

**ADDENDUM TO THE JUSTIFICATION FOR NON-SUBSTANTIVE CHANGES FOR
Domestic Direct Deposit Application
31 CFR 210
OMB No. 0960-0634**

Justification for the Non-Substantive Change

In 2011, the Agency became aware of multiple scams involving unauthorized direct deposit changes to the accounts of multiple beneficiaries. The scams resulted in the misallocation of benefits. In an effort to reduce fraudulent changes to our records, the Agency changed the policy related to the information we must obtain when identifying an individual before changes are made.

In November 2011, the Agency implemented a more stringent process to authenticate callers who request a change/cancellation to Direct Deposit by speaking with a National 800 Number Network (N8NN) agent. As a result, we revised the N8NN agent's procedures. The revisions require N8NN agents to verify additional information (mainly current bank account information) before updating a beneficiary's direct deposit with new bank account information.

The current Knowledge Based Authentication (KBA) process for authenticating N8NN callers who use the Direct Deposit automated telephone application does not follow the additional requirements outlined in the Agency's current (new) policy. The new policy requires callers to verify first and last name, SSN *and* RTN (routing) *and* DAN (account) currently on record, *and* two (2) additional:

- Place of Birth
- Date of Birth
- Mother's maiden name,
- Father's first name,
- Last monthly and/or payment amount

SSA is revising OMB clearance number 0960-0634 to place the Direct Deposit automated application on hold for an undetermined period.

Changes

Effective March 27, 2013 SSA temporarily set the Direct Deposit automated telephone application aside. Callers, who contact the N8NN to start, change, or cancel direct deposit of their SSA payment, will be automatically routed to the next available agent for assistance.

Burden Information

We are reducing the burden to a one-hour place-holder burden as a result of placing the Direct Deposit application on hold. We estimate that it will reduce the number of telephone respondents by 237,064 resulting in a reduction of 31,608 annual burden hours.

Revised Burden Estimate Chart

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	2	12	1,291,163
Automated 800# Response System	0			0
Direct Deposit (on hold)	1			1
Direct Deposit Fraud Indicator	10,000	1	2	333
Totals	6,653,945			1,322,852