

# **Payment Options**

When you apply for Unemployment Insurance (UI) benefits, the Texas Workforce Commission (TWC) offers you two options for benefit payments: Direct Deposit or TWC Debit Card.

### Choose either:

- 1. **Direct deposit**, which is direct payment to your personal checking or savings account in a U.S. bank or credit union; **OR**
- 2. **TWC Visa® Debit Card**, issued by *Chase Bank*.

To choose your payment option:

- Log on to <u>ui.texasworkforce.org</u> and select Payment Option; **OR**
- Call 800-558-8321 and select **option 5**.

For more information, go to <u>ui.texasworkforce.org</u> and select <u>Direct Deposit</u> or <u>TWC Chase Debit Card</u>.

## **Direct Deposit**

If you choose payment by direct deposit, TWC will send your unemployment benefits to your personal checking or savings account.

Direct deposit is *easy, free, and secure*. To set up payment by direct deposit:

- Go to <u>ui.texasworkforce.org</u> and select Payment Option; OR
- Call 800-558-8321 and select option 5.

Enter your bank or credit union's 9-digit routing number and your personal savings or checking account number. You should get these numbers from a check.

Pay to the Order of:	
Amount:	
Your BANK NAME Here 1234 Business Ave. Alltowns, Texas 78778	
For:	
1:1234567890: 11234567890 9 78  Routing Number Account Number Chec	



If you do not select direct deposit as your payment option, we will pay you by TWC Visa® Debit Card.

TWC sends your account information to your financial institution for verification. This takes **nine banking days**, so sign up for direct deposit immediately after applying for benefits.

If you submit information your bank cannot confirm, we will pay you by TWC debit card. Please alert TWC if you change banks. Payment to a closed bank account will delay your benefits.

## **Equal Opportunity Employer/Program**

Auxiliary aids and services are available upon request to individuals with disabilities. Dial Relay Texas 711.

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www.texasworkforce.org

## TWC Debit Card

If you do not request payment by direct deposit, TWC will pay you by TWC Visa® Debit Card, issued by *Chase Bank*.

When you receive your card, follow these instructions:



- Activate your card immediately, and read the instructions sent with it.
- Use your card free at any retail outlet that accepts Visa debit cards such as grocery stores, gas stations, convenience stores, and other merchants.
- Get cash back with purchase using your debit card and Personal Identification Number (PIN).
- Use <u>ucard.chase.com</u> to review your transactions and statements, change your PIN, pay bills, transfer funds to your checking/savings account, and contact Chase Bank customer service. Or, call Chase customer service at 1-866-865-1273.



#### **Avoid Debit-Card Fees**

#### No bank transaction fees on:

- Cash withdrawal at Chase Bank ATM and other ATMs. (Surcharges may apply at out-of-network ATMs.)
- Balance inquiry at any ATM
- Retail purchases
- Cash-back option
- Denied transactions
- Cash withdrawal at any Chase Bank or Visa-member bank
- Card replacement
- International ATM cash withdrawals

### Bank fees charged for:

- Expedited card delivery (card activated): \$12.50 per card
- Inactive account (after 365 days of inactivity): \$1.50 per month
- Currency conversion: 3% per international currency transaction