Reference Guide for Financial Institutions and Corporations
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Table of Contents
Introduction .................................................................................................................................................. 2
What is a Go Direct Online Enrollment? ....................................................................................................... 3
Technical Requirements................................................................................................................................ 3
U.S. Treasury regulations concerning Direct Deposit ................................................................................... 4
  Management of Federal Agency Disbursements, 31 CFR Part 208 ......................................................... 4
  Account Requirements for Federal payments, 31 CFR Part 210.5 ........................................................ 5
Options for converting Federal benefits for residents in nursing facilities ............................................... 6
When will Direct Deposit Start? .................................................................................................................... 8
Depositing funds into multiple Accounts .................................................................................................... 8
What will happen if request is denied? ......................................................................................................... 8
Transferring, Changing or Redirecting Federal Benefit Funds .................................................................. 8
Paying Agency Listing ................................................................................................................................ 9
How to use this site ..................................................................................................................................... 10
Financial Institution Section ........................................................................................................................ 11
  Email Confirmation examples ............................................................................................................. 19
Corporation Section .................................................................................................................................... 21
  Email Confirmation examples ............................................................................................................. 29
Glossary of Terms........................................................................................................................................ 31
Troubleshooting ........................................................................................................................................ 34
Introduction

Although the U.S. Department of the Treasury’s deadline to switch to electronic payments has passed, you can still help your residents or clients who receive paper Federal benefit checks comply with the law.

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.

- Effective March 1, 2013, everyone receiving Federal benefit payments by paper check was required to switch to an electronic payment method. Although the Treasury Department’s deadline has passed, check recipients can still comply with the law by switching to electronic payments.

- The Treasury Department is continuing to contact check recipients to encourage their compliance. Check recipients are 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. Exceptions will only be granted for rare circumstances.

- When the check is issued to someone other than the benefit recipient, the person that is designated Representative Payees, Guardian, Fiduciary Payee (or other agency titles) are responsible for assuring the benefit recipient’s payment is in compliance with Treasury’s electronic payment requirement. This includes people who live in nursing homes or are represented or assisted by other corporate organizations as well as other individuals.
  - Since the benefit recipient is unable to manage their own Federal payment, the burden falls to the representative payee to meet the compliance standards.
What is a Go Direct Online Enrollment?

Go Direct Online Enrollment is a secure web site that provides a quick and easy method for enrolling Federal benefit payment recipients for direct deposit. Online Enrollment is available to any financial institution that receives credit payments through the national automated clearing house (ACH) system. There is no cost for this service. Institutions enrolling customers and members through online enrollment can be assured that their transactions will be processed via the Federal Reserve System and the National ACH systems.

Technical Requirements

To use Go Direct Online Enrollment, your computer and Internet access must comply with the following technical requirements:

- Windows operating system
- Microsoft Internet Explorer 9.x or above.
  - Other browsers such as Firefox, Opera, and Google Chrome may not be fully compatible with the Go Direct Online Enrollment web site. Use these at your own discretion.

The Go Direct Online Enrollment web site sends emails to addresses provided with a confirmation of enrollment. Sometimes organizational email systems restrict access from outside resources; please ensure your email system allows emails from the godirect.gov domain.
U.S. Treasury regulations concerning Direct Deposit

Management of Federal Agency Disbursements, 31 CFR Part 208

On December 21, 2010, the U.S. Department of the Treasury issued Federal law (31 CFR Part 208) that states: “By March 1, 2013 Federal benefit payments currently made by paper check must be paid electronically to the person or persons receiving the payment.” These payments can be received through two Treasury recommended electronic payment options: Direct Deposit into a savings or checking account, or to the Direct Express® Debit Mastercard® card.

Individuals who do not choose direct deposit of their payments to an account at a financial institution can be enrolled in the Direct Express® Debit Mastercard® card program, a prepaid card program established following the terms and conditions approved by the Bureau of the Fiscal Service.

Treasury waives the Electronic Funds transfer (EFT) requirement for recipients born prior to May 1, 1921, who are receiving payments by paper check on March 1, 2013; for payments not eligible for deposit to a Direct Express® prepaid card account; and for recipients whose Direct Express® card has been suspended or cancelled. In addition, this rule establishes the criteria under which a payment recipient may request a waiver if the EFT requirement creates a hardship due to his or her mental impairment or remote geographic location.
Federal Government participation in the Automated clearing House, 31 CFR Part 210

The U.S. Treasury’s electronic payment regulation (31 CFR Part 210) states Federal payments must be deposited into an account, which bears the name of the recipient. The purpose of this requirement is to protect the recipient’s ownership and their access to Federal benefits deposited into the account. There are some exceptions.

