## Entering and Updating Direct Deposits Overview

Direct Deposit is a requirement at the Commonwealth of Virginia. Agency Payroll Administrators enter and update the direct deposit information on behalf of the employee. Employees must complete and submit an **Employee Direct Deposit Authorization** form to their agency Payroll Administrator to keep on file.

New Direct Deposits accounts require validation of the account information from the employee's financial institution; this process is called Prenoting. The Prenoting process can take up to two (2) pay cycles to get established.

Direct Deposit is a distribution of the employee's Net pay and only available after confirmation of the paycheck calculation (gross-taxes-deductions). An employee's net pay can be deposited into a Checking account, Savings account, a COVA Paycard, or distributed to a Virginia College Savings Plan.

**Note:** Direct Deposits into brokerage or investment accounts are not allowed.

Employees are limited to a total of ten (10) direct deposit distributions. If the employee enrolls in the Virginia College Savings Plan, the setup of each child's account is considered a separate Direct Deposit distribution.

### Email Notification of Direct Deposit Changes

When changes are made to an employee's direct deposit, an email notification is sent to the employee indicating an update was made and the date it was made. If the employee did not authorize a change, they are informed to first contact their agency Payroll Office immediately.

If the agency Payroll Office cannot confirm the changes, the next step is to submit a Help Desk ticket to vccc@vita.virginia.gov with the following in the subject line "Cardinal Direct Deposit Change Not Authorized" and include their contact information.

**Note:** Employees with multiple jobs, whether within the same company or across multiple companies, will only have one set of distributions for Direct Deposit setup.

This Job Aid addresses the processes used by Payroll Administrators to add, update, and inactivate (discontinue) existing Direct Deposits in Cardinal on behalf of the employee.

**Navigation Note**: Please note that you may see a **Notify** button at the bottom of various pages utilized while completing the processes within this Job Aid. This "Notify" functionality is not currently turned on to send email notifications to specific users within Cardinal.
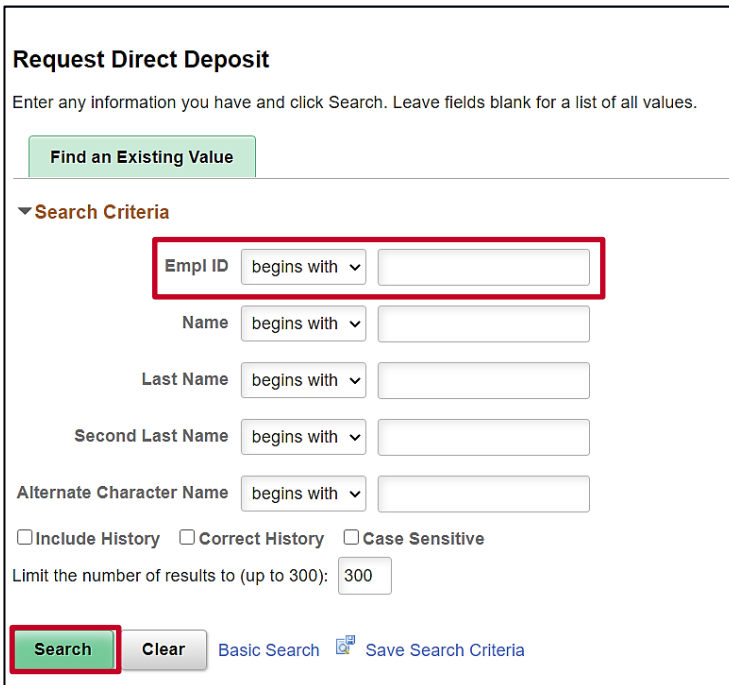
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## Entering a Direct Deposit

1.  Navigate to the **Request Direct Deposit** page using the following path:

    **Menu > Payroll for North America > Employee Pay Data USA > Request Direct Deposit**

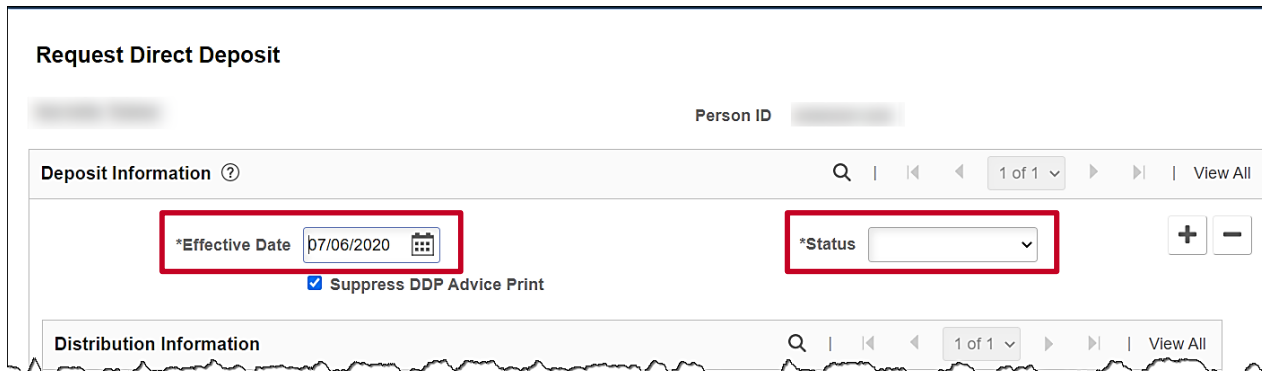The **Request Direct Deposit Search** page displays.



