



**Reference Guide  
for  
Financial Institutions  
and  
Corporations**



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## Introduction

Although the U.S. Department of the Treasury's deadline to switch to electronic payments has passed, you can still help your clients or residents 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
- Google Chrome or Microsoft Edge internet browser
  - Other browsers such as Firefox and Opera 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 several 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 FS 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 your 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 us at (877) 874-6347. 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.)
4. Visit the **Go Direct**<sup>®</sup> website at [www.GoDirect.gov](http://www.GoDirect.gov) to enroll for electronic payments online.

A resident without a representative payee, who already receives Federal benefit payments electronically, (i.e., has an existing direct deposit) and wishes 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 number and account number 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 FS 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 FS 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. To credit incoming benefit payments so properly 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 (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 us anytime Monday - Friday (9 a.m. - 7 p.m. ET) at (877) 874-6347.

### **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 (for 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 (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, (800) 325-0778.

### **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 (877) 838-2778, Monday through Friday, 7:30 a.m. to 4:50 p.m. Central Time or visit the [Department of Veterans Affairs](#) website.

### **Railroad Retirement Board (RRB)**

Recipients who already receive Railroad Retirement benefits through direct deposit may change their account information by contacting your nearest [RRB Field Office](#).

### **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 (800) 321-1080. Former spouses may change their account information by calling (888) 332-7411 or visit the [Defense Finance and Accounting Service](#) website.

### **Civil Service/Office of Personnel Management (OPM)**

Retirees, annuitants, and survivor annuitants who already receive benefits through direct deposit may change their account information by calling (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 contacting 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
- Check Dollar Amount
- Current Check Mailing Address
- Benefit Recipient Name
- Representative Payee Name (if applicable)
- Bank Routing Number
- Bank Account Number

Go to [www.godirect.gov](http://www.godirect.gov)

## **Financial Institution Section**

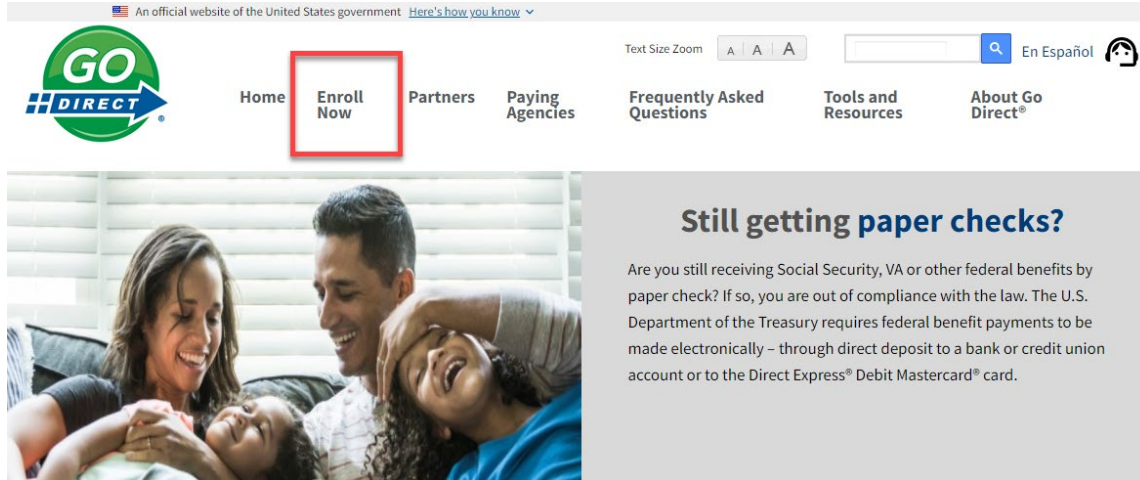


## Reference Guide for Financial Institutions and Corporations

Go to [www.godirect.gov](http://www.godirect.gov)

- Select **Enroll Now** in navigation menu

An official website of the United States government [Here's how you know](#) ▾




GO DIRECT

Home **Enroll Now** Partners Paying Agencies Frequently Asked Questions Tools and Resources About Go Direct®

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En Español



### Still getting paper checks?

Are you still receiving Social Security, VA or other federal benefits by paper check? If so, you are out of compliance with the law. The U.S. Department of the Treasury requires federal benefit payments to be made electronically - through direct deposit to a bank or credit union account or to the Direct Express® Debit Mastercard® card.