On September 23, 2011, Treasury updated its regulation (31 CFR Part 210), to expand its exceptions to this requirement by permitting deposits of Federal benefit payments to nursing facilities Resident Trust accounts or Patient Fund accounts. Therefore, residents at a nursing facility may authorize the facility to direct their respective benefits to the Resident Trust account or Patient Fund account. Under this arrangement, the nursing facility’s name is usually listed as the master account and the resident’s name is recorded as a sub-account where funds can ultimately be credited. Treasury is permitting Federal benefit payments to these accounts because of the convenience it provides, and for the Federal protections currently in place, for both the nursing facility and their residents.

Account Requirements for Federal payments, 31 CFR Part 210.5

Representative Payee exception:

The U.S. Treasury’s regulation (31 CFR 210.5(b)(1)) defers to the Social Security Administration (SSA) regulation for account titling concerning SSA representative payee purposes. The regulation states: “Where an authorized payment agent has been selected, the Federal payment shall be deposited into an account titled in accordance with the regulations governing the authorized payment agent.” The term “authorized payment agent” is defined in 31 CFR 210.2(e) to include a representative payee under the regulations of the Social Security Administration.

Representative Payee policy (SSA):

The appointed payee is responsible for managing a beneficiary’s Federal benefits. A payee cannot deposit benefits for a beneficiary into an account the payee cannot manage or access. A payee cannot transfer their relationship with SSA to another payee. The payee must notify SSA if they no longer wish to be payee for a beneficiary.
Options for converting Federal benefits for residents in nursing facilities

If you are an organizational representative payee for residents currently receiving payments by check, there are a number of options for converting these payments:

1. If your accounting software provides an option for you to convert check payments to direct deposit into your Resident Trust Account (see: 31 CFR 210), then please use that process. Contact your vendor if you need assistance.

2. Enroll by mail using the FMS-1200 enrollment form. If you are the organizational representative payee for beneficiaries in your facility, the form must be signed by you agreeing to direct the resident’s payments into you’re properly titled Resident Trust Account. Mail the form, along with a copy of the residents most recent Federal benefit check, to the U.S. Treasury Electronic Payment Solution Center (USTEPSC) for processing. (Mailing information is included on the form.)

3. Call the USTEPSC 800-333-1795. If you wish to have payments sent to your Resident Trust Account, inform the customer service agent at the beginning of the call so they can properly handle your enrollment. (Limited to 10 resident enrollments per call.)


A resident without a representative payee, who already receives Federal benefit payments electronically, (i.e. has an existing direct deposit) and wish to direct their electronic payments to your Resident Trust Account, will need to contact their paying agency directly to make this switch. Your business office will need to provide the paying agency with the bank routing and account information for the Resident Trust Account to facilitate this change.

Residents who manage their own finances and receive checks through your business office in their name, (C/O) and wish to have their check payment deposited into your Resident Trust Account should complete the FMS-1200 enrollment form. Your facility can assist the resident with the completion of the form by providing the necessary bank routing number and account number. The form should contain the resident’s name and address exactly as it appears on their Federal benefit check and it must be signed by the resident to authorize this payment arrangement. Mail the form, with a copy of the resident’s most recent Federal benefit check, to the USTEPSC for processing. Please include an attachment to the FMS-1200 form that indicates that these payments may be deposited into your institution’s Resident Trust Account to ensure the enrollment is processed correctly.
For residents who have a representative payee other than your facility, the representative payee must enroll for direct deposit in a properly titled account as directed by the Social Security guidelines.

NOTE: Receipt of Federal benefit payments onto prepaid debit cards, including the Direct Express® card, are not conducive to a nursing facility setting. Therefore, new admissions currently receiving payments on prepaid cards – who you will not be the Representative Payee for – should strongly be encouraged to receive these payments by direct deposit into their own bank or credit union account or into your Resident Trust account. Contact the recipient’s paying agency directly to make this switch.

