

Supporting Statement for the SSA-1199-(Country)
International Direct Deposit
31 CFR 210
OMB No. 0960-0686

A. Justification

1. Introduction/Authoring Laws and Regulations

Section 205(a), of the *Social Security Act (Act)* authorizes the Social Security Administration (SSA) to use Form SSA-1199-(Country) to gather information for directly depositing benefit payments into a respondent's account at a financial institution outside the United States. Although the form contains the same generic information for all countries, the bank data varies slightly for each country. Therefore, we minorly modify the form to each specific country for which International Direct Deposit (IDD) is available. We name each form according to the country, such as "SSA-1199-Canada." Each form always contains the same basic request for information. Currently IDD is available in 182 countries. We are working with the U.S. Department of the Treasury to expand IDD to other countries in compliance with Treasury's All-Electronic Payment Initiative. The only authorization SSA needs for countries participating in IDD is permission from the respondent to allow SSA to deposit their monthly payments electronically into the bank.

2. Description of Collection

SSA uses Form SSA-1199-(Country) to obtain direct deposit information for foreign accounts and enroll Title II respondents in IDD who reside abroad. The SSA-1199-(Country) indicates required account information to successfully process the IDD enrollment and prevent returned payments. SSA's public facing policy site provides information about IDD and the associated SSA-1199 form. SSA makes it easy to access the form by providing links online for a printable PDF of the form. Respondents can also request to receive the form by mail from the Federal Benefits Unit (FBU). Respondents obtain the necessary information to fill out the form from their local financial institution.

The respondent can voluntarily use this form to enroll in IDD. SSA does not require the respondent to complete this form to obtain or keep their Title II benefits. The respondent can complete this form one time to start the IDD enrollment process. Respondents learn about the form through SSA.gov, and through the SSA FBU in person or over the phone. The form is available online as a printable PDF (usual method based on SSA.gov). The FBU can mail the SSA-1199 to the beneficiary if requested. The beneficiary takes the form to their bank for completion. Depending on circumstances, the respondent may require assistance retrieving the necessary information and signature from their bank. Once retrieved, the respondent submits the completed form by mail to the Division of International Operations (DIO) via the address provided on the form.

SSA employees collect the information by mail (DIO) or in-person through a scheduled telephone interview (FBU). SSA receives this form weekly from various respondents enrolling in IDD. After receiving the form, technicians enter information from the form into the following SSA systems such as: Modernized Claims System (MCS); Manual Adjustment Credit and Award Data Entry (MACADE); and the Post Entitlement Online System (POS).

Based on our research with the Office of Earnings and International Operations (OEIO), there are no reported psychological costs that impose barriers or delays to completing this IC form.

The respondents are SSA beneficiaries residing abroad who want SSA to deposit their Title II benefit payments directly to a foreign financial institution.

3. Use of Information Technology to Collect the Information

This collection does not currently have a fully public-facing Internet version, as we prioritized other information collections for full electronic conversions. Given that information technology modernization (IT Mod) programming is an ongoing, dynamic project, we cannot provide specific timelines for when we will be able to make any information collection request (ICR) available via Internet web-based application. We will ultimately convert most existing ICRs to full electronic versions depending on how they fall within our overall IT Mod schema, but this may be unconnected to the Paperwork Reduction Act (PRA) approval lifecycle.

We also offer respondents the option of enrolling in IDD through the IDD questions to SSA's iClaim Internet Social Security Benefit Application (OMB Control No. 0960-0618). However, our current research shows users of the iClaim IDD process continue to use the paper Form SSA-1199-(Country) to aid them while filling out the iClaim Internet screens. Therefore, until further developments with the electronic IDD process to make it easier for Internet users to complete the iClaim screens without the assistance of the paper form, we will continue to provide the paper form for use in tandem with iClaim IDD responses.

In addition, we are working with the team developing the agency's Upload Documents portal (OMB No. 0960-0830) which is a mobile-accessible, online process for completing and uploading forms and they expect to have functionality available to support these forms in the next 3-6 years. Therefore, we intend to make this available online for electronic submission in 3-6 years, or as soon as possible considering supporting functionality, prioritization, and resources. Once the electronic submission version of the form is ready for implementation, we will submit a Change Request to OMB for prior approval.

4. Why We Cannot Use Duplicate Information

The nature of the information we collect and the manner in which we collect it precludes duplication. While SSA also has a Domestic Direct Deposit form, we

cannot use it to obtain information for International Direct Deposit, therefore, 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. Consequence of Not Collecting Information or Collecting it Less Frequently

If we did not use Form SSA-1199-(Country), SSA will have difficulty providing the IDD option to respondents living abroad. Since the collection of this information is voluntary, we cannot collect it less frequently. There are no legal or technical 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

The 60-day advance Federal Register Notice published on February 26, 2026, at 91 FR 9671, and we received no public comments. The 30-day FRN published on April 24, 2026, at 91 FR 22195. If we receive any comments in response to this Notice, we will forward them to OMB. We did not consult with the public in the development or maintenance of this form.

