

**Direct Express<sup>®</sup> Program  
Financial Agent Selection Process**

**Requirements Document and Solicitation of Services**

**Bureau of the Fiscal Service**

**December 13, 2023**

**Direct Express® Program**

**Financial Agent Selection Process**

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## I. Overview

Pursuant to its authority under 12 U.S.C. §§ 90 and 265, 31 C.F.R. §§ 202 and 208, and other applicable federal laws, Fiscal Service seeks to designate a qualified financial institution as a Financial Agent (FA) to provide services necessary to operate the Direct Express debit card program while also introducing other digital payment solutions beyond a physical card.

Federal law generally requires that all non-tax federal payments be made by electronic funds transfer (EFT). 31 U.S.C. § 3332(f)(1). The U.S. Department of Treasury (Treasury) is required by statute to ensure that individuals required to receive federal payments by EFT have access to an account at a financial institution “at a reasonable cost” and with “the same consumer protections with respect to the account as other account holders at the same financial institution.” 31 U.S.C. § 3332(i)(2). To meet these requirements, while also addressing the needs of those federal benefit recipients who do not have bank accounts, the Bureau of the Fiscal Service (Fiscal Service) offers the Direct Express® prepaid account.

While Fiscal Service sponsors the Direct Express program and specifies the account’s features and fees, the Financial Agent holds the legal account relationship with the accountholder. Once Fiscal Service disburses payments to Direct Express accounts, the funds belong to the accountholder and not the government. The Financial Agent is liable for any unauthorized use of Direct Express accounts that it cannot recover under Regulation E or the card network rules. As of September 30, 2023, there were approximately 3.8 million open Direct Express accounts. Fiscal Service seeks a Financial Agent to administer the Direct Express debit card portfolio while also offering federal payment recipients alternative/emerging electronic payment solutions.

Fiscal Service recognizes that financial institutions may choose to provide some of the required services through partnership with other service providers. Fiscal Service strongly encourages interested financial institutions to engage with small banks and businesses, including minority-owned or women-owned small banks and businesses, and to describe this proposed engagement in their Financial Agent Selection Process (FASP) submissions. Interested financial institutions should also consider participation in the [Treasury Bank Mentor-Protégé Program](#), a Treasury-sponsored program established to cultivate a broader pool of financial institutions that have the ability, skills, and knowledge to provide services on behalf of Treasury.<sup>1</sup>

## II. Timeline for Selection

Fiscal Service’s process for selecting an applicant is expected to follow the below timeline (Fiscal Service may vary the timeline as necessary or appropriate and without advance notice to participants):

<b>Date</b>	<b>Event</b>
December 13, 2023	Fiscal Service issues announcement seeking applications
February 12, 2024	Application submissions due to the Fiscal Service (5:00 p.m. ET)
March 15, 2024	Fiscal Service notifies finalists

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<sup>1</sup> For clarity, the proposal must be submitted by the financial institution and the selected financial institution will have the legal relationship with Fiscal Service and liability and responsibility to Fiscal Service for any services provided by the financial institution and its contractors.

March 19 – April 26, 2024	Finalists invited to make oral presentations if applicable; Fiscal Service review period
June 21, 2024	Fiscal Service selects Financial Agent(s)
January 3, 2025	New Financial Agency begins Agreement becomes effective with three-year transition support (if applicable)

### III. Projected Volumes

Fiscal Service cannot guarantee the number of federal benefit recipients that will enroll in the Direct Express program in the future. In the event an applicant financial institution other than the incumbent is selected, the incumbent has the right to solicit existing Direct Express accountholders to enroll in an account offered by the incumbent. It is unknown whether the incumbent would exercise its right to solicit existing Direct Express accountholders or, if the incumbent exercised this right, how many accountholders would continue to participate in the Direct Express program. In addition, it is unknown how many accountholders would elect to open a bank account or prepaid account at another financial institution for receipt of their federal benefit payments. Moreover, regardless of whether the incumbent or another financial institution is selected, applicants should understand that existing Direct Express cardholders may at any time opt to receive their benefit payment by other means. Additionally, while it is possible that the Direct Express program could be expanded to include additional types of federal payments, Fiscal Service cannot guarantee that this will occur, nor can it predict the number of participants.

To reiterate, Fiscal Service cannot and does not guarantee: (1) the number of federal payees who may newly enroll in the Direct Express program in the future; (2) in the event of a transition to a different FA, the number of accountholders who may opt to receive their payments on a product from the incumbent, another financial institution or by other means; (3) the dollar amount that will be loaded onto Direct Express prepaid accounts; (4) the number or types of transactions that accountholders will complete; or (5) any other information about expected accountholders, transactions, or expansions of the program that may occur in the future.

Although historical performance does not dictate future usage patterns, the following historical program data may assist applicants in developing proposals.

	CY 2021	CY 2022	CY 2023
Payment Volumes (Deposits)	58,983,463	53,351,693	34,400,139 (through October)
Largest Single Date of Payment Volume/Date (Deposits/Month)	9,411,802/April	6,612,863/April	6,407,209/March
New Enrollment Volumes	578,157	486,711	396,918 (through October)
Call Center Volumes/IVR	374,146,997	271,289,912	213,203,088 (through September)
Call Center Volumes/CSR	6,869,852	9,031,438	6,159,328 (through October)

For a monthly statistical snapshot of overall SSA and SSI payments, including average dollar amounts, please visit [http://www.ssa.gov/policy/docs/quickfacts/stat\\_snapshot/](http://www.ssa.gov/policy/docs/quickfacts/stat_snapshot/).

For estimates on the number of future SSA and SSI beneficiaries, actuarial data is available on the SSA website, <http://www.ssa.gov>.

#### **IV. Financial Agent Selection Process**

##### ***A. Legal Authority.***

Pursuant to its legal authorities, including 12 U.S.C. §§ 90 and 265, 31 U.S.C. § 3332, 31 C.F.R. Part 202 and 208, Fiscal Service is authorized to designate a Financial Agent for the purpose of disbursing federal payments electronically to prepaid accounts. Financial Agents have the fiduciary responsibility to act on behalf of, and in the best interest of the government during the performance of their duties under an agent-principal relationship with Treasury. To be eligible for designation as a Financial Agent, financial institutions must meet the requirements set forth in 31 C.F.R. Part 202. Notwithstanding this limitation, financial institutions may contract with other service providers including non-financial institutions such as processors or financial technology companies (fintechs) to provide the services solicited in this document. The application must be submitted by the financial institution who will have the legal relationship with Fiscal Service and liability and responsibility to Fiscal Service for any services provided by contractors.