### Enroll Today!

Switching is fast and easy. Your money will be in your account on time, every time.



Click.

Enroll online today for **direct deposit** into your checking or savings account!



Call.

Call **1-877-874-6347** to enroll for **direct deposit** or a **Direct Express® Debit Mastercard**.



Mail.

Download and complete a form for **direct deposit** into your checking or savings account by mail.



## Begin Enrollment

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

### Security Notice Warning

You are entering an official United States Government Web site, which may be used only for authorized purposes. If you provide information through this Web site for an unauthorized purpose, or attempt to upload information and/or change any information stored on this Web site without authorization, or use this system for any other fraudulent or unlawful purpose, you may be subject to prosecution for violations punishable by imprisonment and/or other penalties under title 18, United States Code, Sections 1028 and 1030.

When you save your enrollment information your IP address will be captured.

The Government may monitor and audit the usage of this system. All persons are hereby notified that the use of this system constitutes consent to such monitoring and auditing.



An official website of the United States government [Here's how you know](#)

Text Size Zoom

[Home](#) [Enroll Now](#) [Partners](#) [Paying Agencies](#) [Frequently Asked Questions](#) [Tools and Resources](#) [About Go Direct®](#)

### Individual Benefit Recipients or Rep Payees

Sign up for direct deposit.

### Financial Institutions or Corporations

Setup direct deposit for benefit recipients.

To enroll your benefits by phone, call the **U.S. Treasury Electronic Payment Solution Center**  
1-(877) 874-6347  
For our current operating hours, [click here](#).



## Financial Institution Information

- Enter Financial Institution details
- All fields are required fields

*Required fields are marked with an asterisk (\*).*

### Financial Institution Details

Bank Routing Number \*

Bank Address Line 1 \*

Bank Address Line 2

Bank City \*

Bank State \*

Bank Zip Code\* (Example 12345 Or 12345-6789)

Bank Contact Name \*

Bank Phone Number \*

Bank Email Address\* (Example Jsmith@Example.Com)

Verify Email Address\* (Example Jsmith@Example.Com)



## Benefit Payment Information

- All Benefit Payment Information fields need to be completed as they appear on the benefit check.

### Benefit Payment Information

**Important:** When completing this enrollment, your name, address and payment information must be entered exactly as it appears on the federal benefit check even if the information is incorrect. After completion of this enrollment, contact your paying agency to correct the information.

Check Number\* (Example 1235-12345678)  Claim Number

Enter your check number

Paying Agency\*

Select One

Payment Type\*

Select One

Check Amount\* (Example 1025.00)

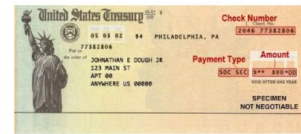
Enter the amount of your check

Claim Number  
See the example image.

You can find the claim number printed on correspondences from the paying agency. The following are some common examples:



Check Number  
See the example image.



NOTICE: These examples are for those recipients who receive benefits paid by the Social Security Administration.





## 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.

### Benefit Recipient Information

If a representative payee name appears on the check, it must be included on the enrollment. A representative payee is 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.

**Important:** When completing this enrollment, your name, address and payment information must be entered exactly as it appears on the federal benefit check even if the information is incorrect. After completion of this enrollment, contact your paying agency to correct the information.

Benefit Recipient has a Representative Payee?  Yes  No

Representative Payee Full Name  
Enter representative payee full name

Benefit Recipient First Name\*  
Enter benefit recipient first name

Benefit Recipient Middle Name/Initial  
Enter benefit recipient middle name/initial

Benefit Recipient Last Name\*  
Enter benefit recipient last name

Benefit Recipient Suffix  
Enter benefit recipient suffix

Benefit Recipient Social Security Number\* (Example 123456789)  
[Input field]

Verify Benefit Recipient Social Security Number\* (Example 123456789)  
[Input field]

Check here to denote this is an international address if you live outside of the U.S., Puerto Rico, or a U.S. Territory

