

Form DDC-1 Screens, Descriptions and Notes

The proposed Form DDC-1, Direct Deposit Change (Internet), will be used by railroad annuitants, beneficiaries, or claimants to update their bank routing and account number after they have completed the Login.gov identity verification process.

The Form DDC-1 screens contain sample data and no real PII.

Screens 1 – 5 contains examples of accessing and completing the myRRB login process.

Screen 6 is the myRRB Landing Page to Access Form DDC-1.

Screens 7 – 9 contains examples of myRRB notifications to an annuitant if a Direct Deposit account exists and system errors.

Screen 10 contains an example of Form DDC-1 screen when annuitant clicks “Add account” or “Add different account” button in screens 7 and 8 as well as the Paperwork Reduction Act and Privacy Act Notices.

Screens 11 – 13 contains examples of Form DDC-1 screen when an annuitant creates a new Direct Deposit or receives an error message during the process.

Screen 14 contains an example of Direct Deposit request confirmations when a user selects “Continue” in screens 12 and 13.

Screen 15 contains an example of Direct Deposit Processing Notification.

Screen 16 contains an example of Direct Deposit Process Complete Notification.

Screen 17 contains an example of Direct Deposit Cancel Request.

Screen 18 contains examples of New Direct Deposit Data Entry Verification/Data Integrity.

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Q&A: Railroad Retirement Survivor Benefits

This edition of our questions and answers series describes the survivor benefits payable by RRB and the eligibility requirements for these benefits.

[Read More](#)

Benefit Information

Retirement
Benefits for retired railroad employees and their families.

Survivor
Benefits for survivors of deceased railroad employees.

Unemployment
Benefits for unemployed railroad workers.

Sickness
Benefits for railroad employees unable to work because of illness or injury.

Disability
Total and occupational disability benefits for railroad employees.

myRRB
Secure service options for conducting personal business with us online.

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myRRB

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RUIA and Retirement Services

At this time RUIA and Retirement Services are only available to railroad employees. Spouses may request documents and pay bills online (see below).

Employees can use their Login.gov account for instant access to the following services any time:

- Apply for Unemployment Benefits
- Claim Unemployment Benefits
- View RUIA Account
- Claim Sickness Benefits
- Access RUIA Tax Documents (login.gov access only)
- View Service & Compensation
- Get Retirement Benefits Estimate

We've partnered with Login.gov to provide an extra layer of security to protect your personal information when conducting business with us online. Create an account or sign in here.

Due to system maintenance, online services accessed thru LOGIN.gov and the RRB's PPW accounts will not be available on Sunday, May 4, 2025, from 8:00 AM until 12:00 PM CST.






- or -


[Sign in with PPW Account](#)

Effective July 1, 2025 - All secure myRRB services and features will require a Login.gov account. All PPW accounts will be deactivated on that date. Please create a Login.gov account to ensure uninterrupted access to myRRB services.

Users can create or use an existing username and password to login and complete the validation process to access Form DDC-1. A user creating a new account encounters the examples in screen 4.

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

 LOGIN.GOV 



myRRB is using Login.gov to allow
you to sign in to your account
safely and securely.

Sign in

Create an account

Sign in for existing users

Email address

Password

☐ Show password

Submit

[Sign in with your government employee ID](#)

LOGIN.GOV



● If you're creating an account, you'll need:

- 1) A current **state-issued ID**
- 2) An **email address**
- 3) Enable **two-step authentication**
- 4) To provide **basic information**, such as your name, address, and phone number
- 5) Your **Social Security number**
- 6) To verify your address by providing a **phone number or mailing address where you receive mail**

When you are finished with this process we'll give you a personal key. Write it down and store it in a safe place; it's important. You'll be asked for the personal key to reset your password.

[Click here for more information](#)



myRRB is using Login.gov to allow you to sign in to your account safely and securely.

[Sign in](#)[Create an account](#)

Create an account for new users

Enter your email address

Select your email language preference

You will receive emails from Login.gov in the language you choose.

☒ English (default)

☐ Español

☐ Français


☐ 中文 (简体)


☐ I read and accept the Login.gov [Rules of Use](#)

Submit


User goes through rest of the
login.gov experience


User clicks “Direct Deposit” to access Form DDC-1.


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Your Profile



MANAGE
Your Information



Direct Deposit
Your Direct Deposit


Placeholder
Placeholder


Unemployment and Sickness Benefits



APPLY FOR
Unemployment Benefits



CLAIM
Sickness Benefits



Placeholder
Placeholder

Retirement Planning


CLAIM
Unemployment Benefits


VIEW MY
RUIA Account


ESTIMATE MY
Retirement Benefits


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User clicks the “Add account” to access Form DDC-1 to add banking account information to create a direct deposit.

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[myRRB](#) > Direct deposit

Direct deposit

 **No account found.** Enter the bank account information where you want to receive your RRB benefits.

[Add account](#)

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User clicks the “Add different account” to access Form DDC-1 to update an account.

