

**OMB Supporting Statement
Bureau of the Fiscal Service
FRB-Dallas, Go Direct®/EPSC Customer Satisfaction Web Survey**

Background and Objectives

The Bureau of the Fiscal Service, a bureau of the Department of the Treasury (Treasury), has requested Federal Reserve Bank of Dallas (FRB-Dallas), acting as Treasury's Fiscal Agent, to plan and execute research for the **Go Direct®** program. To perform this task, FRB Dallas will conduct web surveys for those converting from check to direct deposit.

Federal benefit recipients are required to receive their benefit payments electronically. Federal benefit recipients with bank accounts can receive their federal benefit payments to their bank accounts. Recipients without bank accounts can choose to receive their benefit payment through debit cards like the **Direct Express®** card program managed by the recently selected Fifth Third Bank as the U.S. Department of the Treasury's financial agent. Comerica Bank had been the financial agent since program inception in 2008, and will still have accounts until all work is transitioned to Fifth Third Bank in 2026-2027. Individuals and financial institutions are able to go to the godirect.gov website to sign up for direct deposit.

Given that all federal benefit recipients are required to receive their payment electronically, periodic quantitative and qualitative research will be conducted among the web users to the Electronic Payment Solution Center (EPSC) at the FRB- Dallas. The EPSC assist with developing marketing material included with paper checks, mailing postcards, and letters, and manage a call center and website to handle enrollments. The call center and the website are equipped to handle the conversion from paper check to direct deposit.

EPSC helps Fiscal Service with strategic goals to increase electronic payments despite a gap in the visibility into customer perception. In order to handle the conversions of today's customers, it is very important that we understand the customers' perspective and address their pain-points by creating a frictionless enrollment process. Such effort needs to begin with seeking customer feedback that is curated and used as input into ongoing strategies. This feedback will be known as the Voice of the Customer (VOC) program.

Annual Quantitative Web Satisfaction Survey

The quantitative research proposed for 2026 is important for several reasons. First, it will track customer satisfaction levels over time, which is particularly important given some web users, specifically those required to receive their benefit payment electronically when they apply for benefits. Second, the survey will continue to allow us to track how well customer handle the on-line enrollment over time. Third, the survey will allow us to assess any issues during the enrollment process that can be improved.

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 Paperwork Reduction Act (PRA) Submission (OMB Control #1530-0022).

Methodology

To accomplish the objectives above, FRB Dallas will conduct 700 90 second on-line surveys among a random sample of users of the GoDirect website who have enrolled to an electronic payment via direct deposit. Callers to the EPSC may also be prompted, using a recorded message, to participate in the on-line survey after they have finished speaking to a call center representative.

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.

The results of the research will be grouped for reporting purposes and shared with Treasury on a regular basis. Results may also be shared with Comerica and MasterCard, only in the aggregate. All individual responses will remain completely confidential and will not be shared with anyone as required by law.

Justification for Nonstandard Honoraria

No incentive will be given to participants for their time to conduct responses to the on-line survey.

Estimated Burden Hours

The total burden hours for this qualitative research are 18 hours.

Completing the on-line survey among 700 Federal check payees is expected to result in a total of 18 burden hours of time.

This time estimate is based on completing 700 90-seconds surveys ($700 \times 90 \text{ seconds} / 60 = 18 \text{ hours}$).

Contact

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