

## FEATURE GUIDE

# Compensation & Pension Direct Deposit on VA.gov

**Currently rolled out to 50% of VA.gov users**  
**Full roll-out targeted for December 2019**

## Current Functionality

Currently, all direct deposit functionality at the VA is managed on [eBenefits](#).

## Updated Functionality

Going forward, we will moving direct deposit functionality over to VA.gov **for compensation and pension benefits only**. Direct deposit functionality for education benefits will remain on eBenefits.

## Direct Deposit Location

<https://www.va.gov/profile>

## Who Can Access Direct Deposit

**Veterans must receive compensation & pension payments from the VA.**

First and foremost, the direct deposit feature is only visible to people who receive compensation & pension payments from the VA.

If a user receives compensation & pension payments, they will see this in their profile:

[Go to your account settings](#)

## Direct deposit information for disability compensation and pension benefits

[How do I change my direct deposit information for GI Bill and other education benefits?](#) ▾

[What's my bank's routing number?](#) ▾

### Bank name [Edit](#)

ALLY BANK

### Account number [Edit](#)

\*\*\*\*\*7890

### Account type [Edit](#)

Checking

**Note:** If you think you've been the victim of bank fraud, please call us at 800-827-1000 (TTY: 800-829-4833), and select 5. We're here Monday through Friday, 8:00 a.m. to 9:00 p.m.

## Personal information

[How do I update my personal information?](#) ▾

If a user does not receive compensation & pension payments from the VA, they will not see the direct deposit functionality in their profile:

+ 1 (201) 866-9828

### Work phone number

Please add your work phone number

### Fax number

Please add your fax number

### Email address

Please add your email address

### How do I update the email I use to sign in to VA.gov?

[Go to your account settings](#)

## Personal information

[How do I update my personal information?](#) ▾

### Gender

Male

### Birth date

June 21, 1925

Direct Deposit will not appear after the “How do I update the email I use to sign in to VA.gov” field and above the “Personal information” section if a user does not receive compensation & pension payments from the VA.

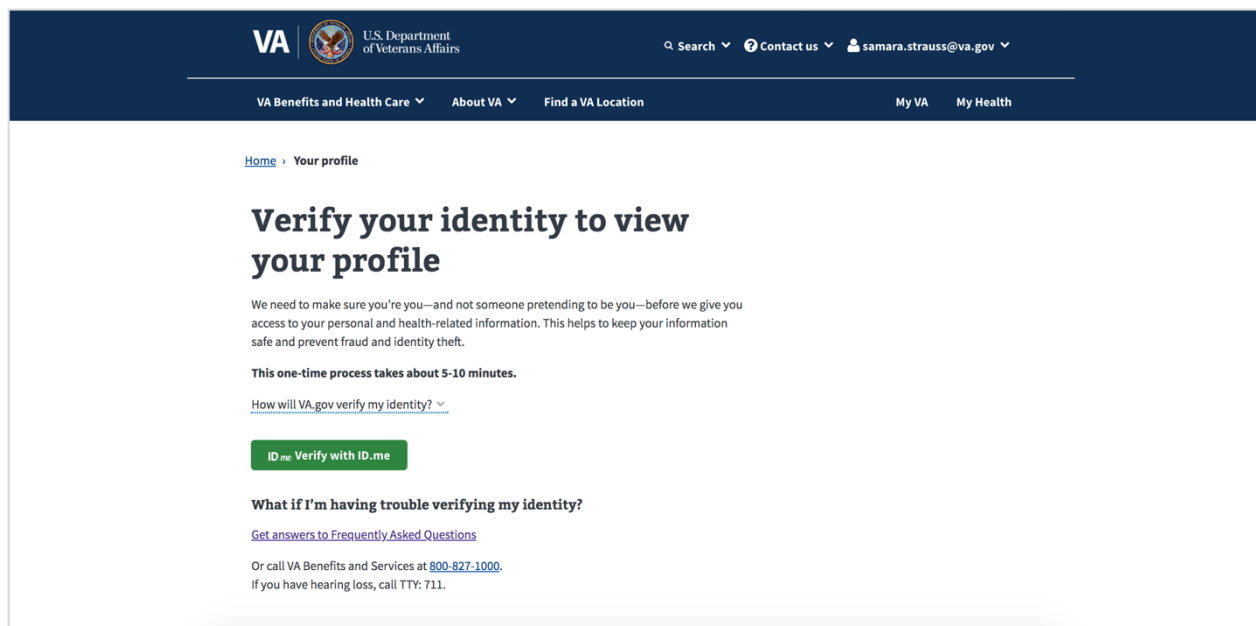
The following also must be true for people who receive compensation & pension payments to see the direct deposit feature in the profile:

