

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 requires all applicants and recipients of Social Security Old Age, Survivors, and Disability Insurance (OASDI) benefits, or Supplemental Security Income (SSI) payments to receive these benefits and payments via direct deposit at a financial institution. SSA receives Direct Deposit/Electronic Funds Transfer (DD/EFT) enrollment information from OASDI beneficiaries and SSI recipients to facilitate DD/EFT of their funds with their chosen financial institution. We also use this information when an enrolled individual wishes to change their DD/EFT information. For the convenience of the respondents, we collect this information through several modalities, including an Internet application, in-office or telephone interviews, and our automated telephone system. In addition to using the direct deposit information to enable DD/EFT of funds to the recipients' chosen financial institution, we also use the information through our Direct Deposit Fraud Indicator to ensure the correct recipient receives the funds. Respondents are OASDI beneficiaries and SSI recipients requesting that we enroll them in the Direct Deposit program or change their direct deposit banking information.

3. Use of Information Technology to Collect the Information

In accordance with the agency's Government Paperwork Elimination Act plan, SSA created an Internet, Intranet, and automated version for the Internet Direct Deposit Application. Based on our data, we estimate approximately 100% of respondents under this OMB number use the electronic version.

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 not be able to enroll beneficiaries wishing to participate in the Direct Deposit Program. This would be an inconvenience to the beneficiary, and cost the Agency time and money since we would have to print and mail out checks to the beneficiaries. Because we only collect the information on an as needed basis, 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 December 26, 2012, at 77 FR 76160, and we received no public comments. The 30-day FRN published on April 02, 2013 at 78 FR 19794. If we receive any comments in response to this Notice, we will forward them to OMB. We did not consult with the public in the revision/maintenance of this form.

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**

Modality of Collection	Number of Respondents	Frequency of Response	Average Burden Per Response (minutes)	Estimated Annual Burden (hours)
Internet DD	188,129	1	10	31,355
Non-Electronic Services (FO, 800#- ePath, MSSICS, SPS, MACADE, POS, RPS)	6,455,815	1	12	1,291,163
Automated 800# Response System	237,065	1	8	31,609
Direct Deposit Fraud Indicator	10,000	1	2	333
Totals	6,891,009			1,354,460

The total burden for this ICR is 1,354,460 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**

There has been an increase in burden hours. This increase 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.