



Office of the Inspector General  
SOCIAL SECURITY ADMINISTRATION

## Press Release

FOR IMMEDIATE RELEASE

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### **SSA Beneficiaries Did Not Always Authorize Direct Deposit Changes by Telephone Leading to Direct Deposit Diversions**

*SSA's 800-number staff's failure to follow policy in verifying a person's identity puts beneficiaries at risk for unauthorized direct deposit changes*

The Social Security Administration (SSA) national 800-number allows the American public to access information and services by making a telephone call. Before April 14, 2025, SSA staff could change a Social Security beneficiary's direct deposit information over the telephone by asking the caller to confirm certain personally identifiable information retained in SSA's records, to ensure the caller was authorized to request the change.

From October through December 2023, SSA OIG identified 3,109 beneficiaries who had direct deposit changes initiated by SSA's 800-number staff and reported to SSA they had not received their benefit payment. SSA OIG determined these beneficiaries did not always authorize direct deposit changes initiated by SSA's 800-number staff. It was estimated approximately 1,197 of the 3,109 (38.5 percent) beneficiaries had benefit payments misdirected because of unauthorized direct deposit changes to the amount of \$2.2 million. As of April 2025, SSA OIG estimated SSA had not recovered approximately \$2 million of the estimated \$2.2 million in misdirected benefit payments.

SSA OIG could not determine whether SSA's 800-number staff followed policy regarding the verification of callers' identities before they made these direct deposit changes. Recorded calls were no longer available and SSA did not maintain evidence as to whether employees followed policy in its systems. At that time, SSA only kept telephone recordings for 60 days.

SSA OIG then decided to review sample cases of beneficiaries who had direct deposit changes initiated by SSA's 800-number staff in October in 2024, because this sample allowed for the review of the recorded telephone calls which were now being maintained for a six-month period. SSA OIG estimated SSA did not appropriately verify the identities of 25,638 callers who contacted the Agency before changing the beneficiaries' direct deposit information. This lack of verifying identities increases the risk of unauthorized direct deposit changes.

Although SSA had announced plans to revise its policy, SSA OIG issued an early alert memorandum to SSA in March 2025 to inform the Agency that 800-number staff did not always follow policy to verify a caller's identity before making a direct deposit change. In April 2025,

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SSA revised its policy for direct deposit changes over the telephone. SSA OIG believes this new policy will help reduce the risk of SSA's 800-number employees inappropriately verifying the identities of callers before making direct deposit changes because it limits how changes can be made over the telephone. In addition, the new policy requires stronger identity proofing and authentication for direct deposit transactions.

Read the full report [here](#).

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