### **Veterans must be logged in to view direct deposit**

The direct deposit feature is located in the VA.gov user profile. The user profile is only visible to logged in users, so only logged in users can update their direct deposit information.

### **Veterans must be LOA3 to view direct deposit**

Veterans who are LOA1 (have not verified their identities on VA.gov) can not view the VA.gov user profile, which is where the direct deposit feature lives. In order to view the profile, VA.gov users have to be identity verified (LOA3). Logged in LOA1 users will see this when they go to the VA.gov profile:



### **Veterans need to have 2-factor authentication set up**

Veterans who are logged in and LOA3 also need to have set up 2-factor authentication on VA.gov to view direct deposit. When they go to the VA.gov profile, they will see a prompt to add 2-factor authentication if they have not done so already:

*What LOA3 users who receive compensation & pension will see if they go to the VA.gov profile if they have not set up 2-factor authentication*

How do I update the email I use to sign in to Vets.gov?

[Go to your account settings.](#)

## Direct deposit information for disability compensation and pension benefits

How do I change my direct deposit information for GI Bill and other education benefits? ▾

What's my bank's routing number? ▾

### You'll need to set up 2-factor authentication before you can edit your direct deposit information.

We require this to help protect your bank account information and prevent fraud.

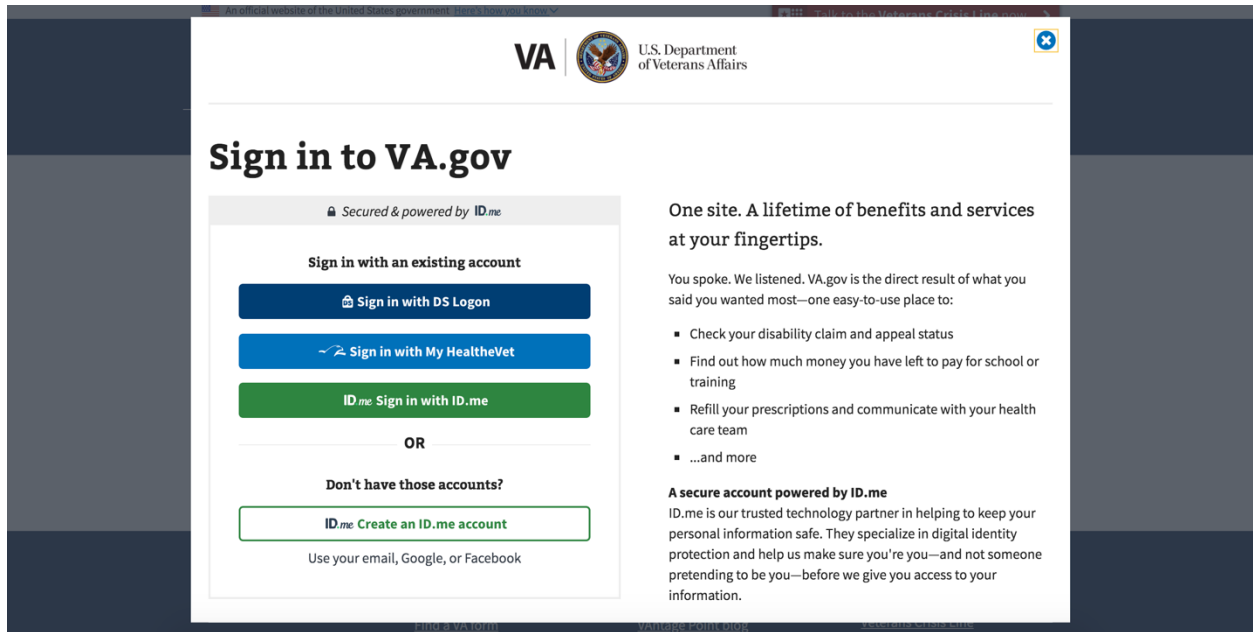
Authentication gives you an extra layer of security by letting you into your account only after you've signed in with a password and a 6-digit code sent directly to your mobile or home phone. This helps to make sure that no one but you can access your account—even if they get your password.

