

DISCUSSION GUIDE

Individual Indian Money Accountholders 90 Minute Group Discussions; 6-8 Participants 45 Minute Individual Interviews

1 Introduction

- Moderator Introduction.
- **Purpose of Call**
 - Better understand beneficiaries' attitudes towards their Individual Indian Money (IIM) account, managed by the Department of the Interior - Bureau of Trust Funds Administration (BTFA) (formerly the Office of the Special Trustee for American Indians or OST).
- **Transition** (*The government is aware that the Transition information will break the flow of the call. However, it is necessary to take a moment to provide the following explanation*):
 - Please be advised that on October 1, 2020 OST's name will officially change to the Bureau of Trust Funds Administration (BTFA). The decision was made by the Department of the Interior to transition OST's management of Indian trust funds to a new Bureau under the Assistant Secretary – Indian Affairs.
 - Most importantly, there will not be any changes to the Indian trust fund management responsibilities and functions that were performed by OST.
 - It is likely that you will hear more about this transition because of the letters going out to Tribal leaders and announcements in the press.
 - If you have any questions, we can provide your contact information to your Fiduciary Trust Officer for follow up.
- **Back to the Purpose of the Call**
 - Have some concepts to present later for your review and feedback.
 - This research is authorized by the Office of Management and Budget, Control No. 1090-007
- Ground Rules
 - No right or wrong answers
 - Want to hear from everyone
 - Audio recording for research purposes only
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- Beneficiary Introductions
 - Name
 - Area of residence and how long
 - Family life (that would like to share)

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- o Most recent time contacted or interacted with BTFA regarding IIM account

2 How customers first become aware they're an IIM beneficiary

To start, I'd like to discuss how you became aware you were an Individual Indian Money accountholder or beneficiary.

- Could you please tell me how you became aware of your IIM account and how old you were at the time.
 - o Had you not found out the way you did, how else do you think you would have learned about your account?
- What was your initial reaction to learning you had an IIM account or would inherit an IIM account in the future?
[PROBE FOR SPECIFICS, STEPS TAKEN]
 - o What initial questions/concerns did you have?
 - o Who did you talk to first to address your questions/concerns?
 - For what reasons did you speak with these individuals? What, if anything, made them a reliable source?
 - Anyone else you talked to?
 - o When did you first contact BTFA (formerly OST) about your account?
 - How did you learn/know it was BTFA (formerly OST) that you needed to contact regarding your account?

3 BTFA's responsibilities in managing IIM accounts

Please keep in mind that the Bureau of Trust Funds Administration (formerly Office of the Special Trustee for American Indians (OST) is separate from the Bureau of Indian Affairs (BIA). Note: the 1994 American Indian Trust Fund Management Act, passed by Congress, carved BTFA out from BIA. The new Bureau will continue to administer and manage the trust funds that are received into your IIM account. BIA manages the trust parcels (land) from which land-related income is generated.

- In your own words, what is BTFA's role/responsibility in managing your IIM account? What is it that they do?
- Of BTFA's responsibilities, which one is the most important to you? For what reasons do you say that?
 - o What other responsibilities of BTFA (formerly OST) are important to you? How come?
- To what extent, if any, has BTFA's management of your account influenced your decisions on how to best use your funds? Do you see yourself playing a role in managing your IIM account?

- If the government's management of your IIM account was transferred to a different organization, how might you react?
 - What questions might you have? What concerns, if any, would you have?

4 Identifying customer touchpoints and Issues

- [MODERATOR SUMMARIZES THE WAYS BENEFICIARIES FIRST LEARNED ABOUT THEIR IIM ACCOUNT AND CONTACTED BTFA] After your account was initially set up, when did you next contact BTFA, or were next contacted by BTFA? What was the intent of that contact? (Do you know which BTFA office you contacted or which office contacted you?)
- Thinking back through your entire experience with BTFA (formerly OST) from the time your account opened to the present day, at which points during that time have you been in contact with BTFA regarding your account? (Do you know which BTFA office you contacted or which office contacted you?) (TAKE NOTES ON THING MENTIONED TO BUILD JOURNEY MAP)
 - (FOR EACH TOUCHPOINT, ASK): For what reasons were you contacting BTFA about your account? Thinking about that specific experience, did it meet, exceed or fall short of any expectations you may have had? How so?
 - Are there times you check on your account without contacting BTFA? For what reasons? How often?
- In what ways, if any, has the management of your IIM account by BTFA (formerly OST) caused inconvenience?
 - What was the cause of the inconvenience?
 - How did it impact you?
 - What actions did you take as a result?
 - Did you do anything different the next time?
 - How has it changed your perceptions of BTFA?
- Have you been required to have any documents signed and notarized.
 - (if yes) What needed to be notarized? What are your impressions about the process?
 - How could that process be improved?
- What types of questions, issues or concerns about your account, if any, has BTFA not been able to resolve?
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5 BTFA services and communication channels

