Entering and Updating Direct Deposits Overview

Direct Deposit is a requirement at the Commonwealth of Virginia. There are two ways in which Direct Deposit information can be entered/updated:

- Employees can complete and submit an Employee Direct Deposit Authorization form to their Agency Payroll Administrator enter on the Request Direct Deposit page in Cardinal and keep the form on file
  OR
- Employees can enter and update their own Direct Deposit Distributions through Cardinal Employee Self Service (ESS)

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 one pay cycle to get established resulting in a paper check for the employee.

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 Commonwealth Savers 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 Commonwealth Savers Plan, the setup of each child's account is considered a separate Direct Deposit Distribution.

Email Notification of Direct Deposit Changes

An immediate confirmation email is sent to the employee's email address on file in Cardinal each time a Direct Deposit record is updated. This applies to updates made by the employee (via Self-Service) or the Payroll Administrator and is intended to help prevent or flag unauthorized changes.

The employee can validate the update through Cardinal ESS. If the employee did not authorize a change, they are informed to contact their Agency Payroll Office immediately.

The **V_PY_DIR_DEP_AUDIT** can be run to show the changes and who made them.

If the Agency Payroll Office cannot confirm the changes, the next step is for the Agency Payroll Administrator 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 the employee's 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 there may be a **Notify** button at the bottom of various pages utilized while completing the process within this Job Aid. This "Notify" functionality is not currently turned on to send email notifications to specific users within Cardinal.
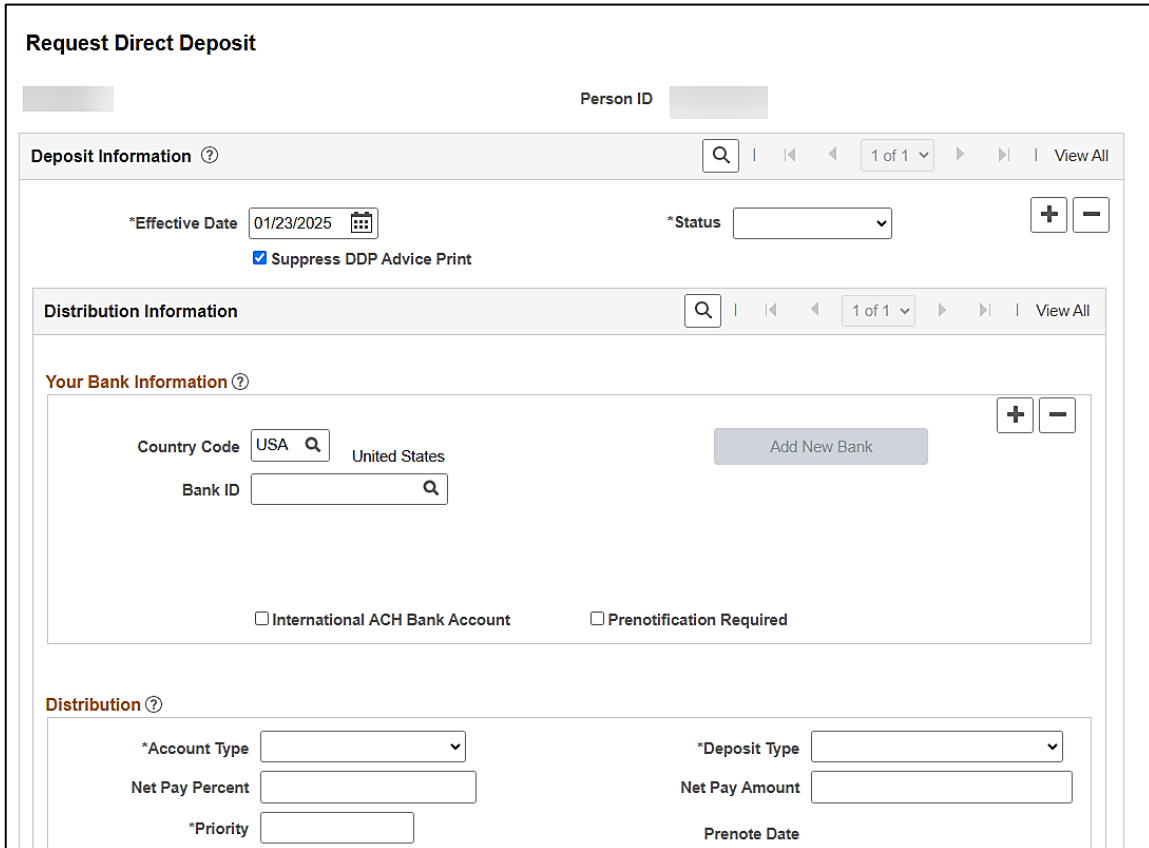
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Revision History

Revision Date	Summary of Changes
11/18/2025	Updated language in the overview to address the addition of Employee Self Service for Direct Deposits. Removed VSELP references as this option is no longer available. Updated the Virginia College Savings Plan to Commonwealth Savers Plan. Added email notification information message that displays when an invalid employee email address exists and the direct deposit is saved.
3/1/2025	Updated the screenshots of the Search pages (Section 1, after Step 1; Section 2, after Step 1; Section 3, after Step 1). Added reference information to the Overview of the Cardinal HCM Search Pages Job Aid.