Address Line 1\*  
Enter address as it appears on check

Address Line 2  
Enter address as it appears on check [More Address Lines](#)

City\*  
Enter city

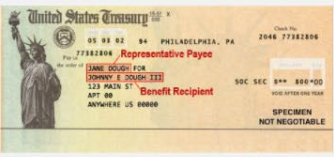
State\*  
Select One

Zip\* (Example 12345 Or 12345-6789)  
Enter zip code

Phone Number\* (Example 9998887777)  
Enter your phone number

Email Address (Example Jsmith@Example.Com)  
Enter your email address

Verify Email Address (Example Jsmith@Example.Com)  
Re-enter your email address





## Banking Details Information

- Select **Checking** or **Savings** Account
- Enter **bank routing number**
- Enter **bank account number**

### Direct Deposit Information

Checking Account  Savings Account

Bank Routing Number\*

Enter your 9-digit bank routing number

Account Number\*

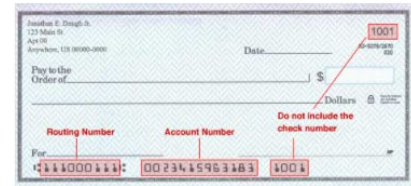
Enter your bank account number

Verify Account Number\*

Verify your bank account number

[Read Acknowledgement Statement](#)

By enrolling you assert that you have read the above statement and that you are the individual to whom the direct deposit information applies. If you agree with the terms outlined in this acknowledgment please proceed with your enrollment; otherwise select cancel to cancel your enrollment and return home.



- 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

- 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 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
- To print this screen, select **File** and **Print**

The screenshot displays the GO DIRECT website interface. At the top left is the GO DIRECT logo. The navigation menu includes: Home, Enroll Now, Partners, Paying Agencies, Frequently Asked Questions, About Go Direct®, and Tools and Resources. On the right, there is a search bar, a text size zoom control (A A A), and a language selector for "En Español".

The main content area contains the following text and options:

Please deposit or cash your federal benefit check as you normally would. **Direct Deposit can take 1 to 2 payment cycles to take effect. You may receive one or more paper checks before direct deposit takes effect.**

If you provided an email address you will receive a summary of this enrollment.

No Additional Enrollments - Finish and Exit  
Select this option if no further enrollments are needed.

**No Additional Enrollments**

Enroll another payment for the same Benefit Recipient  
Select this option if you'd like to enroll another payment for the same Benefit Recipient.

**Enroll Another Payment for Benefit Recipient**

Enroll another payment for a new Benefit Recipient  
Select this option if you'd like to enroll another payment for a different Benefit Recipient.

**Enroll Another Payment for Another Benefit Recipient**

The footer contains the following links: En Español, Privacy Policy, Accessibility, Third-Party Web Links, and Contact Us. A small seal is visible on the left side of the footer.



## 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 **BENEFIT RECIPIENT** to be deposited at the **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 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 (9 a.m. - 7 p.m. ET) (877) 874-6347.

Note: Please do not respond to this email.

Thank you,

**U.S. Treasury Electronic Payment Solution Center**



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**This email box is not monitored. Please do not reply to this email.** If you require additional assistance and would like to submit a written inquiry, please contact us using the GoDirect.gov website and navigate to the Contact Us tab to submit a question or inquiry. Otherwise, please feel free to call us at (877) 874-6347 and we will be happy to assist you!



*For enrollments entered at a Financial Institution - to Representative Payee or Benefit Recipient*

Dear **REPPAYEE for BENEFIT RECIPIENT**,

The U.S. Treasury Electronic Payment Solution Center has received a Direct Deposit enrollment 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 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 (9 a.m. - 7 p.m. ET) (877) 874-6347.

Note: Please do not respond to this e-mail

Thank you,

**U.S. Treasury Electronic Payment Solution Center**



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**This email box is not monitored. Please do not reply to this email.** If you require additional assistance and would like to submit a written inquiry, please contact us using the GoDirect.gov website and navigate to the Contact Us tab to submit a question or inquiry. Otherwise, please feel free to call us at (877) 874-6347 and we will be happy to assist you!

