BILL'S HOME TECH

Home & Small Business Tech Solutions

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VA Direct Deposit & Your Profile

Set up benefit payments safely - and keep your VA.gov profile current

Tech Made Simple. Service Made Personal.

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1 The Short Version

Your VA.gov profile is the VA's record of how to reach you and how to pay you - your address, your phone, your email, and your bank information for benefit payments. Setting up direct deposit means telling the VA which bank account to send your payments to, so they arrive electronically rather than by paper check. It is the safest, fastest way to get the money you earned. You do it once, inside your signed-in profile, and update it only when something changes.

1. Sign in to VA.gov with your verified Login.gov or ID.me account.
2. Open your profile and find the direct deposit section.
3. Have your bank's routing number and account number ready.
4. Enter or update your bank details, and save.
5. While you are there, confirm your address, phone, and email are current.

> **GOOD TO KNOW**
>
> Changing direct deposit requires a verified identity - the same check that stops anyone else from redirecting your payments. That extra step is a safeguard, not a hassle. The rest of this guide walks through each piece slowly; take it a page at a time.

2 What Your VA.gov Profile Is

Your profile is a single place that holds the practical details the VA needs about you. It is not your medical record or your claim - it is the contact-and-payment card that sits behind everything else. When the VA needs to reach you or pay you, this is where it looks.

- Your mailing address - where paper mail from the VA goes.
- Your phone numbers and email - how the VA reaches you, and where alerts are sent.
- Your direct deposit bank information - where your benefit payments land.
- Your payment history - a record of past benefit payments with their dates and amounts, handy for your own peace of mind or for taxes.

Think of the profile as the VA's address book entry for you - and you are the one who keeps it accurate. Because so much depends on it quietly, folks often forget it exists until something goes wrong: a payment to an old account, a letter to an old house. A few minutes confirming it prevents those headaches.

3 Why the Email on Your Profile Matters

Of all the details in your profile, the email address deserves special attention, because so many VA alerts travel by email. If the email on file is one you no longer check - or a spouse's shared address - those alerts quietly miss you, and you learn about things late or not at all.

- Claim and appeal updates - "we need something from you" - often arrive by email.
- Secure message notifications from your care team come to your profile email.
- Appointment reminders may be sent there, depending on your settings.
- An outdated or shared email means missing time-sensitive notices.

WATCH OUT

If you share an email with a spouse, consider setting up your own free address for your VA profile. VA alerts are personal, and a shared inbox can bury them or send them to the wrong person. Your email also ties to your Login.gov or ID.me sign-in, so a personal one keeps you informed and helps keep your account secure.

4 What You Need Before You Start

Setting up direct deposit and tidying your profile goes quickly when you gather a couple of things first. Have these ready before you sign in, so you are not hunting mid-task.

- A verified Login.gov or ID.me account - the key to sign in and to change payment details.
- Your bank's routing number - the nine-digit number identifying your bank.

- Your account number - the number of your specific checking or savings account.
- Whether the account is checking or savings.
- Your current address, phone, and email, to confirm the rest of the profile.

WATCH OUT

You will find your routing and account numbers on a check (the two long numbers along the bottom), on your bank's app or website, or by asking your bank. Double-check them - a single wrong digit sends a payment astray. If you do not have a verified account yet, that is the true first step.

5 Signing In: Login.gov or ID.me

To reach your profile and change direct deposit, you sign in to VA.gov with a verified Login.gov or ID.me account. For direct deposit especially, the VA requires your identity to be verified - and that is a good thing. It means a crook who somehow learned your password still cannot reroute your payments without passing the identity check.

- VA.gov accepts Login.gov or ID.me - both free, both verify your identity.
- The old My HealtheVet username-and-password sign-in was removed on March 5, 2025, and the DS Logon option on November 18, 2025. Login.gov and ID.me are the only ways in now.
- Your My HealtheVet health portal itself is not going away - you just sign in to it with Login.gov or ID.me.
- If you already have Login.gov for Social Security or ID.me for the IRS, use that same account.

GOOD TO KNOW

If your account is not yet fully verified, the VA walks you through it when you try to change direct deposit - photographing your ID and matching your face. Once verified, the same account handles your whole VA life: health care, claims, the app, and this profile. For sign-in trouble, VA Support is at 877-327-0022.