Fiscal Service will accept applications from financial institutions with the demonstrated ability to issue prepaid accounts with the attributes described herein. Interested financial institutions must submit applications in accordance with the process described below. Fiscal Service will review the applications and may select one or more finalist(s) who will be invited to participate further in Fiscal Service's selection process, which may include oral presentations and informal discussions. Fiscal Service will provide finalists with the standard template Financial Agency Agreement that the selected Financial Agent will be required to sign. It is anticipated that the selected Financial Agent will execute a final Financial Agency Agreement within four (4) months after the selection is made. Fiscal Service anticipates that the Financial Agency Agreement will be for a period of no less than five (5) years with the possibility of two (2) two-year and one (1) one-year optional extension periods for a maximum possible term of ten (10) years.

NOTE: The Federal Acquisition Regulation does not apply to the FASP.

##### ***B. Evaluation of Proposals***

The evaluation of proposals will be based on multiple factors, and not solely on cost. As a threshold matter, all applications must demonstrate an ability to meet or exceed all requirements established in this solicitation. Applications that meet these requirements will be evaluated taking the following factors into consideration:

1. Compliance with format and submission requirements.
2. Experience providing prepaid account services and/or government benefit card services.
3. Identification of opportunities to modernize delivery of federal benefit payments and other types of federal payments, e.g., tax refund payments, disaster relief payments. While applicants must address physical debit cards, they are encouraged to address other electronic delivery methods/product offerings beyond a physical card.
4. Benefits to the accountholder population (e.g., low-cost fee structure, wide availability of automated teller machines, convenient and intuitive website and mobile app capability, in-branch locations for over-the-counter withdrawals and/or in-person identity verification).
5. Experience providing self-service options and operating customer service call centers 24 hours a day/7 days a week/365 days a year that can handle significant spikes in call volume.
6. Total program costs to the government over the life of the agreement, including, if applicable,

- the costs of transitioning the program to a new Financial Agent.
7. Ability to provide detailed, accurate, and timely reporting in a variety of formats that are easy to access and interpret.
  8. Ability to agilely innovate and implement solutions that positively impact customer service and program efficiencies.
  9. Ability to prevent, detect, manage, and report fraud without unduly interrupting accountholder access to funds.
  10. Ability to comply with Regulation E for dispute resolution and provide summary reports that demonstrate their compliance.
  11. Experience and expertise of Key Personnel team.
  12. Partnerships that demonstrate commitment to diversity and inclusion.
  13. For non-incumbent applicants, ability to transition the program in an orderly manner that clearly communicates expectations to accountholders and minimizes disruption to the greatest extent possible.

Selection will be made based on the Fiscal Service's determination of the best interests of the government.

## **V. Application Submission Process**

Financial institutions submitting an application must comply with the following requirements. Fiscal Service may, at its discretion, waive any of the requirements based on its assessment of what is in the best interest of the government.

### **A. *Application Format***

An interested financial institution may submit an application in whatever format it deems appropriate, subject to the following parameters:

1. The application (excluding the transmittal letter) must be clearly divided into two sections titled "Part I" and "Part II." Part I may not be more than five (5) pages and Part II may not be more than thirty-five (35) pages. A page is 8-1/2" x 11", single-sided, with font size no smaller than 12 point, except charts may include font size no smaller than 10 point. For Part II of the application, each section should be titled accordingly (i.e., Section 1- Qualifications, Section 2 – Pricing Proposal, etc.).
2. In addition to the 40 pages allotted to Parts I and II, the application may also contain a table of contents, pricing proposal charts, and sample reports speaking to the applicant's depth of experience providing services outlined in this solicitation.
3. Proposal documents should not be marked as "Proprietary" and Fiscal Service will not honor any such markings. However, because proposals may be subject to Office of Inspector General requests, Freedom of Information Act (FOIA) requests, congressional inquiries, or other requests, proposal documents may be labelled as "Program Sensitive" and/or "Confidential Commercial Information" to emphasize concerns about disclosure. Such markings, while not determinative, will assist Fiscal Service in determining appropriate responses to such requests and inquiries.
4. The financial institution must not submit any sales brochures, videos, or other marketing information.

**B. *Application Transmittal Letter***

The application must contain a transmittal letter as described below:

1. The transmittal letter must be written on the financial institution's letterhead and signed by an official of the financial institution with legal authority to represent and bind the institution to the statements made in the application. Electronic signatures are acceptable.
2. The transmittal letter must include the name, title, mailing address, e-mail address, and telephone number of the financial institution point of contact to whom Fiscal Service will address all communications related to the FASP.
3. The transmittal letter must affirmatively state that the applicant (1) qualifies as a Financial Agent under 31 C.F.R. Part 202; (2) agrees to the selection approach described in this solicitation; (3) understands that the selection process is not subject to the Federal Acquisition Regulation; (4) understands that Fiscal Service makes no guarantees that the financial institution will be invited to participate further in the selection process; and (5) understands that Fiscal Service makes no guarantees regarding account holder or transaction volume under the Direct Express program.

**C. *Part I of the Application.***

Part I of the application must address the following:

1. The applicant's qualification to act as a Financial Agent for the purposes described in this solicitation pursuant to 12 U.S.C. §§ 90 and 265, and in accordance with the requirements set forth in 31 CFR Part 202.
2. The identity of any partners, affiliates, vendors, or protégé banks (collectively "partners") with which the financial institution proposes to contract to provide the requested prepaid account services.
3. The capacity of the financial institution and its partners to issue Card Network-branded reloadable debit cards and the maximum number of debit cards it could service.
4. The ability of the financial institution and its partners to establish prepaid accounts covered by Federal Deposit Insurance Corporation (FDIC) insurance and in compliance with the requirements of Regulation E (12 CFR 1005).
5. The ability of the financial institution and its partners to establish and staff a customer service call center(s) with U.S. citizens or lawful permanent residents within the continental United States providing service 24 hours a day/7 days a week/365 days a year. Applications must outline the financial institution's experience in customer service operations including the number of call centers operated, the type of program supported, user populations, number of calls/transactions per month handled, customer satisfaction ratings, and the years of experience.
6. The demonstrated experience of the financial institution and its proposed partners with issuing prepaid accounts for recurring payments disbursed by a government or private entity. This requirement includes providing a clear and concise description of projects and/or programs, scope and duration that illustrate the capabilities of the financial institution and its proposed

partners. In addition, the description should address the experience the financial institution has in demonstrating flexibility in making systemic, operational and/or leadership changes due to changing program dynamics. The applicant should also include supporting documentation and/or data reflecting their competence to meet customer service expectations for a large prepaid account program that experiences significant spikes and demands on or around pre-set payment days. This includes demonstration of ability to provide robust reporting and performance management (e.g., average call wait times, maximum call wait times, call center and fraud report volumes, automated solutions, and deposit and transaction processing statistics).

