
Effective Dates: 09/29/2022 - Present (Go to [History](#))

SENSITIVE - NOT TO BE SHARED WITH THE PUBLIC

TN 221 (09-22)

GN 02402.007 Direct Express Debit Card Program

A. What is Direct Express?

In 2010, the Department of the Treasury (Treasury) launched an “all-electronic” initiative, pursuant to an act of Congress (Public Law 104-134). Under this initiative, Treasury moved millions of Federal benefit payments, including Social Security and Veterans payments, away from paper checks to more cost effective, secure, and convenient electronic options. Treasury established the Direct Express Debit Card program in order to reduce the amount of Federal benefits paid by check and provide an option for receiving an electronic payment for individuals who do not have a bank account with a financial institution (FI).

Treasury contracted with Comerica Bank, an FI, to establish the Direct Express debit card program. Direct Express allows beneficiaries, recipients, and individual representative payees to set up the direct deposit of federal benefit payments on Direct Express cards.

Direct Express cardholders can have their Title II and Title XVI Social Security Administration (SSA) benefit payments, including federally administered state supplements, directly deposited into their Direct Express account.

B. How does Direct Express work?

Direct Express is a prepaid debit card program for receiving Federal benefit payments by direct deposit. The funds must be available for withdrawal no later than the opening of business on the payment date. The cardholder can access funds on the card 24 hours a day, seven days a week in the following ways:

- Withdraw cash at an Automated Teller Machine (ATM) or make cash withdrawals at banks that accept MasterCard;
- Pay for merchandise or services with the card and request cash back at businesses that accept MasterCard; and
- Use the card to make online purchases.

1. What are the advantages and fees of the debit card?

a. Safe and easy delivery

With the Direct Express debit card, beneficiaries, recipients, and representative payees can receive monthly payments without the expense or inconvenience of cashing checks or the risk of lost or stolen checks.

b. Easy access to information about Direct Express

Customer service is available 24 hours a day, 7 days a week at 1-888-741-1115 for Direct Express cards beginning with 533248, while cardholders may contact 1-866-606-3311 for cards beginning with 511563.

Internet access to Direct Express is available at [Direct Express](#).

The Direct Express website provides the following information and card management capabilities:

- Overview of the Direct Express card features
- Usage fees
- Terms and conditions
- View account activity
- Transfer funds
- Check account balance
- Answers to frequently asked questions

c. The beneficiary, recipient, or representative payee can use the card without incurring fees

Customers may use the card free of charge when using ATMs in the Direct Express card surcharge-free network and by withdrawing once per posted deposit. There is no sign-up fee, no monthly account fee, and no minimum balance requirement.

The many other free services and the fee table for the Direct Express Debit Card is located on the "[Get Your Payments Electronically](#)" brochure, SSA Publication No. 05-10073.

d. Example of avoiding transaction fees

Mary receives \$845 in Social Security benefits each month. She needs to budget for the following:

- Rent \$500
- Food \$200
- Medicine \$25
- Gas \$30
- Utilities \$45
- Cash \$45

Her TOTAL expenses equal \$845.

Mary uses her Direct Express debit card as follows:

e. Rent and utilities

- Mary uses her card without paying a fee to Comerica Bank if her property owner and utility accept Debit MasterCard.
- Mary buys money orders at a U.S. Post Office (paying a fee to the Post Office but not to Comerica Bank).

f. Food, medicine, and gas

Mary makes purchases using the Direct Express debit card with no fee at retail locations that accept Debit MasterCard.

g. Cash

- Mary requests cash back at the grocery store with no fee by using the Direct Express debit card with her PIN;
- Mary withdraws money from a Direct Express debit card surcharge-free network ATM; or
- Mary goes to any bank or credit union that displays the MasterCard acceptance mark and get cash free of charge from a teller.

C. Who can sign up for the Direct Express debit card?

Acceptable entitled applicants:

- Title II beneficiaries;
- Title XVI recipients; and
- Title II and Title XVI individual representative payees identified in [GN 00501.013A.1](#).

D. Who cannot sign up for the Direct Express debit card?

The following individuals or entity cannot sign up for Direct Express:

- An organizational representative payee,
- A payee without a Social Security number, and
- A Title XVI child's dedicated account. Comerica Bank cannot recognize the need for and establish a separate account for dedicated account funds. (For more information about dedicated accounts, see [GN 00603.025](#).)

E. Direct Express enrollment options

- Call the SSA at 1-800-772-1213, (TTY Line: 1-800-325-0778);
- Call or visit the local field office (FO); or
- For existing beneficiaries, recipients, or representative payees currently receiving paper checks, call Treasury's Electronic Payment Solution Center's toll free number (1-800-333-1795) (TTY Line: 1-866-569-0447).

REMINDER: Do not enroll beneficiaries, recipients, or representative payees in the Direct Express program unless they have specifically requested enrollment.

F. Direct Express enrollment process

Beneficiaries, recipients, and representative payees currently receiving Title II or Title XVI payments, or both, can enroll. There is no sign-up fee to enroll and a bank account or credit check is not required.

