

FACT SHEET #119 July 2021

Electronic Payment Options for Receiving Unemployment Benefits

The Unemployment Insurance Agency (UIA) offers two options for receiving unemployment benefit payments. After reading the pre-acquisition disclosures, Claimants may choose to receive their benefits on a prepaid debit card or by direct deposit into their savings or checking account. Claimants must provide the necessary information to set up one of these two payment options in order to receive their benefit payments.

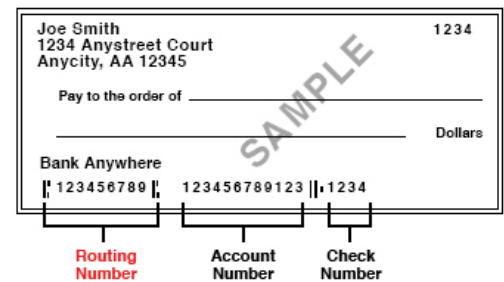
When a worker applies for unemployment benefits, they will be asked to select their benefit payment option. The payment method will be established once UIA issues a monetary determination, and the claimant has been determined to be eligible for benefits. Benefit payments will be added to the claimant's debit card or deposited into their bank or credit union account within two or three days after they have completed their biweekly eligibility certification. Claimants may certify online through the Michigan Web Account Manager (MiWAM) at Michigan.gov/uia, or by phone through MARVIN at 1-866-638-3993. Benefits payments will be issued in 2-3 business days after certification.

Individuals are not locked into one payment method for the duration of their claim. They can change their benefit payment method online through MiWAM or by calling UIA's customer service line at 1-866-500-0017.

Direct Deposit

To use the direct deposit option, claimants must have an existing account with a U.S. financial institution. Benefits may be deposited into either a checking or savings account. Claimants will need their account number and the nine-digit routing number for their financial institution. The sample check shows where these numbers are located on a person's personal check.

Once the Direct Deposit option is set up, unemployment benefits will be electronically deposited into the claimant's checking or savings account.



Debit Card

UIA will issue funds on the U.S. Bank ReliaCard® a Visa® prepaid debit card issued by U.S. Bank. Those choosing the debit card option must read all pre-acquisition disclosures before making their selection online or by phone.



The debit card can be used to:

- Make purchases, get cash and pay bills anywhere Visa® is accepted.
- Get cash back with purchases at participating merchants or withdraw cash at ATMs, banks or credit unions. The amounts of purchases, bill payments or cash withdrawals are automatically deducted from the available balance on the card.

Cardholder support

Learn additional information about the features on your card at usbankreliacard.com or on the U.S. Bank Mobile App. You can find answers to questions such 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.

For questions about unemployment benefits, contact the Unemployment Insurance Agency at **1-866-500-0017** or visit Michigan.gov/uia.