Entering a Direct Deposit

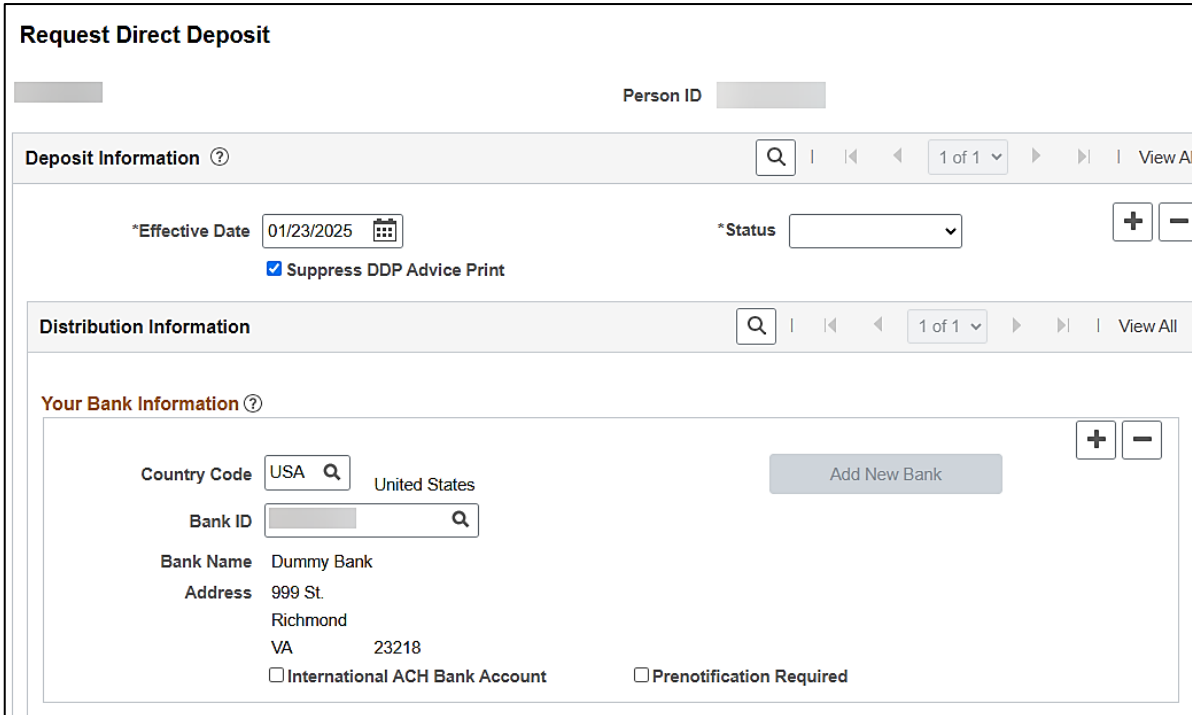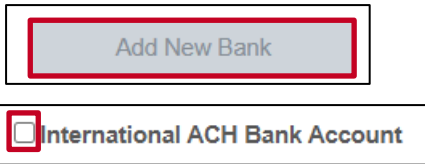| Step	Action
1.	Navigate to the **Request Direct Deposit** page using the following path: NavBar > Menu > Payroll for North America > Employee Pay Data USA > Request Direct Deposit
	The **Request Direct Deposit Find an Existing Value** page displays. **Request Direct Deposit** **Find an Existing Value** ⌄ Search Criteria Enter any information you have and click Search. Leave fields blank for a list of all values. 🕔 Recent Searches [Choose from recent searches ⌄] ✎ 🔖 Saved Searches [Choose from saved searches ⌄] ✎ Empl ID [begins with ⌄] [_____] Name [begins with ⌄] [_____] Last Name [begins with ⌄] [_____] Second Last Name [begins with ⌄] [_____] Alternate Character Name [begins with ⌄] [_____] ⌃ Show fewer options ☐ Case Sensitive ☐ Include History ☐ Correct History [Search] [Clear]
ℹ️	For more information pertaining to the Cardinal HCM Search pages, refer to the Job Aid titled **Overview of the Cardinal HCM Search Pages**. This Job Aid is located on the Cardinal Website in **Job Aids** under **Learning**.
2.	Enter the applicable employee by entering the Employee ID or known portion of the Employee ID in the **Empl ID** field. Empl ID [begins with ⌄] [_____]
ℹ️	Users 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. [Search] [Clear]

Step	Action
ℹ️	If multiple employees match the search criteria entered, the search results will display in the bottom portion of the page, and users must click the **Empl ID** link for the applicable employee. If not, proceed to the next step.

