

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

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 now 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 require federal benefit payments by EFT. 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, periodic quantitative and qualitative research will be conducted among the three million current cardholders.

Annual Quantitative Satisfaction and Usage Survey

The quantitative research proposed for 2017 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 through direct deposit or the **Direct Express®** card when they apply for benefits. Second, the survey will continue to allow us to track changes in knowledge of the card's features over time, as more cardholders are receiving additional information after their initial enrollment package about how to use the card and new card features. 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 begin assessing any differences or special needs across new audiences as they begin choosing **Direct Express®** for their federal benefit payment(s).

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 1,000 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 200 interviews among cardholders who have downloaded the **Direct Express®** app on their smartphone and have used it to check balances or confirm deposits. 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.

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.

Estimated Burden Hours

The total burden hours for the research are 340 hours.

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

Contact

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