2.  Search for the applicable employee by entering the Employee ID or known portion of the Employee ID in the **Empl ID** field.

    **Note**: You can also search by employee name using the corresponding fields. However, it is recommended to use the Employee ID as it is a unique identifier for each employee.

3.  Click the **Search** button.

4.  If multiple employees match the search criteria entered, the search results will display in the bottom portion of the page and you must click the **Empl ID** link for the applicable employee. If not, proceed to Step 5.
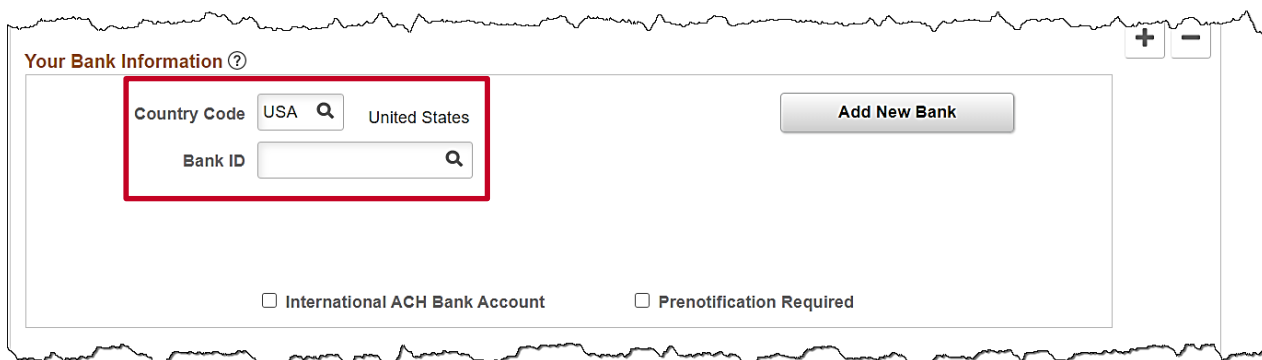
The **Request Direct Deposit** page displays for the applicable employee.



5.    The **Effective Date** field defaults to the current system date.  Update this date to the beginning date for the current pay period using the **Calendar** icon as needed.

**Note**: For further information on effective dating, see the Job Aid titled **HR351_Overview of Effective Dating**.  This Job Aid can be found on the Cardinal website in **Job Aids** under **Learning**.

6.    Click the **Status** field dropdown button and select "Active".

7.    The **Suppress DDP Advice Print** checkbox option is selected by default.  Do not de-select unless the employee provides justification.

8.    Scroll down on the page as needed and complete the **Your Bank Information** section for the first distribution.



9.    The **Country Code** field defaults to "**USA**".  Do not change.

10.   The **Bank ID** field is used to enter/select the applicable Bank's Routing Number.  Search for and select the applicable Bank using the **Bank ID Lookup** icon as needed.

The **Request Direct Deposit** page refreshes.



11.  The **Bank Name** and **Address** fields display and populate based on the Bank entered/selected. These fields are read-only.
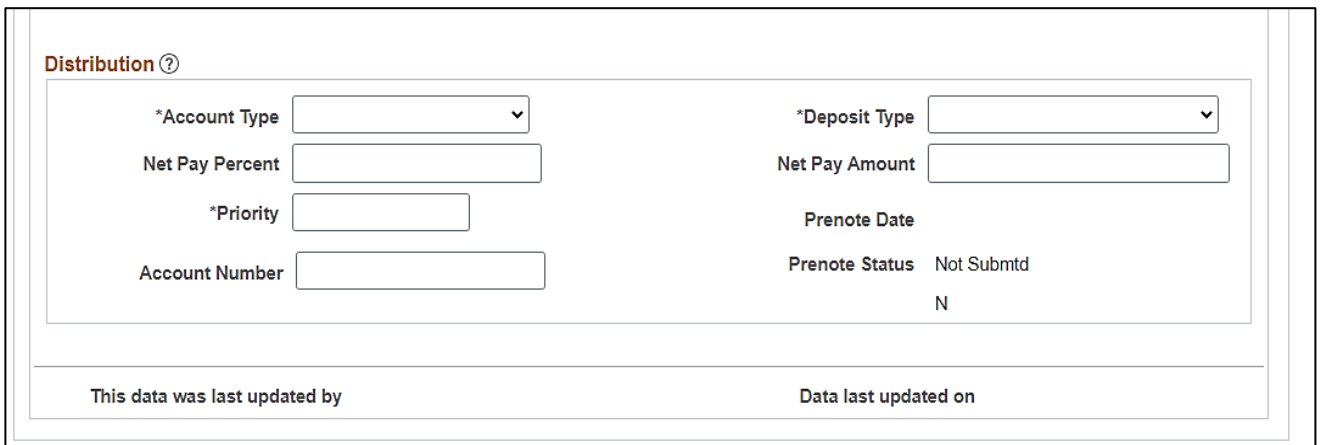
     **Note:** If the bank is known in the system, all information will show.  If the bank is not in the system, the system will validate the routing number.

12.  The **Add New Bank** button and **International ACH Bank Account** checkbox option are not being utilized in Cardinal at this time.

13.  **The Prenotification Required** checkbox will be checked automatically once the **Account Type** of **Checking**, **Savings**, or **COVA Paycard** is selected.  Prenoting is not required for VSELP.

     If the **Prenotification Required** checkbox is unchecked, the account changes will not go through the Prenotification process and the employee's direct deposit will go into effect immediately.  Once the **Prenote Status** is anything other than **Not Submtd**, this button cannot be unchecked.

