



## **DIRECT DEPOSIT PROGRAM**

If you are interested in enrolling in the State's Payroll Direct Deposit program, the following information will provide you with answers to questions most frequently asked by employees considering Direct Deposit.

### **WHAT IS DIRECT DEPOSIT?**

Direct Deposit is a program that allows for the automatic deposit of your net earnings into the financial institution of your choice.

### **WHAT ARE SOME OF THE REASONS FOR ENROLLING IN DIRECT DEPOSIT?**

- Avoidance of long lines at your financial institution on pay days.
- Convenient and consistent deposit of earnings in spite of business absences, vacations or illnesses.
- Security in the knowledge that paychecks cannot be lost, stolen or forged.
- Less risk of error due to a paycheck lost or misdirected by your financial institution.

### **AM I ELIGIBLE FOR DIRECT DEPOSIT?**

Yes, all CSU Stanislaus employees working in faculty, management, staff, special consultants, and student assistant positions are eligible for Direct Deposit.

### **WILL I BE ELIGIBLE FOR DIRECT DEPOSIT IF I WORK OUT OF STATE?**

Yes. Payroll funds can be deposited to any financial institution within the United States as long as your institution is participating in the program for automated deposits. Check with your financial institution to find out if they will accept automated deposits.

### **WHAT FINANCIAL INSTITUTIONS PARTICIPATE IN THE STATE'S DIRECT DEPOSIT PROGRAM?**

Any financial institution that deposits through the Federal Reserve Bank System and is an active participant in the Direct Deposit Program may be used by an employee. Most financial institutions in the surrounding five county regions are participants. It is important for you to verify with the financial institution of your choice whether or not it is a participant.

### **HOW DO I SIGN-UP FOR DIRECT DEPOSIT?**

Individuals wishing to enroll in the program must complete a Standard Form (STD) 699, Direct Deposit Enrollment Authorization form at: and also available at the Human Resources Office – Mary Stuart Rogers Building, 3<sup>rd</sup> Floor, Room 320.

### **WHAT IS THE BANK ROUTING NUMBER AND ACCOUNT NUMBER REQUESTED IN THE ENROLLMENT AUTHORIZATION FORM?**

These numbers are used to identify your financial institution and account. It is extremely important that this information be accurate; if it is not, the length of time to enroll in the program could be increased or funds could be routed to the wrong account. We recommend that you verify your bank routing and account numbers with your financial institution before the Enrollment Authorization form is submitted to Payroll. Instructions have also been included on page 2 of the form, to assist you in identifying these numbers.

**SPECIAL NOTE TO CREDIT UNION MEMBERS:**

A number of credit unions in California use a Depository Service company to process personal check transactions. The routing number for this Depository Service is printed on your personal checks and is not the routing number for your local credit union. To enter your correct routing number on the STD 699, be certain to contact your local credit union first and obtain the appropriate routing number.

**WHAT HAPPENS AFTER I SUBMIT THE ENROLLMENT FORM?**

The Payroll Office will review the form for completeness and then complete Section E of the form, and forward it to the State Controller's Office in Sacramento for processing. Once the State Controller's Office verifies that you have an active account at your designated financial institution, all paychecks you receive through the payroll system (e.g., regular pay, hourly pay, overtime, shift, adjustments, etc.) will be made by Direct Deposit.

**AFTER THE STATE CONTROLLER'S OFFICE RECEIVES MY FORM, HOW LONG WILL IT TAKE FOR THE CHANGE TO OCCUR?**

You can expect Direct Deposit of your paychecks to begin within **30 to 90 days** after your form is received by the State Controller's Office. This time is necessary to verify that an active account exists with your financial institution. Financial institutions are given 20 days to respond. Once this verification has been completed, your next paycheck will be issued through Direct Deposit.

**HOW WILL I KNOW IF THE STATE HAS SENT MY PAYCHECK TO MY FINANCIAL INSTITUTION?**

On master payroll distribution at the end of the pay period, you will receive a Direct Deposit Advice from authorized personnel in your department. Or for student assistant employees, hourly intermittent, overtime, and shift pays', it may be picked up at the Cashiers' window. If picking up at Cashiers, be prepared to show a photo ID.

