

Don't Rely on Paper Checks

Enroll in *International Direct Deposit* to Receive your Benefits



International direct deposit (IDD) is a faster, safer, and more reliable way to receive your VA benefit payments. If you live overseas, consider enrolling in IDD to ensure your benefit payments get deposited timely straight into your checking or savings accounts. You can then access and use your funds within one to two business days of the payment date.

Drawbacks of Paper Checks

Paper checks take time to arrive at their destination. The U.S. Department of Treasury must process, print, and mail your check, and then it can take weeks to move between multiple courier and postal service handlers before it gets to you. Sometimes post offices must close due to natural disasters or adverse weather which can cause further delays. All this raises the risk of fraud and non-receipt, as your mail can get lost, stolen, or destroyed along the way and never reach you. If you use IDD, you avoid these risks.

In addition, many foreign banks refuse to deposit checks issued by the U.S. Department of Treasury, and the ones that do often charge high currency exchange fees and provide a poor exchange rate to convert your benefit payments to the local currency.

Benefits of Using IDD

IDD is secure, simple, and fast. The U.S. Department of Treasury sends funds electronically to your financial institution, and you can access and use your money within one or two business days of the payment date.

While IDD is safer and quicker than a paper check, it also costs less. In cases where a payment occurs in a foreign currency, IDD can be made at the market rate of exchange, and all currency conversion fees would be covered by the U.S. Department of Treasury at no cost to you. This allows you to keep more of your money.

Enroll in IDD Now

Enrollment is easy. Contact the VA Support Services Division in Muskogee, Oklahoma, to process your IDD request.



By Phone: Call (918) 781-7550. At the menu, press two (2) for banks located outside of the United States to enroll in IDD. Have your bank information, account number, SWIFT Code, and mailing address available to expedite the process. If you have trouble locating this information, the Muskogee Support Services staff or your financial institution may be able to help.



By Email: Complete Standard Form 1199A located here: <https://www.gsa.gov/forms-library/direct-deposit-sign-form>. Then email the completed form to DirectD.VBAMUS@va.gov. Please provide your contact information in case there are additional questions regarding your enrollment.