The **Request Direct Deposit** page displays.

| 4. | 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**. |

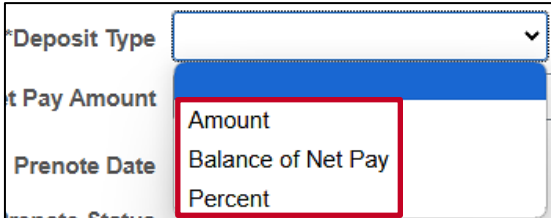| 5. | Click the **Status** field dropdown button and select "Active". |

Step	Action
6.	The **Suppress DDP Advice Print** checkbox option is selected by default. Do not de-select unless the employee provides justification. ☑ Suppress DDP Advice Print
7.	Scroll down on the page as needed and complete the **Your Bank Information** section for the first distribution. Distribution Information 🔍 | ◁ ◁ 1 of 1 ▽ ▷ ▷| | View All Your Bank Information ⑦ Country Code [USA 🔍] United States [Add New Bank] ⊞ ⊟ Bank ID [🔍] ☐ International ACH Bank Account ☐ Prenotification Required
8.	The **Country Code** field defaults to "USA". Do not change. Country Code [USA 🔍] United States
9.	The **Bank ID** field is used to enter or select the applicable Bank's Routing Number. Search for and select the applicable Bank using the **Bank ID Look Up** icon as needed. Bank ID [🔍]

Step	Action
	The Request Direct Deposit page refreshes. **Request Direct Deposit** Person ID **Deposit Information** ⑦ 🔍 |◀ ◀ 1 of 1 ⌄ ▶ ▶| | View All *Effective Date 01/23/2025 📅 *Status ⌄ ➕ ➖ ☑ Suppress DDP Advice Print **Distribution Information** 🔍 |◀ ◀ 1 of 1 ⌄ ▶ ▶| | View All **Your Bank Information** ⑦ ➕ ➖ Country Code USA 🔍 United States Add New Bank Bank ID 🔍 Bank Name Dummy Bank Address 999 St. Richmond VA 23218 ☐ International ACH Bank Account ☐ Prenotification Required
ℹ	The **Bank Name** and **Address** fields display and populate based on the Bank entered/selected. These fields are read-only. 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.
10.	The **Add New Bank** button and **International ACH Bank Account** checkbox option are not being utilized in Cardinal at this time. Add New Bank ☐ International ACH Bank Account
11.	**The Prenotification Required** checkbox will be checked automatically once the **Account Type** of "Checking", "Savings", or "COVA Paycard" is selected. ☐ Prenotification Required

Step	Action
(i)	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. 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.
12.	Scroll down on the page as needed and complete the **Distribution** section for this Distribution. **Distribution** ⓘ *Account Type [▼] *Deposit Type [▼] Net Pay Percent [ ] Net Pay Amount [ ] *Priority [ ] Prenote Date Account Number [ ] Prenote Status Not Submtd N This data was last updated by Data last updated on
13.	Enter the applicable account type for the Distribution using the **Account Type** field dropdown button. The following selections are available: • **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 • **Checking**: Select this option if the Distribution is going to be made to the employee's defined Checking Account • **Issue Check**: Not used by COVA • **Savings**: Select this option if the Distribution is going to be made to the employee's defined Savings Account or Commonwealth Savers Plans *Account Type [▼] et Pay Percent COVA Paycard Checking *Priority Issue Check ccount Number Savings

Step	Action
14.	Select the applicable deposit type for the Distribution using the **Deposit Type** field dropdown button. The following selections are available: • **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 • **Balance of Net Pay**: Select this option for the balance of net pay to be distributed to this account • **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 16 *Deposit Type [▾] t Pay Amount Amount Balance of Net Pay Prenote Date Percent Prenote Status
15.	If "Percent" is selected in the **Deposit Type** field, enter the applicable percentage in the **Net Pay Percent** field. Net Pay Percent [ ]
16.	If "Amount" is selected in the **Deposit Type** field, enter the applicable amount in the **Net Pay Amount** field. Net Pay Amount [ ]
17.	Enter the applicable priority for the Distribution in the **Priority** field based on the following guidance: • 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 • Priorities are entered in increments of one (1) (e.g., 1, 2, 3…999) with one (1) being the highest priority • The Distribution with deposit type "Balance of Net Pay" should always be assigned the priority of "999" *Priority [ ]
18.	Enter the employee's Bank Account Number in the **Account Number** field. Account Number [ ]

