took recently. In this survey we will ask for your views on various aspects of the speed and security of payments.

As always, your answers are collected anonymously and will never be linked to your name.

This survey will take about X minutes.

Try to answer all questions as best you can, even if:

- You are unsure of your answer.
- You do not have or use the payment instrument.

Financial responsibility question

(fr001_intro)

First, help us to understand **your** role in the financial activity of your household.

In your household, how much responsibility do **you** have for these tasks?

- Check one per row only.

	None or almost none	Some	Shared equally with other household members	Most	All or almost all
(fr001_a) Paying monthly bills (rent or mortgage, utilities, cell phone, etc.)					
(fr001_b) Doing regular shopping for the household (groceries, household supplies, pharmacy, etc.)					
(fr001_d) Making decisions about saving and investments (whether to save, how much to save, where to invest, how much to borrow)					
(fr001_e) Making decisions about other household financial matters (where to bank, what payment methods to use, setting up online bill payments, filing taxes)					

Common Payment Methods

Next we are going to ask you about several common methods for making payments. Please review the definitions below before moving on.

Electronic payment instruments

Bank account number	A payment made by providing your bank account number to a third party, such as your employer or a utility company. You can give your number on websites, paper forms, etc.
Online banking bill pay	A payment made from your bank’s online banking website, usually for a bill but it can be used to pay other people too. This payment does not require you or your bank to disclose your bank account number to a third party.

Card payment instruments

Debit card	A card that deducts directly from your bank account.
Credit card	A card that allows the cardholder to make a purchase that will be paid back to the credit card company later.
Prepaid card	A card that has money stored or loaded onto it. Also known as stored value cards or gift cards.

Paper payment instruments

Cash	Coins and paper bills.
Check	A piece of paper directing a financial institution to pay a specific amount of money to a person or business.
Money order	A type of payment that can be purchased from a bank or other institution and allows the individual named on the order to receive a specified amount of cash on demand.

For each question, please rate the characteristics of all payment methods, even if you do not have or use all of them.

SPEED Questions

****Transition screen****

Now we are going to ask you several questions about how you rate the **SPEED** of various aspects of making a payment.

Speed at time of payment

When you make a payment transaction, the time it takes to start and complete the payment may depend on the choice of payment method. Some payment methods might take less time than others.

Please assess the **SPEED** of the payment transaction for each payment method.

- Do not include time shopping, waiting in line, or other delays unrelated to the choice of payment method when making an in person payment.
- Do not include time searching the web, technical difficulties, or other delays unrelated to the choice of payment method when making an online payment.
- Please choose one answer in each row for **all** payment methods.

Payment Method	Very slow	Slow	Neither	Fast	Very fast
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			slow nor fast		
q1_csh: Cash					
q1_chk: Check					
q1_mon: Money order					
q1_dc: Debit card					
q1_cc: Credit card					
q1_pre: Prepaid card					
q1_banp: Bank account number payment					
q1_obbp: Online banking bill payment					

Speed of payment deduction

When you make a payment transaction, a period of time may pass before the money is deducted from your bank account or prepaid card.

Please assess the **SPEED** with which **money is deducted** from your bank account or prepaid card after you make a payment.

- Please choose one answer in each row for **all** payment methods.

Payment Method	Very slow	Slow	Neither slow nor fast	Fast	Very fast
q2_csh: Cash					
q2_chk: Check					
q2_mon: Money order					
q2_dc: Debit card					
q2_cc: Credit card					
q2_pre: Prepaid card					
q2_banp: Bank account number payment					
q2_obbp: Online banking bill payment					

Speed of recipient receiving payment

When you make a payment transaction, a period of time may pass before the recipient of the payment (the payee) receives the money.

Please assess the **SPEED** with which **the recipient (the payee) gets the money** for each payment method.

- Please choose one answer in each row for **all** payment methods.

