

**Bread for the City  
Representative Payee Program  
Request for Payment of Consumer Expenses By Direct Deposit**

**Consumer Name:** \_\_\_\_\_ **Phone or**

**Community Support Worker:** \_\_\_\_\_ **Email:** \_\_\_\_\_

Consumers who have **personal bank accounts** and the skills required to manage their expense money using those accounts can request to have their expense money paid by direct deposit. Community Support Workers should provide a budget plan that calls for either a once monthly, twice monthly or weekly payment and indicate clearly that this money should be paid by *Direct Deposit to Consumer's Name*. This **Request for Payment By Direct Deposit** form should be attached to the budget.

**Please read and have the consumer initial the following details carefully before completing the request form:**

Initial Below	
	<b>I have read the details of the Direct Deposit Payment Schedule on the back of this form.</b>
	<b>The Consumer and Community Support Worker signing below are responsible for verifying the bank account number and the routing number with the financial institution. Attach a Direct Deposit Form provided by your financial institution, a voided check, or other verification.</b>
	<b>The consumer must periodically forward a copy of his/her personal account statement to Bread for the City monthly for review. This is to ensure that account balances remain within the required resource limits set by the Social Security Administration and that consumers are managing their accounts in such a way as to avoid overdraft fees or other penalties. Statements can be sent to the RPP Coordinator. Note that future direct deposits may be held for failure to send in monthly statements and that BFC cannot assist in avoid overpayments that occur because a consumer is over resources if we are not aware of consumers' balances.</b>
	<b>The consumer must notify Bread for the City RPP <u>immediately</u> if this account is closed or otherwise unable to accept funds by direct deposit. Failure to do so can result in a rejected direct deposit, delay of payment, and in Return Fees being assessed to the consumer.</b>

**Bank Account Information:** Please print clearly **and** attach a copy of a voided check or other document that proves the account and routing number.

<b>Name of Bank:</b> _____	<b>Type of Account:</b>
<b>Bank Address:</b> _____	<input type="checkbox"/> Checking
	<input type="checkbox"/> Savings
<b>Account Number:</b> _____	
<b>Bank Routing Number:</b> _____	
<b>Consumer Email for Payment Notification:</b> _____	
<b>Consumer Phone Number:</b> _____	

<b>CSW Signature (required)</b>	<b>Date</b>	<b>Clinical Team Supervisor (required)</b>	<b>Date</b>
<b>Consumer Signature (required)</b>	<b>Date</b>		

## Direct Deposit Payment Schedule

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Generally, all funds will post at the end of the business day, although actual posting times are controlled by the receiving bank and not by Bread for the City.

Once Monthly Payments/Beginning of the Month – *these payment dates will vary!*

- The date that beginning of the month payments are received will vary depending on whether a consumer has conserved funds available or needs to receive an SSI or SSDI deposit before payments can be made.
- For consumers who have funds available we attempt to deposit funds on the first business day of the month.
- For SSI only recipients the direct deposit will be initiated on the 1<sup>st</sup> of the month (or prior if SSI is paid early because the 1<sup>st</sup> falls on a weekend or holiday).
- For SSDI recipients the direct deposit will be initiated on the 3<sup>rd</sup> of the month (or prior if SSDI is paid early because the 3<sup>rd</sup> falls on a weekend or holiday).
- Payments should credit within two business days, but the timing for when these payments will credit to the consumer's accounts is controlled by the NDC RFMS payment processing system and the banks and may be subject to change.
- For example, as of summer 2021 the expected payment processing time would be as follows:
  - SSI is paid out on Wednesday, May 1<sup>st</sup>. The Direct Deposit is initiated on Wednesday, May 1<sup>st</sup>. The direct deposit is processed on Thursday, May 2<sup>nd</sup> and the funds credit to the consumer's account on that Thursday evening or Friday morning.
  - SSDI is paid out on Friday, May 3<sup>rd</sup>. The Direct Deposit is initiated on Friday, May 3<sup>rd</sup>. The direct deposit is processed on Monday, May 6<sup>th</sup> and the funds credit to the consumer's account on that Monday evening or Tuesday morning.

Twice Monthly Payments/ Middle of the Month

- Middle of the month payments will arrive on the evening of the 15<sup>th</sup>.
- If the 15<sup>th</sup> falls on the weekend, payments will arrive on Monday following.
- If the 15<sup>th</sup> falls on a banking holiday, payments will arrive on the following business day.

Weekly Payments

- Weekly payments will be credited to consumer accounts on Monday evenings.
- If Monday is a banking holiday, payments will arrive on the following business day, Tuesday.
- Budgets should be set up to account for the fact that some months will have 5 Mondays.

Additional Disbursement Requests

- Additional funds will be paid out by direct deposit, but will take two to three business days to post to the consumer's account depending on what time of day the request is received.
- For example: request is received on Monday afternoon, payment is initiated on Tuesday, funds credit on Wednesday evening. Requests received Thursday or Friday will not be credited until the following Monday and Tuesday.
- The receipt requirement for amounts of \$250 or more still applies. We will forward a Receipts Tracker Form to the Community Support Worker by email and expect receipts to be returned.

The Representative Payee Program staff does its best to send out payments by Direct Deposit in a timely manner and in accordance with these timelines – on rare occasions benefit payments delays and technological complications complicate these efforts. For questions and further clarifications please contact a RPP Coordinator or reach out to our accounting team at [RPPach@breadforthe-city.org](mailto:RPPach@breadforthe-city.org).