



PENSION BENEFIT GUARANTY CORPORATION

Proposed Submission of Information Collection for OMB Review; Comment Request; Direct Express Enrollment Form

AGENCY: Pension Benefit Guaranty Corporation.

ACTION: Notice of intent to request OMB approval of information collection.

SUMMARY: The Pension Benefit Guaranty Corporation (PBGC) intends to request that the Office of Management and Budget (OMB) approve, under the Paperwork Reduction Act, a new collection of information. The purpose of the information collection is to obtain information necessary to enroll individuals in the Direct Express debit card program. This notice informs the public of PBGC's intent and solicits public comment on the collection of information.

DATES: Comments must be submitted on or before [INSERT DATE 60 DAYS AFTER DATE OF PUBLICATION IN THE *FEDERAL REGISTER*].

ADDRESSES: Comments may be submitted by any of the following methods:

- *Federal eRulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments.

- *Email:* paperwork.comments@pbgc.gov. Refer to Direct Express Enrollment Form in the subject line.

- *Mail or Hand Delivery:* Legislative and Regulatory Division, Office of the General Counsel, Pension Benefit Guaranty Corporation, 445 12th Street SW, Washington, DC 20024–2101.

Commenters are strongly encouraged to submit comments electronically. Commenters who submit comments on paper by mail should allow sufficient time for mailed comments to be received before the close of the comment period.

All submissions received must include the agency's name (Pension Benefit Guaranty Corporation, or PBGC) and refer to the Direct Express Enrollment Form. All comments

received will be posted without change to PBGC's website, *www.pbgc.gov*, including any personal information provided. Do not submit comments that include any personally identifiable information (such as name, address, or other contact information) or confidential business information that you do not want publicly disclosed. Comments may be submitted anonymously.

Copies of the collection of information may be obtained without charge by writing to the Disclosure Division, (*disclosure@pbgc.gov*), Office of the General Counsel, Pension Benefit Guaranty Corporation, 445 12th Street SW, Washington, DC 20024-2101; or, calling 202-229-4040 during normal business hours. If you are deaf or hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

FOR FURTHER INFORMATION CONTACT: Monica O'Donnell

(*odonnell.monica@pbgc.gov*), Attorney, Legislative and Regulatory Division, Office of the General Counsel, Pension Benefit Guaranty Corporation, 445 12th Street SW, Washington DC 20024-2101; 202-229-8706. If you are deaf or hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

SUPPLEMENTARY INFORMATION: The Direct Express card is a prepaid debit card that federal benefit recipients can use to receive their benefits electronically and is administered by the U.S. Department of the Treasury ("Treasury"). Federal benefit recipients do not need a bank account to sign up for the Direct Express card, and there is no credit check or minimum balance requirement.

Executive Order 14247 ("Modernizing Payments To and From America's Bank Account"), signed on March 25, 2025, requires the transition to electronic payments for all Federal disbursements and collections by digitizing payments to the extent permissible under the law. To comply with Executive Order 14247, PBGC will transition its recipients receiving paper checks to receiving their benefits electronically. These recipients can do so by providing their bank or credit union information or through using a Direct Express card.

For PBGC to enroll its payees currently receiving paper checks with the Direct Express card, PBGC must collect identifying information needed to set up the account. Those wishing to enroll also must certify that the information provided can be used to establish the Direct Express card account to receive benefit payments. PBGC will use the information it receives and coordinate with Treasury to set up the accounts. Treasury will issue the card authorized to receive PBGC payments to the benefit recipient, and then PBGC will use that account number to pay benefits electronically.

PBGC estimates that it will receive enrollment forms from approximately 10,000 benefit recipients in the first year, and approximately 2,000 per year in the following years, leading to an average of 4,667 forms per year over the next 3 years. PBGC estimates that it will take 10 minutes and \$0 for interested enrollees to complete this form. Therefore, the total annual burden associated with this collection of information is estimated to be 778 hours and \$0 each year for the next 3 years.

PBGC intends to request that OMB approve PBGC's use of this form for 3 years. An agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless it displays a currently valid OMB control number.

PBGC is soliciting public comments to—

- Evaluate whether the proposed collection of information is necessary for the proper performance of the functions of the agency, including whether the information will have practical utility;
- Evaluate the accuracy of the agency's estimate of the burden of the proposed collection of information, including the validity of the methodologies and assumptions used;
- Enhance the quality, utility, and clarity of the information to be collected; and
- Minimize the burden of the collection of information on those who are to respond, including through the use of appropriate automated, electronic, mechanical, or other

technological collection techniques or other forms of information technology, *e.g.* permitting electronic submission of responses.

Joseph Krettek,

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