

OMB Supporting Statement
Bureau of the Fiscal Service
Direct Express® Cardholder Mobile App Usability Testing

Background and Objectives

The Bureau of 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 research for the **Direct Express®** program. To perform this task, Comerica, along with its agent, MasterCard®, has contracted with Lucas Market Research, LLC.

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

The **Direct Express** 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.

Given that, all federal benefit recipients are now required to receive their payment electronically, and that 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 these mobile tests is to test general usability of the application including look and feel, flow of screens, content of the screens, and overall added value to complement the Direct Express® program. 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 12 60-minute one on one test sessions; 7 with Direct Express® cardholders' general population, 3 representative payees, and 2 with disabled recruits. Half of the recruits should have an iPhone and the other half should have a Samsung phone.

To accomplish the objectives above, Lucas Market Research, LLC will conduct 12 60-minute one on one test sessions; among a random sample of current Direct Express cardholders who live in the St. Louis area. This is a one-time collection of information and participation in the survey is voluntary. Direct Express cardholders are customers of Comerica Bank. Comerica Bank, as part of this research effort, will provide a random sample of St. Louis, MO cardholders to Lucas Market Research, LLC. Lucas Market Research will randomly contact cardholders from the list that Comerica provides using

the criteria for participation. They will recruit 24 participants to ensure that 12 cardholders in the categories show for the test.

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. Any audio/visual recordings will be used to do the aggregate report and stored in locked cabinets.

Estimated Burden Hours

Completing the Direct Express Mobile App test for 12 participants among Direct Express cardholders is expected to result in a total of 24 burden hours of time. This time includes recruiting individuals to participate on the phone, travel time to the facility, and test time.

This time estimate is based on completing 24 participants recruited 10 minutes by phone $(24 \times 10 \text{ minutes}) / 60 = 4$ hours, 24 participants travel to facility $(24 \times 20 \text{ minutes}) / 60 = 8$ hours, and 12 participants complete a 60-minute test $(12 \times 60 \text{ minutes}) / 60 = 12$ hours.

Contact

For questions regarding the survey, contact:

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