



JPMC/TREASURY DEPT – DIRECT EXPRESS CARD  
CONVERGYS CUSTOMER INTELLIGENCE SERVICES  
TELEPHONE SURVEY  
6/22/07

INTRODUCTION

[ASK TO SPEAK TO THE SPECIFIC PERSON ON THE LIST. NO OTHER PERSON IN THE HOUSEHOLD QUALIFIES FOR THE SURVEY.]

Hello. My name is (INSERT NAME) with Convergys Research, an independent market research company. I am calling on behalf of the U.S. Department of the Treasury to ask about your experience with the Direct Express Card. May I speak with (INSERT NAME FROM SAMPLE)?

(ENTER ONE)

- |   |                                 |                                  |
|---|---------------------------------|----------------------------------|
| 1 | Yes                             | (CONTINUE)                       |
| 2 | No – schedule call back         | (SCHEDULE CALL BACK)             |
| 3 | No – do not want to participate | (THANK RESPONDENT/END INTERVIEW) |
|   | DK                              | (THANK RESPONDENT/END INTERVIEW) |

We are conducting an opinion survey among people who have recently signed up for the Direct Express Card, a debit card that allows people to receive their Social Security benefits electronically, instead of by check. This is NOT a sales call. This call is for research purposes only. I am only interested in your opinions. All responses will be grouped together for reporting purposes. All of your individual responses will remain completely confidential. Your participation in this study is voluntary. This survey should take about 10 minutes of your time.

According to the Paperwork Reduction Act of 1995, you are not required to respond to a survey like this one unless you are given a valid OMB control number. The valid OMB control number for this survey is 1510-0074. (If necessary: You do not have to do anything with this information, I am just required to read it to you.)

- S1 Do you have a few minutes to participate in our survey?
- |   |                                 |                                  |
|---|---------------------------------|----------------------------------|
| 1 | Yes                             | (CONTINUE)                       |
| 2 | No – schedule call back         | (SCHEDULE CALL BACK)             |
| 3 | No – do not want to participate | (THANK RESPONDENT/END INTERVIEW) |
|   | DK                              | (THANK RESPONDENT/END INTERVIEW) |

(If necessary: Nothing you say will affect the amount of your benefit payment. I am only interested in your opinions about your experiences in signing up for the Direct Express Card.)

INTERVIEWER INSTRUCTION: IF RESPONDENT EXPRESSES CONCERN AT ANY POINT DURING THE INTERVIEW, REASSURE THEM THAT YOU DO NOT WORK FOR THE GOVERNMENT. YOU ARE WORKING FOR AN INDEPENDENT RESEARCH COMPANY. THEIR ANSWERS WILL BE KEPT COMPLETELY CONFIDENTIAL AND THEIR INDIVIDUAL RESPONSES WILL NOT BE SHARED WITH

ANYONE.

IF RESPONDENT WANTS A PHONE NUMBER TO CALL TO VERIFY THIS IS A LEGITIMATE SURVEY: NEVELYN JONES AT 202-874-9602.

S2 Did you recently sign up for the Direct Express Card to receive Social Security benefits?

- 1 Yes (CONTINUE)
- 2 No (THANK RESPONDENT/END INTERVIEW)
- DK (THANK RESPONDENT/END INTERVIEW)

For your information, this conversation may be recorded by my supervisor for quality control purposes only.

OVERALL SATISFACTION

Q1 Overall, how satisfied are you with the Direct Express Card. Please use a scale from 1 to 5, where 1 is Not At All Satisfied and 5 is Extremely Satisfied, and you may use any number between 1 and 5?

- 5 Extremely satisfied
- 4
- 3
- 2
- 1 Not at all satisfied
- NOT APPLICABLE
- DK (DNR)
- RF (DNR)

(PROGRAMMER: IF RATING OF 4 OR 5 AT Q1 ASK Q2; OTHERWISE SKIP TO DIRECTIONAL AT Q3)

Q2 At this question, I will be typing your answer verbatim. Why did you rate your overall satisfaction with the Direct Express Card a (INSERT RATING FROM Q1)?  
(RECORD RESPONSE)  
(CLARIFY IF NEEDED)  
(ALLOW DK AND REF)

(PROGRAMMER: IF RATING OF 1, 2, OR 3 AT Q1 ASK Q3; OTHERWISE SKIP TO Q4)

