

SUPPORTING STATEMENT FOR PAPERWORK REDUCTION ACT SUBMISSIONS
31 CFR Part 208 - Management of ACH Payments
OMB No. 1530-0016

A. Justification

Summary of Changes for renewal in 2026:

Q6: Reference to Executive Order 14247 was added.

Q8: Current Federal Register citation was added.

Q12: The estimated Annual Respondent Cost was updated.

Q14: The factors used to calculate the cost to the Federal Government were updated.

1. Explain the circumstances that make the collection of information necessary. Identify any legal or administrative requirements that necessitate the collection.

The information is collected by authority of 31 USC 3322 and 31 CFR Part 208. USC 3322(g) requires recipients of Federal payments to "designate one or more financial institutions or other authorized payment agent to which such payments shall be made" and "provide the Federal agency that makes or authorizes the payment information necessary for the recipient to receive electronic funds transfer (EFT) payments." Section 31001(x) of the Debt Collection Improvement Act (DCIA) (Chapter 10 of the Omnibus Consolidated Recession and Appropriations Act of 1996) Public Law, 104-13 4 requires Federal agencies to effect all payments via EFT to recipients who become eligible to receive such payments beginning January 2, 1999. Recipients of electronic payments must provide the name of the financial institution, Routing and Transit Number (RTN) and account number of the financial institution where the payment is to be sent. Collection of this information is waived where the government or individual payment recipients invokes a waiver under 31 CFR Part 208.4 (a)(g).

2. Indicate how, by whom, and for what purpose the information is to be used.

Fiscal Service must collect from each recipient of Federal payments the name of the financial institution, RTN, and account information of the financial institution where the payment is to be sent in order to effect the payment via electronic funds transfer.

3. Describe whether, and to what extent, the collection of information involves the use of automated, electronic, mechanical, or other technological collection techniques or other forms of information technology.

The bank account information will be collected electronically for some types of payment. For example, Fiscal Service has an automated system for travel whereby travel authorizations and vouchers are filed electronically. New Federal employees, retirees, and vendors must fill out a Direct Deposit form or an ACH Vendor/Miscellaneous Payments form.

4. Describe efforts to identify duplication.

This information is collected solely to effect payments electronically. This information is not collected through other forms. There is no other similar information that can be used to effect payments electronically.

5. If the collection of information impacts small businesses or other small entities, describe any methods used to minimize burden.

This collection of information does not impact small business or other small entities.

6. Describe the consequence to Federal program or policy activities if the collection is not conducted or is conducted less frequently.

The collection of this information is usually a one-time collection from each recipient and cannot be collected less frequently. The collection of information is necessary for Fiscal Service to comply with the Debt Collection Improvement Act, and for Federal Agencies to comply with Executive Order 14247, Modernizing Payments to and from America's Bank Account (EO 14247).

7. Explain any special circumstances that would cause an information collection to be inconsistent with guidelines in 5 CFR 1320.5(d)(2).

There are no special circumstances. The collection of information is conducted in a manner consistent with the guidelines in 5 CFR 1320.6.

8. Consultations with Persons Outside the Agency.

The Bureau's notice was published in the Federal Register on December 8, 2025, Volume 90, page 56833. No comments were received.

9. Explain any decision to provide any payment or gift to respondents.

There are no gifts or payment made to respondents.

10. Describe any assurance of confidentiality provided to respondents and the basis for the assurance in statute, regulation, or agency policy.

Aside from protections contained in the Privacy Act, there is no guarantee of confidentiality.

11. Provide additional justification for any questions of a sensitive nature.

There are no sensitive questions in the information collection. Personally identifiable information(PII) collected on this collection such as name, social security number, and banking information is necessary to guarantee that Direct Deposit enrollment applications are processed properly to ensure that a recipient's Federal payment will be disbursed to the correct account. An applicable System of Records Notice for this information was

published February 27, 2020. System of Records Name: Treasury/Fiscal Service .007 – Direct Deposit Enrollment Records.

