



## Unemployment Insurance Direct Deposit Payments *Frequently Asked Questions*

Unemployment Insurance benefits are paid automatically via debit card when you are eligible for payment. Job Service North Dakota is pleased to also offer the convenience of direct deposit of your Unemployment Insurance benefits. If you select direct deposit, all benefits due you will be electronically deposited into your designated checking or savings account, and you will not receive a debit card.

### **What is direct deposit and how does it work?**

#### **What is direct deposit?**

Direct deposit places money electronically into your savings or checking account. It is done by sending your Unemployment Insurance benefits to the federal reserve and then to your financial institution.

#### **How do I choose direct deposit as my payment option for Unemployment Insurance benefits?**

You can choose direct deposit when you file your claim on *UI ICE* or by following these steps:

- Go to [jobsnd.com](http://jobsnd.com) and click on the *UI ICE* logo
- Click on the *UI ICE* logo at the bottom of the Welcome Page
- Enter your existing State of North Dakota Login and Password or create a Login and Password by clicking “Register Now” and following the directions on the site
- Verify your Social Security Number and date of birth
- Select “Choose Payment Option” in the Main Menu
- Enter your personal identification number (PIN) and select “Change Payment Option to Direct Deposit”
- Enter your bank account information: savings or checking selection, routing number, and account number
- Check the box indicating you understand your payments will be sent to your bank account and submit

#### **What do I need in order to choose direct deposit?**

Routing Number – Identifies your bank or financial institution. Your financial institution’s routing number is the nine-digit number that usually appears on the lower left portion of your personal check. Your savings account typically does not have the routing number listed, so you will need to contact your financial institution for its routing number.

Account Number –Your account number usually appears just to the right of the bank routing number on your check. It may be a series of digits followed by your check number, or it may be a series of digits after the check number. The number of digits in an account number differs from one financial institution to the next. Your account number may also include hypens, spaces or letters, and if so, please include them when entering your account information. Your savings account number should be on your statement or passbook.

NOTE: The check number is **not** part of the account number.

Example check with routing and account numbers:

The diagram shows a check with the following details: Your Name: 1234 Oak, Anytown, USA; Amount: 20; Date: 10/27/2020; Bank: ABC Bank. The MICR line at the bottom contains the numbers: ⑆ 23456789 ⑆ 000123456789 ⑆ 1001. Three callouts identify these as: Check Routing Number (23456789), Account Number (000123456789), and Check Number (1001).

If you are not sure which numbers on your checking or savings account are your routing number and your account number, please contact your financial institution for assistance.

### How do I know my financial information is secure when I sign up?

All information collected through *UI ICE*, including routing and account numbers, is sent via Secure Sockets Layer (SSL) technology. This technology encrypts all personal information as it travels across the Internet, so it cannot be read. The information is then stored in a secure mainframe database that is independent from the *UI ICE* Internet application. Each time you certify and are found eligible for Unemployment Insurance benefits, your payment, which includes the routing and account number used for processing, will be passed from the secure mainframe database through secure file transfer methods to your checking or savings account. Financial information will be deleted from the secure mainframe database after your benefit year ends.

### Once I choose direct deposit as my payment option, is my decision effective permanently?

When you choose direct deposit, your choice is effective for only one benefit year. You need to choose direct deposit again with each benefit year.

### **Once I choose the Direct Deposit payment option, can I change my mind?**

Yes. At any time during the course of your benefit year, you can go to “Choose Payment Option” in the Main Menu of *UI ICE* and choose debit card as your payment option.

### **What happens if I want to deposit my benefits into another savings or checking account?**

If you wish to change your account information, you will need to make changes on the Bank Account Information page in *UI ICE*. Otherwise, the direct deposit payments will continue to be deposited into the account you first registered. If you change account information at your financial institution and do not make changes in *UI ICE*, your direct deposit payment will be returned and a debit card will instead be mailed to your most recent address on file with Job Service North Dakota.

### **What happens if I change financial institutions?**

If you choose another financial institution, you will need to make changes on the Bank Account Information page in *UI ICE*. If your bank account is closed and you have not designated a new account for your direct deposit payments, your payments will be returned and a debit card will be mailed to your most recent address on file with Job Service North Dakota.

### **Should I enroll in direct deposit if I have issues pending on my claim?**

This is your choice. Enrolling in direct deposit will not affect the process of making a determination on your claim. You still need to certify for any week you wish to receive benefits. If you are allowed benefits and have selected direct deposit as your payment option, any payable benefits will be deposited into your checking or savings account.

### **What happens if I do not sign up for direct deposit?**

If you forget or choose not to sign up for the direct deposit payment option, you will be automatically enrolled in the U.S. Bank ReliaCard® Visa® debit card payment program. A debit card will be mailed to your most recent address on file with Job Service North Dakota, and your Unemployment Insurance benefits will be deposited into the debit card account. Read [frequently asked questions](#) about the debit card for more information.

If you change your mind, you can choose direct deposit at any time during your benefit year by visiting *UI ICE*.

## **How does direct deposit affect my benefit payments?**

### **When will I get paid?**

You will receive payment in your designated account once you have completed your waiting week, certified for the next week, and are found eligible to receive payment. The payment will be deposited into your checking or savings account two to three business days after each weekly certification.

In the event of a federal or state holiday, your payment will be delayed one business day. Holidays that will affect your payment schedule include:

- New Year's Day
- Martin Luther King Jr., Day
- Presidents' Day
- Good Friday
- Memorial Day
- Fourth of July
- Labor Day
- Columbus Day
- Veteran's Day
- Thanksgiving
- Christmas

**How will I know that the Unemployment Insurance benefits have been deposited into my account?**

Your financial institution will include these deposits in your monthly statement.

**Who do I contact if my payment is not deposited?**

Contact your financial institution, and ask if they received your deposit and when they expect to post it to your account. If your financial institution has no record they received your deposit, immediately call the Job Service North Dakota Claims Center at 701-328-4995 and select option 3 after the language choice.