ACCESS TO PAYMENT DATA

Nursing facilities, that receive payments for residents, require payment-related data to help them credit each benefit payment to the correct resident. The Social Security Administration and Railroad Retirement Board currently attach a file to all electronic payments sent to representative payees. This file provides ample payment related data to assist nursing facilities with these efforts. In order to so properly credit incoming benefit payments to the correct resident, your financial institution should be able to provide this information to you in readable format upon request. You may have to speak to the financial institution's Automated Clearinghouse (ACH) department to obtain information about this type of report.

If you experience issues accessing payment-related data for electronic payments, please call the U.S. Treasury at 1 (202) 874-6619.
When will Direct Deposit Start?

Due to Federal paying agency processing cycles, most recipients will receive at least one or more paper checks before the direct deposit becomes effective.

If the benefit recipient receives a check after a third payment cycle, please call the USTEPSC anytime Monday - Friday (8 a.m. - 8 p.m. ET) at 1 (800) 333-1795.

Depositing funds into multiple Accounts

Federal Benefit payments cannot be deposited into multiple accounts.

What will happen if request is denied?

After the enrollment is processed in the Go Direct system, the enrollment information is directed to the appropriate Federal paying agency for verification. The paying agency authenticates and processes that information against their records. If any of the information does not match, it could result in a rejection of the enrollment. If this occurs a reject letter will be sent to the benefit check recipient at the address listed on the enrollment.

Transferring, Changing or Redirecting Federal Benefit Funds

The Go Direct Online Enrollment System does not allow the option of changing existing direct deposit accounts for Federal benefits.

If your customer, or member, is changing accounts between financial institutions or within the same institution, they need to request the financial institution provide a Notification of Change (NOC) to the paying agency.

In certain situations, the USTEPSC may not be able to process a customer’s direct deposit request. This may be due to missing, incorrect or unverifiable information. When this occurs, the customer will be directed to complete the enrollment by contacting their paying agency directly. If they are asked to complete and mail a paper form; it MUST be returned to the paying agency directly or to the address specified in the correspondence the customer receives. The USTEPSC cannot process these forms. You may need to assist your customer in completing this form and providing the proper information for the Direct Deposit or account change.
Paying Agency Listing

Social Security Administration (SSA and SSI)
Recipients who are receiving Social Security and or Supplemental Security Income benefits through direct deposit may change their account or bank information by calling toll-free 1 (800) SSA-1213 or (1-800-772-1213).

Representatives are available between 7 a.m. to 7 p.m., Monday through Friday. If deaf, or hard of hearing, call SSA toll-free TTY number, 1 (800) 325-0778.

The Social Security Administration also provides a secure Web environment where changes to direct deposit can be made. To utilize this service, a password must be established at the Social Security web site by visiting Social Security.

Department of Veterans Affairs (VA)
Recipients who are receiving Veterans Compensation, Pension or Education benefits through direct deposit may change their account information by calling 1 (877) 838-2778, Monday through Friday, 7:30 a.m. to 4:50 p.m. Central Time or contact Veteran Affairs Benefits & Services online at Department of Veterans Affairs. Be prepared to provide the new financial institution's 9-digit routing number, the new account number and the type of account (checking or savings).

Railroad Retirement Board (RRB)
Recipients who already receive Railroad Retirement benefits through direct deposit may change their account information by calling the Railroad Retirement Board office at 1 (877) 772-5772.

Department of Labor (DOL)
A toll-free number has been designated for each of the nine Division of Coal Mine Workers' Compensation district offices. Visit the Department of Labor web site for a list of district offices and their phone numbers.

Defense Finance and Accounting Service (DFAS)
Military Retirees and Annuitants may change their account information by calling DFAS/Military Customer Service at 1 (800) 321-1080. Former spouses may change their account information by calling 1 (888) 332-7411 or visit their web-site at: Defense Finance and Accounting Service.

Civil Service/Office of Personnel Management (OPM)
Retirees, annuitants, and survivor annuitants who already receive benefits through direct deposit
Reference Guide for Financial Institutions and Corporations

may change their account information by calling 1 (888) 767-6738.
How to use this site

**Important:** When completing an online enrollment, the name(s) and address must match what appears on the Federal benefit check, even if the information is incorrect. Incorrect information can be modified by contact the paying agency to update the information.

