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IDES Prepares For Change To Unemployment Insurance Benefit Banking, Payment Methods

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SPRINGFIELD – The Illinois Department of Employment Security (IDES) announced today that in the coming weeks, unemployment insurance benefit payments will no longer be made by debit card. Beginning December 27, 2021, claimants who defaulted to a debit card option as their preferred method of payment will begin receiving paper checks instead of the benefits being placed on a debit card. The Department will continue to make benefit payments as normal to those claimants who chose to receive them via direct deposit.

The change comes after the Department’s vendor, KeyBank, made the decision to stop providing debit cards for unemployment insurance benefit purposes. To ensure there is no interruption or extended gaps in benefit payments to claimants, IDES has contracted with Chase bank. Benefit payments will be made via paper check rather than a debit card, or via direct deposit to the claimant’s banking institution. While claimants will still have access to the remaining funds on their KeyBank debit card, no further payments will be made to those cards beginning December 27. KeyBank debit cards will continue to work normally until the card expires.

Claimants who currently receive benefit payments via debit card are strongly encouraged to switch to direct deposit. Doing so will result in quicker access to benefit payments. Claimants who switch to direct deposit can do so within their IDES account after they have successfully registered with and created an ILogin account. Step-by-step instructions on switching to direct deposit can be found in Direct Deposit Guide on the IDES website at ides.illinois.gov/payment.

Claimants who do not select direct deposit will receive benefit payments via paper check. Paper checks will be mailed to the address associated with the claimant's account. It is important that claimants who do not enroll in direct deposit have an updated address on their IDES account. Address changes can be made on a claimant's IDES account after they have successfully registered with and created an ILogin account.

IDES will provide more information directly to claimants via email about how this change may impact their benefit payments, detailed instructions about how to switch to direct deposit, and will work with stakeholders to provide information and resources to individuals who currently lack access to a direct deposit option. Information will also be available on the IDES website at ides.illinois.gov/payment.

ILogin is a new identity verification and multi-factor authentication (MFA) solution that has been integrated into the IDES unemployment insurance benefit system. ILogin creates a new, simple, more secure login process for claimants accessing their IDES accounts, including integrating MFA and identity verification software to protect claimants. More information, including how to create a new ILogin account, assistance with forgotten or resetting passwords, and assistance with setting up MFA, can be found on the [ILogin FAQ webpage](#) and at ides.illinois.gov/ilogin.