A. Purpose

The purpose of this Emergency Message is to provide updated guidance on handling Direct Express changes from callers during the COVID19 pandemic.

B. Background

According to **GN 02402.025B**, Direct Express (DEX) cardholders must provide their existing RTN and DAN for his or her DEX account in order to cancel or change their electronic payment option over the phone. If they are unable to provide this information, they must visit their local field office (FO) and provide proper identification before making this request.

C. Temporary Instructions
In light of COVID-19 Pandemic and limited in-person service in FOs, the DEX cardholder temporarily no longer needs to provide the existing RTN and DAN of his or her DEX account to request changes to their depository account. If the cardholder requests to change or cancel his or her DEX account over the phone, the FO technicians or the National 800 Number Network (N8NN) agents must first verify the identity of the beneficiary or recipient.

FO technicians or N8NN agents should use only open-ended questions when talking to the cardholder, not disclose any identifying information to the caller, or provide any assistance or coaching in answering questions. Before processing a DEX account change or cancellation, please request the following information from the caller:

(b) (7)(E)
If the caller alleges fraud, such as an unauthorized change to the record, see **GN 04110.010B**. If the reporter alleges direct deposit fraud, or wants to place a Direct Deposit (Auto-Enrollment) Fraud Prevention (DDFP) block on his or her title II or title XVI record, verify the identity of the reporter, see **GN 02402.023**, GN 03380.005B.1., and **GN 03380.005B.2**.

**Important**: These temporary procedures only apply to individuals who are DEX cardholders. Individuals who are looking to update their direct deposit information from their current financial institution to another financial institution should still correctly identify their current direct deposit information before their direct deposit information can be updated.

Direct all program-related and technical questions to your regional office support staff.

**References**

**GN 02402.023** Direct Deposit Fraud Prevention Policy

**GN 02402.025B** Direct Deposit Post Entitlement Interview

**GN 03380.005** Verifying Identity of Persons Making Access Request

**GN 04110.010** Detecting and Developing Program Fraud

**TC 16001.020** Identifying the Caller for Direct Deposit or Direct Express

**TC 16001.025** Handling Fraudulent Direct Deposit and Direct Express Changes

Link to this document:

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