



FACT SHEET #119 August 2015

## Electronic Payment Options for Receiving Unemployment Benefits

The Unemployment Insurance Agency (UIA) has two options for receiving unemployment benefit payments. Unemployed workers may select how if want to receive their benefits through the Michigan UI Debit Card or through Direct Deposit into their savings or checking account. When a worker applies for unemployment benefits, whether by telephone, at 1-866-500-0017, or online at [www.michigan.gov/uia](http://www.michigan.gov/uia), they will be asked to select their benefit payment option.

### Advantages of direct deposit and debit card

These two benefit payment options are faster, more secure and a convenient alternative to paper checks. They also eliminate the worry about mail delays as the benefits are electronically deposited into the individual's bank account or added to their debit card.

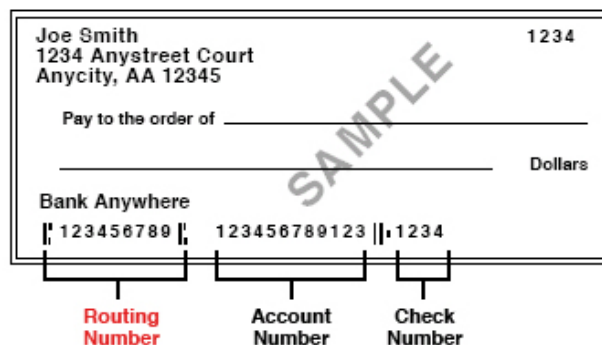
The debit card will be issued or the direct deposit option will be established once UIA issues a monetary determination. Funds will be added to the worker's Michigan UI Debit Card or deposited into the individual's bank or credit union account within two or three days after they have made their biweekly eligibility certification either through UIA's MARVIN system by telephone, or online through the Michigan Web Account Manager (MiWAM), if they have been determined to be eligible.

Individuals are not locked into one payment method for the duration of their claims. They can change their benefit payment method by calling UIA's toll-free claims line at **1-866-500-0017**. Workers can also change their payment option online through MiWAM. Customers may log in or establish a MiWAM account at [www.michigan.gov/uia](http://www.michigan.gov/uia).

### Direct Deposit

In order to use the direct deposit option, individuals must have an existing account with a U.S. financial institution. Through direct deposit, the individual can have his or her unemployment benefits deposited into either a checking or savings account.

When selecting direct deposit as their payment option, individuals will need their bank or credit union's nine-digit routing number and their account number. The sample check points out where these numbers are located on a person's personal check.



Once the Direct Deposit option is set up, a worker's unemployment benefits will be electronically deposited into his/her checking or savings account.

### Debit Card

UIA is partnering with Bank of America to provide debit card services. The debit card can be used to:



- Purchase goods and everywhere debit MasterCard is accepted.
- Withdraw funds at thousands of ATMs and from tellers at any bank or credit union that accepts MasterCard. To locate a MasterCard ATM, visit [www.bankofamerica.com/miuiadebitcard](http://www.bankofamerica.com/miuiadebitcard).

There may be fees and surcharges associated with the use of the debit card. Those selecting the cards will be advised of those charges when they receive their card.

Some prepaid card transactions may be handled differently such as paying at the gas pump, restaurants, hotels, auto rentals, and returns. Some purchases may cause a temporary hold on funds (up to \$100 at a gas pump), some merchants may require a credit card to accompany your purchase and others may require verification of your card balance before processing a prepaid debit card transaction. More details on these special transactions are provided in the materials that come with your card.

Debit card withdrawals from ATMs are limited to \$1,000 per day in an effort to protect cardholders against fraudulent transactions.

Cardholders cannot make deposits or add funds to their Michigan UI Debit Card. In addition, no line of credit is attached to the UI debit card.

The Michigan UI Debit Card will be automatically issued to individuals who do not select a benefit payment option. The card does not expire for three years. Claimants should keep the card for use with possible future claims. When a card expires, Bank of America will send a new card, if necessary.

### Customer support

Those who choose to use the Michigan UI Debit Card for their unemployment benefit payments should contact Bank of America with any questions or issues they may have with their card. Bank of America will provide customer support to individuals online at [www.bankofamerica.com/miuiadebitcard](http://www.bankofamerica.com/miuiadebitcard), and by phone, toll-free at **1-866-436-1964 (for TTY call 1-866-656-5913)** for such things as:

- Account balances
- Recent transactions
- Lost, stolen, or damaged cards
- PIN change

Those who decide to use **direct deposit** should contact their financial institution with their questions.

Unemployed workers with questions about their unemployment benefits can contact the Unemployment Insurance Agency by dialing its toll-free number **1-866-500-0017**.