**D. Part II of the Application.**

Part II of the Application must address or include the following:

1. Qualifications

- a. **Security Compliance:** The applicant's ability to comply with all applicable security requirements of the U.S. Department of the Treasury, as specified in Treasury security directives. Among other things, Treasury directives require that employees who are working on this project, including call center employees, must be U.S. citizens or lawful permanent residents. The Financial Agent will not be operating an information system on behalf of Fiscal Service.
  - i. The FA is providing a banking service to Fiscal Service and agencies. To the extent necessary, the FA shall assist and work with Fiscal Service to comply with (SOC 1 and/or SOC 2) compliance related to security requirements of external services as part of the continuous monitoring and financial accuracy reporting requirements based on Federal Financial Management Improvement Act (FFMIA).
  - ii. The FA shall provide Fiscal Service a yearly Statement on Standards Attestation Engagements no. 18 (SSAE18) audit report in electronic format. Fiscal Service will treat the SSAE 18 as confidential. If the SSAE 18 or any related documentation is subject of a Freedom of Information Act request, Fiscal Service will give the FA the opportunity to indicate what information constitutes trade secrets or commercial or financial that is confidential, the release of which could harm the FA. Fiscal Service will assert the exemption under FOIA that allows for protection of that information, as well as any other FOIA exemption that might apply and promptly notify and cooperate with FA so that FA may contest the disclosure of the proprietary information.
  - iii. The FA shall participate in government audits and provide information/data as necessary to fulfill the nature of the audit, and as authorized and/or not prohibited by law.
  - iv. A general description of the Applicant's emergency and disaster recovery and contingency plans in the event of primary systems failure or other similar event, including call center locations, to be transferred to an alternative system and/or facility.
- b. **References:** The contact information of a reference for each of the prepaid account projects for governmental or private entities described in Part I of the Application.
- c. **Key Personnel:** Names, titles, business addresses, and experience of proposed

key project personnel, including key personnel of any partners.

- d. **Program Management:** How the applicant will manage the program. The applicant must submit a staffing chart describing how they will manage the program with a breakout of functions.

## 2. Pricing Proposal

- a. **Cardholder Fees:** In 2010, Fiscal Service published a notice of proposed rulemaking (NPRM) requesting public comment on the fees, features and consumer protections associated with the Direct Express card considering the statutory requirements of 31 U.S.C. 3332. [75 FR 34394](#). Following consideration of the comments, Fiscal Service published a rulemaking that finalized the fees and features of the Direct Express card and set forth Fiscal Service's analysis that the low fees and nationwide availability of the Direct Express card satisfy the statutory requirement of 31 U.S.C. 3332. [75 FR 80315](#). Accordingly, applicants must submit a pricing proposal that maintains or is lower than the existing cardholder fee schedule (see Appendix D), for instance where an applicant proposes reduction or elimination of one or more of the existing fees. In direct support of this, it is also expected that cardholders will have access to a nationwide surcharge-free ATM network or other widely available no-cost means to access funds that either meets or exceeds current availability.
- b. **Compensation:**
  - i. Applicants may use any methodology for calculating required compensation. Proposed compensation may include per-card enrollment fees and monthly account maintenance fees. Applicants should provide a transparent and clear explanation of the rationale for any operational cost compensation proposal. Similarly, if it is determined that no compensation is needed, applicants should also provide a transparent and clear explanation of the rationale supporting that decision.
  - ii. Applicants should include any anticipated costs associated with the potential introduction of other digital payment solutions beyond a physical card or other cost drivers that could increase or decrease the government's costs.
- c. **Transition Cost:** Applicants other than the incumbent must include in their pricing proposal any compensation required from the government associated with the applicant's role in transitioning existing Direct Express accounts from the incumbent to the applicant. See Subsection 23 below for more information regarding transition. Should the incumbent financial agent apply, it must describe the compensation required from the government to implement the changes outlined in this solicitation versus the requirements in the current FAA.
- d. **The information below is provided for consideration in your pricing proposal:**

**Call Volumes Broken Down by Peak and Non-Peak Days, October 2022 to September 2023**

	Peak Days (First 10 Days of Month Around Key Payment Dates)	Non-Peak Days
Oct 2022	241,312	482,984
Nov 2022	275,632	430,352
Dec 2022	329,142	441,593
Jan 2023	150,946	400,226
Feb 2023	199,699	350,287
Mar 2023	260,162	388,979
Apr 2023	179,634	479,096
May 2023	237,766	460,408
June 2023	242,131	418,934
July 2023	217,267	375,915
Aug 2023	222,385	384,727
Sept 2023	224,489	358,853

- i. **Account Balance Drawdown:** Direct Express prepaid account financial transactions are not evenly distributed throughout the month. Financial transactions typically peak on payment days at the beginning of the month and are often compressed to certain time periods on individual payment days. For instance, SSI payments generally post on the 1<sup>st</sup> of the month, while SSA payments post on the 3<sup>rd</sup> of the month. There are times however, where due to a payment date falling on a weekend or holiday, SSI and SSA payments will post on the same date. Accordingly, historical usage patterns have shown that during the first three days of each month, the applicant should anticipate a significant amount of balance drawdown. Historical data has shown that within 24 hours of payment, more than half of SSI funds and over a quarter of SSA funds are expended. Additionally, the applicant should also assume that accountholders may leverage other applications (e.g., Venmo, MetaPay, Zelle, Cash App, PayPal) as another mechanism for drawing down a balance.
  - ii. **No Credit Check; Accountholder Retention:** Potential accountholders will not be subject to any credit screening requirements.
  - iii. **Relationship with Accountholder:** Once the funds are disbursed to an account, they belong to the accountholder and the applicant is responsible for future liabilities.
3. **Personnel/Infrastructure Capabilities** A description of the personnel and infrastructure capabilities of the applicant to provide the required prepaid account services, including the security and privacy protection features. The applicant should take into consideration, as noted earlier in this document, that both customer service call volumes and Direct Express account financial transactions are not evenly distributed throughout the month. Financial transactions typically peak on payment days at the beginning of the month and are often compressed to certain time periods on individual payment days. Additionally, while SSI payments generally post on the 1<sup>st</sup> of the month and SSA payments post on the 3<sup>rd</sup> of the month, there are times where due to a payment date falling on a weekend or holiday, SSI and SSA payments will post on the same date. The applicant must demonstrate how, under these circumstances, extreme

peaks of payment processing, financial transactions, and customer service requests are handled without disruption to accountholders.