When individuals enroll for Direct Express, technicians do not enter the routing transit number (RTN) or depositor account number (DAN). SSA has an agreement with Comerica Bank and the Bureau of the Fiscal Services (Fiscal) that allows the SSA to avoid inputting the RTN and DAN manually.

The Post Entitlement Online System (POS) or MSSICS and the Consolidated Claims Experience (CCE) do not allow the FO to add a Direct Express account number.

NOTE: The Direct Express account number is different from the Direct Express Card Number found on the card.

Do not attempt to add Direct Express enrollment to a record by altering the last digit from another record to complete enrollment, unless you are following [GN 02402.007F.3](#) in this section.

For example, do not change the last digit of the account number on the MBR and add it to the SSR. These types of actions result in the beneficiary/recipient not receiving his or her monthly benefit payment timely.

Follow the current interface process to add Direct Express enrollment properly.

Do not offer Direct Express for a Title XVI child's dedicated account per [GN 00603.025](#).

(b) (7)(E)



1. Enrolling beneficiaries and recipients without a representative payee

- a. For Title II cases, select Direct Express in the claims path or on the post-entitlement screens.
- b. For Title XVI cases, following these instructions:

Input for an Initial application

1. Enter request for Direct Express into MSSICS
2. From the SSI Person Status screen (PERS), select Payment Method
3. Select the “Enroll in Direct Express” option from the drop down box
4. Send to the SSR

Input for a Post Eligibility application

1. Enter into claim system
2. From the SSI PERS screen, select Payment Method
3. Overlay “Direct Mail” or “Direct Deposit” options by selecting the “Enroll in Direct Express” option from the drop down box
4. Send to the SSR

NOTE: iClaim does not offer this option.

2. Enrolling beneficiaries and recipients with a representative payee

These instructions apply to both Title II and Title XVI post entitlement cases:

- a. Launch eRPS
- b. Enter the Office Code, if applicable
- c. Enter your Unit code
- d. Click the Beneficiary Search link
- e. On the “Search for Beneficiary” screen enter the SSN and click on the Search button
- f. From the Search Results click on the Beneficiary Name hyperlink
- g. On the "Beneficiary Details" screen, click on the "Payment/Bank Details" link in the left navigation bar
- h. On the "Entitlements Info" screen, select the check box(es) for Title II and Title XVI entitlements and click on the Update Payment Info button
- i. On the pop-up box, click on the radio button for “Add Direct Express” and click the Save button
- j. Verify that the Payment Info has been updated

For Title II entitlements, if the claim records on the MBR has “stuck” Direct Express enrollment, then the user has to delete the Future Direct Express information first before inputting a new enrollment.

To delete “stuck” Direct Express record on the MBR thru eRPS, follow these steps:

- a. Follow steps A through G above to get to the "Entitlement Info" screen on the "Beneficiary Details" tab.
- b. On the "Entitlements Info" screen, select the check box for Title II and Title XVI entitlements and click on the "Delete Payment Info" button.
- c. On the “ Following bank accounts will be deleted” pop-up box, click on the Delete button
- d. Verify that the Payment Info is updated

3. Comerica Bank processes Direct Express enrollment requests

After initiating the request, our Title II and Title XVI system automatically sends enrollment information to Comerica Bank. Comerica Bank opens a Direct Express account and sends a 17-digit depositor account number (DAN) to our Title II Master Beneficiary Record (MBR) or Title XVI Supplemental Security Record (SSR). The Automated Clearing House (ACH) account number's last digit consists of either a "1" (Title II) or "2" (Title XVI). The enrollment information can take up to 15 business days to appear on the SSA record.

After the enrollment has processed, Comerica Bank mails the Direct Express debit card (DE) and related materials to the beneficiary, recipient, or representative payee. The beneficiary, recipient, or representative payee activates the card and selects a PIN. The card does **not** display the DAN.

NOTE: Do not volunteer to provide a beneficiary, recipient, or representative payee Comerica Bank's RTN or DAN established on our records. Only provide RTN and DAN information if he or she specifically makes this request.

4. Concurrently entitled beneficiaries or recipients enrolling into Direct Express

Comerica Bank issues one DE card for each beneficiary or recipient. DE cardholders concurrently entitled to Title II and Title XVI payments may call Treasury's Electronic Payment Solution Center toll free line at 1-800-333-1795 to request two separate DE cards.

5. Direct Express cardholder wants a newly acquired entitlement deposited onto the same DE

An existing DE cardholder, acquiring a second entitlement, can have payments directly deposited onto their current DE card by contacting Treasury's Electronic Payment Solution Center toll free line at 1-800-333-1795. SSA cannot process this request.

6. Representative payee may receive multiple cards

A representative payee who receives payments for more than one beneficiary or recipient receives a DE for each beneficiary or recipient. The representative payee's name appears on each card.

If the representative payee is responsible for multiple beneficiaries and recipients and wants one card for all payments, the representative payee **must** contact Direct Express customer service. For cards beginning with 533248, direct the cardholder to contact 1-888-741-1115 and for cards beginning with 511563, direct the cardholder to contact 1-866-606-3311. SSA cannot process this type of enrollment.