     **Note**: The Prenote process verifies that the Bank Routing Number and Account Number are valid. Paper checks are issued during the prenotification process until the prenote wait time expires.

Scroll down on the page as needed and complete the **Distribution** section for this distribution.
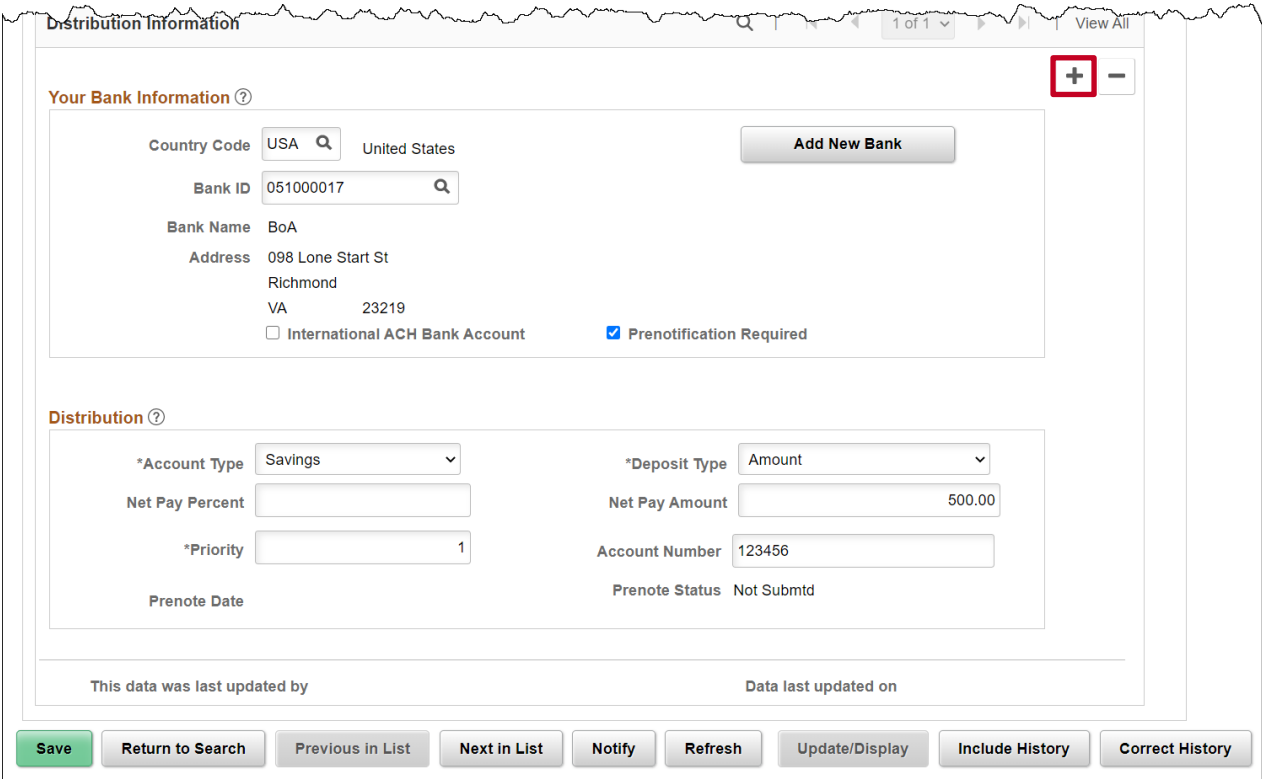
14. Select the applicable account type for the distribution using the **Account Type** field dropdown button.  The following selections are available:

   a. **COVA Paycard**: Select this option if the distribution is going to be made to the employee's COVA Paycard.  The initial creation of distributions to a COVA Paycard must be completed by a Payroll Administrator.

   b. **Checking**: Select this option if the distribution is going to be made to the employee's defined Checking Account

   c. **Issue Check:** Not used by COVA

   d. **Savings**: Select this option if the distribution is going to be made to the employee's defined Savings Account or Virginia College Savings Plans

15. Select the applicable deposit type for the distribution using the **Deposit Type** field dropdown button.  The following selections are available:

   a. **Percent**:  Select this option if the distribution is going to be for a specified percentage of the net pay each pay period.  Enter the percentage in the **Net Pay Percent** field during Step 16.

   b. **Balance of Net Pay**: Select this option for the balance of net pay to be distributed to this account

   c. **Amount**: Select this option if the distribution is going to be for a specified amount.  Enter the amount in the **Net Pay Amount** field during Step 17.

16. If "Percent" is selected in the **Deposit Type** field, enter the applicable percentage in the **Net Pay Percent** field.

17. If "Amount" is selected in the **Deposit Type** field, enter the applicable amount in the **Net Pay Amount** field.

18. Enter the applicable priority for the distribution in the **Priority** field based on the following guidance:

    a. The assigned priority for distributions is important when the employee has more than one (1) Direct Deposit distribution as it determines the priority in which the distributions are made. This is especially important in cases where the employee's net pay for any given pay period is not enough to cover all of their defined distributions

    b. Priorities are entered in increments of one (1) (e.g. 1, 2, 3…999) with one (1) being the highest priority

    c. The distribution with deposit type "**Balance of Net Pay**" should always be assigned the priority of "999"

19. Enter the employee's Bank Account Number in the **Account Number** field.

20. The **Prenote Date** and **Prenote Status** fields will be systematically updated once the Prenoting process is initiated. These fields are read-only. The following Prenote Statuses will be applied during the Prenoting process:

    a. **Not Submitted** (Not Submtd): The data has not been sent to the Automated Clearing House (ACH) for validation

    b. **Submitted**: The data has been sent to the ACH for validation

    c. **Completed**: The Prenoting process has been completed successfully

Sample completed **Distribution Information** section:



21.  If additional distributions need to be set up, click the **Add a New Row** (+) icon within the **Distribution Information** section and continue with Step 23.  If this is the only distribution, proceed to Step 24.

