Social Security

Get Your Payments Electronically

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If you apply for Social Security benefits on or after May 1, 2011, you must receive your payments electronically. If you did not sign up for electronic payments when you applied for benefits, we strongly urge you to do it now. You must switch to electronic payments by March 1, 2013. If you don't, the U.S. Department of the Treasury may send your benefits via the Direct Express® card program to avoid an interruption in payment.

Direct deposit

Direct deposit is a simple, safe and secure way to receive your benefits. If you wish to direct your benefits into a bank or credit union account, you should have the following information when you apply for benefits:

- Financial institution's routing transit number;
- Account type (checking or savings); and
- Account number.

Contact your bank to help you sign up for direct deposit. Or you can sign up for direct deposit by contacting Social Security.

What is the Direct Express® card?

The Direct Express® card is a debit card you can use to access your benefits. And you don't need a bank account.

With the Direct Express® card program, we deposit your federal benefit payment directly into your card account. Your monthly benefits will be available on your payment day – on time, every time. You can use the card to make purchases, pay bills or get cash at thousands of locations.

And most transactions are free.

The Direct Express® card is both safer and more convenient than paper checks. Anyone receiving Social Security or Supplemental Security Income payments can enroll. No more waiting for the mail or worrying about lost or stolen checks.

Why should I sign up for electronic payments?

- **Safety.** There is no risk of lost or stolen checks. When reported promptly, your money is protected, even if your Direct Express® card is lost or stolen.
- **Ease.** Your money is automatically posted to your financial account or to your Direct Express® card account on your payment day each month. You won't have to wait for the mail to arrive.

- **Convenience.** No need to make a trip to cash or deposit a check. With Direct Express®, make purchases anywhere debit MasterCard® is accepted. Use your card to get cash at retail locations, banks and ATMs throughout the country.

How do I use the Direct Express® card?

The Direct Express® card is simple and easy to use. You can use it to:

- **Make purchases.** Present your card when paying at any location that accepts MasterCard® debit cards. The money is automatically deducted from your account.
- **Get cash.** Get cash at ATMs or from bank or credit union tellers. Or, get cash back with purchases at many retail locations.

How secure is the Direct Express® card?

The Direct Express® card offers a number of benefits that make it safer and more secure than checks:

- Your account is protected by your Personal Identification Number (PIN);
- Your card account has federal consumer protection and your funds are FDIC-insured; and

- If your card is lost or stolen, it will be replaced.

Can I use the Direct Express® card without any fees?

Yes, it is possible to use your card for free. There is no sign-up fee and no monthly account fee. Many other services are provided free of charge, including:

- Purchases at retail locations, cash back with purchases, or cash withdrawals through bank or credit union tellers;
- One ATM cash withdrawal for each deposit posted to your account each month when using a Direct Express® card network ATM;
- Optional notification of deposits to your debit card by phone, E-mail or text message;
- Optional low balance alert when your account balance falls below a certain level; and
- Access to the toll-free customer service number or website 24 hours a day, seven days a week.

Are there any fees?

There are fees for a limited number of transactions and services. See the chart below for more information.

Service	Fee
ATM cash withdrawal, surcharge may apply	$0.90 each withdrawal*
Monthly paper statement mailed to you	$0.75 each month
Funds transfer to a personal U.S. bank account	$1.50 each time
Card replacement	$4 after one free each year
Overnight delivery of replacement card	$13.50 each time
International ATM cash withdrawal–currency conversion fee (3%) will be added	$3 plus 3% each withdrawal
International transaction outside U.S.–currency conversion fee (3%) will be added	3% each transaction
After any free withdrawals you may be entitled to, as explained on page 5.	

How do I sign up for electronic payments?

It's quick and easy to sign up to receive benefits electronically. Call the Treasury Electronic Payment Solution Contact Center at **1-800-333-1795**. Sign up online at *www.GoDirect.org*. Also, Social Security can help you sign up.

Are there other options for electronic payments?

A third option is an Electronic Transfer Account. This low-cost federally insured account lets you enjoy the safety, security and convenience of automatic payments. You can contact us or visit the website at *www.eta-find.gov* to get information about this program, or to find a bank, savings and loan or credit union near you offering this account.

Contacting Social Security

For more information and to find copies of our publications, visit our website at *www.socialsecurity.gov* or call toll-free, **1-800-772-1213** (for the deaf or hard of hearing, call our TTY number, **1-800-325-0778**). We treat all calls confidentially. We can answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. We can provide information by automated phone service 24 hours a day.

We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some telephone calls.

Direct Express® is a registered service mark of the U.S. Department of the Treasury, Financial Management Service.

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