6 Setting Up Direct Deposit, Step by Step

Setting up or changing direct deposit lives inside your VA.gov profile. With your routing and account numbers in hand and your account verified, it is a short, careful task. Take your time entering the numbers - the payment goes exactly where you tell it.

1. Sign in to VA.gov with your verified Login.gov or ID.me account.
2. Open your profile and find the direct deposit information section.
3. Choose to manage or edit your direct deposit.
4. Enter your bank's routing number and your account number, and mark checking or savings.
5. Save, then watch for the first new payment to confirm it landed.

TIP

Read the numbers back to yourself twice, slowly, as you type them into VA.gov. If a helper is reading them to you, have them repeat each group. Two careful readings beat one quick one, every time.

Rather not do this yourself? I'll come to your home and set it up for you — a flat $99 first visit across Portage County, Ohio and nearby communities. Outside the area? I also help remotely by phone or screen-share. Book at billshometech.com/book or call (330) 200-8042.

7 Routing Number vs. Account Number

Folks mix these up, so here is which is which. The routing number identifies your bank, and it is the same for every customer at that bank (or at least for your region of it). The account number identifies your particular account, and it is yours alone.

- On a paper check, the routing number is the first group of digits at the bottom left.
- The account number is the group just after it.

- The last short group is the check number, which you do not need.
- When in doubt, your bank will tell you both over the phone.

> **WATCH OUT**
> Get your bank numbers only from your own check, your own bank's official app or site, or your bank directly - never from an email or a caller who claims to be helping you "set up" direct deposit. The numbers are yours to enter into the real VA.gov, nowhere else.

8 Updating Your Address and Phone

While you are signed in setting up direct deposit, it is the perfect moment to confirm the rest of your profile - your mailing address and phone numbers. These are what the VA uses to send you letters and to reach you about care and claims. They drift out of date quietly, especially after a move, so a quick check now saves missed mail later.

1. In your VA.gov profile, find the contact information section.
2. Confirm or update your mailing address - the one where you want VA letters sent.
3. Confirm or update your home and mobile phone numbers.
4. Save the changes and check that they display correctly.

> **TIP**
> Use your mobile number where the VA asks for a phone it can text - appointment reminders and some alerts arrive by text, and a mobile number is the one that receives them.

9 Notification Settings

Your profile lets you choose how the VA reaches you with reminders and notices - by text, email, phone, or mail, depending on what is offered. Setting these to match how you actually live means you get the alerts you want and are not left wondering.

- Choose your preferred ways to receive appointment reminders.
- Decide whether you want text, email, or other alerts where the VA offers a choice.
- Make sure the phone and email used for alerts are ones you actually check.
- Review these when your habits change - a new phone, a new email.

GOOD TO KNOW

Notification options vary by the kind of alert and may change as the VA updates its site. If a setting you want is not offered, the mailed letter is always a fallback - the VA still sends important notices by post.

10 Travel Pay and Direct Deposit (BTSSS)

If you file for VA travel reimbursement - mileage for getting to and from your VA appointments - direct deposit matters there too. The bank information in your profile is what makes an electronic reimbursement possible, so one setup serves travel pay as well as your regular benefits.

- VA travel reimbursement is filed online through a system called BTSSS, signed in with Login.gov or ID.me.
- Direct deposit is the fastest way to receive travel reimbursement - no waiting on a paper check.
- The bank details in your profile support these payments.
- There is a deadline to file travel claims after each appointment, so file promptly.

GOOD TO KNOW

The direct deposit you set up is not a single-purpose setting - it smooths several kinds of VA payment, travel reimbursement among them. One careful setup, and the various ways the VA pays you all flow to the same right account.

11 Why Paper Checks Are Going Away

You may have heard that the federal government is moving away from paper checks for benefit payments, toward electronic payment like direct deposit. That is accurate - a broad shift to electronic payments has been underway across federal benefits. The practical meaning is simple: direct deposit is the standard, expected way to receive your VA payments.

- Electronic payment is faster and cannot be lost or stolen from a mailbox.
- Limited exceptions exist for people without access to banking, handled case by case.
- If you have no bank account, do not assume you are shut out - there are electronic options and exception processes.
- The VA benefits line, 1-800-827-1000, can explain the choices for your situation.

