

DIRECT EXPRESS® CARDHOLDER SURVEY
800 Direct Express® Cardholders
200 Direct Express® Mobile App Users
200 i2c Customers
2019

INTRODUCTION

[ASK TO SPEAK TO SPECIFIC PERSON ON THE LIST. NO OTHER PERSON IN THE HOUSEHOLD QUALIFIES FOR THE SURVEY.]

Hello. My name is _____ with KRC Research, an independent market research company. I am calling on behalf of the U.S. Department of the Treasury to ask about your experience with the **Direct Express®** card. May I speak with _____?

This is NOT a sales call. This call is for research purposes only. We are conducting a survey of people who have signed up for the **Direct Express®** card, a prepaid debit card that allows people to receive their federal benefit payment electronically.

We would like to include your opinions for this very important research project to help us better understand your needs. All of your individual responses will remain completely private and will not be shared with the government or anyone else as allowed by law. I am only interested in your opinions. This survey should take about 17 minutes of your time.

We are required by law to report to you the OMB (Office of Management and Budget) Control Number for this public information request. That number is **1530-0022**. In addition, if you have any comments about the time estimate to complete the survey or ways to improve the survey, you may write to the Bureau of the Fiscal Service. Would you like the address? (IF YES, ADDRESS IS...) Bureau of the Fiscal Service, Forms Management Officer, Room 4006A, PO Box 1328, Parkersburg, WV 26106-1328.

IF NEEDED: Nothing you say will affect the amount of your benefit payment. I am only interested in your experiences with the Direct Express® card.

INTERVIEWER INSTRUCTIONS: IF RESPONDENT EXPRESSES CONCERN AT ANY POINT DURING THE INTERVIEW, REASSURE THEM THAT YOU DO NOT WORK FOR THE GOVERNMENT. YOU ARE WORKING FOR AN INDEPENDENT RESEARCH COMPANY. THEIR ANSWERS WILL BE KEPT CONFIDENTIAL AND THEIR INDIVIDUAL RESPONSES WILL NOT BE SHARED WITH ANYONE AS ALLOWED BY LAW.

IF RESPONDENT WANTS A PHONE NUMBER TO CALL TO VERIFY THIS IS A LEGITIMATE SURVEY: **MATTHEW HELFRICH (215) 516-8022.**

IF RESPONDENT SPEAKS SPANISH, PLEASE CONDUCT THE INTERVIEW IN SPANISH.

SCREENER

S1. RECORD PAYMENT TYPE FROM SAMPLE.

Social Security Recipient.....1
Supplemental Security Income Recipient.....2
Veterans Affairs Recipient.....3
Railroad Retirement Board.....4
Other.....9

S1a. RECORD SIGN-UP DATE FROM SAMPLE.

Before May 1, 2011.....1
On or after May 1, 2011.....2

S1b. RECORD SIGN-UP DATE FROM SAMPLE.

Before March 1, 2013.....1
On or after March 1, 2013.....2

S1c. RECORD PROCESSOR FROM SAMPLE.

Conduent.....1
i2c.....2

S2. GENDER: RECORD.

Male.....1
Female.....2

S3. Do you receive federal benefit payments on the **Direct Express**[®] card for yourself, on behalf of someone else as their representative payee, or both?

Self.....1
Someone else.....2
Both.....3
TERMINATE Do not receive benefits on the **Direct Express**[®] card.....4
TERMINATE Don't know/refused (VOL).....9

S3a. **(ASK IF S3=2 OR 3)** Do you receive a payment for . . . **(READ RESPONSES. ACCEPT ALL THAT APPLY.)**

A minor child living in your household.....1
An adult child living in your household.....2
An adult child not living in your household.....3
A parent living in your household.....4
A parent not living in your household.....5
Other (VOL).....6
Don't know/refused (VOL).....9

IF S3=1 OR 3 READ

For this survey, please answer the questions only about your own federal benefit payment.

IF S3=2 READ

For this survey, please answer the questions about the federal benefit payment you receive for someone else.

