



San Bernardino County

DIRECT DEPOSIT INSTRUCTIONS

Overview

Manage your direct deposit accounts any time using EMACS Self Service. Your paycheck can be distributed to multiple banks, accounts, AccelaPay Card Program, a 529 Education Savings Plan or the US Treasury Savings Bond Program. You have the ability to change your **'Balance'** (primary) account and also update, add or delete other optional accounts.

Navigation:

Main Menu > Self Service > Payroll and Compensation > Direct Deposit

Direct Deposit Page with Two Accounts:

Direct Deposit

Daisy Drake

Review, add or update your direct deposit information.

Direct Deposit Detail							
Account Type	Routing Number	Account Number	Deposit Type	Amt/Pct	Priority		
Savings	322281235	56789123450	Amount	\$100	10	Edit	Delete
Checking	121042882	1234567890	Balance		999	Edit	Delete

Add Account
[Pay Statement Print Option](#)
[Direct Deposit Instructions](#)

[Return to Payroll and Compensation](#)

Field Descriptions

Field	Description
Direct Deposit Detail	Displays account type, routing and account number, deposit type, amount/percent and priority for your direct deposit information
'Edit' Button	Allows you to update existing account information including routing or account number, account type, amount/percent and/ or priority for all account types. Also, you use this option when updating your 'Balance' account.
'Delete' Button	Allows you to delete accounts designated as your optional 'Amount' or 'Percent' accounts. You cannot delete your 'Balance' account but you have the ability to update the information using the 'Edit' button.'
'Add Account' Button	Allows you to add a new account. You can have a total of seven (7) accounts, one (1) mandatory 'Balance' account and up to six (6) optional 'Amount' or 'Percent' accounts
Direct Deposit Instructions Link	Allows you to access these instructions while using Self Service Direct Deposit
Return to Payroll and Compensation Link	Returns you to the previous Self Service Menu

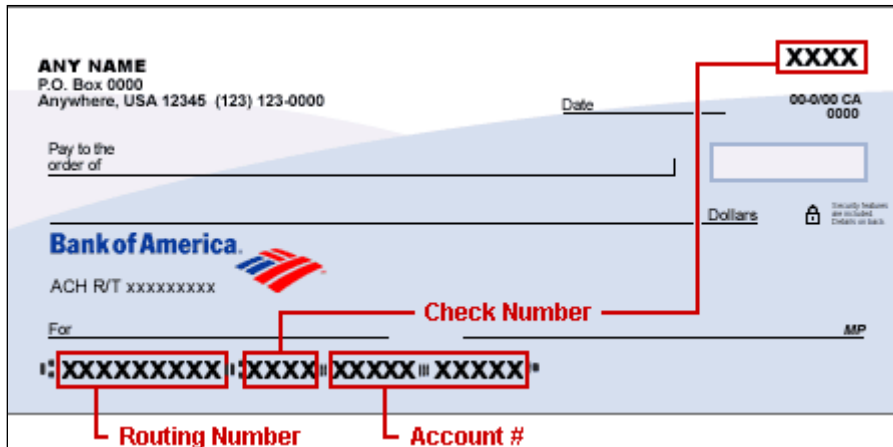


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Essential Direct Deposit Information

Before you can add or change a direct deposit account, you will need your **account number**, **bank routing number** (also known as transit number, ABA number or Bank Id) and **account type** (checking or savings).

Checking Account: The account and routing numbers are located on your check.



Savings Account: Contact your bank to verify your routing and account numbers.

Financial institutions may be banks, credit unions, or savings and loans. For simplicity, the term "bank" will be used for all financial institutions in the instructions.

Links to Specific Questions and Examples

- [Bank Routing Number](#)
- [Balance Account](#)
- [Managing Multiple Direct Deposit Accounts](#)
- [Adding Optional Accounts](#)
- [Editing Optional Accounts](#)
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Bank Routing Number

In the Self Service Direct Deposit page, (while in the 'Add' or 'Edit' modes) type the complete **routing number** as provided to you by your bank for any account you are adding updating. Tab out of the field and the bank name will update to the new selection. Verify the name of the bank and the routing number have been correctly entered. If not, see questions below.