Step	Action
19.	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: • **Not Submitted** (Not Submtd): The data has not been sent to the Automated Clearing House (ACH) for validation • **Submitted**: The data has been sent to the ACH for validation • **Completed**: The Prenoting process has been completed successfully <table><tr><td>Prenote Date</td><td></td></tr><tr><td>Prenote Status</td><td>Not Submtd N</td></tr></table>

Sample of completed **Distribution Information** section:
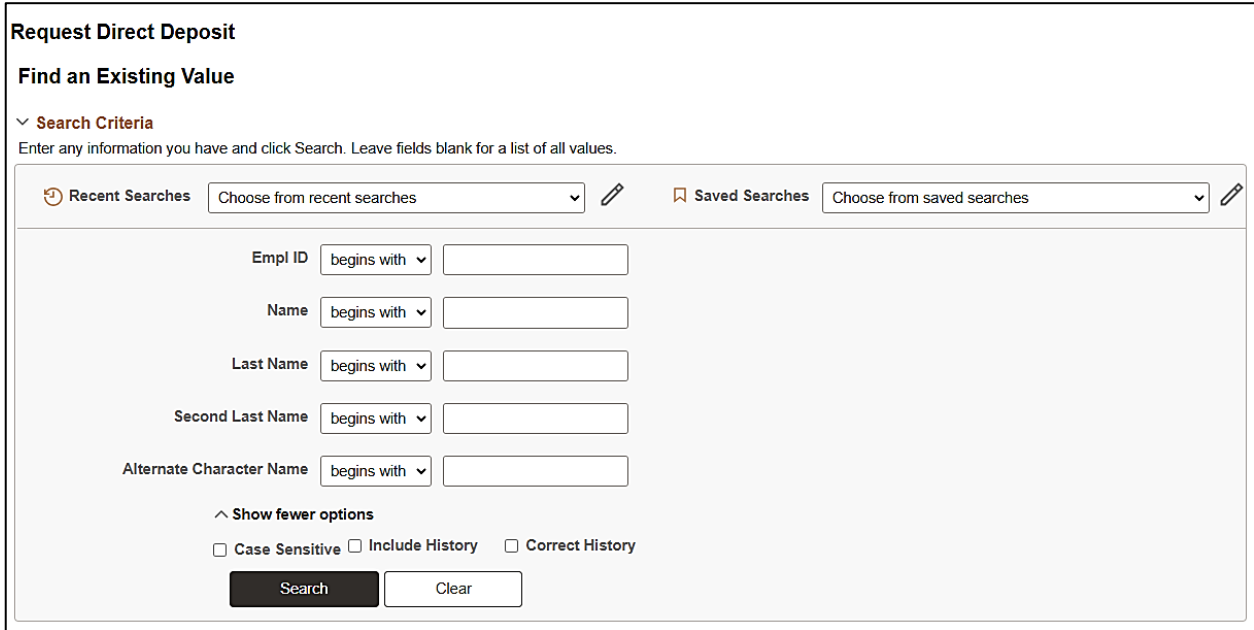
Step	Action
20.	If additional Distributions need to be set up, click the **Add a New Row** (**+**) icon within the **Distribution Information** section and continue with Step 21. If this is the only Distribution, proceed to Step 22.
	The **Request Direct Deposit** page refreshes and a new Distribution displays.
21.	Complete the next Distribution by repeating Steps 9 – 19.
22.	Once all Distributions have been entered, click the **Save** button.

Step	Action
ℹ	If an employee has an invalid primary email address, and error message will display. Updates can still be saved, but the employee will not receive a confirmation email for the change. Notify the HR Administrator immediately to update the primary email address. Warning -- Employee primary email address missing. (25200,138) To ensure the employee receives important notifications, please ask the HR administrator to add a primary email address to the employee's record. OK Cancel

Updating an Existing Direct Deposit Distribution

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

Step	Action
1.	Navigate to the **Request Direct Deposit** page using the following path: **NavBar > Menu > Payroll for North America > Employee Pay Data USA > Request Direct Deposit**

The **Request Direct Deposit Find an Existing Value** page displays.