The **Request Direct Deposit** page refreshes and a new distribution displays.



22. Complete the next distribution by repeating Steps 10 – 21.

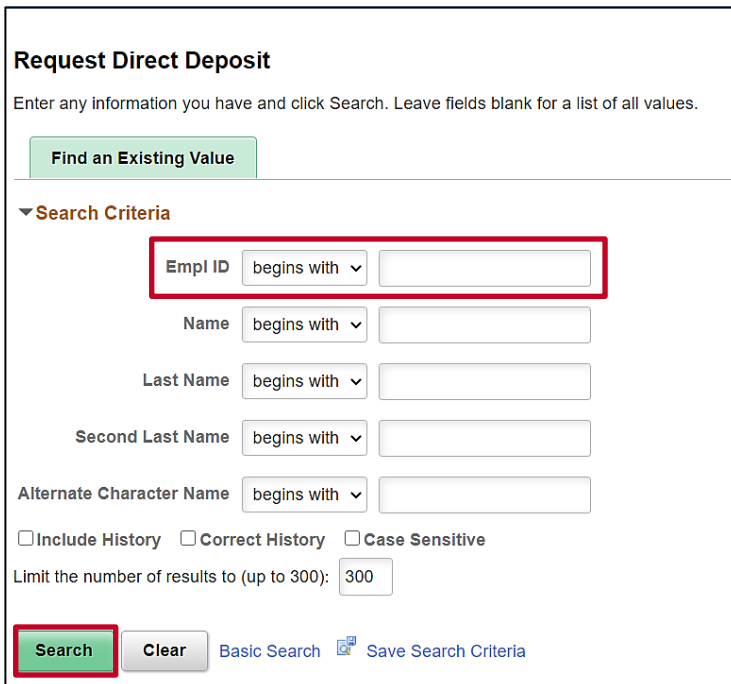23. Once all distributions have been entered, click the **Save** button.

## Updating an Existing Direct Deposit Distribution

This section provides guidance on how to update an existing distribution for an employee.

1.  Navigate to the **Request Direct Deposit** page using the following path:

    **Menu > Payroll for North America > Employee Pay Data USA > Request Direct Deposit**

The **Request Direct Deposit Search** page displays.



2.  Search for the applicable employee by entering the Employee ID or known portion of the Employee ID in the **Empl ID** field.

    **Note**: You can also search by employee name using the corresponding fields. However, it is recommended to use the Employee ID as it is a unique identifier for each employee.

3.  Click the **Search** button.

4.  If multiple employees match the search criteria entered, the search results will display in the bottom portion of the page and you must click the **Empl ID** link for the applicable employee. If not, proceed to the next step.
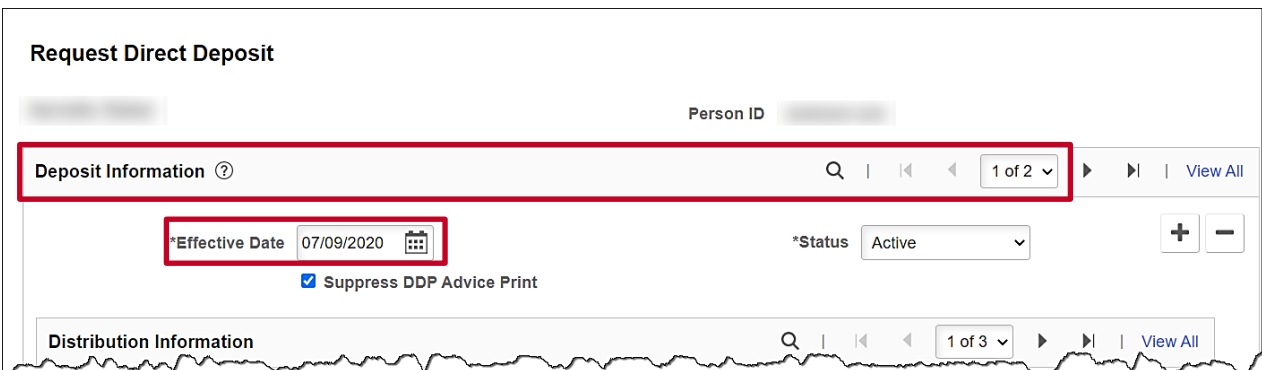
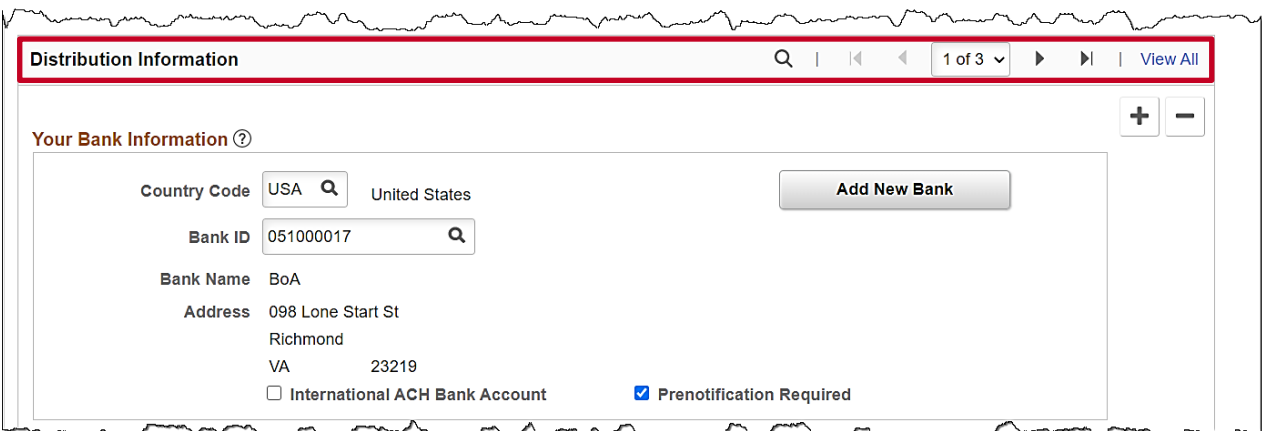The **Request Direct Deposit** page displays for the applicable employee.