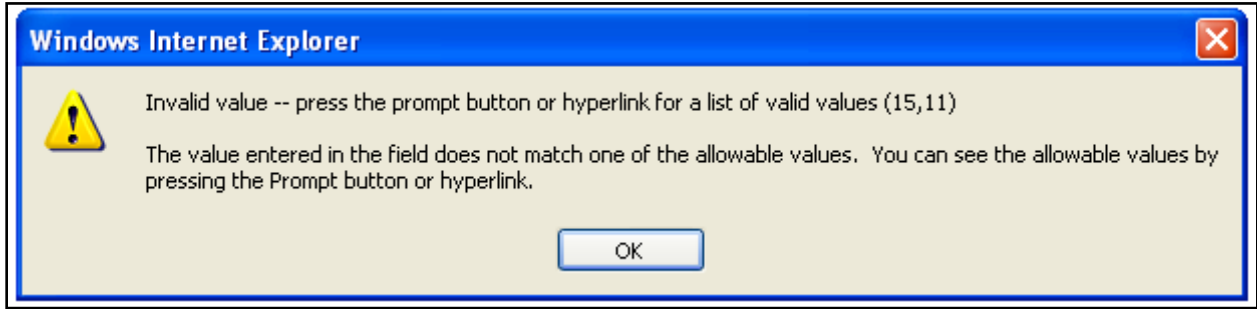
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What if I get an error message telling me the Routing Number I've entered is invalid?

The Routing Number you entered is not on file in EMACS. Verify the number you entered and if it is correct, call the ISD Help Desk (909) 884- 4884 for assistance. Your call will be routed to the appropriate group who will assist in adding a new routing number.

You will not be able to proceed with your account updates until the routing number is added to EMACS.

Invalid value: **Bank Routing Number**



How can I tell if my bank's routing number is in EMACS?

Look Up Routing Number

Search by: begins with

[Advanced Lookup](#)

Search Results

View All First ◀ 1-20 of 20 ▶ Last

Bank Name	Bank ID	Country Code
WELLS FARGO	102301092	USA
WELLS FARGO	121000248	USA
WELLS FARGO BK NA IOWA	073000228	USA
WELLS FARGO AND COMPANY	112000066	USA
WELLS FARGO BANK	111900659	USA
WELLS FARGO BANK	122242607	USA
WELLS FARGO BANK N.A.	125200057	USA
WELLS FARGO BANK NA	102000076	USA
WELLS FARGO BANK NA	121042882	USA
WELLS FARGO BANK NA	122000247	USA

Procedure steps for looking up your bank routing number:

1. **Navigation:** Main Menu > Self Service > Payroll and Compensation > Direct Deposit
2. Click on the magnifying glass icon located next to the Routing Number field. The 'Lookup Routing Number' page will open.



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3. Use the drop down menu to search by either Bank Name or Bank ID (Routing number).
 - a. In the 'begins with' box, enter the first few characters of the Bank Name or Routing Number.
 - b. Click on the 'Look Up' box. Search results will appear.
4. Locate your bank's name and ID number on the list.
Some banks, like the one in this example, have more than one routing number so be sure to select your correct routing number. If your routing number does not appear, do not select any routing number. There is no guarantee your money will be deposited into your account.
5. If your bank's name and Id number are not on the list, call the ISD Help Desk at (909) 884-4884 for assistance. Your call will be routed to the appropriate group who will assist in adding a new routing number.

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Balance Account (One Account)

As a condition of employment, employees are required to receive their pay and travel reimbursements via direct deposit to one bank account. This single account in EMACS is called the **balance account** and cannot be deleted. Once added, the account information can be updated to another account number, account type and/or bank. If you do not have a bank account or cannot obtain one, you will be assigned an AccelaPay Card for your direct deposits.

What is a Balance Account?

EMACS requires one account be designated as the 'Balance' account and it can be either a checking or savings account. The balance account:

- Is a '**Catch-all**' account – If you elect to distribute your paycheck to multiple accounts, this account will receive any pay left after designated distributions are made to your optional accounts.
- Will always receive 100% of your **Travel Claim reimbursement**. This reimbursement cannot be deposited into an optional account.
- Will always receive 100% of your **On Demand (Off-Cycle)** paycheck.
Note: On-Demand paychecks are created between pay periods for those employees who require correction to their previous paycheck.

How do I delete my balance account?

Once added, you cannot delete your 'Balance' account but you can change banks and/or accounts using the 'Edit' button.

How do I edit my Balance Account?

Employee Daisy Drake wants to change her balance account from Wells Fargo to Altura as follows:

Change	Bank Name	Bank Id	Account Type	Account Number
From	Wells Fargo	121042882	Checking	1234567890
To	Altura Credit Union	322281235	Savings	9876543210

Procedure Steps for editing the Balance Account:

1. **Navigation:** Main Menu > Self Service > Payroll and Compensation > Direct Deposit



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2. Click on the **'Edit'** button for the balance account line.