- How do you typically contact BTFA? [PROBE FOR SPECIFIC USES]
 - PROBE TO MAP CONTACT REASONS WITH SERVICE CHANNELS (be sure to bring up any communication through the US Postal Service)
- (if any USPS use) Why do you use the USPS?
 - How would you rate it on: Convenience, Timeliness, Accuracy, Ease of Use
 - Would you prefer an alternative to the USPS, and if so what?
- What is your preferred method of contacting BTFA? For what reasons?

PRESENT THE TWO BANKING CONCEPTS (ALTERNATE ORDER)

- I'd now like to get your reactions to two concepts being considered by BTFA for managing your IIM account. I'm going to read descriptions one at a time. For each, I'd like you to complete a brief exercise before we discuss your reactions:
 - If anything is appealing to you, just shout out and say "good" or something like that
 - If anything is unappealing to you, just interrupt me and say "unappealing"

[INTERVIEWER TO WRITE DOWN ANYTHING MENTIONED AS THE CONCEPT IS READ IN ORDER REFERENCE BACK TO THE INTERVIEWEE LATER]

 - (If you have a pen and paper handy), Feel free to write down any words that immediately come to mind while reading the concept

READ ALOUD THE ONLINE BANKING DESCRIPTION]

BTFA is considering launching an online banking system in the future. With this proposed online system, after creating a user account, customers can manage their IIM account (check account balance, request a withdraw, change account status, etc.) on their own online. The same level of support from BTFA Agency offices and it's call center will still be available for those who need it. The online system will be another way of managing your account in addition to the current methods.

- What are your overall reactions to this concept? What words came to mind in reaction to the concept, overall?

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- What do you like most about this concept? What are the advantages or benefits, if any? What do you mean by that?
 - What do you like least about this concept? What are the disadvantages, if any? What concerns, if any, might you have? What do you mean by that?
 - How, if at all, does this concept influence your perceptions of BTFA?
 - Here are the items (both positive and negative) that you noted while I read the concept. Please let me know which one provides the greatest improvement to managing your IIM account
- Here's the second concept. Again, after I hand out the description, I'd like you to do the following before we discuss your reactions:
 - If anything is appealing to you, just shout out and say "good" or something like that
 - If anything is unappealing to you, just interrupt me and say "unappealing"

[INTERVIEWER TO WRITE DOWN ANYTHING MENTIONED AS THE CONCEPT IS READ IN ORDER REFERENCE BACK TO THE INTERVIEWEE LATER]

[HAND OUT KIOSK BANKING DESCRIPTION; READ ALOUD]

BTFA is considering launching a kiosk banking system (i.e., interactive teller machine similar to an ATM) in the future. With this proposed kiosk system, customers can manage their IIM account (check account balance, request a withdraw, change account status, etc.) using kiosks stationed at BTFA offices, reservations, and BIA offices. The same level of support from BTFA and it's call center will be available for those who need it. The kiosk system will be another way of managing your account in addition to the current methods.

- What are your overall reactions to this concept? What words came to mind in reaction to the concept, overall?
 - What do you like most about this concept? What are the advantages or benefits, if any? What do you mean by that?
 - What do you like least about this concept? What are the disadvantages, if any? What concerns, if any, might you have? What do you mean by that?
 - How, if at all, does this concept influence your perceptions of BTFA?

6 Third-Party touchpoints

- What other government agencies, Federal, state or local, have you discussed your IIM account with?
 - Who initiated the contact – you or the agency – and for what reasons did your IIM account come up?
 - Has having an IIM account interfered in any way with any other types of government benefits or support you may be receiving? How so? In what way? To what extent, if any, have you been able to resolve the issue?

7 Future needs

- What type of support will you need in the future from BTFA in managing your IIM account?
- What are your biggest concerns, if any, about BTFA's management of your IIM account in the future?
- What types of services or support would you like BTFA to provide in the future? For what reasons?

8 Wrap Up

- Thanks for taking the time to talk. I have one last question for you.
 - *“If you could have lunch with the Principal Deputy Special Trustee of BTFA, where would you suggest they focus their efforts to have the greatest impact on the management of IIM accounts?”*

Thank and dismiss.