Q3 You mentioned your satisfaction with the Direct Express Card is a (INSERT RATING FROM Q1). What is the single most important thing Chase Bank or the U.S. Department of Treasury can do to improve your overall satisfaction with your Direct Express Card?  
(RECORD RESPONSE)  
(CLARIFY IF NEEDED)  
(ALLOW DK AND REF)

LIKELIHOOD TO RECOMMEND

Q4 If asked by a family member or friend, how likely would you be to recommend that he or she obtain a Direct Express Card? Please use a scale of 1 to 5 with 1 being Definitely would not recommend and 5 being Definitely would recommend, and you may use any number between 1 and 5.  
(RECORD ONE)

- 5 Definitely would
- 4
- 3
- 2
- 1 Definitely would not  
DK (DNR)  
RF (DNR)

AWARENESS

Q5 How did you become aware of the Direct Express Card?  
(RECORD ONE)  
(READ LIST IF NECESSARY)

- 1 Friend or family member
- 2 Direct Mail or letter
- 3 Web site
- 4 Card or insert in your benefit check envelope
- 5 From your Social Security Administration office
- 6 Other (Specify)  
DK (DNR)  
REF (DNR)

Q6 Do you have an account at a bank or a credit union?  
(RECORD ONE)

- 1 Yes
- 2 No  
DK (DNR)  
REF (DNR)

Q7 Before signing up for the Direct Express Card, how were you most recently receiving your Social Security benefits...?  
(RECORD ONE)  
(READ LIST)-

- 1 By a direct deposit to your bank or credit union account
- 2 Via a check in the mail
- 3 Via a debit card, or
- 4 Some other way (Specify)
- 5 DK (DNR)
- 6 REF (DNR)

ENROLLMENT

Q8 Overall, how satisfied were you with the service you received when you called Chase Bank to sign up for the Direct Express Card? Please use a scale from 1 to 5, where 1 is Not At All Satisfied and 5 is Extremely Satisfied, and you may use any number between 1 and 5.  
(RECORD ONE)

- 5 Extremely satisfied
  - 4
  - 3
  - 2
  - 1 Not at all satisfied
- DK (DNR)  
REF (DNR)

(PROGRAMMER: ASK Q9 IF 1 OR 2 AT Q8; OTHERWISE SKIP TO Q10)

Q9 What could the Chase customer service representative have done to improve the service you received (if necessary: when you called to sign up for the Direct Express Card)?  
(CLARIFY RESPONSE)  
(ALLOW NULL/DK/REF)

Q10 What was the most important reason you signed up for the Direct Express Card? Would you say ...?  
(READ LIST)  
(RECORD ONE)  
(PROGRAMMER: RANDOMIZE ATTRIBUTES – ALWAYS LIST “OTHER” LAST)

- 1 I don't have to go to the bank
- 2 I don't have to worry about a check being lost or stolen
- 3 It is easier than cashing a check
- 4 It has a MasterCard logo
- 5 There was no credit check required
- 6 It is cheaper than cashing a check
- 7 (DNR) Other (Specify)  
(DNR) DK

Q11 Thinking about the Chase customer service representative who assisted you in signing up for your Direct Express Card and using the same 1 to 5 scale, how would you rate the representative on...? (if necessary: 1 is not at all satisfied, 5 is extremely satisfied and you may use any number in between.)

(ROTATE ATTRIBUTES)  
(RECORD ONE FOR EACH)

- a Taking the time to listen and help you
- b Being knowledgeable
- d Providing you with accurate information
- e Answering all of your questions
- g Being friendly

- 5 Extremely satisfied
  - 4
  - 3
  - 2
  - 1 Not at all satisfied
- DK (DNR)  
REF (DNR)

|                       |
|-----------------------|
| KNOWLEDGE OF BENEFITS |
|-----------------------|

Q12 Where did you get most of your information about your Direct Express Card? Would you say...? (RECORD ONE)  
(READ LIST)

- 1 The Chase customer service representative when you called to sign-up
- 2 The brochure
- 3 The Web site, or
- 4 The card package that came in the mail with your card
- 5 (DNR) Other (Specify)

(ASK Q13 IF OTHER NOT MENTIONED AT Q12; OTHERWISE SKIP TO Q14)

Q13 Using the scale where 1 is Do not agree at all and 5 is Agree completely, how much do you agree that (INSERT RESPONSE FROM Q12)...?