Direct Deposit
Daisy Drake

Review, add or update your direct deposit information.

Direct Deposit Detail							
Account Type	Routing Number	Account Number	Deposit Type	Amt/Pct	Priority		
Checking	121042882	1234567890	Balance		999	Edit	Delete

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[Return to Payroll and Compensation](#)

3. The **'Change Direct Deposit Page'** will open. **Change** your existing information as necessary.

Direct Deposit
Change Direct Deposit
Daisy Drake

Your Bank Information

Routing Number: ALTURA CREDIT UNION

Distribution Instructions

Account Number:

*Account Type:

*Deposit Type:

Amount or Percent:

Priority: (example: 1 = first account processed)

Save

[Return to Direct Deposit](#)

* Required Field

- a. **Routing Number: Replace** by typing the complete **routing number** as provided to you by your bank. Tab out of the field and the bank name will update to the new selection. *(See above section on Routing Numbers for additional assistance, if needed.)*
- b. **Account Number: Replace** by typing over the old number with the new number.
- c. **Account Type:** Select **Savings** from the drop down menu.
- d. **Deposit Type:** Must be **Balance**
- e. **Amount or Percent:** For balance accounts, leave **Blank**.



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- f. **Priority:** Must be **999**.
- g. **Save:** Click on the **Save** button. For the next payroll processing period, Daisy's pay will be distributed to her savings account.

How do I add my First Balance Account?

Employee John Public is a new employee and decides to have his check deposited into his checking account.

Bank Name	Bank Id	Account Type	Account Number
Altura Credit Union	322281235	Checking	3456789012

Procedure Steps for adding a Balance Account:

- Navigation:** Main Menu > Self Service > Payroll and Compensation > Direct Deposit
- Click on the **'Add Account'** button.

Direct Deposit

John Public

Review, add or update your direct deposit information.

Direct Deposit Detail						
Account Type	Routing Number	Account Number	Deposit Type	Amt/Pct	Priority	

[Direct Deposit Instructions](#)

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- The **'Add Direct Deposit Page'** will open.

Direct Deposit

Add Direct Deposit

John Public

Your Bank Information

Routing Number: ALTURA CREDIT UNION

Distribution Instructions

Account Number:

*Account Type:

*Deposit Type:

Amount or Percent:

Priority: (example: 1 = first account processed)

[Return to Direct Deposit](#)

* Required Field



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- a. **Routing Number:** Type the complete **Routing Number** as provided to you by your bank. Tab out of the field and the bank name will update to the new selection. *(See above section on Routing Numbers for additional assistance, if needed.)*
- b. **Account Number:** Enter your **Account Number**.
- c. **Account Type:** Select **Checking** from the drop down menu.
- d. **Deposit Type:** Must be **Balance**
- e. **Amount or Percent:** For balance accounts, leave **Blank**.
- f. **Priority:** Must be **999**.
- g. **Save:** Click on the **Save** button. For the next payroll processing period, John's pay will be distributed to his checking account.

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Managing Multiple Direct Deposit Accounts

When you have more than one account set up for direct deposit, you must provide priority numbers because this determines the order in which accounts are processed for the net pay distribution. Your paycheck can be distributed to multiple banks, accounts, AccelaPay Card Program, a 529 Education Savings Plan or the US Treasury Savings Bond Program.

What information do I need to know when using Optional Accounts?

- **Number of Optional Accounts:** Six (6) optional accounts can be added for a total of seven (7) accounts (The first account is considered the 'Balance' account).
- **Minimum Dollar Amount:** Five Dollars (\$5.00) to one of the optional accounts
- **Minimum Percent of Net Pay:** One (1) percent to one of the optional accounts
- **Balance Account:** The balance account always has a priority of 999 and is processed AFTER your optional accounts. (Any net pay remaining after distribution to your optional accounts will deposit into this account.) In addition, Travel Claim reimbursements and Off-Cycle (On-Demand) paychecks will always be deposited into this account.
- **The lowest number has the highest priority.** This means money will be distributed to the account with the lowest priority number first.
- **First Priority Account** can be designated as either a **Flat Amount** or **Percent of Net Pay**. You can assign any number from 1 to 997. This account will receive pay distribution first.
- **Optional Priority Accounts** can be designated as either a **Flat Amount** or **Percent of Net Pay**. You can assign any number from 2 to 998 and should be a higher number than the First Priority Account Number.

