



Plain Language Guide to Social Security Payment Options

*Paper Checks Stopped from Social Security
Administration on September 30, 2025*

October 2025

How to Set Up a Bank Account for Your Social Security Checks

As of September 30, 2025, the Social Security Administration (SSA) will stop issuing paper checks for benefit payments. This includes benefits such as Supplemental Security Income (SSI) and Social Security Disability Income (SSDI), also known as 'disability checks'.

If you receive your benefits through paper checks, you'll need to switch how you get paid. You have two options: (1) You can switch to direct deposit to a bank account; (2) You can sign up for a Direct Express prepaid card. Direct deposit means Social Security will send money straight to a bank. A prepaid card works like a gift card.

If you haven't started to switch, please start right away. If you wait, your benefit payments will probably get delayed. It is usually quick to open an account with a bank or credit union. You can use this guide to get started today!

Opening a Bank Account

Step 1: Decide where to open your account

- You can go in-person to a local bank or credit union
- You can also open an account online
- There are a lot of options for opening an account. If you're not sure where to open an account, you can ask friends and family for recommendations. You might want to consider:
 - » Is it convenient to get to the bank or credit union from where you live?
 - » Are staff at the bank or credit union friendly and helpful when you ask questions?
 - » Do you feel comfortable using the bank's website or app?
 - » Do you have to pay a fee to keep the account? If so, how much is it?

Step 2: Choose the type of account

- **Checking account:** Checking accounts are best for paying bills, using a debit card (money that comes straight from your account), and making frequent payments (like everyday spending)
- **Savings account:** Savings accounts are best for putting money aside for later. Savings accounts help you work toward a goal, like a big purchase. They can also help you build an emergency fund

- Some people open both a checking account and a savings account
- Here's a quick comparison sheet to help you decide:

[Comparing financial service providers tool](#)

Step 3: Bring papers you need to open the account

- **A government-issued ID** (driver's license, passport, or state ID). Some banks will accept another form of ID if you ask
- **Your Social Security number** (SSN) or Individual Taxpayer Identification Number (ITIN).
- **Proof of address** (like a water bill, electric bill, or copy of your lease or mortgage statement)
- Click this link for more information on [Opening a checking or savings account tool](#)

Tip: *If you've had problems with a bank account before (like overdrafts), ask about "second chance" accounts. These are low-cost accounts designed for people rebuilding their banking history. Check out [JoinBankOn.org](#) to see if your state offers second chance accounts.*

Setting Up Direct Deposit for SSA Benefits

Once you have a bank account, you'll need to tell SSA where it is. This allows SSA to send your money. **You'll need to tell SSA:**

- Your bank's routing number. This is a 9-digit number you can find on your checks and bank documents
- Your account number
- Whether it's a checking or savings account

These are a few ways to set up a direct deposit:

1. You can log in to your [my Social Security account](#) and update your payment information online
2. You can visit [GoDirect.gov](#) and follow the steps
3. You can call the **Electronic Payment Solution Center** at 1-800-967-8058 (Mon–Fri, 9 AM–7 PM ET)
4. You can call SSA at 1-800-772-1213 (TTY 1-800-325-0778)
5. You can visit your local SSA office in-person and ask for help

Benefits of a Bank Account

- **It's the fastest way to get your money**
 - » Your money will go to your account automatically each month. This means you don't have to wait for a check to come in the mail.
- **It's safer than checking the mail.**
 - » It's harder for your money to get lost or stolen with Direct Deposit.
- **It's cheaper**
 - » Unlike prepaid cards, most bank accounts don't charge fees for many withdrawals or to check your balance
- **It's insured**
 - » Banks and Credit Union accounts are insured by the Federal Deposit Insurance Corporation (FDIC) and the National Credit Union Administration (NCUA) up to \$250,000 per account per person. Other financial products do not offer these protections.

How to Use a Direct Express® Card

The Direct Express® card is a prepaid debit card. It is for people who get federal benefits and do not have a bank account. You can use it to get your monthly benefit payments. Note that the Direct Express pre-paid card is not issued by Social Security Administration. Fifth Third Bank manages the Direct Express card program.