[Set up 2-factor authentication](#)

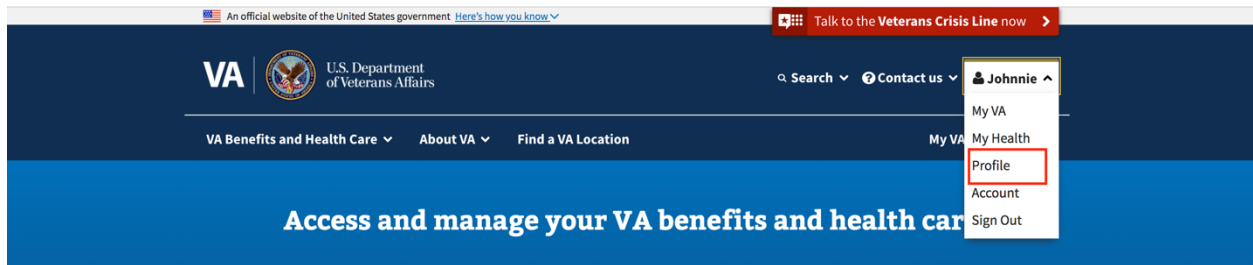
## How to Access and Update Direct Deposit for Compensation & Pension

This is how direct deposit works for Veterans who have access to it. Remember, a user must receive compensation & pension payments, be signed in to VA.gov, be LOA3, and have 2-factor authentication set up to access this feature.

1. Sign in to VA.gov (<https://www.va.gov/>).



2. Click the **personalized menu** in the upper right corner of the screen (the user's name) and select **Profile**.



3. On the Profile (<https://www.va.gov/profile>), either click the **Direct deposit information** jump link (<https://www.va.gov/profile/#direct-deposit>) at the top of the page, or scroll down to **Direct deposit information for disability compensation and pension benefits**.

An official website of the United States government [Here's how you know](#)

**VA** U.S. Department of Veterans Affairs

Search Contact us Johnnie

VA Benefits and Health Care About VA Find a VA Location My VA My Health

[Home](#) > [Your profile](#)

## Johnnie Leonard Weaver

United States Army

Review your personal, military service, direct deposit, and contact information—and find out how to make any needed updates or corrections.

**On this page**

- [Contact information](#)
- [Direct deposit information](#)
- [Personal information](#)
- [Military service information](#)

- a. If a user needs to add 2-factor authentication, they will see the prompt below. They should add 2-factor authentication and then come back to the profile in order to access direct deposit.

**How do I update the email I use to sign in to Vets.gov?**  
[Go to your account settings.](#)

## Direct deposit information for disability compensation and pension benefits

[How do I change my direct deposit information for GI Bill and other education benefits?](#)

[What's my bank's routing number?](#)

**You'll need to set up 2-factor authentication before you can edit your direct deposit information.**

We require this to help protect your bank account information and prevent fraud.

Authentication gives you an extra layer of security by letting you into your account only after you've signed in with a password and a 6-digit code sent directly to your mobile or home phone. This helps to make sure that no one but you can access your account—even if they get your password.

[Set up 2-factor authentication](#)

4. To update the direct deposit information, click **Edit**.

## Direct deposit information for disability compensation and pension benefits

[How do I change my direct deposit information for GI Bill and other education benefits?](#) ▾

[What's my bank's routing number?](#) ▾

**Bank name** [Edit](#) ←

CITIBANK FSB

**Account number** [Edit](#) ←

\*\*\*\*5555

**Account type** [Edit](#) ←

Checking

**Note:** If you think you've been the victim of bank fraud, please call us at 800-827-1000 (TTY: 800-829-4833), and select 5. We're here Monday through Friday, 8:00 a.m. to 9:00 p.m.

