



DEPARTMENT OF THE TREASURY  
BUREAU OF THE FISCAL SERVICE  
WASHINGTON, DC 20227

### Questions for Focus Group – Small Businesses

Moderator script to be said at beginning of session:

Thank you for joining us today to discuss how your business makes payments to the US government and its agencies. Your input is extremely valuable and will be used to help the US Treasury Department evaluate how changes to the list of payment methods these agencies can accept might affect the public and small businesses. We are going to ask you questions about how your business makes payments and what are the costs or burdens to your business when using those methods. We would like this to be an open discussion. If you think of any information that is related, but we do not ask a question about it, please feel free to share anyway. We are here to hear more about you, your business, and any troubles your business might face using different payment methods (especially electronic).

Questions	Notes for moderator
1. Other than to pay taxes, does your business ever pay the federal government for anything? How often?	If no, please prompt the respondent to reflect on stories heard from other small business owners. If the respondent cannot think of any instances of non-tax payments to the federal government, skip questions 2-5.
2. Does your business have any of the following: <ul style="list-style-type: none"> <li>a. Bank account</li> <li>b. Debit card</li> <li>c. Credit card</li> <li>d. Prepaid card</li> </ul>	<p>Please allow respondent the opportunity to discuss more subjective matters relating to these financial instruments (i.e. desire to obtain bank account or cards in future, main hindrances to obtaining bank account or cards, history with these instruments).</p> <p>Please also allow the respondent time to reflect on his/her personal use of bank accounts and cards versus business usage. Does the respondent have one account for both personal and business, or are they separated?</p>
3. When your business makes a payment to a government agency, what payment methods do you use?	If the respondent's business is unbanked, please prompt respondent with the possibility of cash or money orders.
4. Does using this payment method to the federal government charge your business any additional	Please prompt respondent to think of all potential costs and travel associated

fees or gives your business any inconveniences?	with making the payment.
<p>5. Have you ever made a payment to the federal government using the internet?</p> <p>a. What type of costs, burdens, or constraints did you face when making that payment?</p> <p>a. Is there anything about online payments that you prefer to other payment methods?</p>	<p>Take the time to also discuss the respondent's and his/her employees' ability to access the internet with the respondent.</p>
<p>6. If and when your business needs to submit a form or documentation with a payment, can your business submit the form online?</p> <p>a. What types of costs, burdens, or constraints does your business face?</p> <p>b. Are there benefits to your business in submitting paper documentation rather than submitting electronically?</p>	<p>Please also prompt respondent to share general thoughts on making internet payments and submissions (i.e. security, reliability, etc.).</p>
<p>7. If the government announced that it would no longer accept paper payments (including cash, checks, and money orders), how would that affect your business?</p> <p>a. What costs, burdens, or constraints would your business face because of the change?</p> <p>b. If you have to pay electronically for your business, how would you do it? Why did you choose this method over other possible options?</p>	<p>If the respondent, has a difficult time brainstorming ways he/she could access electronic payment methods, please prompt him/her with known methods used by unbanked individuals (i.e. prepaid debit card used at internet café). However, give him/her sufficient time to craft his/her own answer. Do not lead the answer too heavily.</p> <p>If the respondent is considering increasing his/her business' level of financial inclusion of internet access, try to gauge what scenario would push the respondent to do so.</p>

Thank you very much for your time and input.

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