4. Accountholder Education and Outreach Services: The applicant must implement a robust financial education program designed to increase accountholder awareness of the features and benefits of the Direct Express prepaid account and related digital payment solutions. The applicant should provide a description of the type of education and outreach services the applicant could support as part of their plan (e.g., web-based training, mobile education application, check stuffers, brochures, posters, advertising, customer surveys, social media, and online accountholder and financial education programs.) Applicants should take into consideration that some materials may require customization due to the unique needs of the cardholder population (e.g., those with representative payees, institutional payees, payees impacted by homelessness, etc.). Marketing to Direct Express accountholders for purposes not related to Direct Express is prohibited.
5. Media and Other Inquiries: A description of the applicant's capacity to handle media and other high-profile inquiries (e.g., FOIAs and Congressional inquiries) regarding the Direct Express program including a description of the resources available to handle such inquiries routinely and those requiring escalation.
6. Promoting Conversion from Check to EFT: Fiscal Service may identify opportunities to increase EFT payments for federal payment recipients and would expect the financial agent to support Fiscal Service on these efforts, if applicable. For instance, on an as requested basis (potentially quarterly), the applicant may work closely with Fiscal Service partners on outreach to promote EFT through mailings. Applicants should address in their response to this solicitation, any ideas they have to further support Fiscal Service's efforts to convert check payments to EFT.
7. Card Stock: A description of how the applicant will obtain and provide necessary card stock, including how the applicant will maintain enough card stock and other necessary materials for program operations.
8. Prepaid Account Features: A description of account features for the product(s) offered to meet the stated objectives, including whether the following features will be available:
  - a. Individually owned accounts or, if not, describe the account structure and how changes to the account structure impact the pricing proposal.
  - b. FDIC insurance for accountholder funds
  - c. Must meet or exceed Regulation E protections for accountholders (describe protections that will be available)
  - d. The applicant must adhere to the existing Direct Express account color scheme, trademark/logo, etc.
  - e. Whether the accounts will bear interest to the accountholder's benefit
  - f. A unique routing number(s) designated specifically to accounts under the program; unique Bank Identification Number (BIN)

- g. Capability for personal identification number (PIN)-based or signature-based or other transactions at Automated Teller Machines (ATMs) or Point of Sale (POS) devices, including ability to get cash-back at POS. Applicants should address capacity for the product to be used worldwide.
- h. Accountholder ability to withdraw funds at a bank or credit union branch or other ability to withdraw some or all account funds including but not limited to options such as obtaining cash or transferring to a Digital Wallet.
- i. Accountholder ability to leverage other applications (e.g., Venmo, MetaPay, Zelle, CashApp, PayPal) as means of drawing down their account balance with balanced fraud controls/protections.
- j. Reloadability for purposes of receiving recurring federal benefits (accountholder will not be able to load personal funds to the prepaid account). Presently, federal benefit payments disbursed by Fiscal Service are the only source of funding for Direct Express accounts. However, under certain circumstances Fiscal Service will direct the Financial Agent to accept non-federal payments or non-Treasury disbursed payments. This includes:
  - i. State-Disbursed Supplemental SSI Payments. Some states supplement the federal SSI benefit with an additional payment. On certain occasions, a state may begin issuing the state's share of SSI payments directly rather than via SSA. State supplemental SSI payments must be allowed to post to Direct Express accounts in addition to the federal SSI payment. Close coordination is required between the applicant, Fiscal Service, SSA, and the state involved. For additional background information on state issued supplemental SSI payments, please visit, <https://www.ssa.gov/ssi/text-benefits-ussi.htm>.
  - ii. Federal Non-Treasury Disbursed Payments. The applicant must accommodate and explain how it will process payments from benefit agencies that do not disburse payments through Fiscal Service, otherwise known as Non-Treasury Disbursed Payments. Specifically, the applicant must describe how payment processing will be configured to accept ACH payments from a non-Treasury source.
  - iii. Fiscal Service may consider allowing other payments disbursed by Fiscal Service to payees (such as tax refund payments) to be loaded onto the Direct Express account. Applicants should describe their capability to accept non-benefit payments onto the account.
- k. Accountholder's ability to use the prepaid account product to pay rent and other bills or to transfer money; including any existing experience with utility or mortgage/rental assistance programs administered by Housing and Urban Development (HUD) or another agency if applicable.
- l. Accountholder's name embossed on physical card.
- m. Account-related security features.
- n. Mobile application that will potentially handle account management functions, such as the ability to check balances, lock/unlock account, change address, order replacement cards, and track transactions.

- o. Website that will potentially handle account management functions, such as the ability to check balances, lock/unlock account, change address, order replacement cards, and track transactions.
  - p. Europay, Mastercard and Visa (EMV)/PIN and chip capabilities for all cards.
  - q. Any other features that improve the customer experience and/or improve program efficiencies.
  - r. Access to funds through digital wallets and other non-traditional accounts, such as subscription services
9. Innovation: Applicants should describe their experience in innovation and provide specific examples in connection with prepaid account programs or otherwise. The applicant should also describe how they would use innovation to advance electronic payment capabilities and improve customer service and the overall customer experience.
10. Enrollment and Card Distribution/Management: A description of the proposed process for issuing cards and managing issued cards. The description should address the following:
- a. Enrollments:
    - i. “New enrollments” refers to the process that takes place when a federal benefit payment recipient first elects to receive their payments via Direct Express (see subsection b below). Currently benefit paying agencies and the Federal Reserve Bank of Dallas (FRB-Dallas) (Treasury’s fiscal agent), receive all new enrollments either directly from the new cardholder or through paying agencies. New enrollments are currently processed following one of two processes:
      - SSA uses a prenote, in the form of an ACH Corporate Trade Exchange (CTX) file and addenda to provide the Financial Agent with the information to set up card accounts, process card production, and mail cards to beneficiaries. Applicants will be expected to be able to receive, process, reconcile and acknowledge such pre-notes; or;
      - FRB-Dallas uses a web-based portal to provide this enrollment information to the Financial Agent. The Financial Agent then, through an Automated Enrollment Entry (ENR), provides to the federal payment agency routing and account information for assignment to the accountholder. Applicants will be expected to be able to receive, process, reconcile and acknowledge such ENRs.
    - ii. The applicant will be responsible for re-issuing cards in situations such as the following:
      - A card has been lost or stolen.
      - The cardholder has experienced fraud on his/her account and needs a new card issued.
      - Expired cards.

Applicants must describe how they will perform identity validation in such circumstances keeping in mind that some Direct Express accountholders may not appear in commercially available databases.