## Personal information

[How do I update my personal information?](#) ▾

**Gender**

- Once the form opens, update the Routing number, Account number, and Account type. Then click **Update**.

[Go to your account settings](#)

## Direct deposit information for disability compensation and pension benefits

[How do I change my direct deposit information for GI Bill and other education benefits?](#) ▾

[What's my bank's routing number?](#) ▾

**Bank name** [Edit](#)

CITIBANK FSB

**Account number** [Edit](#)

\*\*\*\*5555

**Account type** [Edit](#)

Checking

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## Personal information

[How do I update my personal information?](#) ▾

**Gender**

Male

### Edit your direct deposit information

Please provide your bank's current routing number as well as your current account number and type. Then click **Update** to save your information.

YOUR NAME  
YOUR ADDRESS  
DATE 1001

PAY TO THE ORDER OF \$  
DOLLARS

044072324 routing number

000123456789 account number

1 check number

Routing number (Your 9-digit routing number will update your bank's name) (\*Required)

Account number (No more than 17 digits) (\*Required)

Account type (\*Required)

[Go to your account settings](#)

## Direct deposit information for disability compensation and pension benefits

How do I change my direct deposit information for GI Bill and other education benefits? ▾

What's my bank's routing number? ▾

**Bank name** [Edit](#)  
CITIBANK FSB

**Account number** [Edit](#)  
\*\*\*\*5555

**Account type** [Edit](#)  
Checking

**Note:** If you think you've been the victim of bank fraud, please call us at 800-827-1000 (TTY: 800-829-4833), and select 5. We're here Monday through Friday, 8:00 a.m. to 9:00 p.m.

## Personal information

How do I update my personal information? ▾

**Gender**  
Male

### Edit your direct deposit information

Please provide your bank's current routing number as well as your current account number and type. Then click **Update** to save your information.

YOUR NAME  
YOUR ADDRESS  
DATE 1001

PAY TO THE ORDER OF \$  
DOLLARS

1-044072324 routing number

1-000123456789 account number

1- check number

Routing number (Your 9-digit routing number will update your bank's name) (\*Required)

(Max. 9 characters)

Account number (No more than 17 digits) (\*Required)

Account type (\*Required)

- After clicking update, the form will close and show the updated information.

[Go to your account settings](#)

## Direct deposit information for disability compensation and pension benefits

How do I change my direct deposit information for GI Bill and other education benefits? ▾

What's my bank's routing number? ▾

**Bank name** [Edit](#)  
ALLY BANK

**Account number** [Edit](#)  
\*\*\*\*\*7890

**Account type** [Edit](#)  
Checking

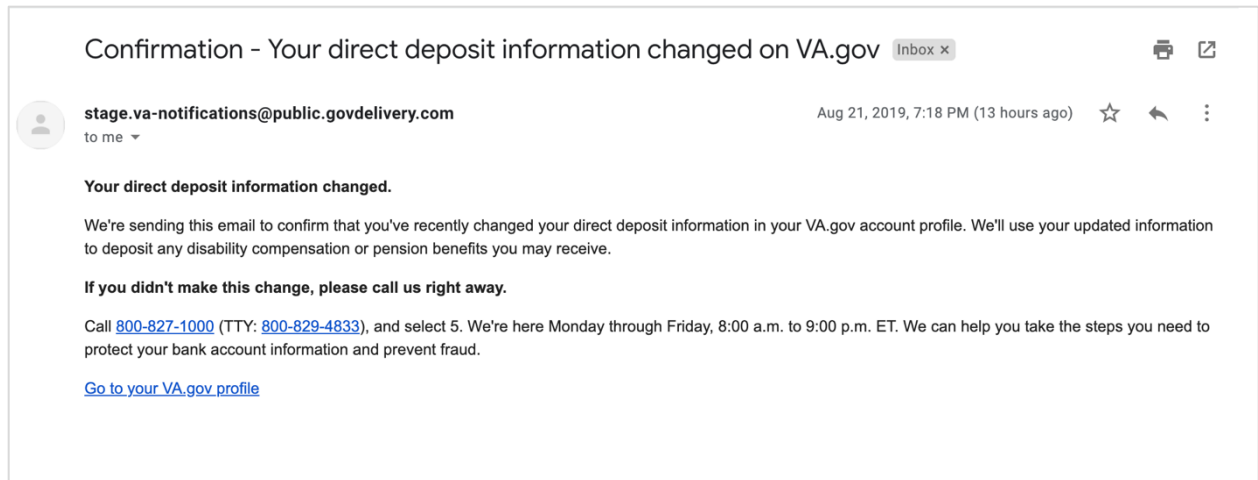
**Note:** If you think you've been the victim of bank fraud, please call us at 800-827-1000 (TTY: 800-829-4833), and select 5. We're here Monday through Friday, 8:00 a.m. to 9:00 p.m.

