

Direct Deposit Benefit Payment Method

Background

In April 2021, the **Maryland Division of Unemployment Insurance transitioned from its debit card benefit payment method to direct deposit, a safe and convenient method.** In Maryland, you can receive benefit payments by either **direct deposit** or **paper check**.

What is direct deposit?

Direct deposit allows your benefit payments to be electronically transferred directly into your bank account.

How do I choose direct deposit?

- You must choose your benefit payment method (direct deposit or paper check) when you file an initial claim either: **1)** in the **BEACON 2.0** UI system (beacon.labor.maryland.gov), or **2)** by phone at **667-207-6520**.
- **To enroll in direct deposit, you will be required to enter your bank account information in your BEACON portal.**
- To enroll in check payments, you must verify your mailing address in **BEACON** or in the **MD Unemployment for Claimants** mobile app (download from Google Play Store or iOS App Store).

What information do I need to provide?

To enroll in direct deposit, you must provide your:

- | | |
|----------------------------|------------------------------|
| • Bank Account Type | • Bank Name |
| • Routing Number | • Bank Account Number |

Will my information be verified?

If your information needs to be verified, this will happen through a micro deposit process. You **cannot** complete the micro deposit process in the mobile app. During this process:

- You will receive two deposits of less than \$1.00 in your bank account. You can see the deposits in your bank account transaction history.
- After the micro deposits are transferred into your account, you must log in to BEACON to confirm the deposit amounts. You will receive an Action Item with instructions in BEACON.

NOTE: One withdrawal, equivalent to the micro deposit amounts, will be made from your bank account.

Additional Resources

For more information, see the **Direct Deposit of Benefit Payments FAQs** (labor.maryland.gov/employment/claimfaq.shtml).