

# 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 during the initial claim process, you will be prompted to:

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

### Micro Deposit Process

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 during the initial claim process, 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 [BEACON](#), and select the appropriate **Action Item** (navigate to the Action Items section of the BEACON homepage and select the View link). **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.

For more, see the **Benefit Payment Options - Direct Deposit or Check FAQs** ([labor.maryland.gov/employment/claimfaq.shtml](https://labor.maryland.gov/employment/claimfaq.shtml)).