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Adding Optional Accounts

How do I Add an Optional Account?

You have only a balance account and you want to set up two (2) optional accounts. The table below lists your desired direct deposit distribution in priority order:



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Bank	Account Type	Account Number	Deposit Type	Amt/Pct	Priority	Net Pay Distribution
Mohave Community FCU	Checking	33333-44444	Percent	35%	10	First
Wells Fargo Bank	Savings	11111-22222	Amount	\$200	20	Second
Bank of America	Checking	12346-67890	Balance		999	Remaining

Procedure Steps for adding optional accounts:

- Navigation:** Main Menu > Self Service > Payroll and Compensation > Direct Deposit
- Click on the 'Add Account' button

The screenshot shows the EMACS web interface. On the left is a navigation menu with 'Direct Deposit' selected. The main content area is titled 'Direct Deposit' for user 'John Public'. It contains a table of existing direct deposit accounts and an 'Add Account' button at the bottom, which is highlighted with a red box. Other buttons like 'Edit' and 'Delete' are visible for the existing account.

- Complete the 'Add Direct Deposit' Information

Direct Deposit
Add Direct Deposit

John Public

Your Bank Information

Routing Number: MOHAVE COMMUNITY FCU

Distribution Instructions

Account Number:

*Account Type:

*Deposit Type:

Amount or Percent:

Priority: (example: 1 = first account processed)

[Return to Direct Deposit](#)

* Required Field



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- a. **Routing Number:** Type the complete **Routing Number** provided to you by your bank. Tab out of the field and the bank name will update to the new selection. *(See above section on Routing Numbers for additional assistance, if needed.)*
 - b. **Account Number:** Enter your **Account Number**.
 - c. **Account Type:** Select **Checking** from the drop down menu.
 - d. **Deposit Type:** Select **Percent**
 - e. **Amount or Percent:** Enter **35**. Do not enter .35 or 35%.
 - f. **Priority:** Enter a number between 1 and 997. For this example, enter **10**. (Note: Since number 10 is lower than 999, the priority number of the existing balance account, the 35% distribution to this checking account will be processed first). If you do not enter a priority number, you will receive an error message when you save.
 - g. **Save:** Click on the **Save** button.
3. Add optional accounts (up to 6) by repeating the above steps. For the above example, you enter the following data for the second account:
- a. **Routing Number:** Type the complete **Routing Number** provided to you by your bank.
 - b. **Account Number:** Enter your **Account Number**.
 - c. **Account Type:** Select **Savings** from the drop down menu.
 - d. **Deposit Type:** Select **Amount**
 - e. **Amount or Percent:** Enter **200**. Do not add the \$ sign.
 - f. **Priority:** Enter a number between 10 and 998. Since priority 10 was used for the first optional account, enter **'20'** for this account.
 - g. **Save:** Click on the **Save** button.
 - h. **Results:** Your paycheck will be distributed as follows: the first 35% of net pay to the checking account with a priority of 10, up to \$200 to the savings account with a priority of 20, and any remaining net pay, to the balance account with a priority of 999. If the direct deposit is unsuccessful, you will be notified by your Payroll Specialist.

After the two accounts are added, they appear in priority order as shown below:

Direct Deposit

John Public

Review, add or update your direct deposit information.

Direct Deposit Detail							
Account Type	Routing Number	Account Number	Deposit Type	Amt/Pct	Priority		
Checking	322172221	33333-44444	Percent	35%	10	Edit	Delete
Savings	121042882	11111-22222	Amount	\$200	20	Edit	Delete
Checking	122000661	12345-67890	Balance		999	Edit	Delete

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Editing Optional Accounts

How do I change the priority of my current distributions?

You currently distribute your paycheck to two (2) savings accounts and one (1) checking account and you would like to change the order of receipt for your savings accounts.

