



Social Security

Get Your Payments Electronically

www.socialsecurity.gov

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If you get Social Security benefits, you must receive your payments electronically. You can do so by signing up for direct deposit, which sends payments into your bank account. Or, you can have your benefits deposited into your Direct Express® card account.

Direct deposit

Direct deposit is a simple, safe and secure way to get benefits. If you wish us to send your payment into a bank or credit union account, have the following information when you apply:

- 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 sign up through Social Security.

What is the Direct Express® card?

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

With the Direct Express® card program, we deposit your federal payment directly into your card account. Your monthly funds 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 even if they don't have a bank account. 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, banks or credit unions. Or, get cash back with purchases at many retail locations.

How secure is the Direct Express® card?

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

- A Personal Identification Number will protect your account;
- Your card account has federal consumer protection and your money is 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 get benefits electronically. First, you can contact the Treasury Electronic Payment Solution Contact Center at **1-800-333-1795** or sign up with them at **www.GoDirect.org**. Or, you can sign up through the **my Social Security** portal at

www.socialsecurity.gov/myaccount. At **my Social Security**, you can create an account if you are age 18 or older, have a Social Security number and valid E-mail and U.S. mail address. Go to **www.socialsecurity.gov/myaccount** and input some personal information to verify your identity. Then choose a username and password to complete creating your account.

You can use your **my Social Security** account to get a benefit verification letter or to check your earnings and work record. If you receive retirement, survivors or disability benefits, you also can:

- Change your address and phone number; or
- Start or change your direct deposit.

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. Generally, you'll have a shorter wait time if you call during the week after Tuesday. 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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