

OMB Supporting Statement
Financial Management Service/Treasury
U.S. Debit Card Adoption and Retention Survey

Background and Objectives

The Financial Management Service (FMS), a bureau of the Department of the Treasury (Treasury), has requested JPMorgan Chase Bank, acting as Treasury's Financial Agent, to plan and execute research for the **U.S. Debit Card** program. To perform this task, JPMorgan Chase has contracted with Convergys.

Department of the Interior, Office of the Special Trustee for Native Americans (OST) recipients now have the option to receive their benefit payments electronically through the **U.S. Debit Card** program managed by JPMorgan Chase Bank as the U.S. Department of the Treasury's financial agent. Throughout this year OST has increased awareness of the card program which included a broad array of strategies and material to communicate the benefits of the **U.S. Debit Card** to potential users. As part of this effort, we will be conducting additional research among cardholders and potential target audiences for the **U.S. Debit Card** to promote adoption, usage, and retention.

On behalf of FMS/Treasury, JPMorgan Chase and its contractor Convergys, plan to conduct further research to help better understand and support the communications efforts aimed at promoting the adoption and usage, as well as retention of current **U.S. Debit Card** cardholders.

As part of this effort, quantitative research to further examine **U.S. Debit Card** adoption and retention issues is necessary among two key audiences.

- Adoption survey among benefit recipients who presently have the **U.S. Debit Card** and their level of satisfaction with the card. A quantitative telephone survey among this audience would explore what level of satisfaction they have with the **U.S. Debit Card**, including what types of questions or concerns they had (or may still have) about the card. Findings would be used to guide outreach materials to preempt questions and concerns through proactive communications and to assist in further expansion of the card program
- Retention survey among previous **U.S. Debit Card** users who have switched back to receiving benefits via paper checks. A quantitative telephone survey among this audience would explore what made these former cardholders switch back to paper checks, including any usage issues or concerns. Findings would be used to address any problems associated with the card to improve the experience of users, to the extent possible.

Methodology

To accomplish the objectives above, Convergys will conduct a total of 300 10-minute telephone interviews. This is a one-time collection of information and participation in these surveys is voluntary.

The methodology for each survey is outlined below:

- **Adoption Survey** (caller's satisfaction with **U.S. Debit Card**): Completion of this project will require Convergys to perform telephone surveys to determine card holder satisfaction with the **U.S. Debit Card**. Convergys will administer a few brief screening questions to determine interest in participating in the survey.. If they agree, Convergys will conduct the survey.
- **Retention Survey (U.S. Debit Card** users who switch back to paper checks): Office of the Special Trustee will provide an encrypted list of benefit recipients who switched from **U.S. Debit Card** to paper check or direct deposit for this research.

The results of the research will be grouped for reporting purposes and shared with JPMorgan Chase, Office of the Special Trustee, and Treasury only in the aggregate. However, all individual responses will remain completely confidential and will not be shared with anyone.

Estimated Burden Hours

Completing 300 telephone interviews is expected to result in a total of 50 burden hours.

Given that everybody on the lists will qualify for the survey, this time estimate is based on completing 300 10-minute interviews $(300 \times 10 \text{ minutes})/60 = 50$ hours.

Contact

For questions regarding the survey, contact:

Lynn Cabrera
JPMorgan EFS
10430 Highland Manor Drive, Floor 05
Tampa, FL 33610-9128

(813) 432-4597

E-mail address: lynn.a.cabrera@jpmchase.com