7. Beneficiary, recipient, or representative payee wants check payments

If the beneficiary, recipient, or representative payee wants to switch or continue to receive check payments, follow the guidance in subsection [GN 02402.005G](#) on electronic payment requirements.

8. Representative payee non-responder

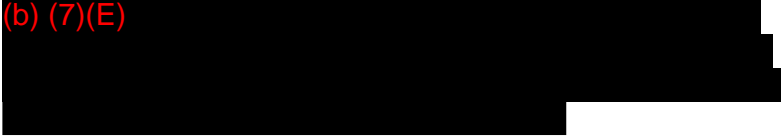

Representative payees must provide accounting reports annually or as requested. If the FO is unable to obtain accounting reports after the third attempt, the FO manager can redirect the beneficiary's or recipient's payments to the FO address without processing a change of payee. For

more information about accounting forms, see [GN 00605.085](#).

G. General and unique Direct Express inquiries

Use the below chart to address general and unique Direct Express (DE) inquiries:

If the beneficiary, recipient, or representative payee:	Then
1. Wants to sign up for Direct Express	Enroll the beneficiary, recipient, or representative payee in Direct Express as described in subsection GN 02402.007E in this section.
2. Is not a Direct Express cardholder and wants more information about the Direct Express program (for example, general enrollment questions, fee schedule, how to manage card activity to reduce or eliminate costs)	Provide Treasury's Direct Express' toll-free number: 1-800-333-1795.
3. Is an existing Direct Express cardholder with account related questions that cannot be answered through information existing in this section	<p>Instruct the beneficiary, recipient, or representative payee to contact the following applicable Direct Express customer service line:</p> <ul style="list-style-type: none"> • If the card starts with 533248, then they should contact Customer Service at 1-888-741-1115 • TTY Line: 1-866-569-0447 • If the card starts with 511563, then they should contact Customer Service at 1-866-606-3311 • TTY Line: 1-866-606-3311 or website: <p>Direct Express</p>
4. Wants to know the enrollment status of their account and ten business days have passed since enrollment (for example, did not receive the card)	<p>Check for a Direct Express RTN on the MBR or SSR (072413133 or 072401064). Do not check the DAN. The DAN is not the number on the card.</p> <p>If the DE is up-to-date, or is updated but the beneficiary, recipient, or representative payee has not received the card, advise the beneficiary, recipient, or representative payee to call the Direct Express customer service line:</p> <ul style="list-style-type: none"> • If the card starts with 533248, then they should contact Customer Service at 1-888-741-1115 • TTY Line: 1-866-569-0447 • If the card starts with 511563, then they should contact Customer Service at 1-866-606-3311

	<p>(b) (7)(E)</p>  
<p>8. Reports a missing Direct Express payment and alleges an immediate financial need,</p> <p>If the missing payment involves a prior payee, see GN 00603.055.</p>	<p>Follow immediate payment procedures for beneficiaries (see RS 02801.001, RS 02801.010, and TC 15001.010)</p> <p>For recipients (see SI 02004.100 and TC 15001.010).</p>
<p>9. Has Direct Express and a change of address</p>	<p>Input the change of address to our systems AND complete the following action if it is applicable:</p> <p>If the individual is a new customer of Direct Express and does not have their Direct Express card yet, follow the consent based process to assist the individual with updating their new address with Direct Express. For more information on the consent based process, please see GN 02402.007I.</p> <p>NOTE: Changing the address on the MBR/SSR/eRPS does not update the address Direct Express has for the cardholder.</p>
<p>10. Wants to cancel Direct Express,</p>	<p>Follow MS 06303.002, POS Address/Direct Deposit/Phone (PEAD) for Title II actions. For Title XVI actions, follow steps found in this POMS subsection GN 02402.007F.1.b., for post entitlement actions.</p> <p>NOTE: Inform the beneficiary, recipient, or representative payee of Treasury's electronic payment requirement effective March 2013. Inform the beneficiary, recipient, or representative payee that they will receive check payments without disruption. Treasury will contact them concerning the electronic initiative; follow the Direct Deposit Information for all types of Interviews in GN 02402.005D and GN 02402.005G.</p>
<p>11. Reports having trouble activating the DE card</p>	<p>Instruct the beneficiary, recipient, or representative payee to call Direct Express Customer Service:</p> <ul style="list-style-type: none"> • If the card starts with 533248, then they should contact Customer Service at 1-888-741-1115 • TTY Line: 1-866-569-0447 • If the card starts with 511563, then they should contact Customer Service at 1-866-606-3311 • TTY Line: 1-866-606-3311 or website: <p>Direct Express</p>

