



Technical Assistance Guide for Providers on Social Security Stopping Paper-Checks

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

Updated October 2025

Overview/What is Changing?

In line with Executive Order 14247, “Modernizing Payments To and From America’s Bank Account,” the Social Security Administration (SSA) stopped issuing paper checks for benefit payments. This includes benefits such as Supplemental Security Income (SSI) and Social Security Disability Income (SSDI).

When Did This Happen?

This policy went into effect September 30, 2025. Individuals who did not switch to electronic payment methods by then may have experienced delays in receiving their benefit payments. If the people you serve are experiencing delays in payments, a good first step is visiting [GoDirect.gov/gpw](https://www.godirect.gov/gpw) to learn more about what options they have. The rest of this document will explain their options and how to move forward.

Who Does This Affect?

According to recent SSA data, 478,000 Americans still receive their monthly benefits through the mail.¹ California, Texas, New York, and Florida have the highest numbers of people who still receive paper checks.

Many advocates and providers are worried about how this change may impact the most vulnerable populations, such as people with disabilities and “vulnerable seniors, especially those without bank accounts or internet access.”² Furthermore, according to the Federal Reserve, six percent of Americans are unbanked, specifically impacting low-income adults who are least likely to have a conventional bank account.³ Unbanked people who are receiving benefits will be the most immediately impacted by this change.

Are There Any Exemptions?

Limited exemptions are listed [here](#), under Section B. The Treasury will automatically exempt people born before May 1, 1921, but nearly all current beneficiaries were born after that date. Other possible exemptions include when beneficiaries have a mental impairment or live in a remote area without proper infrastructure to receive electronic payments.⁴ These are determined by the Treasury, not the Social Security Administration. The Treasury defines mental impairment as “the beneficiary or recipient has a mental or psychological disorder that may prevent them from handling electronic payments. However, the beneficiary or recipient is capable of handling their own affairs and may have a representative payee assist. A mental impairment does not relate to a disability determination.”

“Treasury is responsible for determining if an individual is eligible for an exemption. SSA is not responsible for making the determination.”⁵

Beneficiaries who request an exemption from the electronic payment requirement must file a waiver with the U.S. Treasury by **calling 1-800-967-5042**. If the beneficiary has questions about the status of an exemption request, you refer them to **Treasury’s exemption helpline: 1-800-967-5042**. If the waiver request is still pending and unapproved by September 30, beneficiaries may experience a disruption in timely payment delivery.⁶

What Do The People You Serve Need to Know?

Payments will no longer arrive as paper checks after September 30, 2025

(except for Treasury-approved exemptions outlined above). If the person has not switched over to electronic payments yet....

There are two options!

- Direct deposit into a checking or savings account
- If the person does not have a bank account, they can use Direct Express prepaid debit card

National Disability Institute has created a [plain language guide](#) on this topic you can share with the people you serve. The plain language guide also explains these options and how to set them up.

How Can You Help the People You Serve Who Already Have a Bank Account?

Help them set up direct deposit of their benefit payments into their bank account.

The person should gather documents needed:

- Social Security Number
- Information from their most recent federal benefit check or claim number
- Routing and account number for the bank account where they want their benefit payments to be deposited

Share the different options they can use to switch to Direct Deposit:

- **Online**
 - » Through My Social Security Account (ssa.gov/myaccount/)
 - » Or through godirect.gov and follow the steps
- **Phone**
 - » Prepare: Have bank information ready (account #, routing #, account type)
 - » Call Social Security: 1-800-772-1213
 - » Say: You want to update your direct deposit and follow the steps that the SSA representative will guide you through.
- **Paper**
 - » Form: Help the individual complete a [Direct Deposit Sign-Up Form \(SF-1199A\)](#)
 - » Bank signature: Their bank/financial institution must sign it to verify their account information in Section 3

How Can You Help the People You Serve Who Do Not Have a Bank Account?

There are two options:

1. They can open a bank account and then set up direct deposit or,
2. They can sign up for a Direct Express prepaid debit card

To help the person open a bank account

- **Research/Decide:** Encourage the person to research different types of banks and accounts to identify the option that works best for them and their needs
 - » Use this Experian article, [“What Are the Benefits of an Online Bank vs. A Traditional Bank?”](#) to help them decide which type of bank they want
 - » Share these [“Online and mobile banking tips for beginners”](#) if they are interested in online banking
- **To help them choose,** share this [comparison guide](#) for Checking, Savings, and ABLE Accounts
 - » To help them decide on a specific financial service provider, you can share this [“Comparing Financial Providers”](#) guide created by The Consumer Financial Protection Bureau
 - » [If they are disabled and interested in ABLE Accounts, you can guide them to the ABLE National Resource Center’s ABLE Decision Guide Series to see if this option would fit for them](#)
 - Currently, a person is eligible for an ABLE account if their disability began at birth or by age 26.
After January 1, 2026, eligibility will expand to include people whose disabilities began at birth or by age 46.
 - A person can open an ABLE account with any program that permits nonresident participation. They are not limited to the ABLE program in the state of their residency.
- **Open account**
 - » Help the person gather and prepare the materials they will need to have to open a bank account by using [this guide](#) created by Nerd Wallet
 - » To learn more about opening a bank account: [FDIC Get Banked!](#)
- **Electronic payment:**
 - » Help the person connect this bank account to direct deposit by following the instructions from the section above (**How can you help the individuals who already have a bank account?** section)