> **GOOD TO KNOW**
>
> One option for veterans without a bank account is the Direct Express card - a prepaid debit card, backed by the U.S. Treasury, onto which federal benefit payments load electronically. Your money lands on the card the same day, and you use it like any debit card. Ask the VA benefits line whether it fits your situation.

12 On Your Phone vs. the Computer

You can manage your profile and direct deposit on a phone or a computer, and the VA Health and Benefits app also lets you review payments and update direct deposit. They are the same account underneath, so use whichever suits the moment.

- Computer: a larger screen and keyboard make entering bank numbers carefully easier.
- The VA app: handy for reviewing payments and updating direct deposit on the go.
- Phone browser: works fine for a quick profile check.
- Whatever you use, the information is the same across all of them.

GOOD TO KNOW

If you install the VA Health and Benefits app, check the publisher is the U.S. Department of Veterans Affairs before installing, and know it is free. After one sign-in with fingerprint or face unlock, it opens as easily as your camera and keeps your payments and profile a tap away.

13 Keeping It Current After a Move

A move is the single event most likely to throw your VA profile out of date, because it can change your address and, if you switch banks, your direct deposit too. Making a small checklist and working through it in one sitting after a move keeps everything aligned.

1. Sign in to VA.gov and update your mailing address in your profile.
2. If you changed banks, update your direct deposit with the new routing and account numbers.
3. Confirm your phone and email are still correct.
4. Review your notification settings in case your habits changed with the move.
5. Update the same details with other offices - Social Security, your bank, and DEERS if it applies.

TIP

Keep the old bank account open until you confirm a VA payment has landed in the new one. A payment sent to a just-closed account after a move is a common and avoidable headache.

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14 The "Update Your Direct Deposit" Scam

This is the scam every veteran should know, because it aims straight at your money. A con artist contacts you - by phone, email, or text - claiming to be from the VA, and says there is a problem with your payment or that you must "update" or "confirm" your direct deposit. Their goal is your bank details or your sign-in, or to trick you into rerouting your payment to their account. The real VA does not operate this way.

- A call, email, or text claiming your VA payment needs you to "confirm" or "update" bank details.
- Pressure and urgency - "your payment will stop unless you act now."
- A request for your routing and account numbers, your full Social Security number, or your password.
- A link to a look-alike "VA" site asking you to log in or enter bank details.

WATCH OUT

The VA does not call, email, or text out of the blue demanding your bank details or password. You change direct deposit yourself, when you choose, on the real VA.gov. If a message worries you, hang up or set it aside, then sign in to VA.gov yourself or call 1-800-827-1000 to check. Report attempts to the VA and to the FTC at ReportFraud.ftc.gov.

15 What Trips People Up

A handful of predictable mistakes cause most direct deposit and profile trouble, and all are easy to avoid once named. None is catastrophic, but any can delay a payment or a notice.

- A wrong digit in the routing or account number - read both twice, from a trusted source.
- Closing the old bank account too soon - keep it open until a payment lands in the new one.
- Using a shared or outdated email - alerts then miss you.

- Forgetting the profile after a move - address and bank can both be wrong.
- Expecting an instant switch - changes may take a payment cycle to take effect.

WATCH OUT

The costliest mistake is a mistyped account number, because the payment goes exactly where the digits point. If a payment ever seems to go missing after a change, call the VA benefits line, 1-800-827-1000, promptly. Thousands of veterans change direct deposit without trouble - careful beats fast.

16 Each Benefit May Need Its Own Update

Here is a subtlety worth knowing: the VA pays several kinds of benefits, and depending on your situation, a direct deposit change may need to be made separately for each kind rather than once for all. So if you receive more than one type of VA payment, do not assume that changing the bank for one automatically changes it for the others.

- VA benefits come in categories - disability compensation, pension, education, and more.
- A direct deposit change may apply to one category and not automatically to others.
- If you receive more than one type of payment, review each one's direct deposit.
- The VA benefits line can confirm which of your payments point to which account.

WATCH OUT

After changing direct deposit, watch each of your benefit payments the first time around, not just one. This matters most for a mix of benefits - say, disability compensation and a GI Bill education payment. If unsure which categories you have, call 1-800-827-1000.

17 If a Spouse or Family Member Is Helping

Helping a veteran set up direct deposit and tidy their profile is genuinely useful, and it should be done with the veteran present and in charge. The account is theirs, the identity verification must be their real self, and the bank details are theirs to confirm. Your role is the careful second pair of eyes.

