

Request for Approval under the "Generic Clearance for the Collection of Routine Customer Feedback" (OMB Control Number: 1510-0076)

TITLE OF INFORMATION COLLECTION: Direct Express® Cardholder Satisfaction and Usage Qualitative Research

PURPOSE: To explore Direct Express cardholder satisfaction, usage patterns, and knowledge about how to use the card properly. The research will be designed to explore usage issues in-depth, explore the learning process of an individual who has had the **Direct Express** card over an extended period of time, and test information and potential educational materials to both promote usage and help cardholders better manage their card (for example, avoiding fees). Findings from this qualitative research with cardholders will provide a deeper understanding of this audience to better serve their needs and improve communications to cardholders.

DESCRIPTION OF RESPONDENTS: Direct Express cardholders who have been receiving their federal benefit payments on the card for at least three months.

TYPE OF COLLECTION: (Check one)

- | | |
|--|--|
| <input type="checkbox"/> Customer Comment Card/Complaint Form | <input type="checkbox"/> Customer Satisfaction Survey |
| <input type="checkbox"/> Usability Testing (e.g., Website or Software) | <input type="checkbox"/> Small Discussion Group |
| <input type="checkbox"/> Focus Group | <input checked="" type="checkbox"/> Other: Face-to-Face Interviews |

CERTIFICATION:

I certify the following to be true:

1. The collection is voluntary.
2. The collection is low-burden for respondents and low-cost for the Federal Government.
3. The collection is non-controversial and does not raise issues of concern to other federal agencies.
4. The results are not intended to be disseminated to the public.
5. Information gathered will not be used for the purpose of substantially informing influential policy decisions.
6. The collection is targeted to the solicitation of opinions from respondents who have experience with the program or may have experience with the program in the future.

Name: Walt Henderson 5/23/11

To assist review, please provide answers to the following question:

Personally Identifiable Information:

1. Is personally identifiable information (PII) collected? Yes No
2. If Yes, is the information that will be collected included in records that are subject to the Privacy Act of 1974? Yes No
3. If Applicable, has a System or Records Notice been published? Yes No

Gifts or Payments:

Is an incentive (e.g., money or reimbursement of expenses, token of appreciation) provided to participants? Yes No

It is generally accepted as a standard industry practice to offer an incentive to individuals who participate in focus groups. Since participants are giving their personal time and have to commute to and from the facility, providing them with an incentive is a way to compensate them for their time and participation. In addition, offering an incentive increases participation rates and in turn reduces recruiting costs.

Our experience with similar groups has shown that a \$100 incentive yields the number of participants desired for the focus groups. Therefore, for this project, a \$100 incentive will be provided to make it possible to recruit the desired number of participants within a reasonable amount of time.

While this incentive is larger than the \$75 recommended by OMB, this is an extremely difficult audience to recruit and show rates are very low. A larger incentive will ensure a successful outcome for the research.

Further, MasterCard® Worldwide is paying the entire cost of the research, including incentives, in support of the Financial Management Service’s **Direct Express** card program.

BURDEN HOURS

Category of Respondent	No. of Respondents	Participation Time	Burden
Direct Express Cardholders	30	1 hour	30 hours

FEDERAL COST: The estimated annual cost to the Federal government is \$0.

MasterCard Worldwide is funding the research in support of the **Direct Express** card program.

The selection of your targeted respondents

This research is qualitative and will not employ any statistical techniques or be used to generalize to the entire target audience.

- Do you have a customer list or something similar that defines the universe of potential respondents and do you have a sampling plan for selecting from this universe?
 Yes No

We will recruit potential respondents from a list of all **Direct Express** cardholders provided by Comerica® Bank in zip codes designated by focus groups facilities as being within their

recruiting range. There is no plan to randomize the sample. Comerica Bank is the financial agent of Treasury for the Direct Express card program and Direct Express cardholders are customers of Comerica Bank.

Participants will be screened to ensure they meet the criteria to participate in the interview and be recruited if they meet the criteria, are willing to participate in the interview, and are available the day the interviews are scheduled.

Participation is voluntary.

The screening criteria is attached.

Administration of the Instrument

1. How will you collect the information? (Check all that apply)
 - Web-based or other forms of Social Media
 - Telephone (to recruit)
 - In-person (to conduct interviews)
 - Mail
 - Other, Explain

2. Will interviewers or facilitators be used? Yes No

Please make sure that all instruments, instructions, and scripts are submitted with the request.