9. Payment of Gifts to Respondents

SSA provides no 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

These forms are not issued in the Field Office. The beneficiary can print these online (usual method based on [SSA.gov](https://ssa.gov)). The chart below shows our annual burden for this information collection:

Method of Completion	Number of Respondents	Frequency of Response	Average Burden Per Response (minutes)	Estimated Total Annual Burden (hours)	Average Theoretical Hourly Cost Amount (dollars)*	Total Annual Opportunity Cost (dollars)**
SSA-1199- (Country)	54,720	1	5	4,560	\$32.66*	\$148,930**

* We based this figure on the average U.S. worker’s hourly wages, as reported by Bureau of Labor Statistics data ([Occupational Employment and Wage Statistics](#)).

** This figure does not represent actual costs that SSA is imposing on recipients of Social Security payments to complete this application; rather, these are theoretical opportunity costs for the additional time respondents will spend to complete the application. **There is no actual charge to respondents to complete the application.**

Note: We have no reported travel burden for this form. SSA notes that we do not obtain or maintain any data on travel times related to this form. In addition, most respondents either complete the information collection via personal interview over the telephone, or send the form to the FBU via mail.

Learning Cost

We calculated the following Learning Cost time burden based on the estimated time and effort we expect respondents will take to learn about this program, its applicability to their circumstances, and to cover any additional research we believe respondents may need to take to understand how to comply with the program requirements (beyond reading the instructions on the collection instrument):

Number of Respondents	Frequency of Response	Estimate Learning Cost (minutes)	Estimated Total Annual Burden (hours)	Total Annual Learning Cost (dollars)**
54,720	1	34	31,008	\$1,012,721***

***We based this dollar amount on the Average Theoretical Hourly Cost Amount in dollars shown on the burden chart above.

NOTE: We included the total opportunity cost estimate from this chart in our calculations when showing the total time and opportunity cost estimates in the paragraph below.

We base our burden estimates on current management information data, which includes data from actual interviews, as well as from years of conducting this information collection. Per our management information data, we believe that the 52 minutes shown in our chart above accurately shows the average burden per response for reading the instructions, gathering the facts, and answering the questions. Based on our current management information data, the current burden information we provided is accurate. The total burden for this ICR is **4,560** burden hours (reflecting SSA management information data), which results in an associated theoretical (not actual) opportunity cost financial burden of **\$1,161,651**. SSA does not charge respondents to complete our applications.

13. Annual Cost to the Respondents

This collection does not impose a known cost burden on the respondents.

14. Annual Cost to the Federal Government

The annual cost to the Federal Government is approximately **\$352,784**. This estimate accounts for costs from the following areas:

Description of Cost Factor	Methodology for Estimating Cost	Cost in Dollars*
Designing and Printing the Form	Design Cost + Printing Cost	\$43,900
Distributing, Shipping, and Material Costs for the Form	Distribution + Shipping + Material Cost	\$0*
SSA Employee (e.g., field office, 800 number, DDS staff) Information Collection and Processing Time	GS-9 employee x # of responses x processing time	\$305,464
Full-Time Equivalent Costs	Out of pocket costs + Other expenses for providing this service	\$0*
Systems Development, Updating, and Maintenance	GS-9 employee x man hours for development, updating, maintenance	\$3,420
Quantifiable IT Costs	Any additional IT costs	\$0*
Total		\$352,784

* We have inserted a \$0 amount for cost factors that do not apply to this collection. The regular method for beneficiaries receiving this form is through online printing based on [SSA.gov](https://ssa.gov). There is no print contract for this form.

SSA is unable to break down the costs to the Federal government further than we already have, as it is difficult for us to break down the cost for processing a single form, as field office and State Disability Determination Services staff often help respondents fill out several forms at once, and the time it takes to do so can vary greatly per respondent. As well, because so many employees have a hand in each aspect of our forms, we use an estimated average hourly wage, based on the wage of our average field office employee (GS-9) for these calculations. However, we have calculated these costs as accurately as possible based on the information we collect for creating, updating, and maintaining these information collections.

15. Program Changes or Adjustments to the Information Collection Request

When we last cleared this IC in 2023, the burden was 37,440 hours. However, we are currently reporting a burden of 4,560 hours. This change stems from a significant decrease in the number of respondents from 449,274 to 4,560. Our previous data reflected our push to ensure more respondents signed up for direct deposit, including our international beneficiaries. As noted above, since we only require the International Direct Deposit respondents to submit their information once (or again if they change banks), and most of them signed up for direct deposit over the past three

years, we are seeing a significant drop in the number of respondents now. These figures represent current Management Information data.

* Note: The total burden reflected in ROCIS is **35,568**, while the burden cited in #12 of the Supporting Statement is **4,560**. This discrepancy is because the ROCIS burden also reflects the estimated learning costs. In contrast, the chart in #12 of the Supporting Statement reflects actual burden.

16. Plans for Publication Information Collection Results

SSA will not publish the results of the information collection.

17. Displaying the OMB Approval 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. Collections of Information Employing Statistical Methods

SSA does not use statistical methods for this information collection.