- Work side by side, with the veteran present - payment changes need their verified identity.
- Double-check the bank numbers together, reading each group twice.
- Make sure you are on the real VA.gov, not a look-alike reached from a link.
- Let the veteran do the confirming; you assist and encourage.

> **WATCH OUT**
> Be especially alert to scams when helping an older veteran - they are a frequent target of "update your direct deposit" cons. If anyone has contacted them about their payments, treat it as suspect and verify with the VA directly before touching anything.

18 Making It Easier to See and Do

Entering bank numbers accurately matters, so if small print or shaky hands make that hard, a few adjustments help a great deal. Set these up before you begin, especially for the direct deposit step where accuracy counts most.

- Enlarge text in your device's Settings, under Display or Accessibility.
- Use read-aloud (text-to-speech) to hear the numbers you have entered read back.
- A computer's larger keyboard and screen make careful number entry easier than a phone.
- Good lighting and a magnifier, if you use one, help with reading bank numbers off a check.

TIP

For the bank numbers especially, have a trusted helper read the digits aloud in small groups while you type, then read them back together. If online entry is simply too difficult, the VA benefits line at 1-800-827-1000 can update direct deposit by phone, and the county office can assist in person.

19 Where to Get Help Close to Home

You do not have to set this up alone. For the benefits side - understanding your payments, sorting out a problem, confirming which streams you receive - the VA and the county both stand ready. For the technology side, local help is close by.

- VA benefits line, 1-800-827-1000 - for payment questions and direct deposit help by phone.
- Portage County Veterans Service Commission (Ravenna) - free help with benefits and paperwork.
- A VA regional office - can update direct deposit in person if you prefer.
- Your local library or senior center - computers and patient staff for the online steps.

TIP

Call ahead for an appointment at the county Veterans Service Commission, and bring a photo ID and your bank details. For the technology side - signing in, finding the profile, entering bank numbers, installing the VA app - that is what Bill's Home Tech does, in your own home here in Portage County, Monday through Friday.

20 Common Questions

The questions veterans ask most about direct deposit and their VA profile, answered plainly.

- How fast does a direct deposit change take? It may take a payment cycle or two - keep the old account open meanwhile.

- Where do I find my bank numbers? On a check, your bank's app or site, or by calling your bank.
- Does the VA call to update my direct deposit? No - that is a scam. You change it yourself on VA.gov.
- What if I have no bank account? Ask the VA benefits line about electronic options, including the Direct Express card.
- Do I need a verified account to change it? Yes - the identity check protects your payments.

> **GOOD TO KNOW**
>
> You can also update direct deposit by phone through the VA benefits line, or in person at a VA regional office, if the website is not for you. The online route is the fastest, not the only one. And the county Veterans Service Commission assists for free with anything that feels tangled.

CHEAT SHEET

Everyday Cheat Sheet

Keep this page handy. It points you straight to what to do for each task.

I want to...	Do this...
Set up direct deposit	VA.gov profile, direct deposit section - sign in first
Find my bank numbers	On a check, your bank's app, or by calling your bank
Change my address	VA.gov profile, contact information section
The VA "called" about my deposit	It's a scam - hang up; the VA never does this
My payment went to the wrong place	Call the VA benefits line, 1-800-827-1000
No bank account	Ask the VA benefits line about electronic options
Changed banks	Update direct deposit; keep old account open a while
Get local help	Portage County Veterans Service Commission, Ravenna
Get help	Call Bill: (330) 200-8042

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.

HOW I CAN HELP

Your Visit — and My Promise

You don't have to remember all of it — just that a friendly, patient person is one call away, whenever you'd rather have a hand.

KEY SPECS

In your home — $99 flat for the first visit, no contracts and no surprises, with a 30-day come-back-free follow-up. In-home visits cover Portage County, Ohio and nearby communities.
Outside the area? Remotely — $49 for a screen-share session (free for Support Plan members, $39/mo), refundable if I can't fix it — and credited toward a visit if you'd rather have me in person. Book either at billshometech.com/book.

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full $99. No questions, no awkwardness. That's how I'd want to be treated.

Whenever you're ready, I'll come to your home anywhere in Portage County, Ohio and nearby communities, at your pace. Too far for a house call? I also help remotely. Book at billshometech.com/book or call (330) 200-8042. — Bill

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