Request Direct Deposit

Find an Existing Value

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

Recent Searches [Choose from recent searches ▾] ✎   Saved Searches [Choose from saved searches ▾] ✎

Empl ID [begins with ▾] [   ]

Name [begins with ▾] [   ]

Last Name [begins with ▾] [   ]

Second Last Name [begins with ▾] [   ]

Alternate Character Name [begins with ▾] [   ]

∧ Show fewer options

☐ Case Sensitive ☐ Include History ☐ Correct History

[Search]   [Clear]

ℹ	For more information pertaining to the Cardinal HCM Search pages, refer to the Job Aid titled **Overview of the Cardinal HCM Search Pages**. This Job Aid is located on the Cardinal Website in **Job Aids** under **Learning**.
2.	Enter the applicable employee by entering the Employee ID or known portion of the Employee ID in the **Empl ID** field. Empl ID [begins with ▾] [ ]
ℹ	Users 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. [Search] [Clear]

Step	Action
ⓘ	If multiple employees match the search criteria entered, the search results will display in the bottom portion of the page, and users 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. | Click the **Add a New Row** icon (**+**) in the **Deposit Information** section. |

Step	Action
	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 scenario).

Request Direct Deposit

Person ID

Deposit Information ⓘ   🔍 | ◄| ◄ 1 of 2 ▼ ► ►| | View All

*Effective Date 01/24/2025 📅   *Status Active ▼   ➕ ➖
☑ Suppress DDP Advice Print

Distribution Information   🔍 | ◄| ◄ 1 of 2 ▼ ► ►| | View All

Your Bank Information ⓘ   ➕ ➖

Country Code USA 🔍 United States   Add New Bank
Bank ID 🔍
Bank Name Bank Of America
Address 3636 HWY 33
NEPTUNE
NJ

5.	Scroll down as needed and review the Distribution Information section.

Distribution Information   🔍 | ◄| ◄ 1 of 2 ▼ ► ►| | View All

Your Bank Information ⓘ   ➕ ➖

Country Code USA 🔍 United States   Add New Bank
Bank ID 🔍
Bank Name Bank Of America
Address 3636 HWY 33
NEPTUNE
NJ

6.	Review the employee's current Distributions as needed.
7.	Click the **View All** link as needed or use the arrows to navigate to the Distribution that needs to be updated. In this scenario, the first Distribution will be updated.

◄ 1 of 2 ▼ ► ►| | View All

Step	Action
	The applicable Distribution displays.

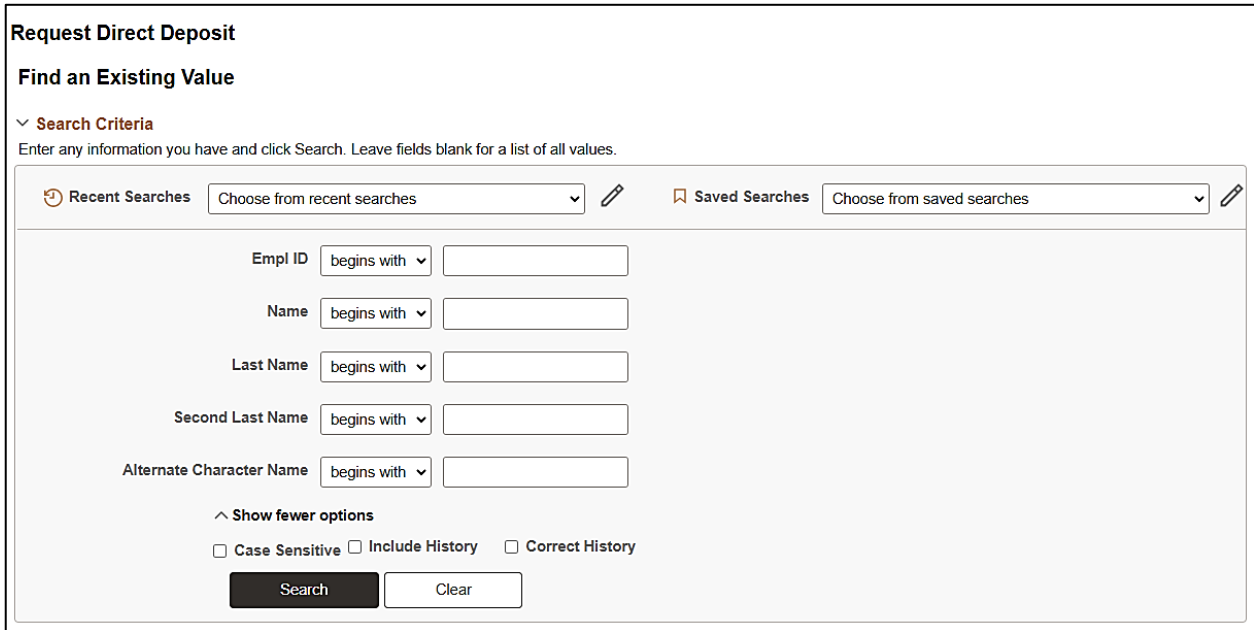| 8. | Remove the account that is being changed by clicking the **Delete a Row (-)** icon. |
| 9. | Click the **Add a Row Icon** (**+**) icon to add a new row. |