Bank	Account Type	Current Priority	
Bank of America	Savings	10	First
Wells Fargo Bank	Savings	20	Second
Bank of America	Checking	999	Remaining

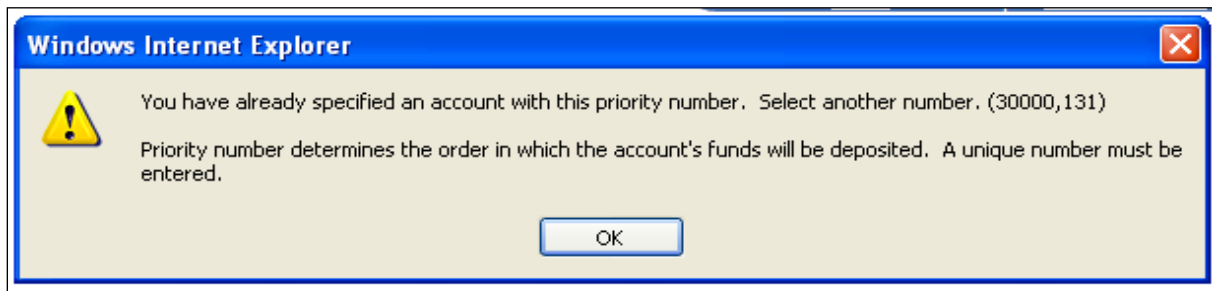
Procedure Steps for editing optional accounts:

- Navigation:** Main Menu > Self Service > Payroll and Compensation > Direct Deposit
- Click on the **Edit** button for the Bank of America Savings Account with priority ten (10).
- Change the priority from ten (10) to any number greater than twenty (20) and less than 999. For example, enter 30 as the priority.
- Click on the **Save** button to save your changes. Since the Wells Fargo Savings Account now has a 'lower' number (higher priority) than the Bank of America Account, it will receive pay distribution first.

Bank	Account Type	Desired Priority	
Bank of America	Savings	30	Second
Wells Fargo Bank	Savings	20	First
Bank of America	Checking	999	Remaining

You can successfully change priorities without reusing priorities ten (10) and twenty (20). Otherwise, you may receive the following error message:

Invalid Priority Number Assigned



How do I update/change my optional accounts?

The same process is used for the optional accounts as the balance account for editing existing direct deposit accounts.



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Procedure Steps

1. **Navigation:** Main Menu > Self Service > Payroll and Compensation > Direct Deposit
2. Click on the **'Edit'** button (for the **'Optional'** account line).

Direct Deposit
John Public

Review, add or update your direct deposit information.

Direct Deposit Detail							
Account Type	Routing Number	Account Number	Deposit Type	Amt/Pct	Priority		
Checking	322172221	33333-44444	Percent	35%	10	Edit	Delete
Savings	121042882	11111-22222	Amount	\$400	20	Edit	Delete
Savings	322282603	414123232	Balance		999	Edit	Delete

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3. The **'Change Direct Deposit Page'** will open.
4. **Change** existing information as necessary:
 - a. **Update** the information you would like to change
 - b. **Save:** Click on the **Save** button.

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Deleting Optional Accounts

How do I delete an optional account I no longer want to use?

This employee no longer wants to have 35% of net pay distributed to the checking account with a Priority of 10. He wants to continue to have \$400.00 sent to his 'Savings' account and the remaining pay deposited into his 'Balance' account.

Procedure Steps for deleting optional accounts:

1. **Navigation:** Main Menu > Self Service > Payroll and Compensation > Direct Deposit
2. Click on the **'Delete'** Button for the Checking Account, next to 'Priority 10'

Direct Deposit
John Public

Review, add or update your direct deposit information.

Direct Deposit Detail							
Account Type	Routing Number	Account Number	Deposit Type	Amt/Pct	Priority		
Checking	322172221	33333-44444	Percent	35%	10	Edit	Delete
Savings	121042882	11111-22222	Amount	\$400	20	Edit	Delete
Savings	322282603	414123232	Balance		999	Edit	Delete

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3 Delete Confirmation – Click on the ‘Yes – Delete’ Button.

4. The **Save Confirmation** page lets you know the save is successful.

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Travel Claim Reimbursements

How can I have my travel claim reimbursement check deposited into my savings account while my paycheck is deposited into my checking account?

If your checking account is currently setup as your ‘Balance Account’, you will need to edit the balance account and change it to your savings account.

Account Type	Deposit Type	Amt/Pct	Priority	Net Pay Distribution
Checking	Percent	100%	10	First
Savings	Balance		999	Remaining

Procedure Steps:

1. If your checking account is currently your balance account, edit this account and update to your savings account information.
2. Add back your checking account as an optional account. After entering the routing and account number:
 - a. **Account Type:** Select **Checking** from the drop down menu.
 - b. **Deposit Type:** Select **Percent**
 - c. **Amount or Percent:** Enter **100**. Remember, do not add the % sign.
 - d. **Priority:** Enter a number between 10 and 998.
 - e. **Save:** Click on the **Save** button.
 - f. **Results:** Your **routine** paychecks will deposit into your checking account since the percent is 100. Any travel claim reimbursements will deposit into the account with deposit type Balance.

