



Direct Express® Economic Impact Payment Information  
Updated June 30, 2020

## Economic Impact Payments – Direct Express® Cards

### Frequently Asked Questions (FAQs)

The [IRS Economic Impact Payments Information Center website](#) is the best resource for the latest information on Economic Impact Payments.

For information on the Economic Impact Payment (EIP) Card, visit [EIPCard.com](#).

## Receiving Your Economic Impact Payment

### Will the IRS contact me about my Economic Impact Payment?

The IRS will not call, email, or text you about your Economic Impact Payment. For security reasons, a letter about the Economic Impact Payment will be mailed to each recipient's last known address within 15 days after the payment is made.

The IRS will not contact you to request personal or bank account information. Watch out for websites and social media attempts that request money or personal information and for schemes tied to Economic Impact Payments.

The IRS urges taxpayers to visit [IRS.gov](#) – the official IRS website – to protect against scam artists. The IRS has issued a warning about coronavirus-related scams.

You may verify check issue information using the [Treasury Check Verification Application \(TCVA\)](#).

### Do I need to take any action in order to receive my Economic Impact Payment?

Most eligible Social Security, Supplemental Security Income (SSI), Veterans, and Railroad Retirement Board recipients do not need to take any action in order to receive their Economic Impact Payment. The payment will automatically be deposited to their Direct Express® card account.

Cardholders with qualifying children need to take additional steps in order to receive the full amount of their Economic Impact Payment. Visit the [IRS Economic Impact Payments Information Center website](#) for more information.

### When will I receive my Economic Impact Payment?

Most eligible Social Security, Supplemental Security Income (SSI), Veterans, and Railroad Retirement Board benefit recipients received their Economic Impact Payments to their Direct Express® card in May.

## I think the amount of my Economic Impact Payment is incorrect. What can I do?

Cardholders should visit the [IRS Economic Impact Payments Information Center website](#) for information on what they should do if they think the amount of their Economic Impact Payment is incorrect.

## Children and Other Dependents

### If I have children, how do I receive the additional \$500 per child payment?

Cardholders with qualifying children should visit the [IRS Economic Impact Payments Information Center website](#) for more information on the steps they need to take in order to receive the full amount of their Economic Impact Payment.

Note that Direct Express® cardholders who use the [Non-Filers tool](#) on [IRS.gov](#) will not receive their Economic Impact Payment on their Direct Express® card account. Cardholders who use the tool may only select a bank account for direct deposit or leave bank information blank to receive their Economic Impact Payment by mail.

Cardholders who are Social Security or Supplemental Security Income (SSI) recipients should read the [Economic Impact Payments for Social Security and SSI Recipients – Steps to Take and Schedule of Payments](#) for more information.

## What if I missed the deadline to provide information about qualifying children to the IRS?

Cardholders with qualifying children who missed the deadline should visit the [IRS Economic Impact Payments Information Center website](#) to learn more about how and when they will receive payment for their qualifying children.

Cardholders who are Social Security or Supplemental Security Income (SSI) recipients can learn more at the [Social Security & Coronavirus Disease \(COVID-19\) page](#) on the Social Security Administration's website.

## If I claimed my parent as a dependent on my 2019 tax return, will they receive their own Economic Impact Payment?

For information about dependents and Economic Impact Payments, cardholders should visit the [IRS Economic Impact Payments Information Center website](#).

## Economic Impact Payments and Direct Express®

### Will I receive my Economic Impact Payment on my Direct Express® card?

The IRS will pay Economic Impact Payments automatically to the existing Direct Express® card accounts of most eligible Social Security, Supplemental Security Income (SSI), Veterans, and Railroad Retirement Board recipients.

Cardholders who filed a 2018 or 2019 tax return should visit the [IRS Economic Impact Payments Information Center website](#) for more information on how they will receive their Economic Impact Payment.

## How will I know when my Economic Impact Payment will be available on my Direct Express® card?

The IRS will mail a letter about the Economic Impact Payment to the recipient's last known address within 15 days after the payment is paid. The letter will provide information on how the payment was made and how to report any failure to receive the payment.

Additionally, Direct Express® cardholders can sign up for text or email alerts, check their transaction history, and view deposit information by logging into their account at the [Direct Express® website](#). Cardholders can also obtain account balance information by calling the toll-free phone number on the back of their Direct Express® card, 24 hours a day, 7 days a week. Please note that due to the COVID-19 situation, call wait times may be longer than normal.

## Will I be charged any additional fees for receiving my Economic Impact Payment on my Direct Express® card?

No. Direct Express® card fees will not change. For information about card fees and tips on how to use the card for free, visit the [Frequently Asked Questions](#) section of the Direct Express® website.

## If I receive my Economic Impact Payment on my Direct Express® card, will I be charged additional ATM fees to access those funds?

Cardholders will receive one free ATM withdrawal for their Economic Impact Payment deposit. This is in addition to the free withdrawal for each benefit payment deposit the cardholder receives.

## What if I recently closed my Direct Express® card account?

If an Economic Impact Payment is sent to an account that is closed or no longer active, then the payment will be returned and the IRS will reissue the payment.

## What happens if a deceased cardholder received an Economic Impact Payment on their Direct Express® card?

If a Direct Express® cardholder dies, their account will not be closed until Direct Express® is notified of the death. Once Direct Express® is notified and the account is closed, the Economic Impact Payment will be returned to the IRS.

## I'm not a Direct Express® cardholder. Can I sign up for a Direct Express® card to receive my Economic Impact Payment?

No, only current Direct Express® cardholders are eligible to receive Economic Impact Payments on their card.

If you would like to sign up for the Direct Express® card to receive your Social Security, Supplemental Security Income, Veterans, Railroad Retirement or other federal benefits electronically, you can enroll by calling 1-800-333-1795 (toll-free) Monday through Friday from 9 a.m. to 5 p.m. ET or by contacting your paying agency.

## I went to the IRS Get My Payment tool and entered my information. Why doesn't the account number listed match my Direct Express® card number?

Eligible Direct Express® cardholders who receive their Economic Impact Payment on their Direct Express® card account will not recognize the account information shown at the [IRS Get My Payment tool](#). The Get My Payment tool will show part of the cardholder's account number, NOT the number printed on their Direct Express® card. A cardholder's account number is used only by the government to deliver federal payments.

For more information, visit the [IRS Get My Payment Frequently Asked Questions](#).

## Federal Benefit Payments

### Will the timing of my benefit payment be delayed due to Economic Impact Payments?

No. All federal benefit payments will continue to be made on time. Cardholders will receive their regular benefit payment deposit to their Direct Express® card account on the regular payment date. Read our [Benefit Payment FAQs](#) for more information.

### Where can I learn more if I am a Representative Payee of a Social Security or Supplemental Security Income (SSI) recipient?

Representative Payees may learn more at the [Social Security & Coronavirus Disease \(COVID-19\) page](#) on the Social Security Administration's website.

## Additional Information

### Where can I get more information about Economic Impact Payments?

Visit the [IRS Economic Impact Payments Information Center website](#) or call 800-919-9835 to hear information about Economic Impact Payments. Both sources will be updated as more information becomes available.

### Where can I get more information about the Direct Express® program?

Visit the [Direct Express® website](#) for more information on the prepaid debit card program.