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.

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Benefit Information

Retirement
Benefits for retired railroad employees and their families.

Survivor
Benefits for survivors of deceased railroad employees.

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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
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myRRB

Home
Benefits

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.

Sign in with LOGIN.GOV

- 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.

LOGIN.GOV | **myRRB**

ⓘ 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

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User goes through rest of the
login.gov experience

User clicks "Direct Deposit" to access Form DDC-1.

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

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.

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.

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.

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.

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.

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.

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

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.

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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.

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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.

[GB29 NWBK 6016 1331 9268 19]

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Account number*
Account number cannot exceed 17 digits.

[10563204644452565742579633]

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

[105632046445265]

[Continue] [Cancel]

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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.

[507420395]

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

[!05632046445256]

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

[105632046445265]

[Continue] [Cancel]

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