Payment Method	Very slow	Slow	Neither	Fast	Very fast
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			slow nor fast		
q3_csh: Cash					
q3_chk: Check					
q3_mon: Money order					
q3_dc: Debit card					
q3_cc: Credit card					
q3_pre: Prepaid card					
q3_banp: Bank account number payment					
q3_obbp: Online banking bill payment					

Speed of notification of balances

When you make a payment transaction, a period of time may pass before the payment is reported in the balance of your bank account or payment card.

Please assess the **SPEED** with which **you can see an up-to-date balance** after the payment for each payment method.

- Please choose one answer in each row for **all** payment methods.

Payment Method	Very slow	Slow	Neither slow nor fast	Fast	Very fast
q4_csh: Cash					
q4_chk: Check					
q4_mon: Money order					
q4_dc: Debit card					
q4_cc: Credit card					
q4_pre: Prepaid card					
q4_banp: Bank account number payment					
q4_obbp: Online banking bill payment					

Account balances

(q100)

Now we are going to ask you some questions about how you monitor the balances in your bank account, payment card, or other payment account.

Do you have any of the following types of accounts or payment methods?

	Yes	No
(q100a) Checking account	1	2

(q100b) Savings account	1	2
(q100c) Credit card	1	2
(q100d) Prepaid card	1	2

IF q100a = 1 or q100b = 1 then

Do you use the following methods to **check your bank account**?

randomize categories, except for other

	YES	NO
(q7_a) ATM		
(q7_b) Bank website		
(q7_c) Bank mobile app		
(q7_d) Bank teller		
(q7_e) Voice call		
(q7_f) Paper bank statement		
(q7_other) Other		

End if (q100a = 1 or q100b = 1)

If (any q7 answer = YES) then

(q7bank)

Think about the **bank account** you use most often to make payments from.

In a typical period (day, week, month, or year), how often do you check your bank account balance?

- Please fill in **one box only**. Choose the box that best describes your behavior.
- If never, please enter 0 in any box

Daily basis	OR Weekly basis	OR Monthly basis	OR Yearly basis
(q7bank_1)	(q7bank_2)	(q7bank_3)	(q7bank_4)

_____time(s) per day	_____time(s) per week	_____time(s) per month	_____time(s) per year
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END if *****(q100a = 1 or q100b = 1)*****

IF q100c = 1 then

(q7cc)

Think about the **credit card** you use most often to make payments.

In a typical period (day, week, month, or year), how often do you check your credit card balance?

- Please fill in **one box only**. Choose the box that best describes your behavior.
- If never, please enter 0 in any box

Daily basis	OR Weekly basis	OR Monthly basis	OR Yearly basis
(q7cc_1)	(q7cc_2)	(q7cc_3)	(q7cc_4)
_____time(s) per day	_____time(s) per week	_____time(s) per month	_____time(s) per year

END if *****(q100c = 1)*****

IF q100d = 1 then

(q7svc)

Think about the **prepaid card** you use most often to make payments.

In a typical period (day, week, month, or year), how often do you check your prepaid card balance?

- Please fill in **one box only**. Choose the box that best describes your behavior.
- If never, please enter 0 in any box

Daily basis	OR Weekly basis	OR Monthly basis	OR Yearly basis
(q7svc_1)	(q7svc_2)	(q7svc_3)	(q7svc_4)
_____time(s) per day	_____time(s) per week	_____time(s) per month	_____time(s) per year

END if *****(q100d = 1)*****

(q8)

Some payment methods can cause a person to **overdraft** their bank account.

How likely is each payment method to overdraft a bank account?

- Please choose one answer in each row for **all** payment methods.

	(1) Not at all likely	(2)	(3)	(4)	(5) Extremely likely
(q8a) Check					
(q8b) Debit card					
(q8c) Bank account					

number payment					
(q8d) Online banking bill payment					

SECURITY questions

****Transition screen****

Now we are going to ask you several questions about how you rate the **SECURITY** of various aspects of making a payment.

Security of means of making a payment

(AS004) How do you rate the overall **SECURITY** of the following ~~means~~ **methods** of making a payment?

- Please rate all means of making a payment, even if you do not use that method.

