

Social Security Direct Deposit



Federal law mandates that all Federal benefit payments – including Social Security and Supplemental Security Income benefits – must be made electronically.

There are two ways you can receive your benefits:

1. Into an existing bank account via Direct Deposit or
2. Onto a Direct Express® Debit Mastercard®

Direct Deposit is the best electronic payment option for you because it is:

- **Safe** – Since your money goes directly into the bank in the form of an electronic transfer, there's no risk of a check being lost or stolen.
- **Quick** – It's easy to receive your benefit by Direct Deposit. You can sign up online at [Go Direct®](#) by calling **1-800-333-1795**, in person at your bank, savings and loan or credit union, or calling Social Security. Then, just relax. Your benefit will go automatically into your account every month. And you'll have more time to do the things you enjoy!
- **Convenient** – With Direct Deposit, you no longer have to stand in line to cash your check when it arrives. Your money goes directly into your account. You don't have to leave your house in bad weather or worry if you're on vacation or away from home. You don't have to pay any fees to cash your checks. Your money is in your account ready to use when business opens the day you receive your check.

If you are applying for Social Security or Supplemental Security Income benefits, you must elect to receive your benefit payment electronically when you enroll. If you currently receive Social Security or Supplemental Security Income benefits by check, you must switch to an electronic payment option listed above.

To learn more about how to easily switch from a paper check to an electronic payment option, visit Treasury's [Go Direct website](#) or call the Treasury's Electronic Payment Solution Center at 1-800-333-1795. You can also create a [my Social Security](#) account and start or change Direct Deposit online.

In extremely rare circumstances, Treasury may grant exceptions to the electronic payment mandate. For more information or to request a [waiver](#), call Treasury at **855-290-1545**. You may also print and fill out a waiver form and return it to the address on the form.