



## DIRECT DEPOSIT OR DEBIT CARD? YOU CHOOSE!

### Frequently Asked Questions

**We encourage claimants to opt for either the direct deposit or debit card payment methods that are approved by the State of Connecticut and the Labor Department. We are not associated or affiliated with check cashing services.**

The *DirectBenefits* electronic payment system offers two options for receiving unemployment benefits - Direct Deposit or Debit Card. **The Direct Deposit option is completely free** and will never incur any fees (subject to the rules of your bank or credit union). The Debit Card option is offered to individuals who do not have or do not wish to open a checking or savings account, or who simply prefer to use a pre-paid card. However, **there could be fees and surcharges associated with the debit card option.**

Please review the following Frequently Asked Questions regarding these new payment methods. Frequently Asked Questions are grouped in the following order:

- **DirectBenefits**
  - [Direct Deposit or Debit Card?](#)
  - [How does \*DirectBenefits\* apply to Unemployment Insurance?](#)
- **Direct Deposit**
  - [General Questions](#)
  - [Technical Questions](#)
- **Debit Card**
  - [General Questions](#)
  - [Debit Card Fees](#)
  - [Technical Questions](#)
- **Direct Deposit/Debit Card Comparison Chart**
- **Log-In System Frequently Asked Questions**

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### **DirectBenefits - Direct Deposit or Debit Card?**

#### **1. What is the difference between the Direct Deposit and Debit Card payment methods?**

The Direct Deposit payment option is completely free, (subject to the rules of your bank). Weekly UI benefit payments are electronically deposited into your bank or credit union savings or checking account. Payments are deposited to your bank account or debit card in two (2) business days.

If you do not already have a checking or savings account and need to open one to use the Direct Deposit payment method, [a list of Connecticut banks and locations can be found here](#) - several Connecticut banks offer no-cost checking.

Using the KeyBank MasterCard payment method could incur fees and/or surcharges. You should first educate yourself by reading the [fee schedule](#) and [how to avoid Debit Card fees](#) before choosing this method. Rather than depositing UI benefits into your checking/savings account, your UI payments will be loaded onto a Debit Card. The Debit Card is offered as an alternative to Direct Deposit for individuals who do not have a checking or savings account and do not wish to open one, or who simply prefer to use the loadable, pre-paid KeyBank MasterCard debit card. You can use the card to get cash from a bank or ATM and it may be used to make purchases. Although the card does display the MasterCard logo, **it is not a credit card**. You are not extended money beyond your UI benefits balance.

Here are some quick tips:

1. Always know your available balance.
2. Check the fee schedule to determine the number of free withdrawals allowed.
3. There is never a fee charged when using a KeyBank, People's United Bank, or Allpoint ATM.
4. Avoid using ATMs that charge a surcharge to use the machine.
5. There is never a fee for using the ATM to check the balance on your Debit Card when using a KeyBank, People's United Bank, or Allpoint ATM.
6. Whenever possible, use KeyBank's free toll free number and/or website service to check your balances and make inquiries.

Please see the [comparison chart](#) for more information regarding the differences between the Debit Card and Direct Deposit payment methods.

## **2. How do I make my payment selection?**

You must select your payment preference online regardless of the way you regularly file your unemployment insurance claims. You cannot sign up for Direct Deposit or Debit Card by phone. Please refer to these links that provide details on how to sign up online for [Direct Deposit](#) or [Debit Card](#).

## **3. What will happen if I don't make a choice between Direct Deposit and Debit Card?**

If you do not make a choice on your own, you will be issued a KeyBank MasterCard Debit Card. The card will be mailed to the most recent address the Labor Department has on file for you. Unless you initially signed up for Direct Deposit or switched your payment method to Direct Deposit by using the Department of Labor's online system, your payments will continue to be loaded onto the Debit Card.

## **4. If I initially choose a Debit Card method, can I switch to Direct Deposit at a later date?**

Yes. You simply go to the Department of Labor's secure website at <https://sso.ctdol.state.ct.us> and request the Direct Deposit option. You will need your savings or checking account number, as well as the bank routing number, to change the payment method to Direct Deposit.