S4. What payments do you receive on your **Direct Express**[®] card? **(READ RESPONSES. ACCEPT ALL THAT APPLY.)**

- A Social Security payment.....1
- An SSI payment.....2
- A VA payment.....3
- A Railroad Retirement Board payment.....4
- Other federal benefit payments.....5
- Don't know/refused (VOL).....9

S4a. **ASK IF S4=1:** What type of Social Security payment do you receive? If you receive more than one, please tell me all the types you receive. **(READ RESPONSES. ACCEPT ALL THAT APPLY.)**

- Disability benefits.....1
- Retirement benefits.....2
- Survivor benefits for a deceased parent or spouse.....3
- Other (VOL).....4

S5. Have you activated and used your **Direct Express**[®] card?

- Yes.....1
- TERMINATE** No.....2
- TERMINATE** Don't know/refused (VOL).....9

S6. Approximately how long have you been receiving your benefit payments on the **Direct Express**[®] card? **(READ RESPONSES.)**

- TERMINATE** One to two months.....1
- Three months to less than one year.....2
- One year to less than three years.....3
- Three years or more.....4
- TERMINATE** Don't know/refused (VOL).....9

BANKING STATUS/SATISFACTION

- 1 Do you currently have a checking or savings account with a bank, credit union, or other financial institution?
- Yes.....1
 No.....2
 Don't know/refused (VOL).....9
- 2 **[IF Q1=2 OR 9]** When you signed up for the **Direct Express®** card, did you have a checking or savings account with a bank, credit union, or other financial institution?
- Yes.....1
 No.....2
 Don't know/refused (VOL).....9
- 3 **[IF Q1=2 OR 9 AND Q2≠1]** Have you EVER had a checking or savings account with a bank, credit union, or other financial institution?
- Yes.....1
 No.....2
 Don't know/refused (VOL).....9
- 4 **[IF Q1 OR Q2=1]** When you signed up for the **Direct Express®** card did you ... ?
- Request receiving your federal benefit payment on the Direct Express card.....1
 Were told you were required to receive your federal benefit payment on the Direct Express card.....2
 Received your Direct Express card by mistake or you are unsure of why you received your Direct Express card.....3
 Don't know/refused (VOL).....9
- Now I'd like to ask you some questions about your **Direct Express®** card.
- 5 Overall, how satisfied are you with the **Direct Express®** card? **(READ RESPONSES)**
- Very satisfied.....1
 Somewhat satisfied.....2
 Neither satisfied nor unsatisfied.....3
 Somewhat unsatisfied.....4
 Very unsatisfied.....5
 Don't know/refused (VOL).....9

ASK Q6a IF Q5=3,4,5

6a Why do you say you are **[READ RESPONSE FROM Q5]** with the **Direct Express®** card? Please be as specific as possible. **(OPEN-END. RECORD VERBATIM RESPONSE)**

ASK 6b IF Q5=2

6b. Why do you say you are only somewhat satisfied with the **Direct Express®** card instead of very satisfied? Please be as specific as possible. **(OPEN-END. RECORD VERBATIM RESPONSE)**

7 **[ASK IF Q1=1]** How would you compare your experience using the **Direct Express®** card compared to your bank issued debit card? **(READ RESPONSES. ROTATE ORDER OF 1,2/3,4)**

- My bank debit card is much better.....1
- My bank debit card is a little better.....2
- My Direct Express card is much better.....3
- My Direct Express card is a little better.....4
- No difference.....5
- I don't use a bank issued debit card.....6
- Don't know/refused (VOL).....9

IF Q7=1 OR 2

8 What makes your experience using your bank issued debit card better than your **Direct Express®** card? Please be as specific as possible. **(OPEN-END. RECORD VERBATIM RESPONSE)**

USAGE

Now, I am going to read you different statements about the **Direct Express**[®] card. After I read each statement, please tell me whether you were aware or NOT aware of this feature of the **Direct Express**[®] card. If you were not aware, that's fine, please just say so. **(RANDOMIZE. ASK Q16 AND Q17 LAST.)**

