

**OMB Supporting Statement
Bureau of the Fiscal Service
Direct Express® Cardholder Mobile App Pilot**

Background and Objectives

The Fiscal Service, a bureau of the Department of the Treasury (Treasury), has requested Comerica® Bank, (acting as Treasury's Financial Agent), to plan and execute a **Direct Express®** Mobile App pilot. To perform this task, Comerica, along with its agent, MasterCard®, will conduct the research for this pilot.

Federal benefit recipients have the option to receive their benefit payments electronically through the **Direct Express®** Debit MasterCard® card program managed by Comerica Bank as the U.S. Department of the Treasury's financial agent.

The **Direct Express®** prepaid debit card was launched in October 2008 prior to Treasury's rule to eliminate federal benefit payments by check. Beginning May 1, 2011, all new benefit recipients were required to receive their benefits electronically and those already receiving checks were required to switch to an EFT payment by March 1, 2013.

All federal benefit recipients are now required to receive their payment electronically, and over five million have chosen to do so through the **Direct Express®** card. Periodic qualitative research will be conducted among current cardholders.

The purpose of this mobile app pilot is to validate **Direct Express®** cardholders' transaction data during the period of the pilot and obtain user feedback about the mobile app experience. The mobile app functionality will allow the users to check balances, view transaction and deposit history, locate ATMs, and manage alerts. Other functions include a tutorial for this mobile app and access to a how-to module with best ways to use their cards. Overall, these added values will complement the **Direct Express®** program. Our plan is to roll out a mobile app this year that will provide all **Direct Express®** cardholders access to their account information. This will be an additional tool for cardholders to retrieve their account information other than the web portal or contacting the call center. 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

The goal is to have the 12 cardholders from St. Louis, MO, who previously participated in the mobile app test to download and use the **Direct Express®** mobile app for 4 weeks. Before participation, the users would have a 60-minute one-on-one preparation call; participate in 30 minute weekly feedback call, and a 60 minute wrap up call at the end of the pilot.

The results of the research will be grouped for reporting purposes and shared with Comerica, MasterCard, and Treasury only in the aggregate. All individual responses will remain completely confidential and will not be shared with anyone as required by law. No audio recordings will be used.

Estimated Burden Hours

Completing the **Direct Express**® Mobile App pilot for 12 participants among **Direct Express**® cardholders is expected to result in a total of 48 burden hours of time. This time includes preparation call, weekly feedback, and a wrap up call.

This time estimate is based on completing:

12 mobile app participants
60 minute preparation call by telephone
 $12 \times 60 \text{ minutes} / 60 = 12 \text{ hours}$

12 mobile app participants
30 minutes weekly feedback calls each week (4 weeks)
 $12 \times 30 \times 4 / 60 = 24 \text{ hours}$

12 mobile app participants
60 minute wrap up call
 $12 \times 60 / 60 = 12 \text{ hours}$

Contact

For questions regarding the survey, contact:

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