- iii. Enrollments must allow, for single and/or representative payee beneficiaries, multiple benefits onto a single debit card, as well as payments for multiple beneficiaries onto a single debit card. More information on SSA's Representative Payee program is available at: <https://www.ssa.gov/payee/index.htm>
  - iv. Applicant may be expected to develop, in conjunction and coordination with the FRB-Dallas, a web-based portal utilized for sharing and processing enrollment information between the two entities. This portal will allow FRB-Dallas call center agents to enter enrollment data into the applicant's system, so that a debit card may be initiated in real time.
  - v. Applicant may also interact with FRB-Dallas for the following:
    - Development of a solution to distribute a potentially high volume of unsolicited prepaid debit cards that individuals can call to activate.
    - Customer service issues. To resolve complex customer issues, the applicant will need to provide escalation options.
    - The applicant may have further interaction with FRB-Dallas and the federal paying agencies as new agencies become eligible for Treasury disbursements and programs are added to further promote the growth of electronic funds transfers of federal payments.
    - Telephone cooperation that will include providing toll-free numbers for proper call routing of maintenance, lost/stolen, and enrollment status customer inquiries.
    - Applicant resources may need to be provided to work in conjunction with FRB-Dallas resources on specific projects.
  - vi. Alternatively, applicants may propose to receive new enrollments directly from customers or agencies without the involvement of FRB-Dallas. Applicants proposing to receive new enrollments directly should detail their plan for how they would receive and process new enrollments including how they would validate the identity of enrollees and should submit a pricing proposal.
- b. Procedures for mailing cards to accountholders.
  - c. How cards will be reissued when an existing card expires.
  - d. How the applicant will define and handle "inactive" cards, for example, cards where there have been no deposits and/or withdrawals for a period of time, including how the applicant will handle the accounts of certain SSI payment recipients who may move in and out of the SSI program.

- e. Any alternatives to physical plastic cards (such as access to funds through virtual accounts, digital wallets and/or card-less access to or use of benefits) that meet the requirements herein including requirements related to security, privacy protection, and fraud prevention.
- f. Identity authentication (“customer identification procedures” or “CIP” and “Know Your Customer” or “KYC”) procedures and compliance with the Patriot Act, Office of Foreign Asset Control and applicable Treasury regulations.
- g. General description of cardholder materials to be provided to cardholders with each debit card (subject to government approval), including materials that explain to cardholders how to activate and use the card.
- h. Cardholder activation and deactivation procedures, including how PINs are assigned and circumstances under which deactivation occurs.
- i. Payments to unpinned, inactive accounts. There will be circumstances where payments are made to card accounts that are never activated by the recipients. Applicants must address how they would identify these cases and return funds to the government in an automated way that meets both the requirements of Fiscal Service and paying agencies.
- j. The applicant must discuss how they can facilitate timely enrollments and proper timing of the issuance of their card to the recipient to prevent confusion and/or non-receipt of the subsequent payment. A Direct Express card is mailed to a recipient after the paying agency receives and confirms a prenote transaction in order to prevent erroneous enrollments and to ensure that the recipient receives the card shortly before receipt of their next payment. It is imperative that the recipient does not receive the card too early, and therefore it is not funded on their subsequent payment, nor can the card be issued after funds were added to the card, and therefore the recipient misses their payment.
- k. Procedures and timeframes for re-issuing lost/stolen/destroyed cards:
  - i. Applicant will replace lost/stolen cards reported by cardholders in cases where the cardholder has a zero balance and the fee for the replacement card cannot be collected until the cardholder's next payment is received (note: this applies to cases where the cardholder, per the fee structure, is required to pay for a replacement card).
  - ii. Applicant will return payments inaccessible due to a destroyed card through the ACH network.
- l. Innovative solutions and/or techniques for reducing the high volumes of lost and stolen cards through cardholder education or otherwise.
- m. Innovative solutions to allow cash and virtual card access in situations where a recipient’s card is lost or stolen and not available for use. The applicant should explain how they would balance access to this virtual solution with the need to mitigate the risks of fraud and/or misuse.
- n. If not already described a description of the applicant's security and privacy protection procedures.

11. Card Funding: A description of the applicant's proposed card funding (initial load and recurring load) procedures via the ACH network.
12. Settlement Processing/Reconciliation: The applicant must make funds available to settle to accountholder accounts at precisely 12am CT on the payment date as a significant number of accountholders begin withdrawing funds and engaging in POS transactions at that exact moment (note that this is an exception outlined in 31 CFR Part 210, which is earlier than ACH Rules requirements).
13. Post-Payment Activities: The applicant shall provide a general description of its ability to meet the obligations outlined in 31 CFR Part 210, addressing such post-payment activities as: ACH non-receipts, ACH Returns, ACH reclamations, and Automated Enrollments (ENR), including both their current and future-state processes. The applicant should speak to how they will address the potential liability and workload arising from post-payment activities as part of their pricing proposal. Additionally, applicants should address their ability to communicate with Fiscal Service and paying agencies via secured means to resolve exception items, including recovery of erroneous payments, non-receipt claims, and reclamations.

Below are volumes of non-receipt and reclamations activity for the program from 2021 to 2023:

Direct Express Non-Receipt Volumes

2021 – 31,733	2022 – 23,435	2023 YTD-25,591
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Direct Express Reclamation Volume:

2021 – 33,019	2022 – 30,291	2023 YTD – 23,313
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Please see Appendix A to learn more about federal government post-payment activities. In addition, the regulatory requirements for processing federal government ACH payments can be found in 31 CFR Part 210 at: <https://www.fiscal.treasury.gov/ach/> and further explained in the [Green Book](#).

