



## Methods of Payments for SSA Federal Beneficiaries in Bulgaria

<input type="checkbox"/> <b>Direct Deposit (DD) to a Financial Institution in the United States:</b>	<input type="checkbox"/> <b>Comerica Bank Direct Express Debit Card:</b>
<p><b>Highly Recommended.</b></p> <p>A beneficiary can have his/her benefits deposited into a bank in the United States. For U.S. direct deposit, the payee must provide:</p> <ul style="list-style-type: none"><li>• The full name and address of the financial institution;</li><li>• The full bank routing number;</li><li>• The full account number, including type (savings/checking) and the name(s) on the bank account.</li></ul> <p>You can enroll by following the information provided at <a href="http://go.usa.gov/ByXV">http://go.usa.gov/ByXV</a>, or contact our office and we will be happy to assist.</p>	<p><b>Recommended.</b></p> <p>This program allows recipients to access their benefits by using the Direct Express Debit Card at over 1 million ATMs around the world, wherever the MasterCard® acceptance mark is displayed. In addition, recipients can make purchases at debit card locations, e.g., markets, drug stores, etc. that accept Debit MasterCards at no cost. Surcharge fees may apply when using Direct Express outside the United States.</p> <p>For frequently asked questions and fees, please consult the attached EXHIBIT A.</p> <p>To enroll, please contact our office and we will be happy to assist.</p>

You may contact the American Citizen Services unit at tel. (02) 937 5100 from 9:00am to 12:00pm (M-F). You may also send an e-mail to [acs\\_sofia@state.gov](mailto:acs_sofia@state.gov).

*You will only need to provide your full name and claim number when you contact us.*



## EXHIBIT A

### **What is Direct Express?**

The U.S. Department of the Treasury (Treasury) contracted with Comerica Bank, a U.S. financial institution (FI), to establish the "Direct Express debit card" program. This allows beneficiaries, recipients, and representative payees, without bank accounts to have direct deposit of Federal Government benefit payments.

Beneficiaries, recipients, and representative payees may use Direct Express even if they already have a bank account.

### **Why did Treasury set up Direct Express?**

Treasury has concerns about the cost and risks of delivering payments by check. Problems with Social Security payments usually relate to checks, not electronic payment.

### **How does Direct Express work?**

Direct Express is a debit card account that receives Federal Government 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, 7 days a week in the following ways:

- Get cash at automated teller machines (ATM) or make cash withdrawals at banks that accept Master Card;
- Pay for merchandise or services with the card and get cash back, if desired, at businesses that accept MasterCard debit cards; and
- Use the card to make purchases online.

### **What are the advantages and fees of the debit card?**

- Safe and easy delivery  
With the Direct Express debit card, beneficiaries, recipients, and representative payees can receive payments every month without the expense or inconvenience of cashing checks or the risk of lost or stolen checks.
- Easy access to information about Direct Express  
Internet access to Direct Express is available at [www.USDirectExpress.com](http://www.USDirectExpress.com). This website provides information and card management capabilities.

**NOTE:** There is no sign-up fee, no monthly account fee, and no minimum balance requirement.



### Fee schedule for Comerica Bank Direct Express Debit Card

Service	Fee
ATM cash withdrawal; surcharge may apply	\$0.90 each withdrawal*
Optional monthly paper statement mailed to the individual	\$0.75 each month
Funds transfer to a personal U.S. bank account	\$1.50 each transfer
Card replacement	Free one-time card replacement per rolling calendar year (365 days from the date of the previously issued card), and \$4 replacement card fee for additional replacement cards
Overnight delivery of replacement card	\$13.50 each card
International ATM cash withdrawal currency conversion**	\$3 plus 3% each withdrawal
International transaction outside U.S. currency conversion	3% each transaction
<p>*The surcharge applies after the first free withdrawal.</p> <p>** International ATM withdrawals are initially blocked. However, cardholders may contact the DE customer service line to remove the block.</p>	