<p>12. Has a lost or stolen DE card</p>	<p>Remind the beneficiary, recipient, or representative payee that replacing the first lost or stolen DE card is free, but any further lost or stolen DE cards will result in a replacement fee. Advise the beneficiary, recipient, or representative payee to call Comerica Bank:</p> <ul style="list-style-type: none"> • If the card starts with 533248, then they should contact Customer Service at 1-888-741-1115 and provide the SSN and PIN, and select the "lost, stolen or damaged" prompt from the menu. • TTY Line: 1-866-569-0447 • If the card starts with 511563, then they should contact Customer Service at 1-866-606-3311 • TTY Line: 1-866-606-3311 or website: <p>Direct Express</p> <p>NOTE: If the caller does not have the 16-digit card number and the SSN and PIN, he or she should visit the local FO for assistance.</p>
<p>13. If a beneficiary or recipient is homeless and would like to enroll in Direct Express, but does not have an address or P.O. Box</p>	<p>Inform the beneficiary or recipient of the United States Post Service (USPS) "General Delivery" option.</p> <p>The USPS will hold the Direct Express card for up to 30 days. The beneficiary or recipient may claim this mail at the USPS by presenting one of the following valid types of identification:</p> <ul style="list-style-type: none"> • driver's license, • State-issued non-driver identification, • passport (foreign or domestic), • military, government, or active corporate identification card, or • other credential showing the applicant's signature and a serial number or other traceable proof to the owner (Social Security cards are not acceptable identification). <p>Instruct the beneficiary or recipient that he or she will have to contact USPS to find out which local post office handles general delivery.</p> <p>Enroll the beneficiary or recipient in Direct Express using the address "General Delivery" on the SSR or MBR.</p>
<p>14. Wants to enroll in Direct Express and is a Railroad Retirement Board (RRB) annuitant</p>	<p>Refer the beneficiary or annuitant to Treasury's toll-free number for enrollment at 1-800-333-1795 (TTY Line: 1-800-325-0778)</p> <p>NOTE: Advise the beneficiary to inform Treasury that he or she</p>

_____ is a RRB annuitant.

H. Questions about the validity of the program

If you receive a call from someone who questions the validity of the program, assure the caller that Direct Express is an authorized program from the U.S. Government. Refer the caller to the website for Direct Express at the [Bureau of the Fiscal Service](#) website.

I. Consent-based process

SSA and Comerica Bank established an agreement allowing FO employees to share cardholder banking account information with Comerica Bank representatives. We can share cardholder banking information through the consent-based process permitting FO employees to speak on behalf of the DEC cardholders when calling Comerica Bank at (b) (2)

1. When to use the consent-based process

The consent-based process is applicable when a cardholder is unable to resolve Direct Express issues without FO employee intervention and they are at the FO. This consent process does not replace the normal cardholder procedure to resolve disputes as described in [GN 02402.007G](#) in this section.

Continue to direct cardholders to call the Direct Express customer service. For cards beginning with 533248, direct the cardholder to contact 1-888-741-1115 and for cards beginning with 511563, direct the cardholder to contact 1-866-606-3311. Only use the consent based process as an alternate procedure when the cardholder is unable to resolve his or her issues directly with Direct Express.

NOTE: If you have an issue with the Comerica Bank representative, obtain the agent's name, and the date and time of the call. If you send a request to the RO for assistance, you must include this information with your request so Direct Express can investigate the call.

2. Types of requests

SSA and Comerica Bank may share information to resolve account related issues that includes, but is not restricted to:

- Account balance,
- Transaction history,
- Payment history, and
- Status of card delivery.

Do **not** use this process to inquire about:

- How to enroll. For enrollment problems, see [GN 02402.007H](#) in this section;
- How to activate a card. For problems activating the card, ask the cardholder to call Direct Express Customer Service. For cards beginning with 533248, direct the cardholder to contact 1-888-741-1115 and select the prompt for "lost, stolen, or damaged" to speak directly with a

Direct Express customer service representative. For cards beginning with 511563, direct the cardholder to contact 1-866-606-3311;