- a Explained the Direct Express Card clearly and understandably
- b Helped you understand the value of the service offered
- c Mentioned the Direct Express Card convenience and ease of use
- d Made you feel comfortable with the security offered by the Direct Express Card
- e Helped you understand the fees associated with the Direct Express Card
- f Emphasized the safety and security of using the Direct Express Card

(RECORD ONE FOR EACH)

- 5 Agree completely
  - 4
  - 3
  - 2
  - 1 Do not agree at all
- DK (DNR)  
REF (DNR)

Q14 Do you think the fees you pay using the Direct Express card are more, less, or about the same as what you were paying before (if necessary: to receive and use your Social Security benefits)?  
(RECORD ONE)

- 1 More
- 2 Less
- 3 About the same
- DK (DNR)
- REF (DNR)

|            |
|------------|
| CARD USAGE |
|------------|

Q15 Now I am going to read you a list of statements. Please tell me “yes” or “no” for each. In which of the following ways have you used your Direct Express Card? Have you used it to ...?  
(RECORD ALL THAT APPLY)  
(READ LIST)

- 1 Get cash at an ATM machine
- 2 Receive Social Security benefits
- 3 Make purchases at stores, restaurants, gas stations or other retail locations
- 4 Get cash back from a store or other retail location
- 5 Purchase money orders
- 6 Pay bills
- 7 (DNR) Some other way (Specify)
- 8 (DNR) I have not yet used my card

Q16 Have you ever attempted to use your Direct Express Card at an ATM or other retail location and not been able to complete the transaction?  
(RECORD ONE)

- 1 Yes
- 2 No
- DK (DNR)
- REF (DNR)

(PROGRAMMER: ASK Q17 IF “Yes” AT 1 in Q16; OTHERWISE SKIP TO Q18)

Q 17 Why were you not you able to complete the transaction? Would you say...?  
(RECORD ALL THAT APPLY)  
(READ LIST)

- 1 Insufficient funds
- 2 You did not know your pin number
- 3 The machine was not working
- 4 Other (Specify) (DNR)
- DK (DNR)

(PROGRAMMER: ASK Q18 IF 1 SELECTED AT Q15; OTHERWISE SKIP TO DIRECTIONAL AT Q19)

Q18 Do you normally use an Allpoint or JP Morgan Chase ATM?  
(RECORD ONE)

- 1 Yes
- 2 No
- DK

(PROGRAMMER: ASK Q19 IF "8" AT Q15; OTHERWISE SKIP TO END)

Q19 If I may ask, why have you not used your card yet?

(READ LIST IF NECESSARY)

(RECORD ONE)

- 1 I have not had a chance to yet
- 2 I have not needed to yet
- 3 I do not have access to a surcharge-free ATM
- 4 I am not sure how to use it
- 5 I do not feel comfortable using it due to lack of info on using it
- 6 My benefits have not been received on the Direct Express Card yet
- 7 Other (Specify)  
DK

Q20 How do you get balance or other information about your Direct Express Card most often? Would you say...?

(READ LIST IF NECESSARY)

(RECORD ONE)

- 1 I keep track of it myself
- 2 At an ATM
- 3 Call an 800#
- 4 Visit the Web site
- 5 I don't keep track of this information
- 6 (DNR) Other (Specify)  
DK

Q21 In a typical month, how often do you use your Direct Express Card?

(ENTER RESPONSE)

(PROGRAMMER: ALLOW ANY VALUE BETWEEN "0" AND "1000")

(PROGRAMMER: ALLOW A DK/REF OPTION)

Those are all of my questions. On behalf of The United States Department of the Treasury, thank you for taking the time to answer these questions. Your opinions have been very helpful. Have a great day/evening!

TERMINATION SIGNOFF: Those are all of my questions. I want to thank you very much for taking the time to speak with me. Have a great day!

|             |
|-------------|
| SAMPLE INFO |
|-------------|

Sample will include (Only include people who have enrolled successfully):

- Name
- Address
- Time & date of enrollment
- DOB
- Enrollment type
- Rep Payee status (sub-group of interest)

To assist keeping respondents focused on the survey if they have questions about the card or their benefits, clear with "We have been asked by Chase on behalf of the U. S. Department of Treasury to gather your opinions about your recent experience with signing up for the Direct Express Card. Unfortunately, I am not trained to answer specific questions about the card/social security benefits, only to conduct this survey. If you have questions after this call about your Direct Express Card, please call Chase customer service at 1-877-789-5895. If you have questions about your Social Security benefits, please call the Social Security Administration at 1-800-772-1213.