How to Sign Up

- Go to [GoDirect.gov](https://www.GoDirect.gov) and sign up online. Or
- Call the U.S. Treasury enrollment center to ask for the card. You can call to enroll at 1-877-874-6347. Some sites also list 1-800-333-1795 for enrollment

Card Delivery

- After you enroll, the card will be sent to your home address. The card is mailed once your information is confirmed

- Once you get the card, it is important that you **Activate it**. You will need access to the internet or a phone service to activate your card.
 - » You can use the web portal/mobile app to activate your card or call the Direct Express® card Customer Service Department number listed on the back of your card
Note: For cards starting with 533248 the customer service number is 1-888-741-1115 (TTY: 1-866-569-0447). For cards starting with 511563 the customer service number is 1-866-606-3311 (TTY: 1-800-325-0778)
 - » Use this link to download the app for [Android](#) or for [Apple](#) products
 - » After activation you will need to pick a safe 4-digit PIN. The PIN should be kept secret only to you and to any support person you trust to handle your money **Tip:** *Never write your PIN on the card or anywhere that someone else can find.*

Once you have signed up for the Direct Express® card, SSA will deposit your benefit payments to the prepaid debit card each month. You do not need a bank account. Be aware of the fees that are added onto pre-paid debit cards. Make sure to keep track of these fees as they can quickly add up every month/year.

- **How to use the Direct Express card for cash and buying things**
 - » Use the card like a debit card to buy food, medicine, or gas, or anything else you need at places that accept Debit Mastercard
 - » Ask for cash back at stores when you buy something. Usually, cash back is free
 - » Use an ATM in the Direct Express network to withdraw cash from your prepaid debit card. You get one free ATM withdrawal for each benefit payment deposit. After that, some ATMs may charge a fee

****Note that you cannot deposit your own money into your Direct Express® Card. You can only deposit money that comes from the federal government for your benefit payment.***

This image describes fees that may apply to the Direct Express Card:

The ONLY Fees You Can Be Charged	
Optional Service	Service Fee
ATM cash withdrawal in U.S. including the District Columbia, Guam, Puerto Rico, and U.S. Virgin Islands (after free transactions are used a surcharge by ATM owner may apply) \$0.85 each withdrawal (after free transactions are used)	\$0.85 each withdrawal (after free transactions are used)
Direct Express Cash Access	\$0.85 per transaction ***
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	\$4.00 after one (1) free each year
Expedited delivery of replacement card	\$13.50 each time
ATM cash withdrawal outside of the U.S. - Surcharge by ATM owner may apply	\$3.00 plus 3% of amount withdrawn
Purchase at merchant locations outside of the U.S.	3% of purchase amount

***Available at the Walmart Money Services or Walmart Customer Service Desk for stores located in the U.S. No additional Walmart fees apply. Additional authorized retailers may be offered in the future.

How to check your balance or move money

- You can check your balance on the Direct Express website or mobile app
- You can also call customer service to hear your balance at 1-888-741-1115

Lost card, stolen card, or questions

- If your card is lost or stolen, call the number on the back of the card right away or visit <https://www.usdirectexpress.com/> to report the lost/stolen card and request a replacement
 - » **Tip:** *We recommend that you take a photo of the front and back of your card upon receipt in case of loss or theft*
- **Act fast to limit losses:**
 - » Report within **2 business days:** the most you can lose is **\$50**
 - » Report after **2 business days:** the most you could lose is up to **\$500**
- **Check your account history:**
 - » If you see a transaction you didn't make, report it right away.
 - » If you don't report within **120 days**, you may not get your money back
- **Exceptions:** If you couldn't report sooner because of serious reasons (e.g., hospitalization, illness, long trip), the time limits may be extended

Benefits of Direct Express:

1. You don't need a bank account to get your federal benefits.
2. Your money is put on the card on time, every month, no waiting for a paper check in the mail
3. It is safer than carrying cash or checks, which can be lost or stolen.
4. You can use it like a debit card anywhere Mastercard is accepted: stores, online, or by phone
5. There are no fees to sign up

You can find answers to additional questions at this Direct Express website:

[Direct Express® | Answers to your most common questions](#)