

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](https://www.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 this for your records

- **Date you enrolled:** _____
- **Bank name** (if Direct Deposit): _____
- **Last 4 of account:** _____
- **Card received/activated** (if Direct Express): _____