## **5. If I initially choose the Direct Deposit method, can I switch to Debit Card at a later date?**

Yes. This is done on the Department of Labor's website. If you switch to Debit Card, KeyBank will then mail a Debit Card to you.

## **6. Who do I contact if I have questions?**

- **Your Personal Banking Institution:** questions regarding your Direct Deposit Account.
- **KeyBank Customer Service\*:** questions regarding receiving, activating or using your Debit Card or the depositing of funds onto your Debit Card. (*\*available 24 hours a day, 7 days per week at 1-866-295-2955*).

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## **How does *DirectBenefits* apply to Unemployment Insurance?**

### **1. Can I use the *TeleBenefits* phone line to select my "paperless" payment method?**

No. For security reasons, you must use the Department of Labor's secure website at <https://sso.ctdol.state.ct.us> if you select Direct Deposit. You may also use the website to select the Debit Card payment method. If no payment method is selected, Debit Card is the default payment method.

## 2. Can I select the Direct Deposit method if I have issues pending on my claim?

Yes. Enrolling in Direct Deposit will not affect the process of making an eligibility determination on your claim.

## 3. What should I do if my name or mailing address changes?

The easiest way to change your address is to go online to [www.filectui.com](http://www.filectui.com), and in the "unemployment assistance" section click on "changing your mailing address." If you don't have access to the Web, call the Department of Labor's TeleBenefits Line.

## 4. Can someone from the Labor Department sign me up for Direct Deposit?

No. Department of Labor employees are not able to sign you up for either payment method.

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## Direct Deposit - General Questions

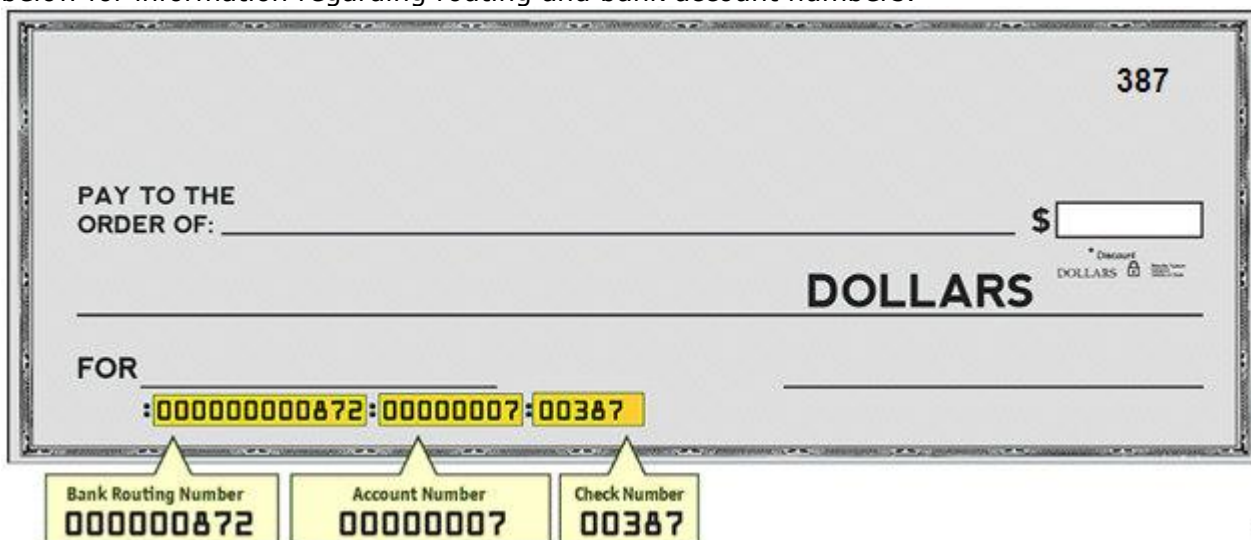
### 1. What information is needed to sign up for Direct Deposit?

You will need to enter the following information onto the Department of Labor's secure website at <https://sso.ctdol.state.ct.us>:

**Bank Routing Number:** This number identifies the bank or credit union. For a checking account, it is the nine-digit number that usually appears on the lower left portion of a personal check. A savings account typically does not have the routing number listed, so you will need to contact your bank or credit union for the routing number.

