



Securing today
and tomorrow

Get Your Payments Electronically

SSA.gov



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 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. If you wish us to send your payment to a bank or credit union account, you must have all of the following information when you apply:

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

Contact your bank to help you sign up for direct deposit. Or, sign up through Social Security.

You may also call **Go Direct®** at **1-800-333-1795** (English) and **1-800-333-1792** (Spanish) to sign up for direct deposit. Please note that **Go Direct®** is only available for beneficiaries receiving benefits by check.

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 — 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. 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 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 FDIC insured.
- 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 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, email, or text message at no cost.
- Optional low balance alert when your account balance falls below a certain level at no cost.
- **Use a mobile app.** The DXSM Direct Express[®] mobile app (DXSM mobile app) is an application available on iPhone and Android smartphones that allows Direct Express[®] Debit MasterCard[®] 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 on the next page 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.	\$.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 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.gov**. You can also sign up with a personal *my* Social Security account.

You can create a *my* Social Security account if you're age 18 or older, have a Social Security number, a valid U.S. mailing address, and an email address. To create an account, go to **www.ssa.gov/myaccount**. You'll need to provide some personal information to confirm your identity; you'll be asked to choose a username and password; then you'll be asked for your email address. You'll need to select how you would like to receive a one-time security code — to a text-enabled cell phone or to the email address you registered — that you will need to enter when you create your account. Each time you sign in with your username and password, we will send a one-time security code to your cell phone or to your email address. The security code is part of our enhanced security feature to protect your personal information. Keep in mind that your cell phone provider's text message and data rates may apply.

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

- Change your address and phone number.
- Start or change your direct deposit.
- Request a replacement Medicare card.
- Print a replacement SSA-1099 or SSA-1042S for tax purposes.

Contacting Social Security

The most convenient way to do business with us from anywhere, on any device, is to visit **www.ssa.gov**. There are several things

you can do online: apply for benefits; 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, change your direct deposit information, request a replacement Medicare card, get a replacement SSA-1099/1042S, and request a replacement Social Security card (if you have no changes and your state participates).

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. 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 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience a high rate of busy signals and longer hold times to speak to us. We look forward to serving you.

The Go Direct[®] and Direct Express[®] logos, Go Direct[®], and Direct Express[®] are registered service marks of the U.S. Department of the Treasury, Bureau of the Fiscal Service (used with permission). The Direct Express[®] Debit MasterCard[®] card is issued by Comerica Bank, pursuant to a license by MasterCard International Incorporated. MasterCard[®] and MasterCard[®] Brand Mark are registered trademarks of MasterCard International Incorporated.

Social Security Administration

Publication No. 05-10073

December 2020 (Recycle prior editions)

Get Your Payments Electronically

Produced and published at U.S. taxpayer expense