To help the person consider a Direct Express card as an option

- **Explain what it is:**
 - » “The Direct Express card is a prepaid debit card you can use to access your benefit payment, without a bank account. We electronically deposit funds directly into a prepaid debit card account and the funds are available to you on your payment dates. Direct Express has no enrollment fee or minimum requirement to open or use the account.”- Social Security Administration.⁷

- » Fifth Third Bank has recently been chosen by the U.S. Department of Treasury's Bureau of the Fiscal Service as the new financial agent for Direct Express.⁸ This is important to ensure that people understand pre-paid cards are not run by The Social Security Administration, but rather a third-party bank.
- » For the U.S. government's Go Direct program (Direct Express® card), most services are free, including no sign up fees, no monthly fees, and no fees for purchases or one free ATM withdrawal per deposit. Fees may apply for optional services, such as requesting paper statements, transferring funds, replacing a card more than once a year, or for ATM withdrawals at non-network ATMs, though these are avoidable.
- » Explore Direct Express [Frequently Asked Questions](#) if the person still has confusions around the process.
- **Help the person gather relevant information before the call**
 - » Social Security Number
 - » Information from their most recent benefit check or claim number
 - » Date of birth
- **Instruct the person to call Treasury's Electronic Payment Solution Center 1-800-333-1795 and provide any support as needed.**
 - » The person can also call the Social Security Administration at 1-800-772-1213 or go to their local Social Security Administration office to enroll in Direct Express. (You may need to schedule an appointment)
 - The person can search for the closest office in their area using this [Field Office Locator | SSA](#)
- **Once enrolled: Card Delivery**
 - » **Mailed:** The card will be sent to the person's home address after information has been checked
 - » **Activate the card:** It is very important that you remind the person that they must Activate their card once they receive it. The person can use the web portal/mobile app to activate their card or they can call the Direct Express® card Customer Service Department number listed on the back of their card.
 - » **Choose PIN:** The person will need to choose a 4-digit PIN number that can be easy for them to remember and that they must keep secret
- **Inform the person on their rights under the law for their prepaid card** using this ["Knowing your prepaid card rights"](#) document from the Consumer Financial Protection Bureau Resources for low-cost, low/no-fee bank accounts.

To help the individual find an affordable bank account online you can use the resources the [Bank On](#) network offers:

- Bank On is a national program that partners with financial institutions to create low-fee checking accounts (no overdraft fee's, minimum opening deposit is very low)
- Check what options your state has through this map [Accounts – BankOn](#)

Encourage the person to also consider credit unions

- Credit unions are not-for-profit financial institutions that are member-owned
- What credit unions are near you? Look up your address here for options [CULookup](#)

To help the person resolve past checking account concerns, you can guide them to through requesting a [free consumer disclosure report](#) through Chex Systems

- This is helpful for consumers who may have been denied an account to know what information was used in that decision process
- To make the request, they will need to register for an account first.

References

- ¹ ["Social Security Administration Beneficiaries: Social Security Direct Deposit and Check Statistics for U.S."](#) Social Security Administration, September 2025.
- ² [Hannon, Kerry. "Half a Million Seniors Impacted When Social Security Checks Go Paperless This Fall."](#) Kerry Hannon, July 2025.
- ³ ["Report of the Economic Well-Being of U.S. Households: Banking and Credit in 2023-May 2024."](#) Federal Reserve, May 29, 2024.
- ⁴ [Social Security Administration. "Program Operations Manual System: GN 02402.001 - Direct Deposit as a Form of Electronic Payment."](#) Social Security Administration, August 12, 2025.
- ⁵ [Social Security Administration. "Program Operations Manual System: GN 02402.005 - Direct Deposit Information for All Types of Interviews."](#) Social Security Administration, August 12, 2025.
- ⁶ [Social Security Administration. "Program Operations Manual System: GN 02402.005 - Direct Deposit Information for All Types of Interviews."](#) Social Security Administration, August 12, 2025.
- ⁷ [What is the Direct Express® card and how do I sign up? | Frequently Asked Questions | SSA](#)
- ⁸ ["Fifth Third to Manage Direct Express® Federal Benefits Program."](#) Fifth Third Bank, September 9, 2025.