



## Go Direct: What You Need to Know About the U.S. Treasury's Transition from Paper Checks to Direct Deposit Electronic Payments for Federal Benefits

As of March 1, 2013, **all federal benefit payments will be electronic**. The US Treasury will no longer issue paper checks for Social Security, Veterans Administration, Supplemental Security Income, Railroad Retirement Board, Department of Labor (Black Lung) or Office of Personnel Management benefits.

The move to all-electronic federal benefit payments will save taxpayers \$120 million annually in production and postage costs. In addition, it will help beneficiaries. Electronic payments are safer, easier and more convenient. Beneficiaries will no longer have to make a trip to their bank or check cashing service or worry about stolen checks, and they will have immediate access to their benefits.

President Obama has set up the "Go Direct" website ([www.godirect.gov](http://www.godirect.gov)) and **hotline (1-800-333-1795)** to provide information about how beneficiaries can sign up for direct deposit benefit payments before the deadline.

### **Who must enroll?**

If you are currently receiving a paper check for your benefits, you must switch to an electronic payment option by March 1, 2013. You may choose to have your payments made via direct deposit to a bank account, a credit union account, or a **Direct Express<sup>®</sup>** Debit MasterCard. People who do not choose an electronic payment option by March 1, 2013, or at the time they apply for benefits, will be out of compliance with the law. At this time, Treasury has no plans to stop federal benefit payments or change the payment method without the beneficiary's permission.

### **How do I enroll?**

If you already have a bank or credit union account, you can register for direct deposit online at [www.godirect.gov/gpw/RegisterOnline-Step1.gd](http://www.godirect.gov/gpw/RegisterOnline-Step1.gd), or by calling the hotline at (800) 333-1795. You can also visit your local bank or credit union branch or call the federal agency's benefit office directly; the numbers are listed below. You will need your account type, account number and financial institution's routing number to enroll.

If you do not have a bank or credit union account, or if you prefer to have your benefits provided via **Direct Express<sup>®</sup>** Debit MasterCard, call the Go Direct hotline at (800) 333-1795, or call the federal agency's benefit office directly.

- Social Security Administration  
Raleigh: (877) 803-6311  
Durham: (888) 759-3908  
Fayetteville: (866) 964-6485  
Greensboro: (877) 319-3075
- Railroad Retirement Board: (877) 772-5772
- Department of Labor: (800) 638-7072
- Defense Finance & Accounting Service: (800) 321-1080
- Department of Veterans Affairs: (800) 827-1000
- Office of Personnel Management: (888)767-6738

### **Are there any exceptions?**

The Treasury Department will grant exceptions to the electronic benefits requirement only in rare circumstances. Automatic waivers are granted to people born on or before May 1, 1921. Check recipients living in remote areas without sufficient banking infrastructure may apply for a waiver, as well as check recipients for whom electronic payments would impose a hardship due to a mental impairment. To request a waiver, call the Go Direct hotline at 800-333-1795.