**Fact Sheet**

**The U.S. Department of the Treasury requires all federal benefit payments to be made electronically.**

* The Treasury Department announced in December 2010 that it would phase out paper checks as a payment option for federal benefit payments.
* Everyone receiving federal benefit payments by paper check was required to switch to an electronic payment by March 1, 2013. Although the Treasury Department’s deadline has passed, check recipients can still comply with the law by switching to electronic payments.
* The Treasury Department will contact check recipients to encourage their compliance. Check recipients will be offered a choice of **direct deposit**, which is the Treasury Department’s preferred payment method for people with bank accounts, or the **Direct Express®** Debit Mastercard**®** card.
* The Treasury Department will continue this outreach to check recipients until they are in compliance with the law, and exceptions will be granted only in rare circumstances.

**Why the Treasury Department Requires Electronic Payments**

Electronic payments save taxpayers money. They also offer federal benefit recipients the following advantages:

* **Safety** – No risk of lost or stolen checks.
* **Reliability** – No delays caused by severe weather or other unforeseen events.
* **Ease** – No need to make a trip to cash or deposit a check.
* **Fast Access** – Money is accessible sooner.

**How to Switch to Electronic Payments**

It’s fast, easy and free to switch from paper federal benefit checks to **direct deposit** or the **Direct Express®** Debit Mastercard**®** card:

* Call the U.S. Treasury Electronic Payment Solution Center at (800) 333-1795, Monday – Friday from 9 a.m. to 7 p.m. EST.
* Sign up online at [www.GoDirect.gov](https://www.godirect.gov/gpw) (*direct deposit only).*
* Visit your bank or credit union *(direct deposit only).*

**Be Prepared to Make the Switch**

To ensure a smooth direct deposit enrollment process, people should have on hand:

* 12-digit federal benefit check number
* Amount of most recent federal benefit check
* Financial institution's routing transit number\*
* Account number\* and type – checking or savings

*\*This information is usually found at the bottom of personal checks.*