

**OMB Supporting Statement
Financial Management Service/Treasury
Direct Express® Cardholder Usage 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.

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 appropriate usage of the **Direct Express** card.

As part of this effort, a usage quantitative survey is necessary to explore and understand **Direct Express** cardholders' current usage patterns and their understanding of the card's features and benefits. This research study would be a 15-minute survey among a random sample of 900 **Direct Express** cardholders.

This research is specifically designed to understand current usage patterns as reported by cardholders, as well as uncover any misperceptions or barriers to appropriate usage of the card.

This research study is a component of the data collection approved in the October 2003 Electronic Funds Transfer (EFT) Market Research Study submitted to the Office of Management and Budget (OMB) referenced in the October 2003 EFT Market Research Study Supporting Statement for Paper Work Reduction Act (PRA) Submission (OMB Control #1510-0074).

Methodology

To accomplish the objectives above, KRC Research will conduct 900 15-minute telephone interviews among a random sample of current **Direct Express** cardholders who have had their card for at least three months. This is a one-time collection of information and participation in the survey is voluntary.

Direct Express cardholders are customers of Comerica Bank. Comerica Bank, as part of this research effort, will provide a random sample of 40,000 cardholders to KRC 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 the telephone survey of 900 interviews among **Direct Express** cardholders is expected to result in a total of 225 burden hours of time.

This time estimate is based on completing 900 15-minute interviews (900 X 15 minutes)/60 = 225 hours.

Contact

For questions regarding the survey, contact:

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