**Account Number:** For a checking account, the account number usually appears just to the right of the bank routing number on the check. It may be a series of digits followed by the check number, or it may be a series of digits after the check number. The number of digits in an account number differs, depending on the bank or credit union. An account number may also include hyphens, spaces, or letters, and if so, they should be included when entering account information. A savings account number should be on a statement or passbook.

**Note:** The check number is **not** part of the account number. Please refer to the sample check below for information regarding routing and bank account numbers.



If you are still unsure which numbers on a checking or savings account are the routing number and account number, contact your bank or credit union for assistance.

### 2. If I reside in Canada can I choose Direct Deposit?

Canadian banks are ineligible for this program. Residents of Canada can only receive payment via Debit Card, unless they have a US bank or US credit union account.

### **3. Can I select Direct Deposit if I reside in Puerto Rico?**

Yes, sign on to the Internet enrollment page at <https://sso.ctdol.state.ct.us> and enter the required information.

### **4. If I select the Direct Deposit payment method, how do I know my bank or credit union information is secure when I enter it on the Department of Labor's website?**

All information, including routing and account numbers, is sent via Secure Sockets Layer (SSL) technology. SSL 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 independent from the Unemployment Insurance Internet application. Each time you file a claim and are determined eligible for Unemployment Insurance benefits, your payment, which includes the routing and account numbers used for processing, will be passed from the secure mainframe database through secure file transfer methods to your checking or savings account.

### **5. What should I do if I don't have a computer and want to opt for Direct Deposit?**

You do not need a computer in your home to opt for Direct Deposit. You may use the computer of a friend or family member, or visit your local [American Job Center](#). You can also check computer availability at your local library to access the Department of Labor secure website at <https://sso.ctdol.state.ct.us>. Remember: DO NOT share your user ID and/or password information with anyone.

### **6. If I was automatically enrolled for Debit Card and receive a card in the mail but since that time I selected Direct Deposit – how can I determine by which method I will be paid?**

- From the DOL Home Page (<http://www.ct.gov/dol>), click on "Unemployment Benefits On-Line".
- From the drop down menu click on "PERFORM A CLAIM INQUIRY".
- Enter your User ID and Password. If you don't have a User ID or Password, you will need to create one by selecting "Create An Account".
- Choose the option "PERFORM A CLAIM INQUIRY".
  - This page will indicate your most recent choice of payment method, the first of which indicates the method by which that particular week was paid.
  - Clicking on the column heading will provide the definition of each of the 2 letter indicators for payment. The 2 letter indicators for payment methods are: DC (Debit Card) and DD (Direct Deposit).

### **7. What if I want to know how a particular week was paid?**

- From the DOL Home Page (<http://www.ct.gov/dol>), click on "Unemployment Benefits On-Line".
- From the drop down menu click on "PERFORM A CLAIM INQUIRY".
- Enter your User ID and Password. If you don't have a User ID or Password, you will need to create one by selecting "Create An Account".
- Choose the option "PERFORM A CLAIM INQUIRY".
- This option will provide you with a history of your payments, the first of which indicates the method by which that particular week was paid.
- Clicking on the column heading will provide the definition of each of the 2 letter indicators for payment. The 2 letter indicators for payment methods are: DC (Debit Card) and DD (Direct Deposit).

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## Direct Deposit - Technical Questions

### 1. Can I use the *TeleBenefits* phone line to select my “paperless” payment method?

No. For security reasons, you must use the Department of Labor's secure website at <https://sso.ctdol.state.ct.us> if you select Direct Deposit. You may also use the website to select the Debit Card payment method. If no payment method is selected, Debit Card is the default payment method.

### 2. Can I select the Direct Deposit method if I have issues pending on my claim?

Yes. Enrolling in Direct Deposit will not affect the process of making an eligibility determination on your claim.

### 3. What should I do if my name or mailing address changes?

The easiest way to change your address is to go online to [www.filectui.com](http://www.filectui.com), and in the “unemployment assistance” section click on “changing your mailing address.” If you don’t have access to the Web, call the Department of Labor’s TeleBenefits Line.

