

**Justification for Change**  
**Background on Direct Express Debit Card**  
**0960-0014**

**Change to RPS Screens**

In August 2008, SSA will ask a new direct deposit question during the personal interview with the claimant and will record the information in SSA's Representative Payee System (RPS) Screens. We will ask the following questions:

Do you want to sign up for Direct Express?

**Background**

Universal Direct Deposit (UDD) is a Treasury regulatory initiative that will require all SSA and SSI benefit recipients who apply for benefits after mid 2008 to receive benefits by direct deposit unless they certify or otherwise attest that they do not have a bank account. The initiative includes extensive outreach to key Congressional committees, other key stakeholder groups, and the affected public. Treasury and SSA will also work very closely on operational and other areas. One of the features of the UDD project is to offer a debit card.

On January 4, 2008 the Department of the Treasury announced the selection of Comerica Bank to replace JPMorgan Chase as the operating bank for the Direct Express card program beginning in April 2008. The Direct Express program allows individuals who do not have a bank account to access their funds with a debit card.

Current Direct Express cardholders who signed up during the pilot operated by JPMorgan Chase in the Chicago area (AM-06251) will receive information about the new program in the Spring.

Also, beginning in April 2008, Treasury plans to promote the Direct Express Card to current Social Security and SSI check receivers by enclosing an informational insert about the new debit card service with monthly benefit checks. The inserts will instruct interested beneficiaries to call Comerica Bank's 800 number for more information or to sign up using Comerica Bank's dedicated website.

In August 2008, SSA will implement Phase II of the project. This will allow SSA personnel to enroll beneficiaries in the program. The Direct Express Card is considered to be under the umbrella of direct deposit. During the application process if the applicant does not have a bank account, the interviewer will ask the applicant if he/she would like to enroll in the Direct Express Program. The interviewer will provide a one-page fact sheet about the program. If the applicant says yes, then no further information is required from the applicant. Comerica Bank will process the automated request that SSA sends and in turn assign an account number to the applicant and return to SSA to annotate on the beneficiaries account. Comerica will send the applicant the Direct Express Card and informational pamphlet. Any inquiries regarding the use of the card will be handled by Comerica Bank personnel.

If the beneficiary does not have a bank account, a statement will generate on the application, "I do not have a bank account". The signature of the applicant on the paper application will fulfill the attestation requirement.

The Universal Direct Deposit Program requires that we make screen changes to the Modernized Claims System (MSC), the Modernized Supplemental Security Income Claims System (MSSICS) and the Representative Payee System (RPS).