Note: The production version of Form DDC-1 will mask the user’s account number except for the last 4 digits on this screen.

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[myRRB](#) > Direct deposit

Direct deposit

Account status
Active


Account type
Savings

Financial institution
Chase

Routing number
73059247

Account number
632046345256707

[Add different account](#)


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Users are instructed to refresh their screen if myRRB is unable to process the request and provides guidance on how to contact the RRB for assistance.

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Sign Out

[myRRB](#) > Direct deposit

Direct deposit



There was an error processing your request
We are unable to process your request. Contact an [RRB Field Office](#) for assistance.

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myRRB – Form DDC-1 screen that appears when the user clicks on “Add account” or “Add different account” button in screens 6 and 7.

Screen 10

User selects the appropriate account type and adds their bank routing and account number.

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myRRB Nick Martin Sign Out

myRRB > Direct deposit > New direct deposit account

US Railroad Retirement Board Form DDC-1 (XX-XX) Proposed Form OMB NO. 3220-XXXX

New direct deposit

Required fields are marked with an asterisk (*)

Account type*

☐ Savings

☐ Checking

Routing number*

Must be 9 digits

Waiting for routing number

Account number*

Re-enter account number*

[Continue](#) [Cancel](#)

[Paperwork reduction act](#)

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myRRB > Direct deposit > Paperwork Reduction Act Notice

US Railroad Retirement Board Form DDC-1 (XX-XX) Proposed Form OMB NO. 3220-XXXX

Paperwork Reduction Act Notice

This notice is given under the Paperwork Reduction Act of 1995 and the Privacy Act of 1974. The Privacy Act requires that the Railroad Retirement Board (RRB) tell you the following whenever we ask you for information.

The RRB's authority for requesting this information is Section 7(b) of the Railroad Retirement Act (RRA) of 1974. Providing us with this information is voluntary on your part. However, if you fail to provide us with the requested information, we may be unable to pay you any benefits. The RRB needs this information to determine whether or not you are eligible to receive such benefits and, if so, the amount you are entitled to receive. If your annuity application is approved and we begin to pay you benefits, information that we may request from you in the future will be used to determine whether you are entitled to continue to receive such benefits.

We estimate this form takes an average of 6 minutes per response to complete, including the time for reviewing the instructions, obtaining the data, and reviewing the completed form. If you wish, send comments regarding the accuracy of our estimate, or any other aspect of this form, including suggestions for reducing completion time, to: Railroad Retirement Board, ATTN: Bureau of Information Services/Policy & Compliance, 844 N. Rush St., Chicago, IL 60611-1275.

COMPUTER MATCHING AND PRIVACY PROTECTION

The Computer Matching and Privacy Protection Act of 1988 requires the RRB to advise you that information you have provided may be used, without your consent, in automated matching programs. These matching programs are a computer comparison of RRB records with records kept by other Federal, State, or local governmental agencies. Information from these matching programs can be used to establish or verify a person's eligibility for federally funded or administered benefit programs and for repayment of payments or delinquent debts under these programs.

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myRRB – Example of Form DDC-1 New Direct Deposit Request

Screen 11

The user is required to complete all fields with a red (*) and make valid entries to ensure completeness and consistency of user-submitted data. Error messages and invalid entries (see Screen 18) indicated in red text will guide the user to make valid entries for data integrity.

Note: The production version of Form DDC-1 will mask the user's account number except for the last four digits on this screen.

U.S. Railroad Retirement Board

myRRB Sign Out

[myRRB](#) > [Direct deposit](#) > New direct deposit account

New direct deposit

Account type*

☒ Savings

☐ Checking

Routing number*

Must be 9 digits

507420395

Navy Federal Credit Union

Account number*

305632046445256

Re-enter account number*

305632046445256

[Add account](#) [Cancel](#)

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Note: The production version of Form DDC-1 will mask the user's account number except for the last four digits on screens 12 – 16.

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[myRRB](#) > [Direct deposit](#) > New direct deposit account

New direct deposit

 **There was an error processing your request**
Please try again or contact an [RRB Field Office](#) for assistance.

Account type*

☒ Savings

☐ Checking

Routing number*

Must be 9 digits

507420395

Navy Federal Credit Union

Account number*


305632046445256

Re-enter account number*

305632046445256

Continue

Cancel

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[myRRB](#) > [Direct deposit](#) > New direct deposit account

New direct deposit

Session timeout. Your session has expired. Please refresh the page and re-enter your information.

Account type*

☒ Savings

☐ Checking

Routing number*

Must be 9 digits

507420395

Navy Federal Credit Union

Account number*

305632046445256

Re-enter account number*

305632046445256

[Continue](#)

[Cancel](#)



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When a user selects “Continue” in screens 11 or 12, they will be redirected to one of the two confirmation screens below.

A user has the option to click the “Back” button to correct any errors.

When a user selects “Save account”, they are redirected to the Direct deposit screen and the appropriate myRRB banner/status will appear.