### 4. Can someone from the Labor Department sign me up for Direct Deposit?

No. Department of Labor employees are not able to sign you up for either payment method.

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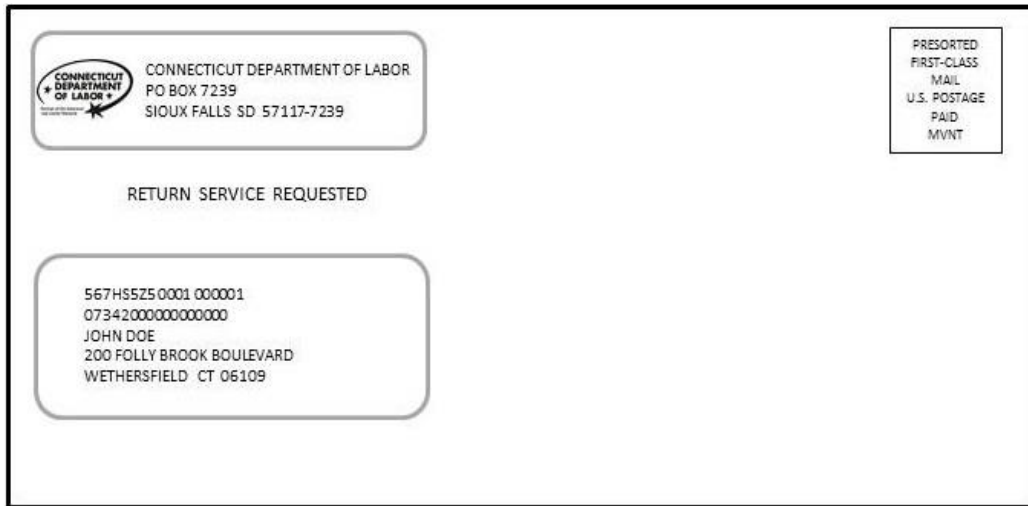
## Debit Card - General Questions

### 1. How do I receive the Debit Card?

You will receive a Debit Card in the mail within 7 to 10 days after your continued claim(s) has been released for payment.

## 2. When the Debit Card is sent in the mail, what does the envelope look like?

The Debit Card will arrive in a white windowed envelope with a return address of **P.O. Box 7239, Sioux Falls SD 57117**. The Connecticut Department of Labor name and logo will show through the return address window. This is what the envelope will look like:



## 3. What will my *DirectBenefits* card look like?



## 4. I've collected benefits previously. Will I receive a new Debit Card?

No. If you have collected benefits on a debit card on a previous claim and no longer have the card, please contact KeyBank's Customer Service at 1-866-295-2955, available 24 hours a day, 7 days a week.

## 5. What should I do if I do not receive the Debit Card in the mail?

You should make sure your mailing address is up-to-date and double check your mail. You should receive your Debit Card in the mail within a week to 10 days after your continued claim(s) has been released for payment. You can call KeyBank's Customer Service at 1-866-295-2955 and let them know that you have not received the Debit Card.

This is what the envelope will look like:





## 6. What happens if I need a replacement Debit Card because my Debit Card is lost, stolen or damaged?

You should call KeyBank's Customer Service at 1-866-295-2955, immediately to report the card loss or damage, and request a new card. Any remaining balance will be transferred to the new card. There may be a fee to obtain a replacement card.

**Note:** If you are requesting a replacement debit card, you will be required to provide proof of your new address in order to be mailed a replacement debit card under certain conditions. When the debit card account has been opened for less than 30-days, or, if the address on the account has changed in the last 30-days, then before a replacement debit card can be issued the cardholder must provide a written request to replace the card, which should include: name, old address, current address, contact phone number and Program indicator (provided by Key Bank Customer Service Representative). The cardholder must also provide proof of their new address evidenced by one of the following: Utility Bill or Phone Bill; Auto Insurance Bill (showing cardholder name and new address); Letter from state/government agency; US Post Office forwarding address label; Letter from shelter or half-way house stating that is the cardholder's current address; House Lease/Apartment Rental Agreement (without any account number or bank account information).