14. Garnishments: Applicants must comply with 31 CFR Part 212.
15. Set-Off: A description of how the applicant's policies with respect to internal set-off for payment of accountholder fees, overdrafts, or other amounts owed by the accountholder to the applicant would apply to the proposed prepaid account product. Set-offs for amounts owed by the accountholder to the applicant for activity unrelated to the prepaid account product are prohibited.
16. Accountholder Customer Service: A description of how the applicant will meet Customer Service needs considering the needs of Direct Express accountholders, including the need for customer service to be available at the time of payment to the Direct Express prepaid account. The description of the applicant's proposed accountholder customer services should include:
  - a. Communication channels: Including Interactive Voice Response (IVR), Customer Service Representative (CSR), mobile application, text/email, online, or other innovative methods for communicating with accountholders and the types of transacting that can be done in each (e.g., balance, fraud disputes, secure online chat, etc.)
  - b. Toll-free customer service availability 24 hours a day/7 days a week/365 days a year

- c. Type of accountholder services that will be available, including services related to lost/stolen cards, fraudulent or other unauthorized transactions, defective cards, obtaining balance and transaction information (including the availability of paper statements on request), and account usage questions.
- d. Pulse surveys following customer service interactions.
- e. Call back capabilities features to shorten wait times and improve the customer experience.
- f. Processes and authentication required to permit authorized third-party representatives to initiate a fraud dispute on behalf of an accountholder (and any other suggested capability).
- g. Availability of surcharge-free ATM network or other ways accountholders may obtain cash nationwide and worldwide, and how the availability of a surcharge-free network and/or surcharge refunds to accountholders or other means of obtaining cash without fees impacts the applicant's proposed pricing structure.
- h. Access to customer service and new technologies to handle and process customer service needs of accountholders with disabilities, and availability of customer service in languages other than English.
- i. How the applicant will respond to accountholder disputes and agency claims of incorrect payments in compliance with applicable laws and network operating rules.
- j. Training and competency requirements for customer service personnel
- k. A unique portal for paying agencies to utilize in the event they have specific issues or questions related to a recipient that has contacted them directly. This channel will be used to resolve issues such as the need for card replacements, authentication issues, and assist with cards suspended due to fraud or other causes.
- l. Quality control procedures the applicant uses to monitor and confirm that customer service and Regulation E requirements are being met.
- m. Availability of unique services that assist accountholders who have difficulty authenticating themselves over the phone to receive customer support. Under these circumstances, the financial agent would be expected to provide an in-person alternative for accountholders to authenticate themselves, absent a secure remote and/or automated option.
- n. Ability to respond to Congressional inquiries within 24 hours of receipt.

17. Fraud Monitoring and Investigation: A detailed description of how the applicant will accomplish the following:

- a. Prevent, detect, and handle fraud, including how the applicant monitors account activity for fraud; how the applicant will balance the needs of the elderly and disabled for lifeline payment access with the use of fraud detection and reduction.
- b. How the applicant will respond to accounts that have been compromised and/or erroneous enrollments; how the applicant uses fraud rules to mitigate known fraud schemes currently in existence.

- c. Security features designed to prevent fraud and other fraud mitigation tools currently employed by the applicant.
- d. How incidents are investigated when the applicant believes fraud has occurred in connection with an account.
- e. How quickly accountholders who are the victims of fraud can be made whole. Applicants must also include general information regarding incidents of fraud with respect to its other prepaid account programs and how those incidents are handled.

18. Activity Reports: A description of how the applicant will make reports available for Fiscal Service access or download on a secure website (including formats supported), how report information can be distilled (e.g., payment date, payment types, etc.) and other applicable categories, as well as a description and samples of the types of reports that will be made accessible to the Fiscal Service including recurring reports related to:

- a. Customer service call center activity to include, but not limited to, average and maximum call wait times broken down by month/week/day/series of days (peak versus non-peak) (including for transferred calls), abandon rates, call volumes, and call breakdown categories.
- b. Real-time customer feedback that can be made available to Fiscal Service on a timely basis (such as pulse survey with accountholders)
- c. Aggregate funding activity
- d. Aggregate average daily balances
- e. Applicant's revenue fees by category and/or transaction type, including transaction fees (by transaction type), interchange fees, float earnings, issuer reimbursements, and other revenue or earnings.
- f. Aggregate fraud activity
- g. Aggregate dispute activity
- h. Aggregate transaction activity
- i. Disbursement status activity, including, but not limited to, the status of ACH file processing and posting to accounts, transaction processing rates (accepted versus declined), call center staffing levels, and spend totals during peak disbursement periods.
- j. Aggregate Reg E compliance activity, including the percentage of disputes resolved within Regulation E timeframes and requirements, on a monthly and quarterly basis.
- k. Ad hoc reports and data requests, including reports and data requested by the Fiscal Service and other program stakeholders (e.g., SSA, VA, etc.), which must be made available to Fiscal Service in a timely manner.
- l. The applicant will be required to provide data on customer experience on a regular basis to Fiscal Service and other program stakeholders (e.g., SSA, VA, etc.). This data, coming from a variety of sources (e.g., annual satisfaction surveys, pulse surveys, etc.) will measure overall satisfaction, ease of use, and effectiveness of the Direct Express service. Analysis of this data will also inform recommendations to divert customers to self-service options.

The applicant must also agree to participate in SSA's Access to Financial Institutions (AFI) process used to verify financial information for SSI recipients and comply with all the reporting requirements within that program. For more information please visit [SSA.gov](http://SSA.gov).

19. Customer Service to Government: A description of the customer service, tools, and support that will be available to the Fiscal Service and federal program agencies whose beneficiaries are participating in the Direct Express program, including but not limited to project management controls, assistance with applicant's system (if necessary), Fiscal Service's ability to pull data and reports at any time from a secure website, and a description of the type of support the applicant would be able to provide to a federal agency investigating an accountholder's benefits eligibility status, enrollment status, and current account status (for example, account balance information), and/or post-payment status.
20. Service Level Requirements: See Appendix C.
21. Recovery/Risk Mitigation: A general description of the applicant's emergency and disaster recovery plans.
22. Contingency Plans: A general description of the applicant's contingency plans in the event of systems failure or other similar event, including call center locations.
23. Transition Plan: Applicants other than the incumbent may have an additional five (5) pages to submit a plan for transitioning existing Direct Express accounts from the incumbent to the applicant within three (3) years of designation. Applicants must be mindful that often payments received via the Direct Express prepaid account are lifeline payments, and disruptions that may delay receipt of such payments are not acceptable. As such, transition plans must account for and minimize, to the greatest extent possible, any interruption to the program and to accountholders and must include contingency planning to address any operational challenges that can occur during transition. The plan should describe the transition approach, how the applicant would manage and measure the effectiveness of the transition, customer journey mapping, along with a list of the key transition team's roles and responsibilities. Plans must also include an initial milestone schedule, as well as an estimated timeline for completing the transition and a risk mitigation plan outlining how any transition-related issues would be addressed and/or escalated. In addition to partnering with Fiscal Service on transition, it is also important to note that there are several deep-rooted customer service and technical processes in place with SSA that include but are not limited to inquiry resolution, enrollment, and issue escalation. Transition plans should also address approaches that will be employed when working with a large, complex program stakeholder like SSA, whose payees represent the majority of Direct Express accountholders.

