1-800-975-0162
Beneficiary Care Team
Monday—Friday 8 a.m.–8 p.m. (ET)

Deceased Customer Account Handling Steps

We are sorry for your loss and understand that settling an estate can seem overwhelming. That's why Discover, a division of Capital One, N.A., tries to make it as easy as possible by providing you with a list of necessary steps and answers to frequently asked questions.

Step 1. Gather your documents:

- **Certified copy of the death certificate**
- **Letter of Instruction** (downloadable at Discover.com/forms-docs or handwritten; if handwritten and the requestor is an entity, instructions must be on the entity's letterhead). The letter must include instructions on how to disburse the funds and the following information for the requestor.
  - If requestor is an individual (includes Trustees and Executors):
    - Full legal name
    - Social Security number (SSN) or Taxpayer Identification Number (TIN)
    - Date of birth
    - Mother's maiden name
    - Physical address
    - Phone number
  - If requestor is an entity (i.e., Business or Charity):
    - Employer Identification Number (EIN) of the entity
    - Name of acting officer
    - Physical address of the entity
    - Phone number of the entity
- **Completed, signed and dated Form W-9** (downloadable at IRS.gov, type Form W-9 in search field to locate it)

  Each individual or entity claiming funds must provide a Form W-9. Please see additional requirements below, if applicable
- **Additional documentation**
  - **Estates (can be uploaded, faxed, or mailed):**
    - Copy of Certified Letters of Office (must be certified within the last 12 months) from the estate representative or a small estate affidavit (must be dated within the 12 months) Please send copies as originals will not be returned.
    - Form W-9 executed by an estate representative with the estate's EIN
    - For a Small Estate Affidavit, the person receiving the funds must provide a Form W-9
  - **Trusts (can be uploaded, faxed, or mailed):**
    - Trustee Certification Form - if adding or removing trustees from existing Trust account (downloadable at Discover.com/forms-docs in the Trust Application Kit)
    - Trust Application and Trustee Certification Form - if opening a new account, re-titling or changing the TIN of an existing trust (downloadable at Discover.com/forms-docs in the Trust Application Kit)
    - Form W-9 executed by a trustee with the trust's EIN
  - **Entity (can be uploaded or faxed):**
    - Articles of Incorporation or other document showing the entity has been established with the state and is in good standing
    - The account funds must be requested by an officer of the entity in writing on the entity's letterhead
    - Resolution from the entity, signed by the corporate or assistant corporate secretary

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Step 2. Send us your documents:

We will begin processing your documents within **10 business days of receipt** and contact you to discuss next steps.

- Upload: Discover.com/upload; please select "Deceased Handling Documents"
- Fax: 1-224-813-5244; Attn: Beneficiary Care Team
- Regular Mail: Discover, PO Box 30394, Salt Lake City, UT 84130-0394
- Overnight Mail: Discover, 5420 West 1730 South, Salt Lake City, UT 84104

Deceased Handling FAQs

Why does Discover need a certified copy of the deceased customer's death certificate?

We need a legible, certified copy of the death certificate to confirm that our customer is deceased and the deceased customer's state of residence. Please do not send the original death certificate as we cannot guarantee its return.

Where do I get a certified copy of the death certificate?

Generally, you can get a certified copy of the death certificate from the funeral director who handled the deceased's final arrangements (this can vary from state to state), as well as from the Registry of Birth, Deaths and Marriages in the deceased's applicable state/county/parish/territory.

Will Discover request any additional information?

It depends. We may require additional documentation or need more information and will let you know if we do.

When the beneficiary type is an Estate, who receives the funds?

If an Estate goes through probate, the Estate representative will receive the funds made payable to the Estate. If a Small Estate Affidavit is presented, funds will be paid out as directed in the affidavit.

For all other questions, contact our Beneficiary Care Team at 1-800-975-0162. Our team is here to help Monday through Friday from 8 a.m. to 8 p.m. (ET). Please note that we are closed on weekends and holidays.

If a Capital One product also needs to be settled, please contact Capital One's Estates Servicing Team at 1-877-357-5659 (Hours of Operation Monday through Friday 8 a.m. to 8 p.m. ET).