## **Corporation Section**



## Reference Guide for Financial Institutions and Corporations

Go to [www.godirect.gov](http://www.godirect.gov)

- Select “Enroll Now” in Navigation menu

An official website of the United States government [Here's how you know](#)

GO DIRECT

Home **Enroll Now** Partners Paying Agencies Frequently Asked Questions Tools and Resources About Go Direct

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En Español

### Still getting paper checks?

Are you still receiving Social Security, VA or other federal benefits by paper check? If so, you are out of compliance with the law. The U.S. Department of the Treasury requires federal benefit payments to be made electronically - through direct deposit to a bank or credit union account or to the Direct Express® Debit Mastercard® card.

### Enroll Today!

Switching is fast and easy. Your money will be in your account on time, every time.



Click.

Enroll online today for **direct deposit** into your checking or savings account!



Call.

Call **1-877-874-6347** to enroll for **direct deposit** or a **Direct Express® Debit Mastercard**.



Mail.

Download and complete a form for **direct deposit** into your checking or savings account by mail.



## Begin Enrollment

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

### Security Notice Warning

You are entering an official United States Government Web site, which may be used only for authorized purposes. If you provide information through this Web site for an unauthorized purpose, or attempt to upload information and/or change any information stored on this Web site without authorization, or use this system for any other fraudulent or unlawful purpose, you may be subject to prosecution for violations punishable by imprisonment and/or other penalties under title 18, United States Code, Sections 1028 and 1030.

When you save your enrollment information your IP address will be captured.

The Government may monitor and audit the usage of this system. All persons are hereby notified that the use of this system constitutes consent to such monitoring and auditing.



- **Select Corporation**

An official website of the United States government. [Here's how you know](#) ▾

Home Enroll Now Partners Paying Agencies Frequently Asked Questions Tools and Resources About Go Direct®

Text Size Zoom

En Español

### Individual Benefit Recipients or Rep Payees

Sign up for direct deposit.

### Financial Institutions or Corporations

Setup direct deposit for benefit recipients.

To enroll your benefits by phone, call the  
**U.S. Treasury Electronic Payment Solution Center**  
1-(877) 874-6347  
For our current operating hours, click here.







## Benefit Recipient Information

- If Corporation is Representative Payee box is selected, the name of the corporation entered above will be displayed. The Representative Payee full name field can be edited 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.

### Benefit Recipient Information

If a representative payee name appears on the check, it must be included on the enrollment. A representative payee is 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.

**Important:** When completing this enrollment, your name, address and payment information must be entered exactly as it appears on the federal benefit check even if the information is incorrect. After completion of this enrollment, contact your paying agency to correct the information.

Benefit Recipient has a Representative Payee?  Yes  No

Representative Payee Full Name

Benefit Recipient First Name\*

Benefit Recipient Middle Name/Initial

Benefit Recipient Last Name\*

Benefit Recipient Suffix

Benefit Recipient Social Security Number\* (Example 123456789)

Verify Benefit Recipient Social Security Number\* (Example 123456789)

Check here to denote this is an international address if you live outside of the U.S., Puerto Rico, or a U.S. Territory

Address Line 1\*

Address Line 2  
 [More Address Lines](#)

City\*

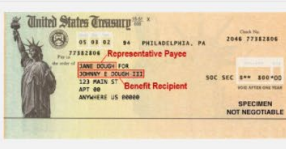
State\*

Zip\* (Example 12345 Or 12345-6789)

Phone Number\* (Example 9998887777)

Email Address (Example Jsmith@Example.Com)

Verify Email Address (Example Jsmith@Example.Com)



The image shows a sample of a United States Treasury check. The check is for \$100.00 and is payable to the Representative Payee. The check includes the following information: United States Treasury, Philadelphia, PA, 2048 FEDERAL RESERVE BANK, PHILADELPHIA, PA, 19104, 7782804 Representative Payee, [NAME] [ADDRESS] [CITY] [STATE] [ZIP], 123 MAIN ST, Benefit Recipient, 45678, ANYWHERE US 48888, SPECIMEN NOT NEGOTIABLE.



## Verify Banking Details (update where needed)

- If the Corporation is the Representative Payee, the Banking Details will pre-populate from what was entered above. These fields are editable if the account information is different than what was previously entered.