Fiscal Service requests that non-incumbent applicants propose a plan to transition existing Direct Express accounts from the incumbent to the applicant utilizing the Bank Merger Act provisions in section 18(c) of the Federal Deposit Insurance Act (FDIA) at 12 U.S.C. 1828(c). Given that utilizing the Bank Merger Act provisions in 12 U.S.C. 1828(c)(2) to transition Direct Express accounts would require the applicant to seek and receive the prior written approval of its regulator before any transition of accounts could occur, the applicant must address whether it would be willing to engage its regulator, as appropriate. The applicant should also highlight any challenges that utilizing the Bank Merger Act provisions may present and how those challenges could be mitigated. Applicants should also address alternative transition plans that do not leverage the Bank Merger Act process.

Generally, the incumbent Financial Agent will be required to send a letter to existing Direct Express accountholders informing them of the transition of the program to a new financial agent and notifying accountholders of the option to continue to receive their benefit payments via the Direct Express card with the new financial agent. To the extent the applicant does not acquire Direct Express accounts under a Bank Merger Act process, Fiscal Service anticipates that the applicant will undertake a logistically complex transition process that will include, without limitation, the following steps/assumptions:

- a. Accountholders who elect to continue with the Direct Express program or who are unresponsive to the incumbent's correspondence regarding the transition will be sent a new card.
- b. Accountholders who receive a new card will need to activate those cards.
- c. The new Financial Agent will be responsible for verifying the identity of the accountholder and will be liable for any fraudulent activations unless Fiscal Service and the Financial Agent determine to process enrollments through Fiscal Service's fiscal agent, the Federal Reserve Bank of Dallas.
- d. Identity verification may be difficult due to the limited availability of information regarding existing accountholders in public databases; multiple communications to accountholders may be required.
- e. A high volume of telephone inquiries should be expected.
- f. Information about existing accountholders that will be made available to a new Financial Agent will include the accountholder's name (and, if applicable, the name of the representative payee), the accountholder's social security number (and, if applicable, the social security number of the representative payee), the most recent payment amount, and the most recent payment date.
- g. The new Financial Agent would be responsible for coordinating with the paying Federal agencies to securely transmit payment information, including new account and routing numbers, to the paying agencies for new card enrollments.

#### 24. OPTIONAL UNSCORED COMPONENTS:

- a. Applicants may use an additional one (1) page outside the 40-page limit to describe how they would address the potential for accountholders to add personal funds to Direct Express accounts and identify any operational, legal, or regulatory impediments to implementing such a feature.
- b. Applicants may use an additional one (1) page outside the 40-page limit to describe potential approaches to promoting non-Treasury sponsored bank products and services to Direct Express prepaid account recipients. For example, the applicant may offer an affordable and sustainable account that is transparent, easy-to-understand, backed by established consumer protections, and insured by the FDIC. Core features may include but are not limited to minimal opening deposits, minimal or waivable monthly maintenance fees, no non-sufficient funds fees, and no account closures during periods of dormancy, inactivity or low balance.

**E. *Deadline:*** Applications are due on February 12, 2024. Fiscal Service will send a confirmation of receipt by e-mail. The Fiscal Service may, in its discretion, accept applications and related materials received after the deadline.

**F. *How to Submit Applications:*** Completed transmittal letters and Applications must be sent in pdf format by electronic mail to Ms. Blaire Hamilton at [Direct.ExpressFASP24@fiscal.treasury.gov](mailto:Direct.ExpressFASP24@fiscal.treasury.gov)

**G. Questions:** Any questions regarding the Application submission process must be submitted to Fiscal Service via e-mail at [Direct.ExpressFASP24@fiscal.treasury.gov](mailto:Direct.ExpressFASP24@fiscal.treasury.gov). Fiscal Service will answer all questions as soon as possible and post questions and answers on <https://www.fiscal.treasury.gov/directexpress/>.

Unless a financial institution is notified in writing that the deadline for submission has been extended, the financial institution must submit its application by the deadline regardless of any outstanding questions it may have.

## **VII Other**

The financial agent solicitation may be amended and redistributed, or cancelled in its entirety, at the sole discretion of the Fiscal Service.

## Appendix A

### **ACH Reclamations:**

ACH reclamations differ from commercial reclamations with regards to scope, liability, and process. Specifically, the applicant is liable for *all* post-death benefit payments, unless they meet the requirements to limit liability. Guidance on ACH reclamations is located at:

<https://fiscal.treasury.gov/reference-guidance/green-book/chapter-5.html>

### **ACH Non-Receipts:**

ACH non-receipts occur when a recipient claims non-receipt of a payment to the paying agency. The Bureau of the Fiscal Service investigates these claims cooperatively with the Receiving Depository Financial Institution (RDFI) and provides status back to the paying agency. The mechanism of communication for the research is through phone call, email and/or the Federal Reserve Bank Exception Resolution Service (ERS). Guidance on ACH non-receipts is located at:

<https://fiscal.treasury.gov/reference-guidance/green-book/chapter-3.html>

### **ACH Returns:**

All ACH payments must be returned in accordance with NACHA Operating Rules when one or more conditions is met (i.e., account closed, recipient deceased, etc.). If a federal government payment cannot be posted according to the ACH entry, it is to be promptly returned and not held in suspense.

Guidance on ACH Returns is located at: <https://fiscal.treasury.gov/reference-guidance/green-book/chapter-4.html>

## **Appendix B**

The selected applicant may be required to enter into a Memorandum of Understanding (MOU) with the Social Security Administration (SSA), under which the Financial Agent and SSA will determine how to exchange information regarding Direct Express accounts of Title II and Title XVI beneficiaries, recipients and representative payees who manage those accounts on their behalf in order to provide better customer service for Direct Express accountholders

## Appendix C

The table below illustrates the desired Direct Express service levels that the Fiscal Service will monitor monthly.