5.    Click the **Add a New Row** icon.

The **Request Direct Deposit** page refreshes with the new effective dated row and the information from the previous row is carried forward (Row 1 of 2 in this example).
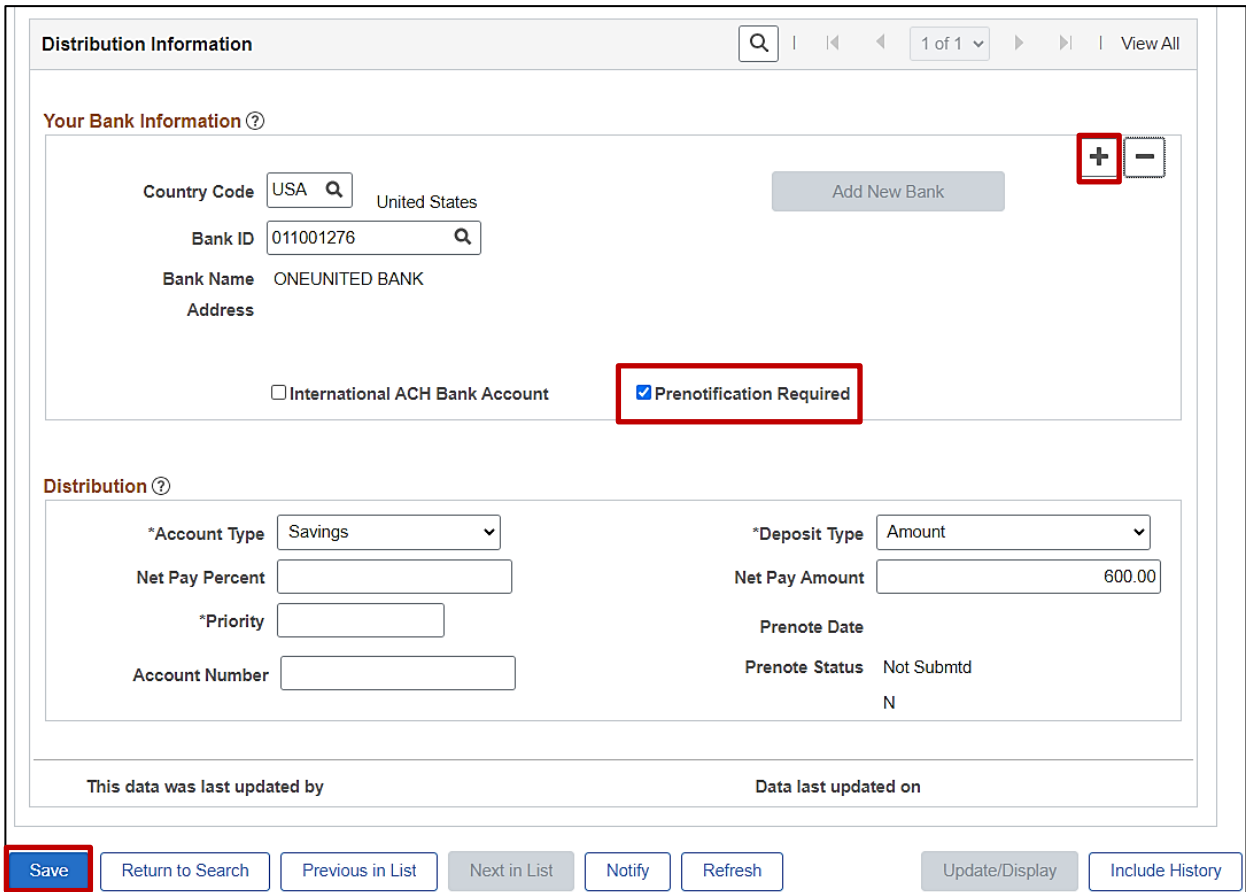


6.    Scroll down as needed and review the **Distribution Information** section.



7.    Review the employee's current distributions as needed.  In this example, the employee currently has three (3) distributions defined and the first distribution displays by default (Row 1 of 3).

8.    Click the **View All** link as needed or use the arrows to navigate to the distribution that needs to be updated.  In this example, the first distribution will be updated.

The applicable distribution displays.



