

**Justification for Non-Substantive Changes for  
Domestic Direct Deposit Application  
31 CFR 210  
OMB No. 0960-0634**

**Background**

SSA's Direct Deposit application delivers Social Security benefits or Supplemental Security Income (SSI) payments into financial institution accounts quickly and safely. This application disburses direct deposit funds through the Automated Clearing House system to acceptable financial institutions including banks, savings and loan, and credit unions. The financial institutions credit the recipients' accounts with their Social Security benefit or SSI payments. SSA offers Direct Deposit via our Internet Direct Deposit Application, our Automated 800 Number, and through in-person interviews within our field offices or via SSA's National 800 Number.

Our Internet Direct Deposit application, known as MySocialSecurity Direct Deposit (MyDD) provides our Social Security beneficiaries the option to enroll or update their Direct Deposit/Electronic Fund Transfer (DD/EFT) information. Beneficiaries who want to enroll in Direct Deposit or change their Direct Deposit account through the Internet fill out the MyDD application with information such as their bank account number and the routing number of their financial institution. We also provide the customer the ability to select an effective date of the desired DD updates.

During a review of SSA's collections, we noticed that the effective date options available might confuse the public and cause unnecessary burden when they seek clarification. To better serve the public and reduce confusion, we are looking to simplify the effective date options.

We are also continuing to service the beneficiaries with Direct Deposit Fraud Indicator in our FOs. Beneficiaries and recipients who have previously requested a placement of an auto-enrollment fraud indicator on title II and title XVI records will be directed to contact us in our FOs for Direct Deposit update.

**Revisions to the Collection Instruments**

**Change 1:** We are simplifying the effective date options for direct deposit changes through MySocialSecurity Direct Deposit (MyDD) application, by removing the first option "As soon as possible (may not be updated before your next payment)."

- Old Language:

"As soon as possible (may not be updated before your next payment)"

"Starting with my payment in \_\_\_\_" (next payment month)

"Starting with my payment in \_\_\_\_" (the month after next payment month)

- New Language:

“Starting with my payment in \_\_\_\_” (next payment month)

“Starting with my payment in \_\_\_\_” (the month after next payment month)

***Justification #1:*** 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. By simplifying and removing the option for “As soon as possible (may not update before your next payment),” we ensure that the direct deposit update will be effective before the next payment. Even with the simplification of the effective date options, the MySSA Direct Deposit application will continue to provide the same level of service as the current application.