

**United States Senate**  
WASHINGTON, DC 20510-0106

April 7, 2020

The Honorable Steven T. Mnuchin  
Secretary of the Treasury  
U.S. Department of the Treasury  
1500 Pennsylvania Avenue NW  
Washington, D.C. 20220

Dear Secretary Mnuchin,

The Coronavirus Aid, Relief, and Economic Security (CARES) Act included economic relief to Americans in the form of direct cash payments to provide support during this unprecedented public health and economic crisis. In order to provide this much needed assistance directly and quickly, we request the Treasury Department utilize its Direct Express debit card as one method, at the option of the individual, for disbursing these payments as an alternative to paper checks.

We were alarmed by the *Washington Post* report on April 2, 2020, that “\$30 million in paper checks for millions of other Americans won’t start being sent out until April 24, as the government lacks their banking information. And some of those checks won’t reach people until September.”<sup>1</sup> Americans should not have to wait five months to receive their checks.

While a slight lag between Congressional action and the support arriving to workers is understandable, the Treasury Department must act expeditiously to get these funds to their intended recipients. These direct assistance payments are aimed at assisting American workers in covering the cost of essentials household items, including rent and mortgage payments, outstanding bills, and food to feed their families.

It is our understanding that payments made electronically can be distributed quickly, but the Internal Revenue System (IRS) must print paper checks and mail them separately. As a result, we encourage the Treasury Department to offer a targeted group of Americans the option of receiving their direct assistance payment on the Direct Express debit cards, which are used for other federal benefits like Social Security and Veterans Affairs benefits.<sup>2</sup> Using debit cards could be limited to Americans eligible for this program not already signed up for direct deposit, have a bank account, or require a paper check.

---

<sup>1</sup> Lisa Rein, “IRS to begin issuing \$1,200 coronavirus payments April 9, but some Americans won’t receive checks until September, agency plan says,” *The Washington Post*, April 2, 2020. Available at: [https://www.washingtonpost.com/politics/irs-to-begin-issuing-1200-coronavirus-payments-april-9-but-some-americans-wont-receive-checks-until-september-agency-plan-says/2020/04/02/8e0fcf84-751e-11ea-85cb-8670579b863d\\_story.html](https://www.washingtonpost.com/politics/irs-to-begin-issuing-1200-coronavirus-payments-april-9-but-some-americans-wont-receive-checks-until-september-agency-plan-says/2020/04/02/8e0fcf84-751e-11ea-85cb-8670579b863d_story.html)

<sup>2</sup> <https://fiscal.treasury.gov/GoDirect/about-faq/index.html#electronicpayments>

As Americans across the country practice social distancing to contain the spread of COVID-19, we support delivering benefits automatically to as many people as possible and request that debit cards be offered as an option to distribute the assistance payment. Debit cards are a safer method of delivery than paper checks. Paper checks will force Americans to leave their homes to deposit the funds and can be a source of fraud. We appreciate your consideration of this request to keep Americans safe during these challenging times.

Sincerely,

A handwritten signature in blue ink that reads "Doug Jones".

Doug Jones  
United States Senator

A handwritten signature in blue ink that reads "Tom Cotton".

Tom Cotton  
United States Senator