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April 8, 2020

Ms. Lauren Nunnally

Deputy Assistant Secretary for Appropriations Management, Office of Legislative Affairs
Department of Treasury
1500 Pennsylvania Ave. NW
Washington, DC 20220

Dear Deputy Assistant Secretary Nunnally:

I write to you today to discuss the valuable solutions for delivery of the individual relief funds outlined in the CARES Act, shared with me by my constituents and the Georgia-based American Transaction Processors Coalition. I have been informed that the prepaid industry is ready to assist in disbursing these funds in the most efficient, cost effective, and timely manner. General Purpose Reloadable (GPR) cards can often be more affordable than check cashing for many of the citizens receiving these funds and can be delivered much more quickly.

I understand that the Internal Revenue Service (IRS) intends to employ direct deposit information used by individuals on their 2019 or 2018 tax returns to disburse the relief funds to approximately 60 million people. Millions of tax filers, however, already receive their tax refunds on GPR cards. I urge the IRS to ensure that the direct deposit option will be used for both traditional bank accounts as well as GPR card accounts.

I also understand that the IRS will be developing a website to allow those who do not have bank account information on file to submit their information so that their qualifications for relief funds can first be determined before the funds are directly deposited into their accounts. I commend this effort as this group potentially includes over 90 million eligible Americans, and this effort will further expedite the delivery of these funds. According to the Federal Reserve Bank, more than 25% of U.S. households are unbanked or underbanked and these are the same households that may require swift access to their funds the most.

GPR cards, directly distributed to these individuals, could be a valuable and efficient alternative for this group as they provide an access to funds that is less expensive than cashing checks, easy-to-use, and generate immediate economic activity. My understanding is that they are also safe and secure, due to the protections provided by their issuers. I recommend that the IRS consider including a GPR card option

for receiving the relief funds, alongside direct deposit and checks. In addition, I urge the IRS to allow already existing GPR card routing and account numbers to be approved for use on the new website.

In this unprecedented time, it is necessary for us to take all steps available to ensure the economic and social well-being of our citizens. Consistent with all applicable rules, regulations, and policies, I urge the Department of Treasury to consider the solutions listed above for the distribution of the COVID-19 relief funds.

With warmest personal regards, I remain

Sincerely yours,



The signature is handwritten in blue ink and appears to read "Sanford D. Bishop, Jr." followed by a period.

Sanford D. Bishop, Jr.
Member of Congress