



Which Companies Get the Most Government Benefit Card Complaints

Original analysis of 13,282 records from the CFPB, 2014–2025. Published October 19, 2026.

<https://settlementinsight.com/research/government-benefit-card-complaints-by-company>

Comerica, the administrator of Treasury’s Direct Express card from 2008 to January 2025, was named in 4,041 of the 13,282 published CFPB complaints about government benefit cards from July 2014 through 2025, or 30.4%, more than any other company. Bank of America followed with 3,614, U.S. Bancorp with 2,136. Five companies account for 91.3% of all such complaints; the counts are not adjusted for the number of cardholders each company serves.

30%

Comerica share of benefit card complaints, 2014–25

91%

Share of the five most-named companies, 2014–25

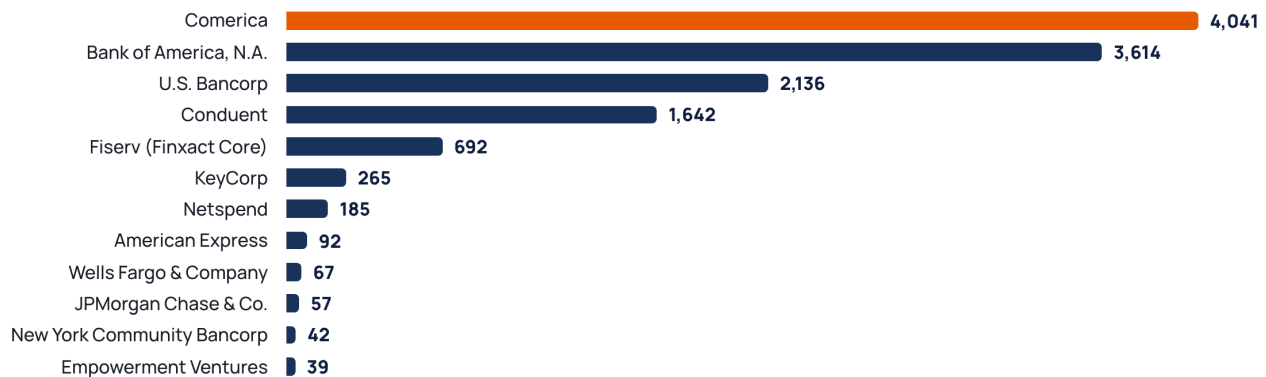
13.3K

Published complaints, July 2014–2025



Government benefit card complaints by company, July 2014–2025

Complaints · Top 12 of 123



Source: Settlement Insight analysis of data from the CFPB

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What the CFPB complaint records show

- 1. Comerica tops the ranking.** Comerica was named in 4,041 government benefit card complaints (30.4%), ahead of Bank of America (3,614), U.S. Bancorp (2,136), Conduent (1,642) and Fiserv (692).
- 2. Comerica’s share rose in 2025.** In 2025, Comerica drew 801 of 1,795 complaints, or 44.6%, up from 456 in 2024. That is the most for the company in any full year in the series.

3. **A spike in 2020.** Complaints rose from 624 in 2019 to 3,503 in 2020, 5.6× as many. Bank of America, U.S. Bancorp and Conduent account for 85.2% of that increase.
4. **Purchases and transfers lead the issues.** From 2023 to 2025, "Problem with a purchase or transfer" was the issue in 37.1% of complaints and "Trouble using the card" in 25.4%.
5. **Monetary relief varies widely by company.** From 2023 to 2025, Comerica reported closing 33.8% of its complaints with monetary relief and Bank of America 26.3%, against 1.4% for Fiserv and 0.7% for Conduent.

How we measured

Data come from the CFPB Consumer Complaint Database as imported into our database on October 18, 2026, with complaints received through October 16, 2026. The database contains complaints the CFPB sent to companies for a response; the CFPB publishes them after the company responds or after 15 days. Each row is one published complaint with a unique complaint ID. The public file carries no consumer names.

We kept every complaint in which the consumer selected a government benefit card as the type of card. The CFPB changed its complaint form twice, so the category has three labels: "Government benefit payment card" and "Electronic Benefit Transfer / EBT card" under the product "Prepaid card" (July 2014 to April 2017), "Government benefit card" under "Credit card or prepaid card" (April 2017 to 2023) and "Government benefit card" under "Prepaid card" (from 2023). Each complaint is assigned to the calendar year in which the CFPB received it, from July 21, 2014, through December 31, 2025; 2026 is incomplete and left out.

Companies are counted under the name in the CFPB company field, without merging name variants. Shares divide a company's complaints by all government benefit card complaints in the same period. The share of prepaid card complaints uses all prepaid card types as the base, including the prepaid card types filed under "Credit card or prepaid card" from 2017 to 2023.

To check the data, we compared two figures with the CFPB's Consumer Response Annual Report for 2025. The report says government benefit cards made up 29% of prepaid card complaints in 2025; in the public database the share is 27.6%. The report received about 10,300 prepaid complaints and referred part of them to other regulators; it does not say whether its card-type shares use all complaints received or only those sent to companies, while the public database holds only complaints sent to companies. The report says approximately 6,700 prepaid complaints were sent to companies in 2025; we count 6,502 published ones, 3.0% fewer.

Checked against published figures

- Government benefit card complaints as a share of all prepaid card complaints, 2025: published 29%, our count 27.6% (1.4 percentage points apart). [Consumer Response Annual Report, January 1 – December 31, 2025](#)
- Prepaid card complaints received in 2025 and sent to companies for response: published 6,700, our count 6,502 (2.96% apart). [Consumer Response Annual Report, January 1 – December 31, 2025](#)

Limitations

- The database does not name the benefit program. A complaint filed under a government benefit card about Comerica, Conduent or another company may concern Direct Express, a state EBT card or a state unemployment or benefit card; the ranking is by company, not by program.
- Complaint counts are not adjusted for the number of cardholders or benefit dollars each company handles. The database is not a statistical sample of cardholders' experiences, and a complaint is an allegation by the consumer, not a finding against the company.
- Consumers choose the product and card type themselves, so some benefit card complaints may be filed under other categories and some complaints in this category may concern other cards.
- The CFPB publishes complaints after the company responds or after 15 days, and companies can update their responses. Counts for late 2025 and the monetary relief shares can therefore still shift slightly.
- Identical-looking complaints filed on the same day from the same ZIP code are counted as the CFPB publishes them, as separate complaints with separate IDs.

Data files

- [CFPB government benefit card complaints by company, 2014-2025](#) (CSV, 123 rows)
- [CFPB government benefit card complaints by issue and company, 2023-2025](#) (CSV, 36 rows)
- [CFPB government benefit card complaints by issue, 2023-2025](#) (CSV, 6 rows)
- [CFPB government benefit card complaints by year and company, 2014-2025](#) (CSV, 12 rows)

How to cite

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