### Direct Deposit Information

Checking Account  Savings Account

Bank Routing Number\*

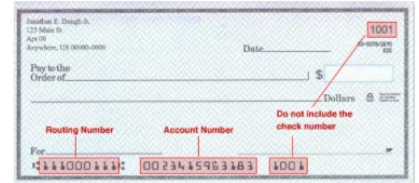
Enter your 9-digit bank routing number

Account Number\*

Enter your bank account number

Verify Account Number\*

Verify your bank account number



[Read Acknowledgement Statement](#)

By enrolling you assert that you have read the above statement and that you are the individual to whom the direct deposit information applies. If you agree with the terms outlined in this acknowledgment please proceed with your enrollment; otherwise select cancel to cancel your enrollment and return home.

- Click **Confirm and Agree** to submit enrollment
- 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 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
- To print this screen, select **File** and **Print**

The screenshot shows the GO DIRECT website interface. At the top, there is a navigation bar with the GO DIRECT logo on the left and links for Home, Enroll Now, Partners, Paying Agencies, Frequently Asked Questions, About Go Direct, and Tools and Resources on the right. Below the navigation bar, there is a disclaimer: "Please deposit or cash your federal benefit check as you normally would. Direct Deposit can take 1 to 2 payment cycles to take effect. You may receive one or more paper checks before direct deposit takes effect." Below this, there is a section titled "No Additional Enrollments - Finish and Exit" with a sub-heading "Select this option if no further enrollments are needed." This section contains a blue button labeled "No Additional Enrollments". Below this, there is a section titled "Enroll another payment for the same Benefit Recipient" with a sub-heading "Select this option if you'd like to enroll another payment for the same Benefit Recipient." This section contains a blue button labeled "Enroll Another Payment for Benefit Recipient". Below this, there is a section titled "Enroll another payment for a new Benefit Recipient" with a sub-heading "Select this option if you'd like to enroll another payment for a different Benefit Recipient." This section contains a blue button labeled "Enroll Another Payment for Another Benefit Recipient". At the bottom of the page, there is a footer with links for En Español, Privacy Policy, Accessibility, Third-Party Web Links, and Contact Us. There is also a small logo and text regarding trademarks and service marks.



## Email Confirmation Examples

*For Enrollments entered at a Corporation whether or not Corporation is Representative Payee*

Dear **CORPORATION CONTACT**,

The U.S. Treasury Electronic Payment Solution Center has received a Direct Deposit enrollment you entered for **REP PAYEE for BENEFIT RECIPIENT** to be deposited at the **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 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 (9 a.m. - 7 p.m. ET) (877) 874-6347.

Note: Please do not respond to this email.

Thank you,

**U.S. Treasury Electronic Payment Solution Center**



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**This email box is not monitored. Please do not reply to this email.** If you require additional assistance and would like to submit a written inquiry, please contact us using the GoDirect.gov website and navigate to the Contact Us tab to submit a question or inquiry. Otherwise, please feel free to call us at (877) 874-6347 and we will be happy to assist you!



*To Representative Payee (if not Corporation) for Benefit Recipient*

Dear **REPAYEE for BENEFIT RECIPIENT**,

The U.S. Treasury Electronic Payment Solution Center has received a Direct Deposit enrollment 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 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

Thank you,

**U.S. Treasury Electronic Payment Solution Center**



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**This email box is not monitored. Please do not reply to this email.** If you require additional assistance and would like to submit a written inquiry, please contact us using the GoDirect.gov website and navigate to the Contact Us tab to submit a question or inquiry. Otherwise, please feel free to call us at (877) 874-6347 and we will be happy to assist you!



## 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

Survivor Annuity - Civil Service survivor pay

### **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 individuals 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 through the paying agency (i.e., Social Security Retirement, Social Security Disability, Civil Service Retirement and Annuity, Veteran's 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 (9 a.m. - 7 p.m. ET)  
(877) 874-6347

To submit a written inquiry, please contact us using the GoDirect.gov website and navigate to the *Contact Us* tab to submit a question or inquiry. Otherwise, please feel free to call us at (877) 874-6347 and we will be happy to assist you!

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