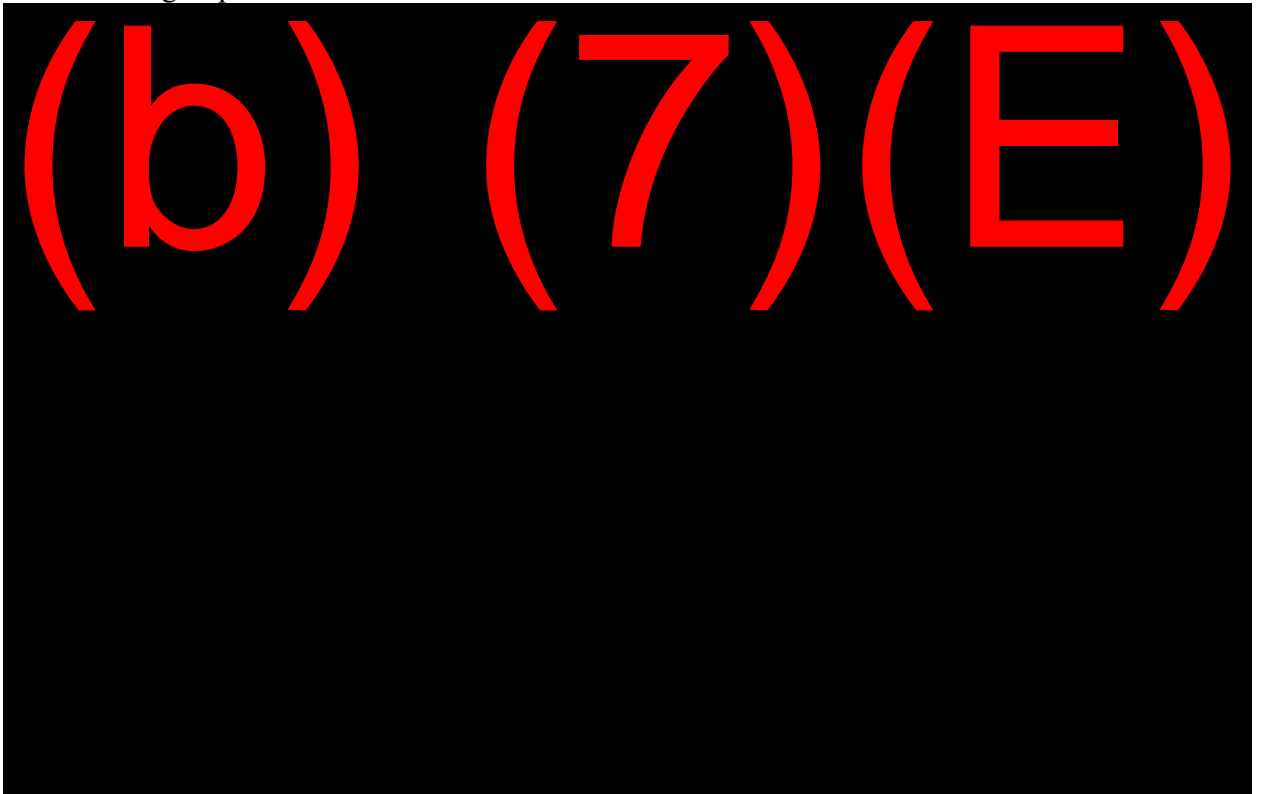
- How to process claims of nonreceipt: Follow the instructions in [GN 02406.008](#);
- How to address questions of nonreceipt: Follow [GN 02402.007I](#) in this section.

IMPORTANT: If Comerica Bank discloses personally identifiable information (PII) of a person other than the one listed on the account, the FO employee may not release this information, including the other person's name. For example, if Comerica Bank tells you that Jane Smith's payment went to Joe Smith's account, you can only tell Jane Smith that her payment did not post to her account. If you tell Jane Smith that her payment went to Joe Smith's account, you are improperly releasing Joe Smith's PII to Jane Smith.

3. Processing DE cardholders requests for assistance

When beneficiaries, recipients, and representative payees who are DE cardholders indicate that they need our assistance with DE issues, first ensure that they have attempted to resolve the issue independently by contacting Direct Express customer service. For cards beginning with 533248, direct the cardholder to contact 1-888-741-1115 and for cards beginning with 511563, direct the cardholder to contact 1-866-606-3311.

If a cardholder still requests assistance when present in the SSA FO, provide assistance by taking the following steps:



- d. Store the fully signed consent form in NDRED using the DE CONSENT/DIRECT EXPRESS CONSENT FORM barcode. Verify a legible copy is stored in NDRED, and return the original form to the cardholder.

Do not send Comerica Bank a copy of the executed consent form.



f. Call Comerica Bank's (b) (2)

The FO employee is required to:

- Supply his or her name, FO code, and a callback phone number;
- Provide the current passphrase;
- Indicate that you secured a signed consent form, completed by the beneficiary, recipient, or representative payee; and
- Provide the following cardholder information:
 - Cardholder's name;
 - SSN;
 - Phone number;
 - Address;
 - Last four numbers on the Direct Express card (not applicable if card is lost or stolen). The account information found on the SSR and MBR is not the Direct Express card number. Be sure to obtain this information from the cardholder prior to calling Comerica; and
 - Reason for the call.

NOTE: Do not release Comerica Bank's ACH phone number to the public. Tell members of the public to call the Direct Express customer service. For cards beginning with 533248, direct the cardholder to contact 1-888-741-1115 and for cards beginning with 511563, direct the cardholder to contact 1-866-606-3311.

If you improperly select option 1, hang up, call again, and select option 2. If you select option 1, you may receive a Comerica Bank representative who is unfamiliar with this process.

The consent-based process' purpose is to allow one-on-one communication between the FO employee and Comerica Bank. The cardholder cannot be on the call. However, you do not need to leave the presence of the cardholder. You may experience extended wait times on payment dates, especially the first and third of the month.

g. Comerica Bank's representative provides assistance upon successful completion of the security measures in steps [GN 02402.007L.3.c.](#) through [GN 02402.007L.3.e.](#) in this section.

Comerica Bank attempts to resolve the request during the initial phone contact, but may need to perform further research to resolve the issue. If Comerica Bank cannot resolve the situation immediately then they will:

- Estimate the projected time they need to research the issue; and
 - Ask whether they should respond to you, or directly to the cardholder.
- h. If the cardholder had difficulty completing the authentication process when calling independently, ask that Comerica Bank contact you instead of the cardholder. If you need to follow-up with Comerica Bank, the cardholder does not need to be in the FO.

Do not follow-up with Comerica Bank unless the projected time=frame expired and neither you nor the cardholder received a response. You do not need to track a response to the cardholder. Instead, simply ask the cardholder to follow-up with you if the issue remains unresolved after the projected time.

