

Enroll in Direct Deposit or Direct Express®

Why switch now

Electronic payment is faster, safer, and required for most federal benefits (limited waivers only). Avoid lost checks and mail delays by enrolling today.

What you need handy

- Routing & account number (for Direct Deposit)
- Government ID and personal info
- Phone for text/voice codes

Option 1: Direct Deposit

(to your bank/credit union)

Best if you already have a checking or savings account.

How to enroll

Online (fastest)

- Sign in to my Social Security and choose Start/Change Direct Deposit.
- Enter your routing and account numbers (double-check digits).
- Save/confirm the change.

Treasury portal

- Go to GoDirect.gov → Enroll Today!
- Complete the online form with your benefit type and bank info.

By phone or in person

Call Social Security: 1-800-772-1213
 (TTY 1-800-325-0778) or ask your bank or credit union to set up Direct Deposit for your federal benefit.

Tips

- Use the numbers printed on a paper check or the bank's account details page (not a debit card number).
- If you recently changed banks, keep the old account open until you see the first successful deposit.

Option 2: Direct Express® Debit Mastercard®

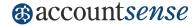
Good if you don't have a bank account or prefer a government-issued debit card.

How to enroll

- 1. Call 1-800-333-1795 (U.S. Treasury Electronic Payment Solution Center).
- 2. Follow prompts to enroll for a Direct Express card.
- 3. Activate the card when it arrives and set your PIN.
- **4.** (Optional) Create an online account or use the mobile app to view deposits, set alerts, and manage your card.

Tips

- Card arrives by mail in 7-14 days (typical). If not received, call the number above.
- You can withdraw cash at ATMs, make purchases, or get cash back at many retailers.



Troubleshooting Common Issues

- Name/address mismatch: Update your info with SSA before enrolling.
- **No internet/smartphone:** Use the phone numbers above; verification can be done via voice call.
- Lost or stolen card: Call the Direct Express number on the back of the card immediately.

Avoid Scams

- Government agencies and Direct Express won't ask for your PIN, full card number, or codes by phone/text/email.
- If you get a suspicious call, hang up and dial the official numbers listed here.

	Keep t	his for '	your reco	rds
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•	Date you enrolled:
•	Bank name (if Direct Deposit):
	Last 4 of account:
•	Card received/activated (if Direct Eynress)