

Supporting Statement for Internet Direct Deposit Application
31 CFR 210
OMB No. 0960-0634

A. Justification

1. Introduction/Authoring Laws and Regulations

Recipients of Social Security benefits may choose to receive their payments through the Direct Deposit Program, in which the benefits payments go directly to accounts of beneficiaries at financial institutions (FI). In order to route benefit payments to the account at the FI, two key pieces of information are necessary: the depositor's account number and the routing transit number of the receiving FI. The Treasury, Federal Reserve System, and the FI use this information to route payment to the beneficiary's account. Under the authority of *31 CFR 210*, *5 USC 301*, and *12 USC 391*, the Social Security Administration (SSA) collects this information through the Internet Direct Deposit Application.

2. Description of Collection

SSA uses Direct Deposit/Electronic Funds Transfer (DD/EFT) enrollment information received from beneficiaries to facilitate DD/EFT of their Social Security benefits with a financial institution. Beneficiaries who want to receive their SSA benefits through the Direct Deposit Program fill out the Internet Direct Deposit Application with information such as their bank account number and the routing number of their FI. The respondents are Social Security beneficiaries who use the Internet to enroll in DD/EFT.

3. Use of Information Technology to Collect the Information

The Internet Direct Deposit Application is compliant with the agency's Government Paperwork Elimination Act plan in that the application process is 100% electronic. Beneficiaries access the application through the Internet, complete the necessary screens, and then submit the application to SSA electronically.

4. Why We Cannot Use Duplicate Information

The nature of the information we are collecting and the manner in which we are collecting it preclude duplication. SSA does not use another collection instrument to obtain similar data.

5. Minimizing Burden on Small Respondents

This collection does not significantly affect small businesses or other small entities.

6. Consequence of Not Collecting Information or Collecting it Less Frequently

If we did not use the Direct Deposit Application, SSA would have no means of enrolling beneficiaries who wish to do so in the Direct Deposit Program. This would represent both an inconvenience to the beneficiary and would prevent the running of a program that saves the agency considerable time and money (since the agency does not

have to print out and mail checks to beneficiaries enrolled in this program). Since the beneficiary only completes the application when he/she enrolls in the program or changes account number or FI information, we cannot collect it less frequently. There are no technical or legal obstacles to burden reduction.

7. **Special Circumstances**

There are no special circumstances that would cause SSA to conduct this information collection in a manner inconsistent with 5 CFR 1320.5.

8. **Solicitation of Public Comment and Other Consultations with the Public**

The 60-day advance Federal Register Notice published on November 17, 2009, at 74 FR 59336, and we received no public comments. SSA published the second Notice on January 22, 2010 at 75 FR 3778. If we receive comments in response to the 30-day Notice, we will forward them to OMB. We did not consult with the public on the revision/maintenance of this application.

Note: This is a correction notice. SSA published this information collection as an extension on November 17, 2009, at 74 FR 59336. Since we are revising the Privacy Act Statement, this is now a revision of an OMB-approved information collection

9. **Payment or Gifts to Respondents**

SSA does not provide payment or gifts to respondents.

10. **Assurances of Confidentiality**

SSA protects and holds confidential the information it collects in accordance with 42 U.S.C. 1306, 20 CFR 401 and 402, 5 U.S.C. 552 (Freedom of Information Act), 5 U.S.C. 552a (Privacy Act of 1974), and OMB Circular No. A-130.

11. **Justification for Sensitive Questions**

The information collection does not contain any questions of a sensitive nature.

12. **Estimates of Public Reporting Burden**

Approximately 90,000 respondents take 10 minutes each to complete the Internet Direct Deposit Application. Accordingly, the burden is 15,000 hours. This figure represents burden hours, and we did not calculate a separate cost burden.

13. **Annual Cost to the Respondents (Other)**

This collection does not impose a known cost burden on the respondents.

14. **Annual Cost To Federal Government**

The estimated cost to the Federal Government to collect the information is negligible. Because the cost of maintaining the system which collects this information is accounted for within the cost of maintaining all of SSA's automated systems, it is not possible to calculate the cost associated with just one Internet application.

15. **Program Changes or Adjustments to the Information Collection Request**

When we last cleared this IC in 2007, the burden was 13,333 hours. However, we are currently reporting a burden of 15,000 hours. This change stems from an increase in the number of respondents who have enrolled in the Direct Deposit Program or have changed their account or FI information.

16. **Plans for Publication Information Collection Results**

SSA will not publish the results of the information collection.

17. **Displaying the OMB Approval Expiration Date**

SSA is not requesting an exemption to displaying the OMB expiration date on the Internet screens.

18. **Exceptions to Certification Statement**

SSA is not requesting an exception to the certification requirements at 5 CFR 1320.9 and related provisions at 5 CFR 1320.8(b)(3).

B. Collections of Information Employing Statistical Methods

SSA does not use statistical methods for this information collection.