		Aware	Not Aware	DK (vol)
9	You can receive one free ATM withdrawal per month for each deposit without paying any fees if you use an ATM within the Direct Express [®] network.	1	2	9
10	You can make purchases at grocery stores, restaurants, or other retail locations with no fees on the card.	1	2	9
11	You can get cash back when you make a purchase from grocery stores or other retail locations at no cost to you.	1	2	9
12	You can pay many bills like utilities and cable television by phone or online.	1	2	9
13	You can shop and make purchases online.	1	2	9
14	Through PayPerks [®] , you have chances to win cash prizes for taking online tutorials and surveys that will help you understand how to use your Direct Express [®] card.	1	2	9
15	You can use the Direct Express [®] mobile app on your smartphone to check your balance or to see if a deposit has been made.	1	2	9
16	With Direct Express [®] Cash Access you can receive the full available balance on your card up to \$1,000 at any Walmart location in the United States. The fee is \$1.50 per transaction. No additional Walmart fees apply.	1	2	9

Now, I am going to read you different ways you can use the **Direct Express**[®] card. After I read each one, please tell me how often you use your **Direct Express**[®] card for that activity in a typical month— more than 10 times, 2 to 10 times, once a month, less often than once a month, or never.

Here’s the first one [READ ITEM]: **(REPEAT SCALE AS NECESSARY. RANDOMIZE.)**

		More than 10 times	2 to 10 times	Once a month	Less often	Never	DK (vol)
17	Get cash at ATMs.	1	2	3	4	5	9
18	Make purchases at grocery stores, restaurants, or other retail locations.	1	2	3	4	5	9
19	Get cash back from grocery stores or other retail locations.	1	2	3	4	5	9
20	Make online purchases.	1	2	3	4	5	9
21	Get cash from a bank teller.	1	2	3	4	5	9
22	Get cash from a check cashing place.	1	2	3	4	5	9
23	Which of the following do you use your Direct Express [®] card for at least once a month? (READ RESPONSES. RANDOMIZE. ACCEPT ALL THAT APPLY.)						
	Purchase money orders.....						1
	Pay bills such as cable television and utilities by phone or online.....						2
	Transfer money from your Direct Express [®] card to a bank account.....						3
	Pay rent by either swiping or dipping your card to make the payment, not take cash from the card to make the payment in cash.....						4
	NONE OF THE ABOVE.....						5
	Don’t know/refused (VOL).....						9
24	Do you use your Direct Express [®] card to make automatic or recurring payments for things like utility bills, your cell phone bill, or other monthly payments?						
	Yes.....						1
	No.....						2
	Don’t know/refused (VOL).....						9

25 How interested would you be in being able to add or load money from other sources to your **Direct Express**[®] card?

- Very interested.....1
- Somewhat interested.....2
- Not very interested.....3
- Not interested at all.....4
- Don't know/refused (VOL).....9

Now, I am going to read you types of payments you might make for purchases. For each one I read, please tell me how often you use CASH instead of your **Direct Express**[®] card to make that payment – all the time, most of the time, some of the time, rarely, or never. If you usually make this payment using some other method like a credit card or other debit card, please just say so.

Here's the first one [READ ITEM]. **[REPEAT SCALE AS NECESSARY.]**

		All the time	Most of time	Some of time	Rarely	Never	Other method	DK /Ref (VOL)
26	Making purchases at grocery stores, convenience stores, department stores, and similar retail locations, but not including restaurants.	1	2	3	4	5	6	9
27	Making large purchases of over \$1,000 for things like a television, furniture, appliances, or similar items.	1	2	3	4	5	6	9
28	Paying for meals at traditional sit down restaurants that have servers.	1	2	3	4	5	6	9
29	Paying for meals at fast food and similar restaurants.	1	2	3	4	5	6	9
30	Purchasing gasoline.	1	2	3	4	5	6	9
31	Do you regularly take all or most of your money from the Direct Express [®] card in cash either from a bank teller or through ATM withdrawals at the beginning of each month or soon after your payment day?							
	Yes.....							1
	No.....							2
	Don't know/refused (VOL).....							9

ASK Q32 IF Q31=2 OR 9

- 32 At the beginning of each month or soon after payment day, how much of your payment do you usually take out in cash?
- More than half.....1
 - About half.....2
 - Less than half.....3
 - Don't know/refused (VOL).....9
- 33 **(ASK IF Q31=1 OR Q32=1 OR 2)** Are you required to pay your rent only by cash or a money order each month, or can you pay in other ways as well, such as using your **Direct Express**® card, other debit card, or a credit card? If you own the dwelling in which you live please, just say so.
- By cash or money order.....1
 - Other ways as well.....2
 - Own dwelling I live in.....3
 - Don't know/refused (VOL).....9
- 34 **(ASK IF Q33=1)** And, is that the MAIN reason you take about half or more of your payment from your **Direct Express** card in cash each month, or do you do that for other reasons?
- Yes, because of rent.....1
 - No, because of other reasons.....2
 - Don't know/refused (VOL).....9