## Personal information

How do I update my personal information? ▾

- After someone's direct deposit information has been updated, they should receive an automatically generated confirmation email from VA.gov. This is a no-reply address and any emails sent to this address will not be received by our team or anyone else.





## Errors

There are a few errors that users may see when they are interacting with the direct deposit feature:

### Required Errors

If a user tries to submit the direct deposit form without filling out any/all of the fields, they will receive "required" errors that correspond with the fields they have left blank. Below is a screenshot of what this would look like if all the fields were left blank:

## Edit your direct deposit information ✕

Please provide your bank's current routing number as well as your current account number and type. Then click **Update** to save your information.

YOUR NAME		1001
YOUR ADDRESS		DATE
PAY TO THE ORDER OF	\$	
DOLLARS		
:044072324	:000123456789	:1001
routing number	account number	check number

**Bank routing number (9 digits) (\*Required)**

Please enter your bank's 9-digit routing number.

**Account number (up to 17 digits) (\*Required)**

Please enter your account number.

**Account type (\*Required)**

Please select the type that best describes your account.

Update

Cancel

### Routing number can't be found

If a user submits an invalid bank routing number, we will return the error below. This error would likely occur if someone accidentally mistyped their bank's routing number:

### Edit your direct deposit information ✕

Please provide your bank's current routing number as well as your current account number and type. Then click **Update** to save your information.

YOUR NAME  
YOUR ADDRESS

DATE

PAY TO THE ORDER OF

\$

DOLLARS

routing number

account number

check number

**Bank routing number (9 digits) (\*Required)**

**We couldn't find the bank associated with this routing number. Please fix the routing number and try again**

Account number (up to 17 digits) (\*Required)

Account type (\*Required)

Update


Cancel

### Backend system is down/generic error

If someone tries to update their direct deposit information and the backend system is down, they will see this error. There may be other scenarios in which a user sees this error, but they would all be caused by issues with the backend system. There isn't anything the user can do to resolve this. They should just come back and try again later:

## Edit your direct deposit information

Please provide your bank's current routing number as well as your current account number and type. Then click **Update** to save your information.

 We're sorry. We couldn't update your payment information. Please try again later.

YOUR NAME  
YOUR ADDRESS

DATE \_\_\_\_\_ 1001

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ DOLLARS

|:044072324|

|:000123456789|

|:1001|

routing number

account number

check number

Bank routing number (9 digits) (\*Required)

..... 324

Account number (up to 17 digits) (\*Required)

I

Account type (\*Required)

Checking

Update

Cancel


## Payment information won't load

If we can't retrieve someone's direct deposit information, they will see this error. This is caused by issues with the backend system, and there isn't anything the user can do to resolve it. They should just come back and try again later:

## Direct deposit information for disability compensation and pension benefits

[How do I change my direct deposit information for GI Bill and other education benefits? ▾](#)

[What's my bank's routing number? ▾](#)

 **We can't access your payment information right now.**

We're sorry. Something went wrong on our end. Please refresh this page or try again later.

## Personal information

[How do I update my personal information? ▾](#)

**Gender**

Male

### Fraud error

In the event that someone reports suspicion of fraud to the VA and the VA finds that there is a credible threat, they will suspend the ability for the associated account to update their direct deposit information until the fraud issue is resolved. This would be an extremely rare use case, but in the even that it happens, a user would see if this If they tried to update their direct deposit information:

## Edit your direct deposit information



Please provide your bank's current routing number as well as your current account number and type. Then click **Update** to save your information.