U.S. Railroad Retirement Board

myRRB Nick Martin Sign Out

myRRB > Direct deposit > Confirm direct deposit account

Confirm direct deposit

Account type
Savings

Financial institution
Navy Federal Credit Union

Routing number
603053295

Account number
305632046445256

[Save account](#) [Back](#)

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myRRB > Direct deposit > Confirm direct deposit account

Confirm direct deposit

Adding a new account will replace current account

By submitting this form, your current direct deposit account will be replaced. Any scheduled deposits will continue to be deposited into your existing account until processing is complete.

Current account	New account
Account type Savings	Account type Savings
Financial institution Navy Federal Credit Union	Financial institution Chase
Routing number 603053295	Routing number 73059247
Account number 305632046445256	Account number 632046345256707

[Save account](#) [Back](#)

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When a user selects “Save account” on one of the confirmation notification screens above, they are ending the update process.

The user will be redirected to a screen that provide information on the status of their request, timeline expectation, and who to contact if they need assistance.

The screenshot displays the myRRB interface for the U.S. Railroad Retirement Board. At the top, the header includes the RRB logo, the text "U.S. Railroad Retirement Board", the myRRB logo, and a user profile for "Nick Martin" with a "Sign Out" link. Below the header, the breadcrumb "myRRB > Direct deposit" is shown. The main heading is "Direct deposit". A light blue notification box contains an information icon and the text: "Your direct deposit change is in process. If it has been in process for more than 5 days, please contact an [RRB Field Office](#) for assistance." Below this, the account details are listed: "Account type" (Savings), "Financial institution" (Chase), "Routing number" (73059247), and "Account number" (632046345256707). A button labeled "Add different account" is positioned below the account number. The footer contains the RRB logo, contact information for the William O. Lipinski Federal Building, and several links including Privacy Policy, Policies & Links, Site Map, Contact Us, Website Feedback, PlainLanguage.gov, Data.gov, Benefits.gov, USA.gov, RRB @ Data.gov, Freedom of Information Act, No FEAR Act Data, Plain Writing @ RRB, Open Gov @ RRB, and Office of Inspector General.

U.S. Railroad Retirement Board

myRRB Nick Martin Sign Out

myRRB > Direct deposit

Direct deposit

i Your direct deposit change is in process. If it has been in process for more than 5 days, please contact an [RRB Field Office](#) for assistance.

Account type
Savings

Financial institution
Chase

Routing number
73059247

Account number
632046345256707

[Add different account](#)


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Once “Account save” processing is complete, the Account status in the banner will change to “Active”.

 **U.S. Railroad Retirement Board**

 Nick Martin [Sign Out](#)

[myRRB](#) > Direct deposit

Direct deposit

Account status
Active


Account type
Savings

Financial institution
Chase

Routing number
73059247

Account number
632046345256707

[Add different account](#)

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If a user decides to stop a new addition or update to their direct deposit, the user can click the “Cancel” button.

Example of myRRB popup message for the user to “Exit without adding” or “Continue adding” is displayed below.

The screenshot shows the myRRB website interface for adding a new direct deposit account. The page title is "New direct deposit". The form includes fields for "Account type*" (Savings or Checking), "Routing number*" (Must be 9 digits), "Account number*", and "Re-enter account number*". There are "Add account" and "Cancel" buttons at the bottom of the form. A confirmation popup is displayed in the center, asking "Are you sure you want to exit?" and stating "You have not finished adding an account." The popup has two options: "Exit without adding" (a blue button) and "Continue adding" (a blue link). The footer of the page contains the U.S. Railroad Retirement Board logo, address, contact information, and various links.

U.S. Railroad Retirement Board

myRRB Sign Out

myRRB > Direct deposit > New direct deposit account

New direct deposit

Account type*

☐ Savings

☐ Checking

Routing number*

Must be 9 digits

Waiting for routing number

Account number*

Re-enter account number*

Add account Cancel

Are you sure you want to exit?

You have not finished adding an account.

[Exit without adding](#) [Continue adding](#)

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Note for screens 11 – 13: Error messages and invalid entries are indicated in the red text and provide guidance to users to make valid entries for data integrity.

**U.S. Railroad Retirement Board**

Nick Martin  Sign Out

[myRRB](#) > [Direct deposit](#) > New direct deposit account


New direct deposit

Account type*
Please select an account type.
☐ Savings
☐ Checking

Routing number*
Must be 9 digits.
International routing numbers are not accepted. Please enter a U.S. routing number.

Account number*
Account number cannot exceed 17 digits.


Re-enter account number*
Account numbers do not match. Please try again.



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Nick Martin  Sign Out

[myRRB](#) > [Direct deposit](#) > New direct deposit account


New direct deposit

Account type*
Please select an account type.
☐ Savings
☐ Checking

Routing number*
Must be 9 digits.
Invalid routing number. Enter a valid U.S. routing number.

Account number*
Account number can only contain letters and numbers.

Re-enter account number*
Account numbers do not match. Please try again.

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