

**OMB Supporting Statement**  
**Bureau of the Fiscal Service**  
**Direct Express® Cardholder Satisfaction and Usage Tracking Survey**  
**1530-0022**

**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 KRC Research.

Federal benefit recipients are required to receive their benefit payments electronically. Federal benefit recipients without bank accounts, in most cases, choose to receive their benefit payment 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 required to receive their payment electronically, periodic quantitative and qualitative research will be conducted among the over three million current cardholders.

**Annual Quantitative Satisfaction and Usage Survey**

The quantitative research proposed for 2019 is important for several reasons. First, it will continue to track customer satisfaction levels over time, which is particularly important given some cardholders, specifically those without bank accounts, are now being required to receive their benefit payment electronically when they apply for benefits. The **Direct Express®** card is the primary financial instrument unbanked benefit recipients choose to receive their payment. Second, the survey will continue to allow us to track changes in knowledge of the card's features over time. Third, it will allow the tracking of how cardholders use the card over time in ways that are advantageous to customers to manage their payment (such as using the card instead of cash to pay bills and make purchases). Fourth, the survey will allow us to assess any issues among the very few cardholders who say they are dissatisfied with the card.

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 #1530-0022).

## **Methodology**

To accomplish the objectives above, KRC Research will conduct 800 17-minute telephone interviews among a random sample of current **Direct Express®** cardholders who have had their card for at least three months.

Additionally, we will conduct interviews with two additional audiences.

200 interviews will among cardholders who have downloaded the **Direct Express®** app on their smartphone and have used it to check balances or confirm payments. While these 200 respondents will be administered the same survey as the other cardholders, there will be a few additional questions to gauge satisfaction with the mobile app and this sample will be reported on separately. This will allow us to get an indication of how the app is working for those using it.

200 interviews will also be conducted among Comerica Bank's new processor i2c. The new processor was brought on board in early 2019 and we desire to get a large enough sample to understand overall satisfaction levels with those who have cards serviced by the new processor.

The survey will be offered in both English and Spanish.

This is a one-time collection of information and participation in the survey is voluntary. There will be no incentive or honoraria provided for completing the survey.

**Direct Express®** cardholders are customers of Comerica Bank. Comerica Bank, as part of this research effort, will provide a random sample of 60,000 cardholders to KRC Research.

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.

## **Qualitative Interviews with Dissatisfied Cardholders**

As a follow-up to the survey we plan to conduct 15 one hour in-depth telephone interviews among cardholders who say they are dissatisfied with the **Direct Express®** card. In past surveys, only about four percent of all cardholders say they are dissatisfied with the card and there is a desire to understand, in more detail, what aspects of the card these benefit recipients are dissatisfied with and explore ways to improve the card for these cardholders.

To accomplish this, at the end of the quantitative survey we will ask respondents dissatisfied with the card if they would be willing to be contacted by a professional interviewer on KRC's staff to participate in a one hour, open-ended discussion about their experiences with the **Direct Express®** card. These interviews will be audio recorded.

Those who voluntarily agree to be contacted and audiotaped will constitute the pool of potential interviewees. We will then call and recruit up to 15 cardholders to participate in this research. Those who participate in the research will be given a \$50 incentive to compensate them for their time and effort.

This is a one-time collection of information and participation is voluntary.

The results of the research will be grouped for reporting purposes and shared with Comerica, MasterCard®, and Treasury only in the aggregate. However, all individual responses will remain completely confidential and will not be shared with anyone as required by law. The audio recordings will be stored in a secure file with password protection. The audio files will be used only for transcribing purposes and destroyed after the project is completed. All identifying information will be excised from the transcripts, which are for developing the comprehensive report.

### **Justification for Nonstandard Honoraria**

It is generally accepted as a standard industry practice to offer an incentive to individuals who participate in qualitative research where the time and effort involved is greater than spending 17 minutes answering survey questions by phone or online. Since participants are giving their personal time, providing them with an incentive is a way to compensate them for their time and participation. In addition, offering an incentive increases participation rates and in turn reduces recruiting costs.

A \$50 incentive among this audience will be provided to make it possible to recruit the desired number of participants within a reasonable amount of time and ensure a successful outcome for the research.

Further, MasterCard® is paying the entire cost of the research, including incentives, in support of the Fiscal Service's **Direct Express®** card program.

### **Estimated Burden Hours**

The total burden hours for both the quantitative and qualitative phases of the research is 356 hours.

Completing the telephone survey of 1,200 interviews among **Direct Express®** cardholders is expected to result in a total of 340 burden hours of time.

This time estimate is based on completing 1,200 17-minute interviews  $(1,200 \times 17 \text{ minutes}) / 60 = 340$  hours.

Completing 15 one hour qualitative interviews among dissatisfied **Direct Express®** cardholders is expected to result in a total of 16 burden hours of time for those who are contacted and participate in the interview and screening process.

This time estimate is based on completing 15 one-hour interviews with **Direct Express®** cardholders who complete the 5-minute screening process and agree to participate in the interview (15 X 65 minutes)/60= 16 hours.

**Contact**

For questions regarding the survey, contact:

Doug Baker  
KRC Research  
733 10<sup>th</sup> Street, NW, Suite 500  
Washington, DC 20001  
(202) 585-2902  
E-mail address: [dbaker@krcresearch.com](mailto:dbaker@krcresearch.com)