

# Direct Express® Card FAQ

## What is the Direct Express® card?

The **Direct Express®** card is a prepaid debit card available to federal benefit recipients who wish to receive their benefits electronically. It was designed specifically for people who do not have bank accounts, but anyone receiving federal benefits can sign up for the card. The debit card offers the convenience and security of using electronic transactions to spend and immediately access your money rather than using cash for purchases or waiting around for your check to arrive. You do not need to have a bank account to sign up for the card. There is no credit check or minimum balance requirement.

## Why is the U.S. Department of Treasury encouraging benefit recipients to consider the Direct Express® card?

The **Direct Express®** card is safer and more reliable than paper checks. People currently receiving federal benefits by paper check, and those applying for federal benefits for the first time, are encouraged to consider the **Direct Express®** card - particularly if they don't have a checking or savings account. Americans are increasingly open to – and actively seeking – alternatives to cash and paper checks. According to a 2007 study by the Federal Reserve, of the 93 billion non-cash transactions in 2006, more than two-thirds were electronic payments. Furthermore, debit cards now surpass credit cards as the most frequently used electronic payment type. To put this in context, Americans made more than 25 billion debit card purchases valued at \$1 trillion and made 5.8 billion ATM cash withdrawals in 2006. In addition to Americans' increased preference for debit cards, individual states have paved the way for a federal benefit debit card by widely introducing child support, unemployment insurance, and other economic assistance on state-sponsored debit cards. For example, the majority of states in the U.S. use debit cards to disburse child support payments.

## How does the Direct Express® card work?

When you sign up to receive your Social Security or Supplemental Security Income benefits on the **Direct Express®** card, you will receive your payment every month without having to worry about cashing your check, losing your check, or having it stolen. Instead of receiving a check, your money will be immediately available to you when it is automatically deposited to your **Direct Express®** card account on your payment date. You can use your card to make purchases at stores that accept Debit MasterCard®, get cash back for free when you make those purchases, get cash from any bank or credit union that displays the MasterCard acceptance mark or withdraw cash from Automated Teller Machines (ATMs). You can also use your debit card to pay your bills online or over the phone and to [buy money orders](#) at the U.S. Post Office.

If you do not use all your money in one month, the money left over will carry into the future. For example, if you have \$20 left on your card from August when you receive your next benefit payment of \$300 in September, you will have \$320 left on your card.

## What are the benefits of the Direct Express® card?

The **Direct Express®** card gives you the advantages of direct deposit even if you don't have a bank account:

- *It's Safe and Secure:* No risk of lost or stolen checks and money is FDIC insured up to the maximum amount allowed by law.
- *It's Easy:* You can access your money faster because your money is automatically posted to your card account on your payment day each month.
- *It's Convenient:* You can make purchases anywhere Debit MasterCard® is accepted and get cash at retail locations, banks and credit unions, and ATMs throughout the world.
- *It Gives You More Control:* You never have to pay monthly fees or overdraft fees and no waiting for your check to arrive.

## Will my Social Security and Supplemental Security Income benefits be safe?

Yes, you will have a secret personal identification number to use at ATMs and retail locations. Also, your money is [FDIC-insured](#) up to the maximum amount allowed by law. In addition, protections required by the federal government guard you against unauthorized use of your card when promptly reported. MasterCard Zero Liability® offers additional protections in certain circumstances. Finally, if your card is lost or stolen, it will be replaced.

### **How much do I have to pay for the Direct Express® card?**

Most services are free. There is no cost to sign up for the card and there are no monthly fees or overdraft fees. While there are fees for a limited number of optional transactions, it is possible to use the card for free.

Free services include:

- Purchases at retail locations.
- Cash back with purchases.
- Cash withdrawals through bank or credit union tellers.
- Access to the toll-free customer service number or Web site 24 hours a day, 7 days a week.
- Unlimited balance inquiries at ATMs, by phone or online.
- Optional notification of deposits to debit card by phone, email or text message.
- Optional low balance alert when account balance falls below a certain level.
- One free replacement card per year.
- One free ATM cash withdrawal for each deposit posted to your account each month, provided you use one of the approximately 50,000 surcharge-free network ATMs.

Optional services available for a fee include:

- More than one ATM withdrawal per deposit (\$0.90 per withdrawal).
  - ATM owner fees called "surcharge fees" may apply if you do not use one of the approximately 50,000 surcharge-free network ATMs.
- Monthly paper statement mailed to you (\$0.75 per month).
- Transfer of money from your card account to a personal U.S. bank account (\$1.50).
- Card replacement after one free replacement card per year (\$4.00 per card).
  - If you request overnight delivery, you will be charged an additional \$13.50. There is no additional charge for standard delivery.
- Purchases at merchant locations or ATM cash withdrawals outside of the U.S.

### **Who is providing the Direct Express® card?**

The **Direct Express®** card is a Debit MasterCard® card issued by Comerica Bank as the U.S. Department of the Treasury's financial agent.

### **How do I sign up for the Direct Express® card?**

Signing up is quick and easy. There is no credit check or minimum balance requirement. If you are currently receiving Social Security or Supplemental Security Income benefits, just call the **Direct Express®** card enrollment center toll free at 1 (877) 212-9991 or visit [www.USDirectExpress.com](http://www.USDirectExpress.com). If you are a new Social Security or SSI applicant, you can sign up at your local Social Security office.

On average, you can expect to receive your card within about 10 days of successfully enrolling.

### **Whom do I call if I have questions about how to use my Direct Express® card?**

If you have questions about your card, you may call **Direct Express®** card Customer Service Department, at 1 (888) 741-1115 (toll-free) or visit [www.USDirectExpress.com](http://www.USDirectExpress.com).

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