

**OMB Supporting Statement**  
**Financial Management Service/Treasury**  
**Direct Express Card Adoption and Retention Survey**

**Background and Objectives**

The Financial Management Service (FMS), a bureau of the Department of the Treasury (Treasury), has requested Comerica Bank, acting as Treasury's Financial Agent, to plan and execute research for the **Direct Express**® program. To perform this task, Comerica's agent, MasterCard, has contracted with KRC Research.

Social Security (SSA) and Supplemental Security Income (SSI) recipients now have the option to receive their benefit payments electronically through the **Direct Express** card program managed by Comerica Bank as the U.S. Department of the Treasury's financial agent. This summer a national communications campaign was launched which included a broad array of strategies and material to communicate the benefits of the **Direct Express** card to potential users. This campaign will be ongoing, with efforts currently underway to finalize marketing plans for 2009. As part of this effort, we will be conducting additional research among cardholders and potential target audiences for the **Direct Express** card to promote adoption, usage, and retention.

On behalf of FMS/Treasury, Comerica and its contractors, MasterCard and KRC Research plan to conduct further research to help better understand and support the communications efforts aimed at promoting the adoption and usage, as well as retention of current **Direct Express** cardholders.

As part of this effort, quantitative research to further examine **Direct Express** card adoption and retention issues is necessary among two key audiences.

- Adoption survey among benefit recipients who contact the **Direct Express** call center (ACS) but do not enroll during the initial call. A quantitative telephone survey among this audience would explore what prevented these callers from enrolling in **Direct Express**, including what types of questions or concerns they had (or may still have) about the card that made them hesitant to enroll during the initial call. Findings would be used to guide outreach materials to preempt questions and concerns through proactive communications and to assist in developing talking points for call center personnel, partners, spokespeople, and others communicating about the **Direct Express** card.
- Retention survey among previous **Direct Express** users who have switched back to receiving benefits via paper checks. A quantitative telephone survey among this audience would explore what made these former cardholders switch back to paper checks, including any usage issues or concerns. Findings would be used to address any problems associated with the card to improve the experience of users, to the extent possible.

## **Methodology**

To accomplish the objectives above, KRC Research will conduct a total of 150 10-minute telephone interviews: 75 interviews among callers who do not sign up for **Direct Express** during the initial call, and 75 interviews among **Direct Express** users who switch back to paper checks.

This is a one-time collection of information and participation in these surveys is voluntary.

The methodology for each survey is outlined below:

- **Adoption Survey** (callers who do not sign up for **Direct Express**): Completion of this project will require Comerica Bank and its call center (ACS) to ask callers who request information about the **Direct Express** card but do not enroll if they would be willing to participate in a follow-up interview conducted by KRC Research, and administer a few brief screening questions to determine if they are a benefit recipient eligible for **Direct Express**. If they agree, ACS will collect their name, address, and telephone number. ACS will provide a list of those callers to KRC Research as sample for the interviews. Completing 75 interviews will require 2,250 unique names from ACS.
- **Retention Survey** (**Direct Express** users who switch back to paper checks): Treasury will provide an encrypted list of SSA and SSI benefit recipients who switched from **Direct Express** to paper check or direct deposit for this research.

The results of the research will be grouped for reporting purposes and shared with Comerica, MasterCard, and Treasury only in the aggregate. However, all individual responses will remain completely confidential and will not be shared with anyone.

## **Estimated Burden Hours**

Completing 150 telephone interviews is expected to result in a total of 25 burden hours.

Given that everybody on the lists will qualify for the survey, this time estimate is based on completing 150 10-minute interviews  $(150 \times 10 \text{ minutes}) / 60 = 25$  hours.

## **Contact**

For questions regarding the survey, contact:

Doug Baker  
KRC Research  
700 13<sup>th</sup> Street, NW, Suite 800  
Washington, DC 20005

(202) 585-2829

E-mail address: [dbaker@krcresearch.com](mailto:dbaker@krcresearch.com)