PAYPERKS®

Now I am going to ask you a few questions about PayPerks®. PayPerks® is a free online rewards program that is available for **Direct Express**® cardholders. PayPerks® gives you chances to win cash prizes just for learning about your **Direct Express**® card. PayPerks' online tutorials and surveys will help you understand how to use your **Direct Express**® card so you can avoid fees, save time, and keep your money safe and secure.

- 35 Have you created a PayPerks® account and taken any online tutorials or surveys?
- Yes.....1
 - No.....2
 - Don't know/refused (VOL).....9

- 36 How does knowing that PayPerks® is offered on your **Direct Express®** card make you feel – **(READ RESPONSES. ROTATE TOP TO BOTTOM, BOTTOM TO TOP)** about **Direct Express®**?
- Much more positive.....1
 - Somewhat more positive.....2
 - No difference.....3
 - Somewhat more negative.....4
 - Much more negative.....5
 - Don't know/refused (VOL).....9

CELL PHONE USAGE

- 37 Do you currently have a working cell phone that you use on a regular basis? Please include any cell phones that you share with others in your household.
- Yes.....1
 - No.....2
 - Don't know/refused (VOL).....9

TERMINATE IF Q37=2 AND PART OF MOBILE SAMPLE.

- 38 Do you currently use or own a smartphone? By smartphone we mean a mobile phone that runs on an operating system, offers advanced computing ability, and can access the Internet. Examples of a smartphone include the Droid® that runs on the Android® operating system like Samsung® and LG, Apple® iPhone®, and Blackberry®.
- Yes.....1
 - No.....2
 - Don't know/refused (VOL).....9

- 39 **(IF Q38= 1)** And, is your smartphone an Android® or Apple®?
- Android®.....1
 - Apple®.....2
 - Don't know/refused (VOL).....9

- 43a. In general, how often do you use the Internet for things other than sending or receiving e-mail, either on a desktop, laptop, or mobile device? **(READ RESPONSES.)**
- More than once a day.....1
 - About once a day.....2
 - 3 to 5 days a week.....3
 - 1 to 2 days a week.....4
 - Once every few weeks.....5
 - Never.....6
 - Don't know/refused (VOL).....9

MOBILE BANKING USAGE

ASK IF Q37=1 OR PART OF A MOBILE SAMPLE

- 40 Have you used the **Direct Express**[®] free mobile app on your smartphone?
- Yes.....1
 - No.....2
 - Don't know.....9

ASK Q41 TO Q50 IF Q40=1

- 41 Where did you hear about the **Direct Express**[®] Mobile app?
- An e-mail from PayPerks[®].....1
 - Found it myself in the app store.....2
 - From a friend or family member.....3
 - Other (specify).....4
 - Don't know/refused (VOL).....9

- 42 Overall, how satisfied are you with the **Direct Express**[®] app? **(READ RESPONSES)**
- Very satisfied.....1
 - Somewhat satisfied.....2
 - Neither satisfied nor unsatisfied.....3
 - Somewhat unsatisfied.....4
 - Very unsatisfied.....5
 - Don't know/refused (VOL).....9

- 43 How would you describe the process for signing up for the **Direct Express**[®] mobile app?
[READ RESPONSES. ROTATE TOP TO BOTTOM, BOTTOM TO TOP.]
- Very easy.....1
 - Easy.....2
 - Difficult.....3
 - Very difficult.....4
 - Don't Know (VOL).....9

- 44 In an average month, how often would you say you use the **Direct Express**[®] mobile app for anything?
- Once.....1
 - Two to five times.....2
 - Six to ten times.....3
 - More than 10 times.....4
 - I use the app less than once a month.....5
 - Don't know (VOL).....9

In an average month, how often do you use each of the following features of the **Direct Express®** app?