**CAN I HAVE MY PAYCHECKS DEPOSITED TO EITHER MY CHECKING OR SAVINGS ACCOUNTS?**

Yes. Either account is eligible. However, you must designate only one account to receive your funds. If you want a portion of your paycheck deposited into another account(s), you must make arrangements with your financial institution for a transfer of funds.

**CAN I HAVE MY PAYCHECKS DEPOSITED DIRECTLY TO MY SPOUSE'S ACCOUNT?**

No. The account to which your paycheck is deposited must carry your name. It can be held in joint status, as long as your name is on the account.

**WHAT IF I LATER CHOOSE TO TRANSFER MY DIRECT DEPOSIT TO ANOTHER ACCOUNT OR FINANCIAL INSTITUTION?**

To transfer your Direct Deposit, complete and submit a new enrollment form (STD 699). Within **30 to 90** days, your Direct Deposit will be redirected to your new account and/or new financial institution. Payroll technicians will cancel your Direct Deposit with your previous financial institution, and submit the change to start your Direct Deposit with the new one. During this transition you may receive a live pay warrant that you will need to deposit yourself with your new institution.

**WHAT HAPPENS IF A PAYCHECK IS REJECTED BY MY FINANCIAL INSTITUTION BECAUSE OF A PROBLEM WITH THE ACCOUNT?**

If a paycheck is rejected by your financial institution because of an invalid account number, the State Controller's Office will notify your Payroll Office, take you off the Direct Deposit program, and issue a payroll warrant. The payroll warrant will be issued 9 to 17 working days after the State Controller's Office received the returned paycheck from your financial institution.

**WHAT HAPPENS IF I AM OVERPAID THROUGH DIRECT DEPOSIT?**

If you receive an overpaid paycheck through Direct Deposit, the State has the option of either recovering the funds directly from the account you designated for Direct Deposit or recovering the funds from future paychecks. If the State chooses to recover the overpayment from future salary warrants, it may be necessary to remove you from Direct Deposit.

**AM I THE ONLY ONE WHO CAN CANCEL MY DIRECT DEPOSIT AUTHORIZATION?**

No. The Payroll Office may remove you from Direct Deposit under the following conditions:

- You no longer meet eligibility requirements; or
- Your Direct Deposit paycheck is returned (e.g., due to a closed account or invalid routing number); or
- You have requested a disability benefit; or
- It is necessary to recover/prevent an overpayment; or
- Your attendance pattern could result in an overpayment; or
- It is necessary to issue you a salary advance, or
- Under certain bankruptcy conditions.

You will be notified by the Payroll Office if you are removed from the program.

**IF I HAVE MORE THAN ONE POSITION, WHAT HAPPENS TO MY PAY?**

All salary payments (not travel or moving etc.) that you receive will be deposited into your designated account, regardless of the number or type (civil service or California State University) or positions you have. Be certain to complete and submit only one enrollment form even if you have more than one position.

**IF MY FUNDS ARE NOT DEPOSITED ON THE REGULAR SCHEDULED DATE, WHOM SHOULD I CONTACT?**

If your funds are not available on the designated date and time, you should do one of the following:

1. If you have received your Direct Deposit Advice, first contact your financial institution to be certain there is no delay in posting at that institution. Usually the problem can be resolved at this level.
2. If your financial institution has not received your funds, or they were rejected due to a change in your account number, contact the Payroll Office (ext 3351).
3. If you have not received your Direct Deposit Advice, contact Payroll or the Cashier's Office.

**WHAT IF MY SALARY OR PAYROLL DEDUCTIONS CHANGE?**

Your Direct Deposit Advice will indicate the change in your gross salary or deductions, and the new net salary will continue to be sent to your financial institution without interruption.

**WHAT IF I TERMINATE MY EMPLOYMENT WITH CSU, STANISLAUS?**

If you leave this campus to work for another State agency in another location, your Direct Deposit will remain in effect unless you cancel it by completing a "Change" Direct Deposit Enrollment Authorization form for a new financial institution.