



Direct Deposit Benefit Payment Method



What is direct deposit?

In Maryland, you can receive benefit payments by direct deposit or check. Direct deposit allows payments to be **transferred directly into your bank account**.

- You will **be prompted to choose** a payment method when you file an initial claim (also called applying for UI benefits).

Direct Deposit

If you select direct deposit payments, you will be prompted to:

- enter your bank account information, and;
- verify your account information.

Micro Deposit

If further verification is needed (to enroll you in direct deposit), a **micro deposit** process will be conducted.

You will receive two deposits (less than \$1) in your bank account, which you must verify.

Check

If you select check payments, you will be prompted to confirm your mailing address.

How do I complete the micro deposit process?

After the micro deposits are deposited:

- log in to the Maryland Unemployment Insurance Portal (**BEACON**) at beacon.labor.maryland.gov; and,
- select the micro deposit **Action Item** (go to the Action Items section of the BEACON homepage and select View).
- **Follow the prompts** to verify the deposits.

NOTE: One withdrawal, equal to the amount of the micro deposits, will be made from your bank account.

See the **Claimants: Instructions for Using the Maryland Unemployment Insurance Portal (BEACON)** webpage at MDunemployment.com for more.