Comerica Bank helps to resolve the issue and provides us with DE account information, such as, but not limited to the:

- balance,
- transaction history,
- payment history, and
- status of card delivery.

Do not use this process to ask questions about how to do the following:

- enroll,
- activate the card,
- process claims of nonreceipt, or
- move funds between representative payees.

IMPORTANT: If Comerica Bank gives you information about another person's account, you cannot release the person's PII, including the person's name, to another person. For example, if Comerica Bank tells you that Jane Smith's payment went to Joe Smith's account, you can only tell Jane Smith that her payment did not post to her account. If you tell Jane Smith that her payment went to Joe Smith's account, you are improperly releasing Joe Smith's PII to Jane Smith.

4. Handling requests to revoke consent to speak with Comerica Bank representatives

If a cardholder requests to revoke consent, use CFUI to view all the consent forms.

If you have a valid consent form, then:

- a. print the consent form;

- b. write “Consent Revoked on _____ (insert date);” and
- c. store the annotated consent form in NDRED using the DE CONSENT/DIRECT EXPRESS CONSENT FORM barcode.

Do not delete revoked consent forms.

5. Direct Express cardholder wants a newly acquired entitlement deposited onto the same DE card

An existing DE cardholder, acquiring a second entitlement, can have payments directly deposited onto their current DE card by contacting Treasury's Electronic Payment Solution Center's toll-free line at 1-800-333-1795. SSA cannot process this request.

J. Death of the beneficiary or recipient holding a DE card

The Direct Express debit card is a single name account. The beneficiary, recipient, or representative payee cannot designate a beneficiary or beneficiaries (for example, joint account holders, spouse, parents, or children). When a cardholder dies, SSA informs Comerica Bank through the Death Notification Entry (DNE) process. For more information on the DNE process, see [GN 02408.605](#).

Comerica Bank freezes the debit card account and returns payments posted to the account after the date of death to SSA. Funds posted to the account prior to the date of the cardholder's death (residual funds) belong to the deceased estate. If a beneficiary, recipient, or representative payee inquire about residual funds, advise him or her to contact Direct Express customer service. For cards beginning with 533248, direct the cardholder to contact 1-888-741-1115 and for cards beginning with 511563, direct the cardholder to contact 1-866-606-3311. Inform the inquirer that the Comerica Bank representatives do not release specific information regarding the deceased cardholders account without state required documentation.

Comerica Bank representatives may require:

- Letters of probate;
- Executor of estate documents;
- Letters of administration; or
- Letters of testamentary.

Other financial institutions (FI) freeze the debit card account and return payments posted to the account after the date of death when a person attempts to gain access to residual funds in a checking or savings account that does not have a joint account holder name or designated beneficiary

K. Requesting the return of funds that remain on a Direct Express Card

Treasury uses return reason codes to request the return of funds remaining in a beneficiary's, recipient's, or representative payee's account. Comerica Bank, as well as, other financial institutions use return reason codes to document the payment return request and to attain indemnification from legal recourse. Technicians submit one of the following Direct Express return reason code requests:

- R14 return reason code- Requesting the return of cardholder funds from a deceased or former

representative payee's card;

- R16 return reason code- Requesting the return of funds from erroneously established cards (for example, fraud).

To process Direct Express payment returns expeditiously, FOs access the Dallas Region's "[Direct Express R14/R16 Application](#)" to add return reason code requests. For more information regarding the input of Direct Express return reason code requests and Comerica's reply to return requests, access the Dallas Region's SharePoint site and view the [R14/R16 DirectExpress User Guide](#).

Comerica Bank returns full payments electronically; these payments post to the MBR/SSR faster than partial payments.

L. Unfinished Enrollment Process

A Direct Express Unfinished Enrollment occurs when a beneficiary or recipient enrolls in Direct Express, but never contacts Comerica to activate and pin their card. If the card is not activated and pinned within two years of the creation date of the Direct Express Debit Card, Comerica will close the card and return the funds to the Agency electronically, through the Automated Clearing House (ACH) network. This will produce a Title II REACT returned check exception in the Program Service Center and a Title XVI returned check action on the PMTH field of the SSR for the Field Office to take action on. The Treasury Check Information System (TCIS) will display R06 return check information.

Technicians should follow established return payment and underpayment policies to process the returned funds. For more information on processing a UFE return for calendar year 2008-2017, please refer to the [T2 and T16 National UFE Processing Instructions](#). For more information on return payment and underpayment policies, see [GN 01061.020](#), [GN 02301.001](#), [SI 02101.001](#), [SI 02101.020](#), [SI 02101.025](#), [SM 00624.010](#), [SM 00624.030](#), and [SM 01311.660](#).

M. Direct Express potential fraud case and fraud alert

Beneficiaries, recipients, and representative payees report unauthorized changes made to their Direct Express debit card accounts. In response, Comerica Bank created a fraud alert field to identify potentially fraudulent requests to change account information. The beneficiary, recipient, representative payee, or SSA technician notifies the Comerica Bank representatives to add the cardholder to its fraud alert field.