Step	Action
10.	Enter the following: • Bank ID • Account Type • Deposit Type • Net Pay Percent or Net Pay Amount • Priority • Account Number **Your Bank Information** ⓘ Country Code USA 🔍 United States Bank ID [🔍] Add New Bank ☐ International ACH Bank Account ☐ Prenotification Required **Distribution** ⓘ *Account Type [▾] *Deposit Type [▾] Net Pay Percent [ ] Net Pay Amount [ ] *Priority [ ] Prenote Date Account Number [ ] Prenote Status Not Submtd
ⓘ	Uncheck the **Prenotification Required** checkbox as applicable to bypass the prenote process. This must be done before saving the transaction. ☐ **Prenotification Required**
11.	Click the **Save** button. [Save] [Return to Search] [Notify] [Refresh]
ⓘ	If an employee has an invalid primary email address, and error message will display. Updates can still be saved, but the employee will not receive a confirmation email for the change. Notify the HR Administrator immediately to update the primary email address. Warning -- Employee primary email address missing. (25200,138) To ensure the employee receives important notifications, please ask the HR administrator to add a primary email address to the employee's record. [OK] [Cancel]

Inactivating a Direct Deposit Distribution

If an employee elects to discontinue a Distribution to an account, users 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.

Step	Action
1.	Navigate to the **Request Direct Deposit** page using the following path: **NavBar > Menu > Payroll for North America > Employee Pay Data USA > Request Direct Deposit**

The **Request Direct Deposit Find an Existing Value** page displays.

ℹ	For more information pertaining to the Cardinal HCM Search pages, refer to the Job Aid titled **Overview of the Cardinal HCM Search Pages**. This Job Aid is located on the Cardinal Website in **Job Aids** under **Learning**.
2.	Enter the applicable employee by entering the Employee ID or known portion of the Employee ID in the **Empl ID** field.
ℹ	Users 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.

Step	Action
3.	Click the **Search** button. [Search] [Clear]
(i)	If multiple employees match the search criteria entered, the search results will display in the bottom portion of the page, and users 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.

Request Direct Deposit

Person ID

Deposit Information (?)   [Q] | |◄ ◄ 1 of 1 ▾ ► ►| | View All

*Effective Date 01/23/2025 📅   *Status Active ▾   [+] [−]
☑ Suppress DDP Advice Print