Both the written request and proof of address can be emailed or faxed:

Email: [PPD.Documentation@FISglobal.com](mailto:PPD.Documentation@FISglobal.com) | Fax: 414-341-5245

## 7. Do I need to activate the Debit Card before using it?

Yes, you should activate the card as soon as you receive it by calling the phone number listed on the debit card and following the instructions listed on the document to which the debit card is attached.

## 8. I just found out that my Debit Card and its associated account were deactivated and closed by KeyBank. What do I do now?

After 3 years of inactivity KeyBank will close a debit card account. Filing a payable weekly continued claim will begin the automated process to KeyBank to set up a new debit card. Otherwise, a claimant may go online via the "select/modify payment method" to sign up for direct deposit.

## 9. Are there transaction fees and surcharges associated with the Debit Card?

Fees and surcharges can apply. It is **important** that you remain aware of your balance amount and it is recommended that you be familiar with the [fee schedule](#) and [how to avoid Debit Card fees](#) when using the Debit Card. Although the card does display the MasterCard logo, it is not a credit card. You are not extended money beyond your UI benefits balance.

Here are some quick tips:

- Always know your available balance.
- Whenever possible, use KeyBank's toll free number and/or website service to check your balances and make inquiries.
- Check the fee schedule to determine the number of free withdrawals allowed.
- There is never a fee charged when using a Key Bank, People's United Bank, or Allpoint ATM.
- Avoid using ATMs that charge a surcharge to use the machine.
- There is never a fee for using the ATM to check the balance on your Debit Card when using a Key Bank, People's United Bank, or Allpoint ATM.

## 10. May I use my Debit Card at a KeyBank, Peoples United Bank, or MasterCard Member Bank?

Yes. An over-the-counter (non-ATM) cash withdrawal can be made at any MasterCard Member Bank free of charge. You must go into the branch and work with a teller. When using the card at the bank teller window, you should present your card and tell the cashier the amount of cash you wish to receive. You may be asked to show identification and sign a receipt.

**11. May I use the Debit Card to make purchases?**

Yes. You may use the Debit Card anywhere you see the MasterCard logo displayed.

**12. May I use the Debit Card to make gasoline purchases?**

Yes. You may purchase fuel with your Debit Card.

**13. Can I pay bills with the Debit Card?**

Yes. You can pay bills online at [www.key2benefits.com](http://www.key2benefits.com) or present your 16-digit card number anywhere MasterCard is accepted, including online.

**14. Can I use the Debit Card to make purchases online?**

Yes. You can use the Debit Card to make purchases online by providing your 16-digit card number to online merchants that accept MasterCard. You may also be asked to enter the 3-digit security code that is visible on the back of your card, to the right of the signature panel.

**15. Can I get into debt by using the Debit Card?**

No. The Debit Card is a prepaid MasterCard Electronic Payment Card, not a credit card.

**16. Can I use the Debit Card to build a credit history?**

No. The Debit Card does not help establish credit history as no credit check is required to receive the card, and it is not tied to a bank account or a credit line.

**17. May I use the Debit Card outside Connecticut or in another country?**

Yes. You may use the Debit Card anywhere that accepts MasterCard or at any ATM. If using an ATM outside the United States, there is always a cash withdrawal fee for each transaction.

**18. Will I be asked to show ID to use the Debit Card?**

You may be required to show photo identification when making an in-bank withdrawal or store purchase depending upon store or bank policy.

**19. What if a teller or cashier does not recognize the Debit Card and won't accept it?**

If a teller or a cashier does not recognize the Debit Card, you should verify that you are at a location that accepts MasterCard. If it does, you should call KeyBank Customer Service at 1-866-295-2955. The contact number for questions or problems is provided on the back of the Debit Card.

**20. Will I receive a monthly Debit Card statement in the mail?**

No. KeyBank's default is to provide a free monthly **electronic** statement for the account. You can view up to 12 months of statements online anytime at [www.key2benefits.com](http://www.key2benefits.com) by selecting "Paper Transaction History". You may opt to receive a free mailed paper statement free of charge. Simply go online to [www.key2benefits.com](http://www.key2benefits.com) and change your statement setting at the bottom of the Cardholder Information Page.

**21. Can I request a second Debit Card for another individual such as a family member?**

No. Only the person approved for unemployment insurance benefit payments will receive a card.