N. Flagging Direct Express record of potential fraud

Instruct the reporting beneficiary, recipient, or representative payee to call Direct Express customer service to request that they place a flag on his or her account to prevent potential fraud. For cards beginning with 533248, direct the cardholder to contact 1-888-741-1115 and for cards beginning with 511563, direct the cardholder to contact 1-866-606-3311. Also, provide information on the Direct Deposit Fraud Block (DDFP) eServices block in [GN 02402.007Q](#) in this section.

O. Reporting of erroneous enrollment (potential fraud case)

The FO or Teleservice Center (TSC) technician inputs a nonreceipt B Stop with the B-stop fraud indicator, completes a "Referral of Potential Violation" Allegation Referral Intake System ([ARIS](#)), discusses the Direct Deposit Auto-Enrollment Fraud Prevention Block and eServices block, and prepares an R16 request (see [GN 02402.012](#) Field Office Instructions for Non-Receipt Alleged Fraud).

The Dallas Regional Office website maintains a [Direct Express troubleshooting guide](#) that includes information on reporting erroneous enrollment.

P. Direct deposit auto-enrollment fraud block

SSA receives beneficiary, recipient, and representative payee reports of unauthorized direct deposit account changes, including Direct Express, through the automated enrollment process. These changes occur when perpetrators obtain personally identifiable information to redirect payments to another financial account in the beneficiary, recipient, or representative payee's names. We now offer protection against potential fraudulent auto-enrollment direct deposit account changes, including unauthorized changes with Direct Express cardholders. Offer the direct deposit auto-enrollment fraud prevention (DDFP) block and the eServices block to beneficiaries, recipients, and representative payees who contact the FO or N8NN to discuss fraud.

To process a DDFP fraud block see [GN 02402.023](#).

Once the beneficiary, recipient, or representative payee authorizes the DDFP block, instruct him or her to visit the FO to remove the block or change direct deposit information and to change the address.

Q. Title II beneficiary or representative payee requests a DE card but receives a paper check

The following instructs FO technicians on how to handle inquiries where the beneficiary, recipient, or representative payee enrolled into Direct Express, but continues to receive paper check payments.

N8NN technicians receiving these inquiries, refer to [TC 16001.070B](#). After following [TC 16001.070B](#) instructions, N8NN technicians can follow steps in [GN 02402.007P.1](#).

1. First Contact with the beneficiary, recipient, or representative payee

- a. If the MBR contains a Direct Express RTN (072413133) and DAN (533248000XXXXXXXXX), and the update occurred prior to the most recent CYD cutoff, the FO technicians complete the actions listed in [GN 02402.007I.3](#) in this section.
- b. If the MBR contains a RTN (072413133), but shows "DIRECT EXPRESS" in the DAN field, wait until the Future Bank Data Activation Date (FBDAD) is greater than 15 business days old.
- c. If the date of contact (today's date) is:
 - less than 15 business days from the FBDAD, take no action. Advise the beneficiary or representative payee that the DE request should process automatically within 15 business days from the date shown in the FBDAD field.
 - greater than 15 business days from the FBDAD, the FO technician will need to take the following two-day action:
 - **Day 1:** Use the Post-Entitlement Operating System (POS) PEAD screen to clear the stuck future bank data line by entering "Y" in the "Delete Future Bank Data from MBR (Y)" field.
 - **Day 2:** Use the POS PEAD screen to re-input another direct express request, or to add any other new FI bank data.

- If the MBR does not contain a Direct Express RTN (072413133) or DAN (533248000XXXXXXXXX), confirm that the beneficiary or representative payee wants to enroll in DE and process the request per [MS 06303.002](#) for Title II. For Title XVI, follow steps found in this POMS subsection [GN 02402.007F.1.b.](#), step for post entitlement actions.

2. Second contact with the beneficiary, recipient, or representative payee

- a. If you receive a follow-up inquiry, check the MBR to see if the DAN beginning with 533248 or 511563 posted to the record. If the DAN posted, advise the beneficiary or representative payee that his or her DE card processed. They should receive the card in two to three weeks.
- b. If all actions found in [GN 02402.007P.1.](#) were followed and processed, and it has been more than 15 business days since the last action in POS, and the beneficiary or representative payee is stating that they are still receiving payment by check, verify the beneficiary, recipient, or representative payee name, CAN, BIC, BOAN, and any Future Bank Data Activation Date.

The FO (not the beneficiary, recipient, or representative payee) should contact their Regional Office (RO) and provide this information. Your e-mail to the RO should include the following:

- Claimant's Name
- Date FBD line was deleted in POS
- CAN
- BIC
- BOAN
- Future Bank Data Activation Date - FBDAD - include only if a new FBDAD line has populated after the actions were taken in [GN 02402.007P.1.](#)

NOTE: The OPSOS Direct Express mailbox is for RO use only. Send this information to your Regional Office.

The RO will send this information to the Office of Public Service and Operations Support (OPSOS) Direct Express mailbox:

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OPSOS will send the case information to the Office of IT Business Support (OITEBS) for resolution. Once ORSIS determines the appropriate action, OPSOS will forward the action to the PC of jurisdiction for input.