Items needed for an enrollment:

- Social Security Number of Benefit Recipient
- Claim Number of Benefit Recipient or 12-digit Check Number from most recent benefit check.
- Current Check mailing address
- Benefit Recipient Name
- Check Dollar Amount
- Representative Payee Name
- Bank Routing Number
- Bank Account Number

Go to [https://www.godirect.gov](https://www.godirect.gov)
Financial Institution Section
Go to [www.godirect.gov](http://www.godirect.gov)

Select “Enroll Online Now” or select the green box that shows GoDirect logo and Get Direct Deposit.
Select Financial Institution
Enter Financial Institution Information

Complete Financial Institution Details.
Enter Benefit Recipient information

- **Benefit Payment Information**
  - Select either Check Number or Claim Number.
  - Enter recipient claim number or 12-digit check number from the upper right hand corner of the check.
  - Select applicable button.

- **Paying Agency**
  - Select appropriate paying agency from dropdown arrow, and then select Payment Type.

- **Benefit Recipient Information**
  - All Benefit Recipient Information fields need to be completed as they appear on the benefit check, even if it is incorrect.

  - If the check information is incorrect, after completion of this enrollment, contact the paying agency to correct the information.
Complete Banking Details information

At this point you have agreed to enroll the paper benefit check to Direct deposit.
Select next action
Add benefits for the same Benefit Recipient
Select Enroll Another Payment for Benefit Recipient:

All Corporation data, including the banking details entered at the beginning of the session and the Benefit Recipient Name are pre-populated into the appropriate fields.

Add benefits for the another Benefit Recipient
Select Enroll Another Payment for Another Benefit Recipient:

All Corporation data, including the banking details entered at the beginning of the session are pre-populated into the appropriate fields.

No Additional Enrollments
A Summary of all enrollments entered is provided.
Email Confirmation examples

For enrollments entered at a Financial Institution – to the Financial Institution

Dear FI CONTACT,

The U.S. Treasury Electronic Payment Solution Center has received the Direct Deposit enrollment you entered for REPPAYEE for BENEFIT RECIPIENT to be deposited at BANK NAME.

This enrollment information is now being verified by the U.S. Treasury Electronic Payment Solution Center. Once the information has been processed, the request will be submitted to the federal paying agency that authorizes the payment. That agency will update the payment record so future payments will be sent to the account number specified in this enrollment. This change could take 1 to 2 payment cycles to become effective. Until then, the payment will continue as it is done today.

If the enrollment cannot be processed for any reason, a letter will be sent to the recipient indicating further action is necessary.

If you have any concerns regarding this email, please contact: The U.S. Treasury Electronic Payment Solution Center M-F (8 a.m. - 8 p.m. ET) (877) 874-6347.

Note: Please do not respond to this e-mail

Sincerely,

The Go Direct® Customer Support Team

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The U.S. Treasury Electronic Payment Solution Center will never send an email requesting personal account information. If you see an email supposedly sent by Go Direct® which asks for personal account information, it is a phishing scam. Never reply to a suspicious email or follow any links. Verify the legitimacy of any unexpected email with the company and report to them any suspicious emails received. Never provide financial information to anyone via email as it is not secure. Always use secure websites. Should you receive a suspicious email: Do NOT click the link in the email. Do NOT enter any requested information. Contact the U.S. Treasury Electronic Payment Solution Center Customer Support at (877) 874-6347 or forward the email to customersupport@godirect.gov
Dear REPPAYEE for BENEFIT RECIPIENT,

The U.S. Treasury Electronic Payment Solution Center has received a Direct Deposit enrollment entered by FI CONTACT at BANK NAME for REPPAYEE for BENEFIT RECIPIENT to be deposited at BANK NAME.

This enrollment information is now being verified by the U.S. Treasury Electronic Payment Solution Center. Once the information has been processed, the request will be submitted to the federal paying agency that authorizes the payment. That agency will update the payment record so future payments will be sent to the account number specified in the enrollment. This change could take 1 to 2 payment cycles to become effective. Until then you will continue to receive the payment as you do today.

If the enrollment cannot be processed for any reason, a letter will be sent to you indicating further action is necessary.

If you have any concerns regarding this email, please contact: The U.S. Treasury Electronic Payment Solution Center M-F (8 a.m. - 8 p.m. ET) (877) 874-6347.