**22. Can someone other than the person whose name is on it use the Debit Card?**

No. For security reasons, you should never share your PIN or allow anyone else to use the Debit Card.



### **23. What should I do with the Debit Card after I stop collecting benefits?**

**Keep it.** When the Debit Card is sent out it will have an expiration date three years from date of issue. Should you need to file another claim for unemployment benefits during this time, and you select the Debit Card payment method, the same card can be used.

### **24. Who do I contact for help with my Debit Card information and balances?**

You can view all of your account information online for free at KeyBank's "Key2Benefits" website at [www.Key2benefits.com](http://www.Key2benefits.com). You can also get help with the card by calling KeyBank Customer Service at 1-866-295-2955. Remember to have the card number ready. **The Labor Department does not have access to Debit Card information or balances.**

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## **Debit Card Fees**

### **1. What is an ATM surcharge?**

An ATM surcharge is a fee charged by the ATM owner and the amount varies by owner.

### **2. How can I avoid paying debit card-related fees?**

When using the Debit Card, it is recommended that you familiarize yourself with the [fee schedule](#) and [how to avoid Debit Card fees](#).

Here are some quick tips:

- Always know your available balance.
- Check the fee schedule to determine the number of free withdrawals allowed.
- There is never a fee charged when using a KeyBank, People's United Bank or Allpoint ATM.
- Avoid using ATMs that charge a surcharge to use the machine.
- There is never a fee for using the ATM to check the balance on your Debit Card when using a KeyBank, People's United Bank or Allpoint ATM.
- Whenever possible, use KeyBank's toll free number and/or website service to check your balances and make inquiries.

### **3. What should I do if I am charged an unexpected Debit Card transaction fee?**

You should call KeyBank Customer Service at 1-866-295-2955 for assistance. You will be prompted to enter your 16-digit card number and the last 4-digits of your Social Security Number.

### **4. Debit Card Fee Schedule**

[Click here for a list of all fees for Key2Benefits.](#)

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## Debit Card - Technical Questions

### 1. How do I use my debit card to get cash at an ATM?

- Insert the card into the ATM machine and enter the 4-digit PIN you selected when you activated the card.
- Press "Withdrawal" and then "Checking" and follow the instructions until the transaction is completed.
- Do not forget to take the cash, the Debit Card, and the receipt.
- You may use a Debit Card to perform a transaction at any MasterCard member bank. MasterCard member banks are banks that accept MasterCards and will often display the MasterCard logo on and around their offices.
- If you are unsure if your bank is a MasterCard member bank, you should simply ask the teller.
- When using the card at the bank teller window, you should present your card and tell the cashier the amount of cash you wish to receive. You may be asked to show identification and sign a receipt.

### 2. Can I transfer funds from my Debit Card to my personal checking or savings account?

Yes. You may go online to [www.key2benefits.com](http://www.key2benefits.com) and transfer all or any part of your available balance to your checking or savings account. Simply select "Card to Account Transfers" from the menu. You will need to enter the dollar amount you wish to transfer and the routing and account number for the account you are transferring funds to.

### 3. Will I be able to add funds to my Debit Card?

No. Only the Department of Labor can deposit funds to the Debit Card.

### 4. How much money can I withdraw from an ATM?

You may withdraw up to \$1,500 per day at an ATM.

### 5. What is an ATM denial?

An "ATM denial" occurs when you attempt to withdraw more money than is available in your account. There is never a fee for an ATM denial.

### 6. What do I do if my Debit Card doesn't work or is rejected at the ATM?

- If the Debit Card doesn't work, you must make sure that it has been properly activated or is not damaged and that there are funds on the card.
- In some cases, the ATM may be out of service or may not be on the network that accepts the MasterCard.
- If the card still does not work, you should call KeyBank Customer Service at 1-866-295-2955 for assistance.

### 7. What if I enter the wrong Debit Card PIN or forget the PIN?

You should not try to guess your PIN when entering it at an ATM or when making a purchase. For security reasons, the card may be locked after three (3) incorrect PIN entries. If you forget your PIN, you should call KeyBank Customer Service at 1-866-295-2955 to select a new one.

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