9. Remove the account that is being changed by selecting the **Delete a Row (-)** icon.

10. Click the **Add a Row Icon** (+) icon to add a new row.

11. Enter the following:

    a. Bank ID

    b. Account Type

    c. Deposit Type

    d. Net Pay Percent or Net Pay Amount

    e. Priority

    f. Account Number

    **Note**: You can uncheck the **Prenotification Required** checkbox to bypass the prenote process. This must be done before saving the transaction.

12. Once all information is entered, review the distributions to verify accuracy and click the **Save** button.
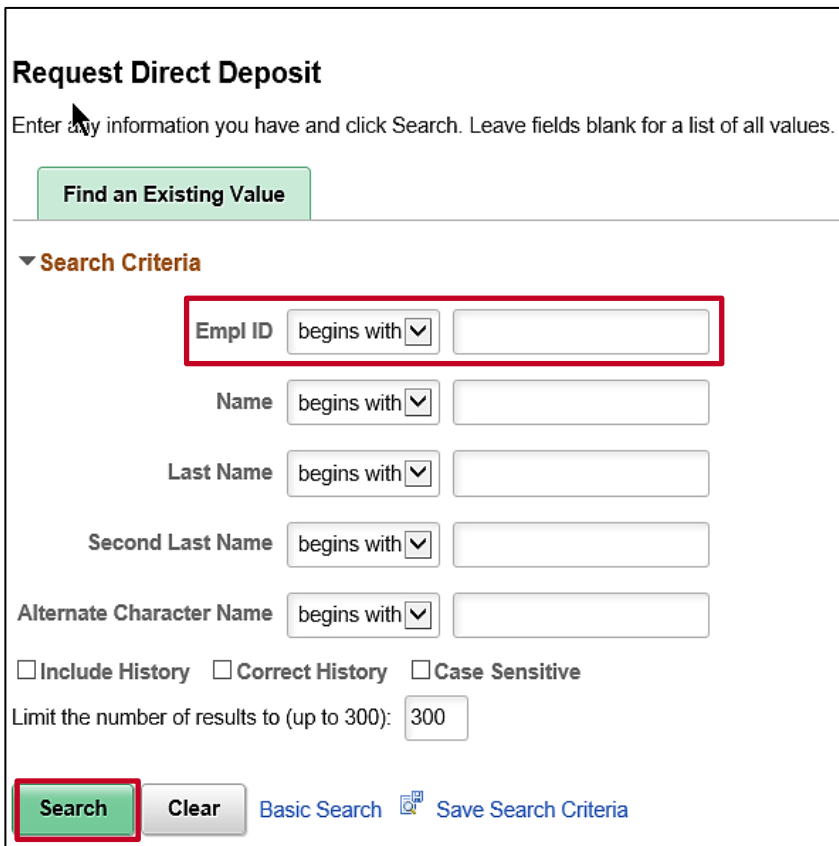
## Inactivating a Direct Deposit Distribution

If an employee elects to discontinue a distribution to an account, you can inactivate the distribution. Distributions to that account will discontinue based on the effective date entered.

This section of the Job Aid provides the steps to inactivate (discontinue) a direct deposit distribution.

1. Navigate to the **Request Direct Deposit** page using the following path:

   **Menu > Payroll for North America > Employee Pay Data USA > Request Direct Deposit**

The **Request Direct Deposit Search** page displays.

**Request Direct Deposit**

Enter any information you have and click Search. Leave fields blank for a list of all values.

**Find an Existing Value**

▼ Search Criteria

| | | |
|---|---|---|
| Empl ID | begins with ☑ | |
| Name | begins with ☑ | |
| Last Name | begins with ☑ | |
| Second Last Name | begins with ☑ | |
| Alternate Character Name | begins with ☑ | |

☐ Include History  ☐ Correct History  ☐ Case Sensitive

Limit the number of results to (up to 300): 300

[ Search ]  [ Clear ]  Basic Search  🔲 Save Search Criteria

2. Search for the applicable employee by entering the Employee ID or known portion of the Employee ID in the **Empl ID** field.
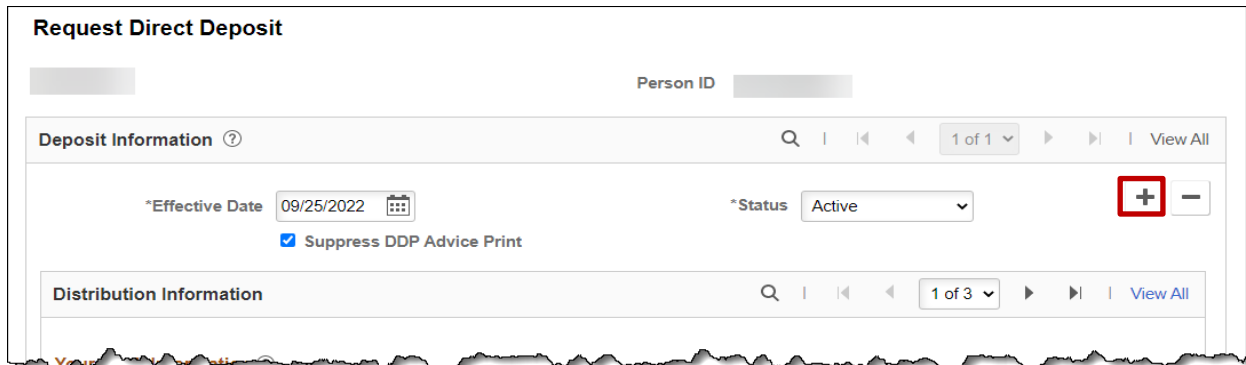
   **Note**: You can also search by employee name using the corresponding fields. However, it is recommended to use the Employee ID as it is a unique identifier for each employee.