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Sincerely,

The Go Direct® Customer Support Team

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The U.S. Treasury Electronic Payment Solution Center will never send an email requesting personal account information. If you see an email supposedly sent by Go Direct® which asks for personal account information, it is a phishing scam. Never reply to a suspicious email or follow any links. Verify the legitimacy of any unexpected email with the company and report to them any suspicious emails received. Never provide financial information to anyone via email as it is not secure. Always use secure websites. Should you receive a suspicious email: Do NOT click the link in the email. Do NOT enter any requested information. Contact the U.S. Treasury Electronic Payment Solution Center Customer Support at (877) 874-6347 or forward the email to customersupport@godirect.gov
Corporation Section
Go to www.godirect.gov

Select “Enroll Online Now” or select the green box that shows GoDirect logo and Get Direct Deposit.
Select Corporation

Select Agree to the Security Notice to continue or Cancel to opt out of the enrollment process.

Select Corporation
Enter Corporation Information

Complete the Corporation details section. This information will carry forward to subsequent enrollments.

Select applicable button.

Complete Banking information.
Enter Benefit Recipient information

- Enter recipient claim number or 12-digit check number from the upper right hand corner of the check.
- Select applicable button.
- Select appropriate Paying Agency from dropdown arrow, and then select Payment Type.
- If Corporation is Representative Payee box is selected the name of the corporation entered above will be displayed. The Rep Payee Full Name field can be edited in order to look exactly as it appears on the benefit check.
- All Benefit Recipient Information fields need to be completed as they appear on the benefit check, even if it is incorrect.
- If the check information is incorrect, after completion of this enrollment, contact the paying agency to correct the information.
Verify Banking Details information. (update where needed)

At this point you have agreed to enroll the paper benefit check to direct deposit.
Select next action
Add benefits for the same Benefit Recipient

Select Enroll Another Payment for Benefit Recipient:

All Corporation data, including the banking details entered at the beginning of the session and the Benefit Recipient Name are pre-populated into the appropriate fields.

Add benefits for the another Benefit Recipient

Select Enroll Another Payment for Another Benefit Recipient:

All Corporation data, including the banking details entered at the beginning of the session are pre-populated into the appropriate fields.

No Additional Enrollments

A Summary of all enrollments entered is provided.
Email Confirmation examples

For enrollments entered at a Corporation whether or not Corporation is representative payee

Dear CORPORATE CONTACT,

The U.S. Treasury Electronic Payment Solution Center has received the Direct Deposit enrollment you entered for REPAYEE for BENEFIT RECIPIENT to be deposited at BANK NAME.

This enrollment information is now being verified by the U.S. Treasury Electronic Payment Solution Center. Once the information has been processed, the request will be submitted to the federal paying agency that authorizes the payment. That agency will update the payment record so future payments will be sent to the account number specified in this enrollment. This change could take 1 to 2 payment cycles to become effective. Until then, the payment will continue as it is done today.

If the enrollment cannot be processed for any reason, a letter will be sent to the recipient indicating further action is necessary.

If you have any concerns regarding this email, please contact: The U.S. Treasury Electronic Payment Solution Center M-F (8 a.m. - 8 p.m. ET) (877) 874-6347.

Note: Please do not respond to this e-mail

Sincerely,
The Go Direct® Customer Support Team

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To Representative Payee (if not corporation) or Benefit Recipient:

Dear REPAYEE for BENEFIT RECIPIENT,

The U.S. Treasury Electronic Payment Solution Center has received a Direct Deposit enrollment entered by CORPORATE CONTACT for REPAYEE for BENEFIT RECIPIENT to be deposited at BANK NAME.

This enrollment information is now being verified by the U.S. Treasury Electronic Payment Solution Center. Once the information has been processed, the request will be submitted to the federal paying agency that authorizes the payment. That agency will update the payment record so future payments will be sent to the account number specified in the enrollment. This change could take 1 to 2 payment cycles to become effective. Until then you will continue to receive the payment as you do today.

If the enrollment cannot be processed for any reason, a letter will be sent to you indicating further action is necessary.

If you have any concerns regarding this email, please contact: The U.S. Treasury Electronic Payment Solution Center M-F (8 a.m. - 8 p.m. ET) (877) 874-6347.

