

Pursuant to Executive Order 14058 (December 13, 2021)
on *Transforming Federal Customer Experience and
Service Delivery to Rebuild Trust in Government*

2023 HISP CX Action Plan

Bureau of the Fiscal Service

As a High Impact Service Provider (HISP), BFS focuses on service assessments, collecting customer feedback, and making measured improvements for one designated service:

1) Accessing Federal benefit payments electronically: The Direct Express® program issues Federal benefits through a reloadable debit card. A significant number of Federal benefit recipients do not have bank accounts and Direct Express® allows recipients to receive payments electronically. The Direct Express® program manages 4.1 million active cardholder accounts, the majority of which are held by the unbanked.

What we delivered in 2023:

- **Launched real-time notifications in the Direct Express® mobile app**
BFS added functionality that provides real-time deposit and debit notifications and balance alerts for the approximately 1.1 million customers using the Direct Express® mobile app.
- **Launched expense analyzer tool to help customers track spending**
BFS implemented a modernized platform and tool designed to assist Direct Express® mobile app users to more easily and effectively track expenses over time to improve customer experience and promote financial literacy.

What we commit to deliver in 2024:

- **Modernize the Direct Express® mobile app**
In response to customer feedback and in line with private sector best practices, BFS will invest in improvements to the Direct Express® mobile app designed to improve customer experience, specifically adding digital wallets to the mobile app. Digital wallets allow customers to make purchases with mobile devices rather than with their physical cards, allowing mobile app users the convenience of managing their account in a single place. The program will also focus on enhancing suspicious activity alert notifications and tracking notification opt in for mobile app customers; to date, approximately 30% of mobile app users have opted to receive these notifications.