**!** We're sorry. You can't change your direct deposit information right now because we've locked your account. We do this to protect your bank account information and prevent fraud when we think there may be a security issue.

If you have any questions, please call us at 800-827-1000 (TTY: 800-829-4833). We're here Monday through Friday, 8:00 a.m. to 9:00 p.m. ET

YOUR NAME		1001
YOUR ADDRESS		
DATE		
PAY TO THE ORDER OF	\$	
DOLLARS		
:044072324	:000123456789	:1001
routing number	account number	check number

Bank routing number (9 digits) (\*Required)

Account number (up to 17 digits) (\*Required)

Account type (\*Required)

Update

Cancel

## Mailing address errors

Some people may not be able to update their direct deposit information because of an issue with the mailing address that is on file for them. If we detect that their mailing address is “invalid” — either incomplete or an address which the US Postal system may not recognize — the update of the direct deposit information will fail. The technical specifics are not important to convey to the end user — just that this has something to do with how direct deposit data and mailing addresses are coupled in the backend database.

If someone sees this error, then they should update their mailing address in the VA.gov profile, and then try to update their direct deposit again. Once they are successfully able to save a new and valid mailing address, then their direct deposit information should be able to be saved **unless** there are issues with their phone numbers on file (see the next section for more information on phone number errors).

The flow will look like this:

1. A user tries to update their direct deposit information in the VA.gov profile. They may get this error saying their mailing address is invalid:

The screenshot shows a web form titled "Edit your direct deposit information" with a close button in the top right. A red vertical bar on the left highlights an error message box. The error message states: "We couldn't update your bank information. We're sorry. We couldn't update your direct deposit bank information because your mailing address is missing or invalid. Please go back to [your profile](#) and fill in this required information." Below the error message, instructions read: "Please provide your bank's current routing number as well as your current account number and type. Then click **Update** to save your information." The form contains fields for "YOUR NAME", "YOUR ADDRESS", "DATE", "PAY TO THE ORDER OF", and a dollar amount. Below these are three input fields for the routing number, account number, and check number, each with a label underneath. At the bottom, there is a label for the routing number and a red asterisk indicating a required field.

**Edit your direct deposit information**

**! We couldn't update your bank information**

We're sorry. We couldn't update your direct deposit bank information because your mailing address is missing or invalid. Please go back to [your profile](#) and fill in this required information.

Please provide your bank's current routing number as well as your current account number and type. Then click **Update** to save your information.

YOUR NAME  
YOUR ADDRESS  
DATE  
PAY TO THE ORDER OF  
DOLLARS

044072324 000123456789  
routing number account number check number

Routing number (Your 9-digit routing number will update your bank's name) (\*Required)

2. From here, they should leave the direct deposit screen and go to the Contact Information section of the profile. Under there, they will see an option to update their mailing address. They should click **Edit** to update their mailing address.

## Contact Information

**i** We'll use this information to contact you about certain benefits and services, including disability compensation, pension benefits, and claims and appeals. If you're enrolled in VA health care, we'll send your prescriptions to the mailing address listed below. Your health care team may also use this contact information to communicate with you.

How do I update my contact information for other benefits? 

### Mailing address [Edit](#)

1234 Anywhere Drive  
Anytown, MA 00000

### Home address [Edit](#)

1234 Anywhere Drive  
Anytown, MA 00000

### Home phone number [Edit](#)

(906) 555-0437

3. In the mailing address form, have them enter their current mailing address and click **Update**.

### Edit mailing address

Country

Street Address


Street Address

Street Address

City (or APO/FPO/DPO)

State

ZIP code

 [Delete](#)



4. Once they update their mailing address, they should try to update their direct deposit information again. It should work this time.
  - a. **Note:** This is unlikely, but it is possible that someone will get another error related to changing their phone number after they've fixed their mailing address (see the next section below for more information). This is unlikely but it is possible. Once they fix their phone number(s), they should be all set to update their direct deposit information.