Note: Please do not respond to this e-mail

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Never provide financial information to anyone via email as it is not secure. Always use secure websites. Should you receive a suspicious email: Do NOT click the link in the email. Do NOT enter any requested information. Contact the U.S. Treasury Electronic Payment Solution Center Customer Support at (877) 874-6347 or forward the email to customersupport@godirect.gov.
Glossary of Terms

Account Number
Unique set of characters (0 – 9 and/or A – Z) that identify a customer’s or member’s checking or savings account to a particular financial institution.

ABA or Bank Routing Number or Transit Number
The nine-digit number associated with a financial institution; used to move funds electronically.

Benefit Recipient
A person to which Federal benefits are paid.

Check Amount
The dollar amount of the Federal benefit check.

Check Number
The 12-digit number located on the upper right hand corner of the benefit check.

Civil Service also called Office of Personnel Management (OPM).
A Paying Agency.
Manages pension benefits for retired Federal employees and their families.
Retirement Annuity - Civil Service retirement pay and Survivor Annuity - Civil Service survivor pay

Confirmation Notice
A postcard sent from the U.S. Treasury Electronic Payment Solution Center to alert the benefit recipient or representative payee that their enrollment information has been received and submitted to the respective paying agency(s). Multiple notices are mailed based upon the number of benefit payments that were requested to be enrolled in direct deposit.

Corporation
A nursing home or other facility serving as the official representative payee for a benefit recipient. In some cases, the organization is not the official representative payee, however they have the permission from the recipient to enroll them for direct deposit into a resident trust account managed by the organization (refer to Rule 31 CFR Part 210)
Direct Express® Debit Mastercard®
The Direct Express® Debit Mastercard® is a prepaid debit card that allows Federal benefit funds to be placed, in lieu of a bank account, for the availability of payees’ usage, issued by Comerica Bank, and licensed by Mastercard International Incorporated.

Direct Deposit
An electronic process, which allows benefit funds to be placed directly into a consumer or business banking account (checking or savings), without a physical check being presented.

Enrollment
The process by which an individual instructs the paying agency to send their Federal benefit payments electronically to an account in place of a paper check.

Financial Institution
Any institution (Bank, Credit Union, Savings and Loan), that receives deposits and participates in the Automated Clearing House (ACH) system, therefore can accept electronic deposits.

Go Direct
A program sponsored by the U.S. Department of The Treasury and the Federal Reserve Banks to motivate people who receive Federal benefit payments by paper Check to switch to direct deposit.

Office of Personnel Management (OPM) or Civil Service
A Paying Agency.
Manages pension benefits for retired Federal employees and their families.
Retirement Annuity - Civil Service retirement pay.
Survivor Annuity - Civil Service survivor pay

Paying Agency
The Federal agency that pays benefit funds to a benefit recipient (i.e. SSA, SSI, OPM, RRB and VA)
**Payment Type**
The type of payment that is paid thru the paying agency (i.e. social security retirement, social security disability, civil service retirement and annuity, Veterans pension and compensation).

**Rail Road Retirement (RRB)**
*A Paying Agency.*
Administers comprehensive retirement-survivor and unemployment-sickness benefit programs for the nation's railroad workers and their families, under the Railroad Retirement and Railroad Unemployment Insurance Acts.
Railroad Retirement/Annuity Benefit - Also known as RRA.
Railroad Retirement Unemployment/Sickness Benefit - Also known as RRU.

**Representative Payee**
A person, agency, organization or institution approved by the paying agency to receive and manage benefits on behalf of a minor, an incapable or legally incompetent beneficiary. The benefit payment will be made payable to the Representative Payee for the Beneficiary.

**Social Security Administration (SSA)**
*A Paying Agency.*
Administers comprehensive retirement, disability survivor, and supplemental security income to eligible recipients.

**Social Security Number**
A unique nine-digit number issued and maintained by the Social Security Administration.

**Supplemental Security Income (SSI)**
A benefit payment received from the Social Security Administration to provide supplemental income to eligible recipients. In some cases, this may also include survivor benefits and/or disability benefit payments.

**Veteran’s Administration (VA)**
*A Paying Agency.*
Administers compensation, disability, education, pension, rehabilitation, survivor, and vocational income to eligible veteran recipients and their families.
Troubleshooting

Contact Customer service for any issues that may arise.

U. S. Treasury Electronic Payment Solution Center
Monday - Friday (8 a.m. - 8 p.m. ET)
(877) 874-6347
godirectsupport@godirect.gov

Do not send Social Security numbers or account numbers through e-mail.