****randomize order of categories****

	1 Very Risky	2 Risky	3 Neither risky nor secure	4 Secure	5 Very Secure
(AS004_a) In person					
(AS004_b) By mail or other delivery service					
(AS004_c) Web browser on laptop or desktop computer, tablet, or mobile phone					
(AS004_d) Mobile app					
(AS004_e) Mobile phone text message					
(AS004_f) Voice call (landline phone, mobile phone, or internet service like Skype)					

Security of personally identifiable information

Suppose a payment method has been stolen, misused, or accessed without the owner’s permission.

Please rate the **SECURITY** of each method against **unwanted disclosure of personal information** such as name, address, telephone number, Social Security number, date and place of birth, mother’s maiden name, etc.

- Please choose one answer in each row for **all** payment methods.

	1 Very Risky	2 Risky	3 Neither risky nor secure	4 Secure	5 Very Secure
q10_csh Cash					
q10_chk Check					
q10_mon Money order					
q10_dc Debit card					
q10_cc Credit card					
q10_pre Prepaid card					
q10_banp Bank account number payment					
q10_obbp Online banking bill payment					

Security of financial wealth

Suppose a payment method has been stolen, misused, or accessed without the owner’s permission.

Please rate the **SECURITY** of each method against **permanent financial loss** to the owner of the payment method.

- Consider only permanent financial loss to the owner of the payment method, not to financial institutions or other parties.
- Please choose one answer in each row for **all** payment methods.

	1 Very Risky	2 Risky	3 Neither risky nor secure	4 Secure	5 Very Secure
q11_csh Cash					

q11_chk Check					
q11_mon Money order					
q11_dc Debit card					
q11_cc Credit card					
q11_pre Prepaid card					
q11_banp Bank account number payment					
q11_obbp Online banking bill payment					

Security of information about of payment transactions

Suppose a payment method has been stolen, misused, or accessed without the owner’s permission.

Please rate the **SECURITY** of the **confidentiality** of each method against others finding out what products were purchased, how much was paid, or where the products were bought.

- Please choose one answer in each row for **all** payment methods.

	1 Very Risky	2 Risky	3 Neither risky nor secure	4 Secure	5 Very Secure
q12_csh Cash					
q12_chk Check					
q12_mon Money order					
q12_dc Debit card					
q12_cc Credit card					
q12_pre Prepaid card					
q12_banp Bank account number payment					
q12_obbp Online					

banking bill payment					
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Security of debit card payments

(AS005)

Debit card payments sometimes require you to

- Enter a Personal Identification Number (PIN)
- Give your signature
- No PIN or signature, typically for small dollar values
- Enter your card number online

How would you rate the **security** of each type of debit card transaction?

- *Please choose one answer in each row for each type of debit transaction.*

	1 Very Risky	2 Risky	3 Neither risky nor secure	4 Secure	5 Very Secure
(AS005_a) PIN debit authorization					
(AS005_b) Signature debit authorization					
(AS005_c) No PIN and no signature authorizations					
(AS005_d) Using a debit card online					
(AS005_e) Using a debit card on a voice phone					

Ranking question

(Q5)

Please rank the importance of each of the characteristics of payment speed and security.

- Please choose each ranking only once.

****randomize response options****

	(1) Least important	(2)	(3)	(4)	(5)	(6)	(7) Most important
(q5_a) Speed: at time of payment							
(q5_b) Speed: When payment is deducted from your account or card							
(q5_c) Speed: When recipient receives payment							
(q5_d) Speed: When payment is reported in your account or card							
(q5_e) Security: preventing unwanted disclosure of personal information							
(q5_f) Security: preventing permanent financial loss							
(q5_g) Security: confidentiality							

Additional old SCPC questions

(ph004)

Have you, or anyone you know well (family, friends, neighbors, coworkers, etc), ever been a victim of what you consider to be **identity theft**?

- 1 Yes, myself and someone I know well
- 2 Yes, someone I know well only
- 3 Yes, myself only
- 4 No