3. Click the **Search** button.

   **Note**: If multiple employees match the search criteria entered, the search results will display in the bottom portion of the page and you must click the **Empl ID** link for the applicable employee. If not, proceed to the next Step.
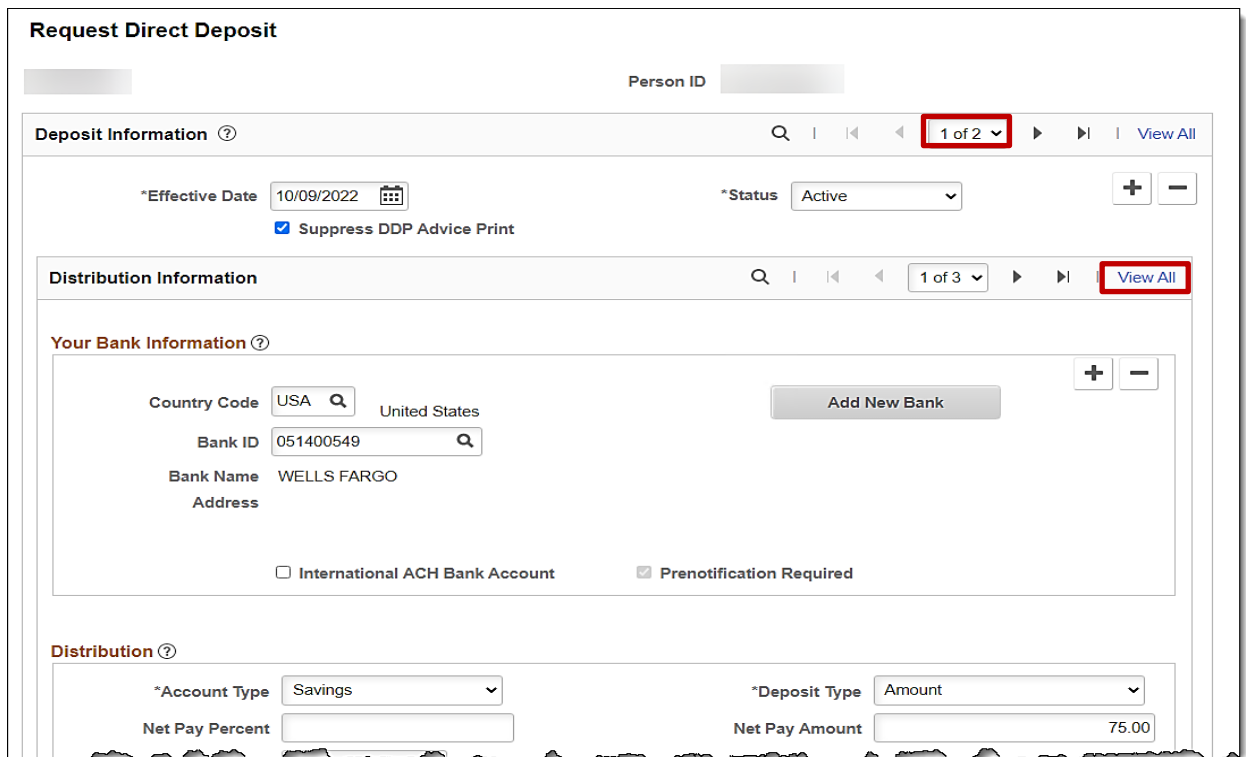
The **Request Direct Deposit** page displays for the applicable employee.



4.  A new effective dated row must be created in order to discontinue an existing Direct Deposit distribution.  Click the **Add a New Row** (+) icon within the **Deposit Information** section.



5.  The page refreshes with the new effective dated row and the information from the previous row is carried forward (row 1 of 2 in this example).

6.  The **Effective Date** field defaults to the current system date.  Update this date to the beginning date for the current pay period using the **Calendar** icon as needed.

    **Note**: For further information on effective dating, see the Job Aid titled **HR351_Overview of Effective Dating**.  This Job Aid can be found on the Cardinal website in **Job Aids** under **Learning**.

7.  Click the **View All** link to view all of the employee's distributions.

**Distribution** ⓘ

| | |
|---|---|
| *Account Type | Savings |
| Net Pay Percent | |
| *Priority | 1 |
| Account Number | [redacted] |

| | |
|---|---|
| *Deposit Type | Amount |
| Net Pay Amount | 75.00 |
| Prenote Date | 10/05/2022 |
| Prenote Status | Completed |

This data was last updated by    System        Data last updated on    09/25/2022

**Your Bank Information** ⓘ                                                         **+** **[−]**

Country Code    USA 🔍    United States        [Add New Bank]
Bank ID    251082615 🔍
Bank Name    VIRGINIA CREDIT UNION INC.
Address    PO BOX 1902
RICHMOND
VA
☐ International ACH Bank Account        ☑ Prenotification Required

**Distribution** ⓘ

| | |
|---|---|
| *Account Type | Savings |
| Net Pay Percent | |
| *Priority | 2 |
| Account Number | [redacted] |

| | |
|---|---|
| *Deposit Type | Amount |
| Net Pay Amount | 350.00 |
| Prenote Date | 10/05/2022 |
| Prenote Status | Completed |

This data was last updated by    System        Data last updated on    09/25/2022