Performance Item	Requirement
<b>Account Set Up within ENR review period</b>	<ul style="list-style-type: none"> <li>● 98% within 2 business days</li> <li>● Remaining 2% within 4 business days</li> </ul>
<b>Card Issuance</b>	<ul style="list-style-type: none"> <li>● 98% within 3 business days</li> <li>● Remaining 2% within 5 business days</li> </ul>
<b>Payments</b>	<ul style="list-style-type: none"> <li>● 100% by the opening of business on the payment date specified by the paying agency</li> </ul>
<b>IVR</b>	<ul style="list-style-type: none"> <li>● 99% of calls accepted on 1<sup>st</sup> ring</li> </ul>
<b>Customer Service Representative (CSR) Response Time</b>	<ul style="list-style-type: none"> <li>● 80% of calls within 30 seconds</li> <li>● 92% of calls within 90 seconds</li> <li>● 95% of calls within 180 seconds</li> <li>● No call wait times that exceed 1 hour without offering callback services. (Call back timeframes will be finalized during FAA negotiations)</li> </ul>
<b>Call Center Abandonment Rate</b>	<ul style="list-style-type: none"> <li>● No more than 5% of calls abandoned</li> </ul>
<b>CSR Call Quality</b>	<ul style="list-style-type: none"> <li>● 90% of CSR calls meet call quality standards set forth in FAA</li> </ul>
<b>Customer Satisfaction Survey</b>	<ul style="list-style-type: none"> <li>● 80% accountholders satisfied</li> </ul>
<b>Fee Accuracy</b>	<ul style="list-style-type: none"> <li>● 99% accurately assessed</li> </ul>
<b>Chargeback and Dispute Processing</b>	<ul style="list-style-type: none"> <li>● 100% acknowledged within 10 calendar days</li> <li>● 100% complete within 45 calendar days for new acct, POS, foreign</li> <li>● 100% complete within 60 calendar days</li> </ul>
<b>Mailing of Paper Statements</b>	<ul style="list-style-type: none"> <li>● 95% by the end of 3rd business day</li> <li>● Remaining 5% by end of 4th bus day</li> </ul>
<b>ENR Transmission</b>	<ul style="list-style-type: none"> <li>● 99.9% verified deliverables were transmitted 1 business day later</li> </ul>
<b>Web Administrative App</b>	<ul style="list-style-type: none"> <li>● 99% uptime</li> </ul>
<b>System Availability for Transaction Processing</b>	<ul style="list-style-type: none"> <li>● 100% uptime</li> </ul>
<b>Accountholder Access to Web Site</b>	<ul style="list-style-type: none"> <li>● 99% uptime</li> </ul>
<b>Accountholder Access to Customer Support</b>	<ul style="list-style-type: none"> <li>● 99% uptime</li> </ul>

<b>Accountholder Access to Mobile App</b>	<ul style="list-style-type: none"> <li>▪ 99% uptime</li> </ul>
<b>Batch File Submission</b>	<ul style="list-style-type: none"> <li>• 99% uptime</li> </ul>
<b>Report Availability and Response to Fiscal Service Requests</b>	<ul style="list-style-type: none"> <li>• 99% in timely and accurate manner</li> <li>• 99% of Fiscal Service data requests are completed on a timely basis</li> </ul>
<b>Incident Reporting</b>	<ul style="list-style-type: none"> <li>• Reported within 24 hours of occurrence</li> <li>• Reported within 1 hour if accountholder access or use of funds is impacted</li> </ul>

### Appendix D

<b>Standard Free Services Currently Available</b>	
<b>Service</b>	<b>Fee</b>
Purchases at U.S. merchant locations	FREE
Cash-back with purchase	FREE
Cash from bank tellers	FREE
Customer Service calls	FREE
Web account access	FREE
Deposit notification	FREE
Low balance notification	FREE
Card replacement-One free per year	FREE
ATM balance inquiry	FREE
ATM denial of service	FREE
ATM cash withdrawal in the U.S. including the District of Columbia, Guam, Puerto Rico, and US Virgin Islands. Surcharge by ATM owner may apply.	One free withdrawal with each deposit to Direct Express Card Account.*

\* For each federal government deposit to your Card Account, the fee is waived for one ATM cash withdrawal in the U.S. The fee waiver earned for that deposit expires on the last day of the following month in which the deposit was credited to the Card Account

<b>Other Services Currently Available</b>	
<b>Optional Service</b>	<b>Fee</b>
ATM cash withdrawals after free transactions are used in U.S. including the District of Columbia, Guam, Puerto Rico, and U.S. Virgin Islands. Surcharge by ATM owner may apply.	\$0.90 each withdrawal (after free transactions are used)
Monthly paper statement mailed to you	\$0.75 each month
Funds transfer to a personal U.S. bank account	\$1.50 each time
Card replacement after one free each year	\$4.00 after one (1) free each year
Overnight delivery of replacement card	\$13.50 each time
ATM cash withdrawal outside of U.S. Surcharge by ATM owner may apply.	\$3.00 plus 3% of amount withdrawn
Purchase at Merchant Locations outside of U.S.	3% of purchase amount

## Appendix E

### Types of Federal Payments Eligible for Direct Express

Federal Agency	Payment Type
<ul style="list-style-type: none"> <li>• Coast Guard</li> </ul>	<ul style="list-style-type: none"> <li>• U.S. Coast Guard</li> </ul>
<ul style="list-style-type: none"> <li>• Defense Finance and Accounting</li> </ul>	<ul style="list-style-type: none"> <li>• DFAS Annuitant Pay</li> <li>• DFAS Retired Military Pay</li> <li>• DFAS Former Spouse Pay</li> </ul>
<ul style="list-style-type: none"> <li>• Department of Labor</li> </ul>	<ul style="list-style-type: none"> <li>• Black Lung</li> <li>• Federal Employee Workers Comp</li> <li>• Long Shore and Harbor Workers Comp</li> <li>• Energy</li> </ul>
<ul style="list-style-type: none"> <li>• Office of Personnel Management</li> </ul>	<ul style="list-style-type: none"> <li>• Civil Service Retirement/Annuity</li> <li>• Civil Service Survivor/Annuity</li> </ul>
<ul style="list-style-type: none"> <li>• Railroad Retirement Board</li> </ul>	<ul style="list-style-type: none"> <li>• Railroad Retirement Annuity</li> <li>• Railroad Retirement Unemployment/Sickness</li> </ul>
<ul style="list-style-type: none"> <li>• Social Security Administration</li> </ul>	<ul style="list-style-type: none"> <li>• Social Security Retirement, Survivors, and Disability Insurance</li> <li>• Supplemental Security Income</li> </ul>
<ul style="list-style-type: none"> <li>• U.S. Department of the Treasury</li> </ul>	<ul style="list-style-type: none"> <li>• DC Pension</li> </ul>
<ul style="list-style-type: none"> <li>• Veterans Affairs</li> </ul>	<ul style="list-style-type: none"> <li>• Veterans Compensation and Pension</li> <li>• Veterans Education MGIB</li> <li>• Veterans Education/Selected Reserve</li> <li>• Veterans Vocational Rehab and Employee</li> <li>• Chapter 33 – VA EDU Post 911 – Post 911 GI Bill</li> <li>• Chapter 35 – VA DEP EDU ASST – Dependents Education Assistance Program</li> <li>• Chapter 1607 – VA EDUCTN REAP – Reserve Education Assistance</li> <li>• Veterans Health Administration</li> <li>• Compensated Work Therapy</li> <li>• Veterans Medical Research</li> </ul>