

General

Social Security Transition to Electronic Payments— What Beneficiaries Receiving Paper Checks Need to Know

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Starting September 30, 2025, the Social Security Administration (SSA) will no longer issue paper checks for benefit payments. This change is part of a broader government-wide initiative to modernize payment systems and enhance service delivery. By moving to electronic payments exclusively, we aim to improve efficiency, security, and ensure beneficiaries receive their monthly benefits promptly.

Who Does This Affect?

This transition primarily affects a small group of beneficiaries who have not yet switched to electronic payment methods. Less than one percent of beneficiaries currently get paper checks. We encourage these individuals to enroll in direct deposit or opt for the Direct Express® card to continue receiving their monthly benefits timely.

Why the Shift to Electronic Payments?

The transition from paper checks to electronic payments offers several important advantages:

- **Speed and Efficiency:** Electronic Funds Transfers (EFTs) are processed more quickly than paper checks, helping beneficiaries receive their payments on time without delays.
- **Cost Savings:** According to the U.S. Department of the Treasury, issuing a paper check costs about 50 cents, whereas an EFT costs less than 15 cents. This shift could save the federal government millions of dollars annually.

- **Enhanced Security:** Paper checks are 16 times more likely to be lost or stolen compared to electronic payments, increasing the risk of fraud. Electronic payments provide a safer, more secure way to receive benefits.

What We're Doing to Help

We're proactively sending notices to people who currently receive paper checks, to explain the upcoming change and highlight the benefits of switching to electronic payments. In addition, all benefit checks will include an insert explaining the steps a beneficiary can take to transition to electronic payments, and our technicians are ready to assist. These efforts aim to ensure a smooth transition and help recipients understand their options.

Your Payment Options

People who currently receive paper checks have two convenient options to receive their Social Security payments electronically:

- **Direct Deposit:** Beneficiaries should enroll in direct deposit with their financial institution. Payments can be deposited directly into your checking or savings account.
- **Direct Express® Card:** For people without a bank account, the Direct Express card is a prepaid debit card designed specifically for federal benefit payments.

You can update your payment information anytime through your personal [my Social Security](#) account online.

For more details and to learn how to enroll in direct deposit or obtain a Direct Express card, please visit www.ssa.gov/deposit/.

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