### Phone number errors

Similar to the error above, some people may not be able to update their direct deposit information because of an issue with the home or work phone number that is on file for them. If we detect that their home or work phone number is invalid, the update of the direct deposit information will fail. Like with the mailing address error, the technical specifics are not important to convey to the end user — just that this has something to do with how direct deposit data and home or work phone numbers are coupled in the backend database.

If someone sees this error then they should update their home or phone number in the VA.gov profile, and then try to update their direct deposit again. Please note that the error message will specify whether they need to update the home OR the work phone number.

Once they are successfully able to save a new home or work phone number, then their direct deposit information should be able to be saved **unless** there are issues with their mailing address on file (see the previous section for more information on mailing address errors) **or** there are issues with a different phone number (eg. they had to fix their home number and then got a different error that they need to fix their work phone number).

For the end user, the flow will look like this:

1. A user tries to update their direct deposit information in the VA.gov profile. They may get an error saying their home or work phone number is invalid (**Note:** the error will specify which phone number they need to update):

## Edit your direct deposit information



### We couldn't update your bank information

We're sorry. We couldn't update your direct deposit bank information because your home phone number is missing or invalid. Please go back to [your profile](#) and fill in this required information.

Please provide your bank's current routing number as well as your current account number and type. Then click **Update** to save your information.

YOUR NAME		1001
YOUR ADDRESS		DATE
PAY TO THE ORDER OF		\$
		DOLLARS
1:044072324	1:000123456789	1:
routing number	account number	check number

Routing number (Your 9-digit routing number will

- From here, they should leave the direct deposit screen and go to the Contact Information section of the profile. Under there, they will see an option to update their home or work phone number. They should click **Edit** next to whichever phone number they need to update.

## Contact Information

**i** We'll use this information to contact you about certain benefits and services, including disability compensation, pension benefits, and claims and appeals. If you're enrolled in VA health care, we'll send your prescriptions to the mailing address listed below. Your health care team may also use this contact information to communicate with you.

How do I update my contact information for other benefits? ▾

### Mailing address [Edit](#)

1234 Anywhere Drive  
Anytown, MA 00000

### Home address [Edit](#)

1234 Anywhere Drive  
Anytown, MA 00000

### Home phone number [Edit](#)

(906) 555-0437

### Mobile phone number [Edit](#)

(906) 555-3882

### Work phone number [Edit](#)

(906) 555-3882

3. In the phone number form, have them enter their current home or work phone number and click **Update**.

cont  
com  
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addr  
tion  
  
n for

### Edit home phone number

**i** We can only support U.S. phone numbers right now. If you have an international number, please check back later.

Number (\*Required)

2025559328

Extension

Update

Cancel

Delete

4. Once they update their home or work phone number, they should try again to update their direct deposit information. It should work this time.
  - a. **Note:** This is unlikely, but it is possible that someone will get another error related to changing a different phone number **or** to changing their mailing

address (see Mailing Address section above) after they've fixed their phone number. This is unlikely but it is possible. Once they fix their phone number(s) and/or mailing address, they should be able to update their direct deposit information.

## **Additional Information on Direct Deposit for Compensation & Pension**

There is additional content that users can read and bookmark on direct deposit. This content can be found at <https://www.va.gov/change-direct-deposit/>.

### **Switching between paper checks and direct deposit**

On this page, we address how recipients can opt-in to direct deposit after receiving paper checks or switch back to paper checks after receiving direct deposit.

On VA.gov, we tell people to do the following if they want to switch back and forth:

- **For people who want to switch from paper checks to direct deposit, they can either:**
  - Fill out VA Form 24-0296 and submit this to a regional office  
<https://vbaw.vba.va.gov/bl/20/cio/20s5/forms/VBA-24-0296-ARE.pdf>.
  - **Or** this change can be done over the phone by the National Call Center.
  - **Or** they can make this change in person at their regional office.
- **For people who want to switch from direct deposit to paper checks, or change the address their paper checks are sent to, they can either:**
  - Fill out VA Form 21-572 and submit this to a regional office  
<https://vbaw.vba.va.gov/bl/20/cio/20s5/forms/VBA-20-572-ARE.pdf>.
  - **Or** this change can be done over the phone by the National Call Center.
  - **Or** they can make this change in person at their regional office.