

**Supporting Statement for Form SSA-4588 and
One-Time Payment Electronic Application
You Can Make Your Payment by Credit Card
OMB Control No. 0960-0462**

A. Justification

1. **Introduction/Authoring Laws and Regulations** -Sections 204(a)(1)) and 1631(b)(1) of the Social Security Act give the Commissioner of the Social Security Administration (SSA) the authority to recover payment from overpaid individuals collecting title II benefits and title XVI payments.

2. **Description of Collection** - SSA participates in the Card Acquiring Service, formerly referred to as the Plastic Card Network, headed by the U.S. Department of Treasury. The objective of the service is to increase electronic collections received by the Government, and process these transactions in an efficient, timely, and cost-effective manner. When SSA determines an individual received an excess title II or XVI payment, SSA reserves the right to collect the debt. The SSA-4588 (You Can Make Your Payment by Credit Card), provides debtors the option to pay their title II and title XVI overpayments by MasterCard, VISA, Discover, American Express, or Diners Club credit cards.

Form SSA-4588 gives the debtor the option to make a one-time payment or establish recurring monthly payments by credit card. Respondents are title II beneficiaries and title XVI recipients who have outstanding overpayments. Collection via credit card is voluntary for respondents. The debtor completes the SSA-4588 once to start monthly recurring credit card payments for a specified period, or for a one-time credit card payment. The debtor can also make a one-time credit card payment by telephone.

There are six versions of the SSA-4588, which are identical except for the toll-free telephone number and the SSA program service center (PSC) of jurisdiction hours of operation. We include the phone number and hours of operations, so the individual can contact the PSC in their geographical area.

3. **Use of Information Technology to Collect the Information** - SSA did not create an electronic version of the SSA-4588 under the agency's Government Paperwork Elimination Act (GPEA) plan because an original signature is required to establish recurring credit card payments. SSA keeps it on file as proof that the individual requested SSA to charge their credit card on a recurring monthly basis. The forms require special technology to process the sensitive financial information collected by these forms. The debtor must complete the form and send it to the appropriate PSC.

SSA recently streamlined our credit card remittance process. SSA employees, who take the telephone calls from individuals making a one-time credit card payment, now enter the information directly into an electronic intranet application rather than recording the information on the SSA-4589 paper form. SSA is no longer using the SSA-4589 paper

form. Individuals wishing to establish recurring monthly payments must still complete the SSA-4588 paper form due to the original signature requirement.

4. **Why We Cannot Use Duplicate Information** - The nature of the information we are collecting and the manner in which we are collecting it preclude duplication. SSA does not use another collection instrument to obtain similar data.
5. **Minimizing Burden on Small Respondents** - This collection does not affect small businesses or other small entities.
6. **Consequences of Not Collecting Information or Collecting it Less Frequently** - If SSA did not use the SSA-4588 and the telephone one-time credit card payment collection to collect this information, the agency would not be able to participate in the Card Acquiring Service, and therefore could not process credit card payments from overpaid title II and title XVI recipients. We would fail in our compliance with the Government-wide objective to increase electronic collections, which allows for more efficient, timely, and cost-effective processing. Since the respondents use the SSA-4588 and the telephone payment method at their discretion to make a payment by credit card, SSA cannot collect the information less frequently. There are no technical or legal obstacles that prevent burden reduction.
7. **Special Circumstances** - There are no special circumstances that would cause SSA to conduct this information collection in a manner inconsistent with 5 CFR 1320.5.
8. **Solicitation of Public Comment and Other Consultations with the Public** - SSA published the 60-day advance Federal Register Notice on December 15, 2011 at 76 FR 78068, and SSA received no public comments. SSA published the 30-day advance Federal Register Notice on January 29, 2012 at 77 FR 12350. SSA had no outside consultations with members of the public.
9. **Payment of Gifts to Respondents** - SSA does not provide payments or gifts to the respondents.
10. **Assurances of Confidentiality** - SSA protects and holds confidential the information it collects in accordance with 42 U.S.C. 1306, 20 CFR 401 and 402, 5 U.S.C. 552 (Freedom of Information Act), 5 U.S.C. 552a (Privacy Act of 1974), and OMB Circular No. A-130.
11. **Justification for Sensitive Questions** - The information collection does not contain any questions of a sensitive nature.
12. **Estimates of Public Reporting Burden** - The total burden is 16,477 hours. This figure represents burden hours, and we did not calculate a separate cost burden.

Collection Method	Number of Respondents	Frequency of Response	Average Burden Per Response (minutes)	Estimated Total Annual Burden (hours)
SSA-4588	13,200	1	10	2,200
Telephone (intranet) Application	171,320	1	5	14,277
Total	184,520	1		16,477

13. **Cost to Respondents** – There is no known cost burden to the respondents.
14. **Annual Cost to the Federal Government** - The annual cost to the Federal Government is approximately \$252,000. This figure represents estimated costs for printing and processing the SSA-4588 and telephone application requests.
15. **Program Changes or Adjustments to the Information Collection** - When we last cleared this information collection in 2009, the burden was 3,625 hours. However, we are currently reporting a burden of 16,477 hours. Our data indicates an increase in the total number of respondents from 40,000 to 184,520. The reason for the increase is twofold: 1) respondents are more familiar with paying debts via credit card; and 2) our credit card process has changed since the last clearance, allowing the debtor to make monthly recurring credit card payments via the SSA-4588 form.
16. **Plans for Publication Information Collection Results** - SSA will not publish the results of the information collection.
17. **Displaying the OMB Expiration Date** - OMB granted SSA an exemption from the requirement to print the OMB expiration date on its program forms. SSA produces millions of public-use forms with life cycles exceeding those of an OMB approval. Since SSA does not periodically revise and reprint its public-use forms (e.g., on an annual basis), OMB granted this exemption so SSA would not have to destroy stocks of otherwise useable forms with expired OMB approval dates, avoiding Government waste.
18. **Exception to Certification Statement** - SSA is not requesting an exception to the certification requirements at 5 CFR 1320.9 and related provisions at 5 CFR 1320.8(b)(3)

B. Statistical Methods

SSA does not use statistical methods for this information collection.