		Once	Two to five times	Six to ten times	More than ten times	DK (vol)
45	Check account balance	1	2	3	4	9
46	View recent transactions	1	2	3	4	9
47	Finding ATMs	1	2	3	4	9
48	Finding cash back merchant locations	1	2	3	4	9

49 On the day your benefit payment is due each month, do you check to confirm that a deposit has been made using your **Direct Express®** app? (**ACCEPT ONE RESPONSE.**)

Yes.....	1
No.....	2
Sometimes (VOL).....	3
Don't know/refused (VOL).....	9

50 Does having access to your balance on the **Direct Express®** app make you much more likely, somewhat more likely, somewhat less likely, or much less likely to use your **Direct Express®** card instead of cash to make purchases? If it has no impact on how likely you are to use the card instead of cash, please say so.

Much more likely.....	1
Somewhat more likely.....	2
Somewhat less likely.....	3
Much less likely.....	4
No impact.....	5
Don't know (VOL).....	9

ASK ALL

The following are potential new features of the **Direct Express®** card app. For each one I read, please tell me if you would be very interested, somewhat interested, not very interested, or not interested at all in that feature. (**RANDOMIZE.**)

		Very	Somewhat	Not very	Not at all	DK /Ref (VOL)
51	Receive alerts after every transaction to prevent fraud	1	2	3	4	9
52	Get a replacement card through the app.	1	2	3	4	9

		Very	Somewhat	Not very	Not at all	DK /Ref (VOL)
53	The ability set savings goals on the app and then track your progress on those goals.	1	2	3	4	9
54	The ability to block and unblock usage of your Direct Express® card.	1	2	3	4	9
55	A mobile wallet that allows you to use your Smartphone instead of your card to make purchases, such as Apple Pay or Samsung Pay.	1	2	3	4	9
56	Using voice recognition or other biometric identification like fingerprints or eye scanning to make payments.	1	2	3	4	9
57	The ability to set up electronic payments through devices like Amazon Echo.	1	2	3	4	9
58	The ability to sort past purchases by the type of product purchased or by merchant.	1	2	3	4	9
59	[ASK IF S3=2 or 3] The ability to manage multiple Direct Express accounts on a single app if your receive payments on behalf of two or more dependents.	1	2	3	4	9

DEMOGRAPHICS

ASK ALL

Finally, I have a few questions for statistical purposes only.

60 Do you own or rent the place you live in? **(READ LIST. ACCEPT ONLY ONE RESPONSE.)**

- Own.....1
- Rent.....2
- Other.....3
- Homeless (VOL).....8
- Don't know/refused (VOL).....9

IF Q60=8 DO NOT ASK Q61 AND CODE AS 10 (HOMELESS)

61 Please tell me which of the following best describes the type of place you live in. **(READ RESPONSES. ACCEPT ONLY ONE RESPONSE.)**

- Government subsidized housing or apartment.....1
- The home or apartment of a friend or relative.....2
- A regular apartment building.....3
- A mobile home.....4
- A single family home.....5
- Condominium.....6
- Assisted living facility.....7
- Nursing home.....8
- A hotel or motel.....9
- Homeless.....10
- Other (specify) _____.....11
- Don't know/refused (VOL).....99

62 Do you currently have any source of income other than the federal benefit payments you receive on your Direct Express card, not including any other government benefits you may receive?

- Yes.....1
- No.....2
- Don't know/refused (VOL) **[EXCLUSIVE]**.....9

63 What is your age? **(DO NOT READ LIST.)**

Under 18.....	1
18 to 24.....	2
25 to 29.....	3
30 to 34.....	4
35 to 39.....	5
40 to 44.....	6
45 to 49.....	7
50 to 54.....	8
55 to 59.....	9
60 to 64.....	10
65 to 69.....	11
70 to 74.....	12
75 to 79.....	13
80 to 84.....	14
85 and older.....	15
Don't know/refused (VOL).....	99

64 What is the last grade of school you completed? **(DO NOT READ.)**

Did not complete high school.....	1
High school graduate.....	2
Some college or vocational training such as a vocational school, trade school, or 2-year associates degree.....	3
Completed a 4-year college degree.....	4
Postgraduate or professional degree like a Master's, PhD, MBA, JD, or other professional degree.....	5
Don't know/refused (VOL).....	9