3. PC instructions

If you receive a request from OPSOS to take an action to delete a stuck future bank data line and enter direct express data, use MACADE to process the request - do not use POS. The subsequent re-enrollment does not process correctly if you use POS to process the request, although it may appear that POS properly removed the bank data.

Follow these detailed instructions:

- a. On Day 1, if the record is reflecting a FUT BANK data line, remove the FUT BANK data by entering FBD# in the DAN field on the PNA screen in MACADE. If the record does not reflect a FUT BANK data line, immediately take the day 2 action.
- b. On Day 2, only if the FUT BANK data line has been removed from the MBR, enter the following data on the PNA screen to resubmit the enrollment:
 - RTN of 072413133,
 - CDC of 3,
 - DPC of C, and
 - DAN provided by ORSIS.
- c. Send an MDW to the FO of jurisdiction advising that the action is complete and should appear on the MBR in 1-2 days.

R. References

- [GN 00603.025](#) Dedicated Accounts for Disabled/Blind SSI Recipients Under Age 18
 - [GN 00605.085](#) How to Handle Non-Responder (Third Alert) Cases
 - [GN 01061.020](#) How to Process Title II Underpayments
 - [GN 02301.001](#) Definition of an Underpayment
 - [GN 02402.001](#) Direct Deposit as a Form of Electronic Payment
 - [GN 02402.005](#) Direct Deposit Information for All Types of Interviews
 - [GN 02402.023](#) Direct Deposit Fraud Prevention Policy
 - [GN 02402.106](#) Automated Enrollment
 - [GN 02406.008](#) Nonreceipt of a Direct Express Card Payment
 - [MS 06303.002](#) POS Address/Direct Deposit/Phone (PEAD)
 - [SI 02101.001](#) SSI Underpayment Definitions and General Rules
 - [SI 02101.020](#) Large Past-Due SSI Payments by Installments - Individual Alive
 - [SI 02101.025](#) Basic Requirements of SSI Underpayment Review
 - [SM 00624.010](#) How the REACT Program Processes Returned Checks and SF-1184 Credits
 - [SM 00624.030](#) How to Process Returned Check Exception Output
 - [SM 00842.046](#) Name and Address Data (PNA)
 - [SM 01311.660](#) Overview of SSI Underpayment Processing
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Section History

Action Item Explanation

Effective Date Title

06/12/2018	Direct Express Debit Card Program
02/16/2018	Direct Express Debit Card Program
11/08/2017	Direct Express Debit Card Program
11/01/2017	Direct Express Debit Card Program
05/18/2017	Direct Express Debit Card Program
02/07/2017	Direct Express Debit Card Program
12/27/2016	Direct Express Debit Card Program
03/30/2016	Direct Express Debit Card Program
02/24/2016	Direct Express Debit Card Program
05/08/2015	Direct Express Debit Card Program
02/05/2015	Direct Express Debit Card Program
04/29/2013	Direct Express® Debit Card Program
04/04/2013	Direct Express® Debit Card Program
01/24/2013	Direct Express® Debit Card Program
07/13/2012	Direct Express® Debit Card Program
04/18/2012	Direct Express® Debit Card Program
07/08/2011	Direct Express® Debit Card Program
07/06/2011	Direct Express® Debit Card Program
06/17/2011	Direct Express® Debit Card Program
06/16/2011	Direct Express® Debit Card Program
10/28/2008	Direct Express
10/07/2008	Direct Express

Prior Versions of Section

Effective Date	Title
02/03/2022 - 09/28/2022	Direct Express Debit Card Program
02/03/2022 - 02/02/2022	Direct Express Debit Card Program
02/03/2022 - 02/02/2022	Direct Express Debit Card Program
02/03/2022 - 02/02/2022	Direct Express Debit Card Program
02/03/2022 - 02/02/2022	Direct Express Debit Card Program
03/19/2021 - 02/02/2022	Direct Express Debit Card Program
03/19/2021 - 03/18/2021	Direct Express Debit Card Program
04/29/2019 - 03/18/2021	Direct Express Debit Card Program
04/29/2019 - 03/25/2020	Direct Express Debit Card Program
04/29/2019 - 08/06/2019	Direct Express Debit Card Program
04/29/2019 - 05/12/2019	Direct Express Debit Card Program
06/11/2018 - 04/28/2019	Direct Express Debit Card Program
02/14/2018 - 06/10/2018	Direct Express Debit Card Program
11/07/2017 - 02/13/2018	Direct Express Debit Card Program
10/31/2017 - 11/06/2017	Direct Express Debit Card Program
05/17/2017 - 10/30/2017	Direct Express Debit Card Program
03/29/2017 - 05/16/2017	Direct Express Debit Card Program
02/03/2017 - 03/28/2017	Direct Express Debit Card Program
12/16/2016 - 02/02/2017	Direct Express Debit Card Program
03/29/2016 - 12/15/2016	Direct Express Debit Card Program
02/23/2016 - 03/28/2016	Direct Express Debit Card Program
02/10/2016 - 02/22/2016	Direct Express Debit Card Program

06/10/2015 - 02/09/2016 [Direct Express Debit Card Program](#)
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