The Bureau of the Fiscal Service conducts a Privacy Impact Assessment (PIA) on information systems collecting personally identifiable information from the public. We do PIAs to ensure that:

- we tell the public the information that we collect about them,
- we adequately address impacts these systems have on personal privacy,
- we collect only enough personal information to administer our programs, and no more

Also, PIAs confirm that we use the information for the purpose intended; that the information remains timely and accurate; that it is protected while we have it, and we hold it only for as long as we need it.

The PIA for the Payment Records is available at <https://www.fiscal.treasury.gov/files/pia/pir-pclia.pdf>

12. Provide estimates of the hour burden of the collection of information.

Number of respondents per year: 1,300 (Vendors - 1,200; personnel - 100)

Frequency of reports:

- Federal employee: one time when employee enters into Federal service,
- Vendor: occasionally when vendor enters into new contract with recipient,
- Travel: none (information is collected when employee enters into Federal service)

No. Respondents	No. Responses Per Respondent	Annual Responses	Hours Per Response	Total Burden
1,300	1	1,300	0.25	325

Estimate of Annual Respondent Burden and Cost.

No. of Respondents	Number of Responses per Respondent	Total Responses	Average Burden per Response (in hours)	Total Annual Burden (in	Average Hourly Wage Rate ¹	Total Annual Respondent Cost
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¹ It is expected that respondents to this collection could be from any occupation. The average wage rate for all occupations is \$32.66 according to the May 2024 National Occupational Employment and Wage Estimates. https://www.bls.gov/oes/current/oes_nat.htm A benefit multiplier of 1.42 is used to calculate a fully-loaded wage rate of \$32.66*1.42=\$46.38

Using the BLS Employer Costs for Employee Compensation – June 2025 report <https://www.bls.gov/news.release/pdf/eccec.pdf>, a benefit multiplier of 1.42 was calculated by taking the private industry worker 50th (median) wage percentile total compensation rate divided by the wages and salaries rate. \$26/\$18.05=1.44

				hours)		
1,300	1	1,300	15 minutes (.25 hours)	325	\$46.38	\$ 15,073.50

13. Provide an estimate for the total annual cost burden to respondents or recordkeepers resulting from the collection of information.

There no start-up costs or operational and maintenance costs to respondents or recordkeepers.

14. Provide estimates of annualized costs to the Federal government.

Based on an internal analysis of the process required to effect a payment (check or EFT), there is no additional cost to Fiscal Service.

Labor Costs

Labor Category	Fully-loaded Labor Rate/Hour ²	Avg. Processing Time per Response	Labor Costs per Response	Total Responses	Total Govt. Labor Costs
GS-7 Step 5 for the Base Pay Rate	\$38.16	3 minutes (.05)	\$1.91	1,300	\$2,483.00

15. Explain the reasons for any program changes or adjustments reported in Items 13 or 14 of the OMB Form 83-I.

No program changes or adjustments are reported.

16. For collections of information whose results will be published, outline plans for tabulation and publication.

Collected information will not be published.

17. If seeking approval to not display the expiration date for OMB approval of the information collection, explain the reasons that display would be inappropriate.

Fiscal Service is not seeking approval to not display the expiration date for OMB approval of the information collection.

18. Explain each exception to the certification statement identified in Item 19, “Certification for Paperwork Reduction Act Submissions,” of OMB Form 83-I.

² Federal Government Fully-loaded Labor Rate per Hour = Wage rate x a factor of 1.63 to account for benefit costs. Per the Office of Personnel Management (OPM) base wage data, the hourly fully-loaded labor rate for a GS-7, step 5 Federal employee is \$38.16 (\$23.41 wages plus \$14.75 in benefit costs). See the OPM website at https://www.opm.gov/policy-data-oversight/pay-leave/salaries-wages/salary-tables/pdf/2026/GS_h.pdf

There are no exceptions to the certification statement.

B. Collection of Information Employing Statistical Methods

Not applicable. Collection of information does not employ statistical methods.