



Direct Express® Economic Impact Payment Information Updated May 1, 2020

Economic Impact Payments on Direct Express® Cards

Frequently Asked Questions (FAQs)

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

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.

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 who have 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?

We anticipate that most eligible Social Security, Supplemental Security Income (SSI), Veterans, and Railroad Retirement Board recipients will receive their Economic Impact Payments to their Direct Express® card by early May.

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 made. 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. 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.

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.

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.

Where can I get more information about Economic Impact Payments?

Visit the [IRS Economic Impact Payments Information Center website](#). It 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.

I saw that some people have received their Economic Impact Payment on their Direct Express® card account. Why haven't I received my Economic Impact Payment yet?

Some eligible Direct Express® cardholders received their Economic Impact Payment deposit on their Direct Express® card account the week of April 27th. Other eligible Direct Express® cardholders should receive their Economic Impact Payment on their Direct Express® card account in May.

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

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 by 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.

Note: If a Direct Express® cardholder receives a "Payment Status Not Available" message, it typically means that the IRS has not yet scheduled the Economic Impact Payment for delivery.