65 Would you describe yourself as Hispanic or Latino?... **(READ RESPONSES.)**

Yes.....	1
No.....	2
Prefer not to answer (VOL).....	9

66 Would you describe yourself as **(READ RESPONSES. ACCEPT MULTIPLE RE-
SPONSES)**...

American Indian or Alaskan Native.....	1
Asian.....	2
Black or African American.....	3
Native Hawaiian or Other Pacific Islander.....	4
White.....	5
Prefer not to answer (VOL).....	9

67	(ASK IF S1=1 OR 2): Approximately how many years have you been receiving your Social Security or SSI benefit payment?	<p>_____</p> (RECORD. IF LESS THAN 1 YEAR RECORD 1). Don't know/refused (VOL).....9
68	(ASK IF S1=3): Approximately how many years have you been receiving your Veterans Affairs benefit payment?	<p>_____</p> (RECORD. IF LESS THAN 1 YEAR RECORD 1). Don't know/refused (VOL).....9
69	(ASK IF S1=4): Approximately how many years have you been receiving your federal benefit payment?	<p>_____</p> (RECORD. IF LESS THAN 1 YEAR RECORD 1). Don't know/refused (VOL).....9
70	RECORD LANGUAGE INTERVIEW WAS CONDUCTED IN.	English.....1 Spanish.....2

IDI RECRUIT SCREENER.

ASK IF Q5=3- 5

71 As part of our ongoing effort to improve cardholder experience with the **Direct Express®** card, we are asking a select group of cardholders to participate in a follow-up telephone interview with a third party research firm, KRC Research.

The interview will be open-ended and conducted by a professional interviewer, allowing you to tell us in your own words about your experience with the card and how we can improve it.

The interview will last approximately 45-minutes and all your responses will be confidential. All the data collected in the interviews will only be reported in the aggregate and none of your specific responses will be attributed to you.

All cardholders selected to participate in an interview will receive a \$50 gift card as a token of appreciation for their time.

Would you be willing to be contacted for a follow-up interview in the next few weeks?

Yes.....	1
No.....	2

72 IF YES, PLEASE RECORD NAME AND CONTACT NUMBER FOR FOLLOW-UP INTERVIEW.

TESTIMONIAL RECRUIT

ASK IF Q5=1

MasterCard is looking for **Direct Express**[®] cardholders who would be willing to share their experience with the **Direct Express**[®] card with others.

For example, would you be willing to talk to a member of the news media or be filmed on camera talking about your experience using the **Direct Express**[®] card?

You would not be compensated in any way for your participation; but, you would be helping by telling others about the **Direct Express**[®] card.

Also, nothing you say will affect the amount of your benefit payment. We are only interested in your experiences with the **Direct Express**[®] card

IF WILLING TO PARTICIPATE:

Great, can I have permission to give your contact information to **MasterCard** to support its public education campaign around the **Direct Express**[®] card so they can follow-up with you?

VERIFY CONTACT INFORMATION:

NAME: _____

ADDRESS: _____

PHONE NUMBER: _____

REQUEST FOR ADDITIONAL INFORMATION

73 Finally, would you like to get more information about the different features of the **Direct Express**[®] card and the **Direct Express**[®] card app via regular mail or e-mail?

- Yes, regular mail.....1
- Yes, e-mail.....2
- Yes, both.....3
- No.....4

IF YES

Great, can I have permission to give your mailing address or e-mail address to MasterCard so they can send you additional information?

Yes, regular mail.....1

Yes, e-mail.....2
 Yes, both.....3
 No.....4

VERIFY CONTACT INFORMATION:

NAME: _____

ADDRESS: _____

E-MAIL: _____

ASSESSMENT FROM INTERVIEWER

74 PLEASE PROVIDE YOUR ASSESSMENT OF THE POTENTIAL QUALITY OF THE INTERVIEWEE BASED ON THEIR PARTICIPATION IN THE SURVEY.

Excellent.....1
 Very good.....2
 Good.....3
 Fair.....4
 Poor.....5

RECORD FROM SAMPLE:

Phone:.....(____)____-_____
 CBSA code....._____
 State:_____
 Region:....._____

DATE OF INTERVIEW.....__ / __ / 19

Thank you again. Goodbye.