Caution: All On Demand (off-cycle) Paychecks are also deposited into the balance account. In this situation your savings account is designated as the balance account.

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Regular Pay and OT/Bonus Pays

How can I have my overtime pay deposit into my savings account while my regular pay is deposited into my checking account?

This can be accomplished by using the same account number twice, with two different priorities.

Account Type	Deposit Type	Amt/Pct	Priority	Net Pay Distribution
**Checking	Amount	\$1,000	10	First
(**Same account as your balance account)				
Savings	Amount	\$500	20	Second
Checking	Balance		999	Remaining

Procedure Steps for using the same account twice:

1. **Navigation:** Main Menu > Self Service > Payroll and Compensation > Direct Deposit
2. Do not update the balance account if your checking account is already designated as your 'balance account'.
3. Add the same checking account as an optional account. After entering the routing and account number:
 - a. **Account Type:** Select **Checking** from the drop down menu.
 - b. **Deposit Type:** Select **Amount**
 - c. **Amount or Percent:** Enter **1,000**. Remember, do not add the \$ sign. (This amount represents your normal paycheck amount).
 - d. **Priority:** Enter a number between 10 and 998. For example, enter 10.
 - e. **Save:** Click on the **Save** button.
4. Add your Savings Account as the second optional account. After entering the routing and account number:
 - a. **Account Type:** Select **Savings** from the drop down menu.
 - b. **Deposit Type:** Select **Amount**
 - c. **Amount or Percent:** Enter **500**. Remember, do not add the \$ sign. (This amount represents your estimated overtime amount).
 - d. **Priority:** Enter a number between 10 and 998. For example, enter 20.
 - e. **Save:** Click on the button.
 - f. **Results:** Your **routine** paychecks will deposit into your checking account as follows, Net Pay:
 - Less than or equal to \$1,000 – All net pay will deposit into your checking Account.
 - Less than or equal to \$1,500 – The first \$1,000 will deposit into your checking account and the remainder to the savings account.
 - Greater than \$1,500 – Remaining net pay greater than 1,500 will deposit back into your checking account.



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After your three accounts are added, they appear in priority order as shown below:

Direct Deposit
John Public

Review, add or update your direct deposit information.

Direct Deposit Detail							
Account Type	Routing Number	Account Number	Deposit Type	Amt/Pct	Priority		
Checking	322282603	987654321	Amount	\$1000	10	Edit	Delete
Savings	322282603	543219876	Amount	\$500	20	Edit	Delete
Checking	322282603	987654321	Balance		999	Edit	Delete

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Employees in Multiple Positions

I work in two positions and receive two paychecks. Can I direct one paycheck into savings and one into my checking account?

Direct deposit information is setup by individual and not by paycheck. You cannot direct one paycheck into one account and the other paycheck into another account. Both paychecks will distribute according to your direct deposit page.

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Timing of Changes

What is the deadline for making direct deposit changes for an upcoming payday?

For most pay periods, you will have through Thursday following the pay period end date to make changes to your direct deposit information. Please avoid updating your direct deposit information on the Friday following the pay period end date. Since this day is used for payroll processing, there is no guarantee which pay period your new account information will take effect. (A holiday may move the deadline up one (1) day for each holiday.)

The **Self Service Deadlines** document provides additional information on the timing of changes

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Direct Deposit Mistakes

I have made a mistake updating my information. Now what do I do?

If you realize you have made a mistake before the Thursday following the pay period end date, update your direct deposit information.

The bank notifies EMACS payroll your account information is invalid. Now what happens?

If your bank notifies EMACS payroll that your account information is invalid, EMACS payroll will have your Payroll Specialist to contact you.

If the reject was for your 'balance' account, EMACS payroll will inactivate all your direct deposit accounts. If the reject was for an optional account, that additional account will be deleted. Your net pay will be reissued as soon as your bank returns your deposit to EMACS payroll. You may choose to update your direct deposit information before the check is reissued. All reissues through off-cycle will be direct deposited to your balance account, if available.

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ISD Help Desk Contact Information:

If you need additional assistance, contact the ISD help desk and your question will be routed to the appropriate group.

- **Computer** - In your web browser address bar, enter the ISD Help Desk Link:
<http://countyline.sbcounty.gov/isd/helpdesk/default.asp>

or

- **Phone** - Call **(909) 884-4884**.

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