**Your Bank Information** ⓘ                                                         **+** **−**

Country Code    USA 🔍    United States        [Add New Bank]
Bank ID    051000017 🔍
Bank Name    BK OF AMERICA
Address    12TH & MAIN STS.
RICHMOND
VA
☐ International ACH Bank Account        ☑ Prenotification Required

This data was last updated by    System        Data last updated on    09/25/2022

**Your Bank Information** ⓘ                                                         **+** **−**

Country Code    USA 🔍    United States        [Add New Bank]
Bank ID    051000017 🔍
Bank Name    BK OF AMERICA
Address    12TH & MAIN STS.
RICHMOND
VA
☐ International ACH Bank Account        ☑ Prenotification Required

**Distribution** ⓘ

| | |
|---|---|
| *Account Type | Checking |
| Net Pay Percent | |
| *Priority | 999 |
| Account Number | [redacted] |

| | |
|---|---|
| *Deposit Type | Balance of Net Pay |
| Net Pay Amount | |
| Prenote Date | 10/05/2022 |
| Prenote Status | Completed |

This data was last updated by    System        Data last updated on    09/25/2022

[Save]  [Return to Search]  [Notify]  [Refresh]        [Update/Display]  [Include History]

8.    Click the **Delete a Row icon (-)** to remove the direct deposit account(s) that needs to be inactivated (in this scenario, the Priority 2 Savings account is being removed).
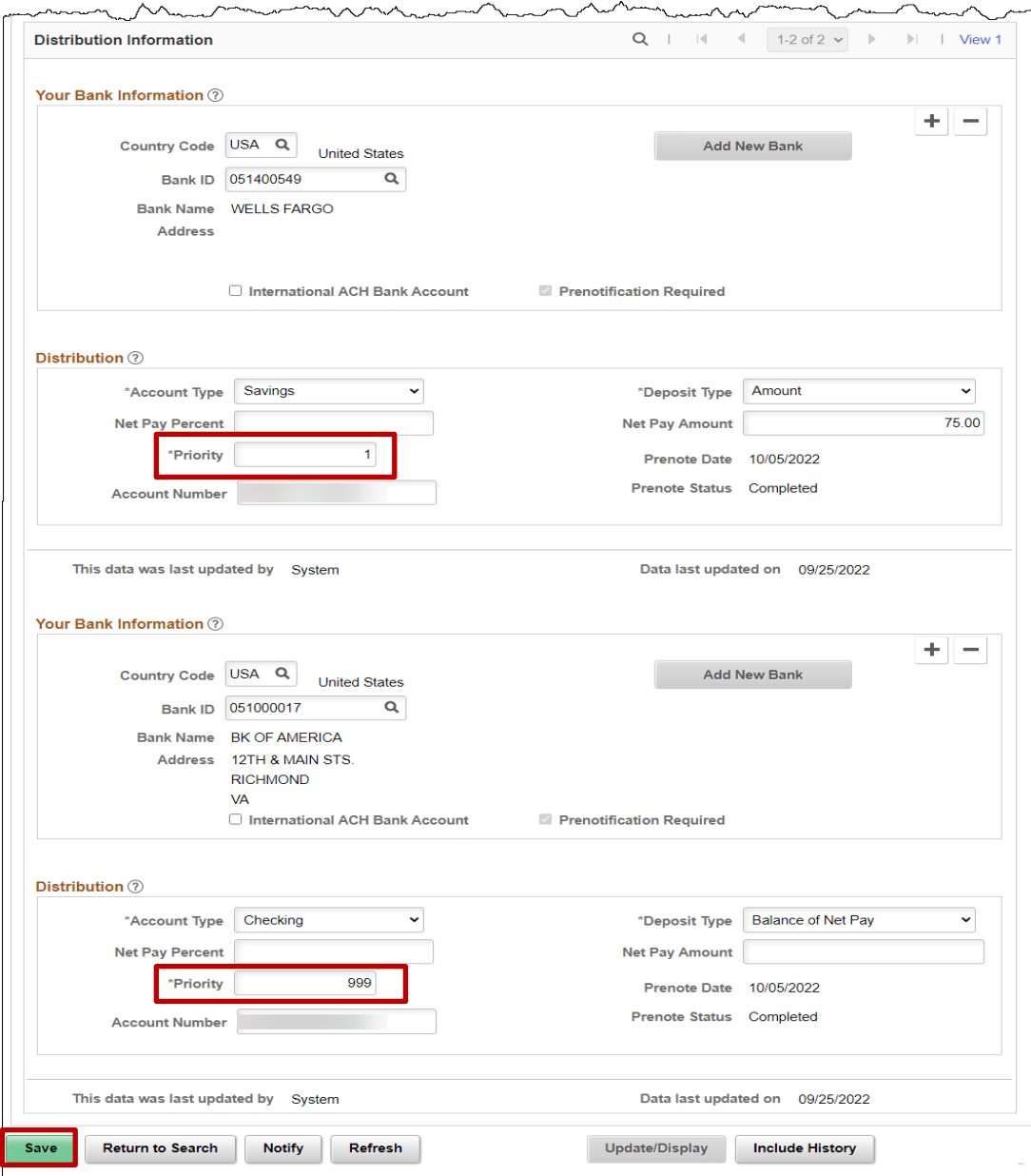
A pop-up message displays.



9. Click the **OK** button to confirm the deletion of the selected account.

The page refreshes and the selected distribution has been removed.



10. Update the **Priority** for any remaining accounts as needed.

11. Click the **Save** button.