Distribution Information   [Q] | |◄ ◄ 1 of 1 ▾ ► ►| | View All

Your Bank Information (?)   [+] [−]
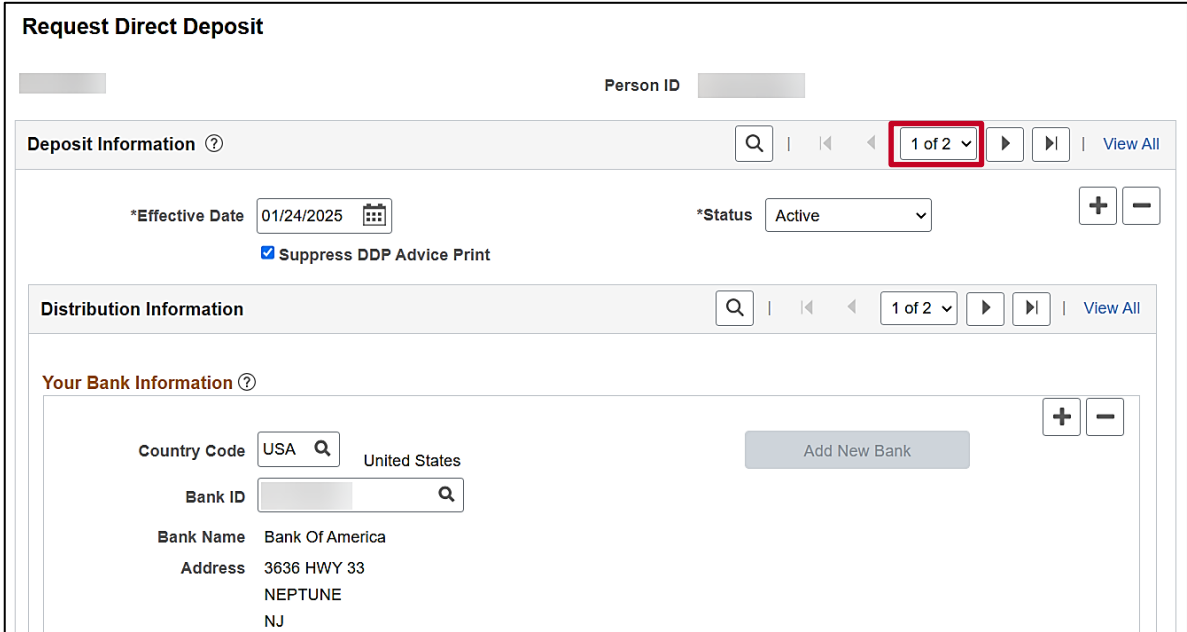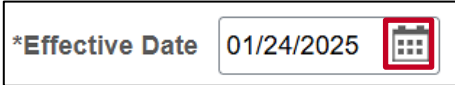
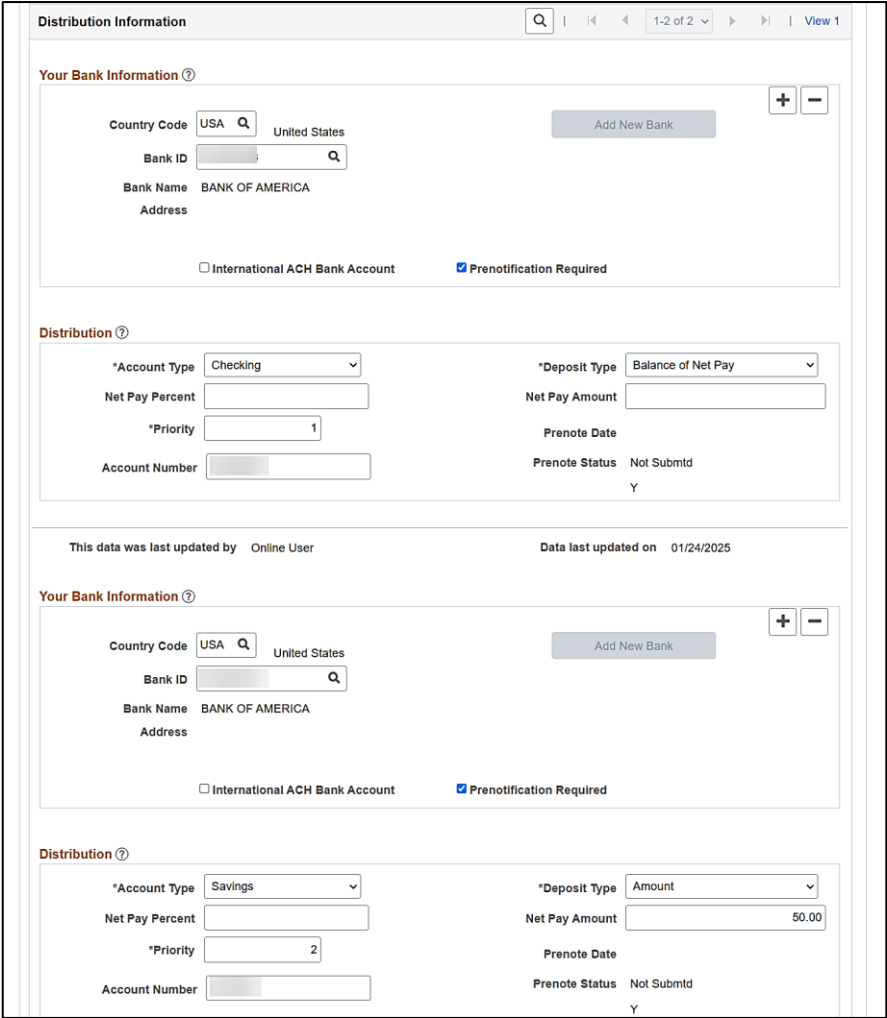Country Code USA [Q] United States   Add New Bank
Bank ID [   ] [Q]
Bank Name Bank Of America
Address 3636 HWY 33
NEPTUNE
NJ
☐ International ACH Bank Account   ☑ Prenotification Required
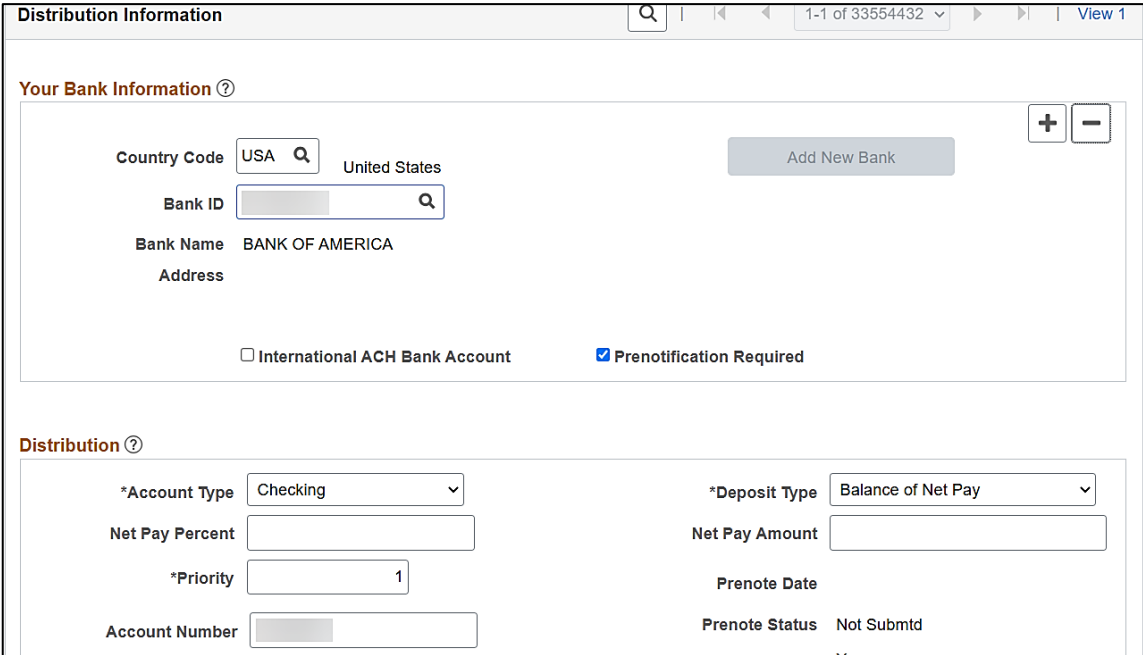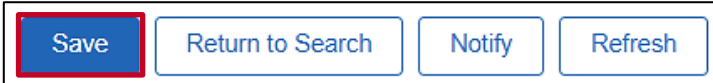
(i)	A new effective dated row must be created in order to discontinue an existing Direct Deposit Distribution.
4.	Click the **Add a New Row** (**+**) icon within the **Deposit Information** section. Deposit Information (?) [Q]	|◄ ◄ 1 of 1 ▾ ► ►|	View All *Effective Date 01/23/2025 📅 *Status Active ▾ [+] [−] ☑ Suppress DDP Advice Print

