A. Purpose:
This emergency message (EM) provides information and guidance on handling Direct Express inquiries that involve problems using the Direct Express debit card when the cardholder’s Personal Identification Number (PIN) is no longer valid.

B. Background:
Comerica Bank, the vendor that supports the Direct Express debit card, recently identified approximately 500 cardholders who have multiple invalid PIN entries. As a result, Comerica automatically suspended these accounts instead of processing them through the authentication process. For these individuals, they will receive a Decline (General Denial) message when they attempt to use their Direct Express card. These cardholders must contact Comerica’s Direct Express customer service to authenticate themselves before the suspension is lifted and they are able to use the Direct Express card.

C. Handling incoming Direct Express calls concerning PIN issues:
When receiving incoming calls concerning Direct Express PIN issues, please direct the caller to the Direct Express customer service line at 1-866-606-3311 to authenticate themselves and to unlock his or her card. Furthermore, if the caller expresses that he or she wants a new Direct Express card due to the suspicion of
fraud, then inform the caller that he or she will need to contact Direct Express customer service line at 1-866-606-3311 to discuss the possibility of issuing a new card. Comerica is aware that SSA offices are not accepting in-person visits due to the COVID-19 procedures and are not referring cardholders to SSA to use the consent-based process.

EM-20035 SEN - Direct Express Card Invalid PIN Inquiries - 08/28/2020

Link to this document: