



Securing today
and tomorrow

Get Your Payments Electronically

SSA.gov



If you get Social Security benefits or Supplemental Security Income (SSI) payments, you must receive your payments electronically. You can do so by signing up for direct deposit, which sends payments directly into your bank account. Or, you can have your benefits automatically deposited into your Direct Express[®] Debit MasterCard[®] account.

Direct deposit

Direct deposit is a simple, safe, and secure way to get benefits.

What is the Direct Express[®] card?

The Direct Express[®] card is a prepaid debit card you can use to access your benefit 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. You can use the card to make purchases, pay bills, or get cash at thousands of locations. Most transactions are free.

The Direct Express[®] card is both safer and more convenient than paper checks. Anyone receiving Social Security benefits or SSI payments can enroll, even if they don't have a bank account. You no longer have to wait for the mail or worry about lost or stolen checks.

Why should I sign up for electronic payments?

- **Safety.** There's 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 bank 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.** You don't need to make a trip to cash or deposit a check. With Direct Express®, make purchases anywhere a Debit MasterCard® is accepted. Use your card to get cash back with purchases 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 Debit MasterCard®. The money is automatically deducted from your balance.
- **Get cash.** Get cash at ATMs, banks, or credit unions. Or, get cash back with purchases at many retail locations.
- **Pay bills.** A one-time set up of your monthly bills for automatic payment. You control when and how much is paid for each bill. Pay for your utilities, phone, cable TV, and more.

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 protects your account.
- Your card account has federal consumer protection, and your money is insured by the Federal Deposit Insurance Corporation (FDIC).
- If your card is lost or stolen, it will be replaced.

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

Yes, you can use your card without fees. 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, email, or text message at no cost.
- Optional low balance alert when your account balance falls below a certain level at no cost.
- Use of the DXsm Direct Express[®] mobile app (available on iPhone and Android smartphones) that allows cardholders

to access their balance and transaction history, locate ATMs, and set up low balance and deposit alerts.

- 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 | \$0.85 each withdrawal* |
| Cash at any Walmart Money Center or Customer Service Desk located in the United States. No purchase required. | \$0.85 each time |
| 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% for each withdrawal |
| International transaction outside U.S. — currency conversion fee (3%) will be added | 3% for each transaction |

* You get one free ATM withdrawal per payment as long as you use an ATM in the *Direct Express*[®] network.

How do I sign up for electronic payments?

It's quick and easy to get your benefits electronically. To sign up for direct deposit, you must have all of the following information:

- Your Social Security number.
- Your Social Security claim number.
- Financial institution's routing transit number.
- Account type (checking or savings).
- Account number.

You can go online and sign up for direct deposit at ***www.GoDirect.gov*** if you are receiving monthly federal benefit payments. Or, call the Treasury Electronic Payment Solution Contact Center at **1-877-874-6347**. You can also sign up for direct deposit with a personal *my* Social Security account if you are receiving Social Security benefits. You can create an account if you're age 18 or older, have a Social Security number, a U.S. mailing address, and a valid email address. To create an account, go to ***www.ssa.gov/myaccount***.

Your bank will also help you sign up for direct deposit. Or, you can sign up through your local Social Security office.

If you prefer to get your benefit payments through the Direct Express[®] Mastercard[®], call the Treasury Electronic Payment Solution Contact Center at **1-877-874-6347** to enroll. You will need your Social Security number, your Social Security claim number, and your date of birth.


Contacting Us

The most convenient way to do business with us is to visit www.ssa.gov to get information and use our online services. There are several things you can do online: apply for benefits; start or complete your request for an original or replacement Social Security card; get useful information; find publications; and get answers to frequently asked questions.

When you open a personal *my* Social Security account, you have more capabilities. You can review your *Social Security Statement*, verify your earnings, and get estimates of future benefits. You can also print a benefit verification letter, request a replacement Medicare card, and get a replacement SSA-1099/1042S. Access to your personal *my* Social Security account may be limited for users outside the United States.

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week, so you do not need to speak with a representative.

If you need to speak with someone, call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing. A member of our staff can answer your call from 8 a.m. to 7 p.m., Monday through Friday. We provide free interpreter services upon request. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.**



Social Security Administration
Publication No. 05-10073
July 2022 (Recycle prior editions)
Get Your Payments Electronically
Produced and published at U.S. taxpayer expense