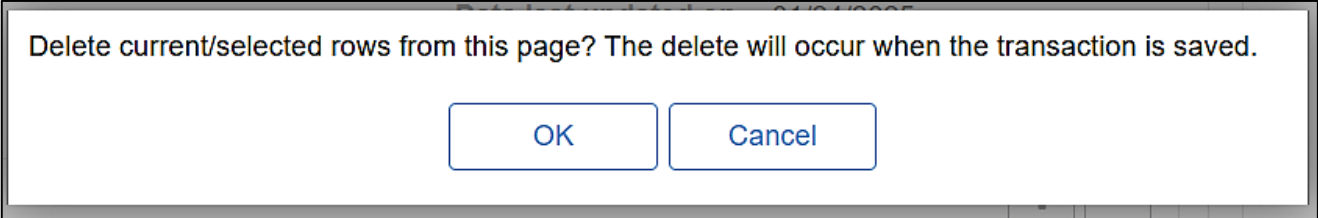| Step	Action
	The **Request Direct Deposit** page refreshes with the new effective dated row and the information from the previous row is carried forward. (Row 1 of 2 in this scenario). **Request Direct Deposit** Person ID Deposit Information ⓘ 🔍 | ◁ ◀ 1 of 2 ▶ ▶▌ | View All *Effective Date 01/24/2025 📅 *Status Active + − ☑ Suppress DDP Advice Print Distribution Information 🔍 | ◁ ◀ 1 of 2 ▶ ▶▌ | View All Your Bank Information ⓘ + − Country Code USA 🔍 United States Add New Bank Bank ID 🔍 Bank Name Bank Of America Address 3636 HWY 33 NEPTUNE NJ
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. *Effective Date 01/24/2025 📅
ⓘ	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 **View All** link to view all of the employee's Distributions. ◀ 1 of 2 ▶ ▶▌ | View All

Step	Action
	The applicable Distribution displays.

7.	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 **Message** displays in a pop-up window.

Delete current/selected rows from this page? The delete will occur when the transaction is saved.

OK   Cancel

Step	Action
8.	Click the **OK** button to confirm the deletion of the selected account. OK Cancel

The page refreshes and the selected Distribution has been removed.

Step	Action
9.	Update the **Priority** field for any remaining accounts as needed. *Priority 1
10.	Click the **Save** button. Save Return to Search Notify Refresh
ℹ	If an employee has an invalid primary email address, and error message will display. Updates can still be saved, but the employee will not receive a confirmation email for the change. Notify the HR Administrator immediately to update the primary email address. Warning -- Employee primary email address missing. (25200,138) To ensure the employee receives important notifications, please ask the HR administrator to add a primary email address to the employee's record. OK Cancel