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, Focus Card (Pay Card) Program, a 529 Education Savings Plan or the US Treasury Savings Bond Program. You have the ability to change your **'Remaining Balance'** (primary) account and also update, add or delete other optional accounts.

Navigation:

Main Menu > Employee Self Service > Pay > Direct Deposit

Direct Deposit Page with Two Accounts:

Field Descriptions

| Field	Description
Accounts	Displays the order, nickname, payment method, routing and account number, account type, and amount/percent for your direct deposit accounts
'Add Account' Button	Allows you to add a new account. You can have a total of seven (7) accounts, one (1) mandatory **'Remaining Balance'** account and up to six (6) optional **'Amount'** or **'Percent'** accounts
'Need Help? Click Here' **Link**	Allows you to access these instructions while using Self Service Direct Deposit

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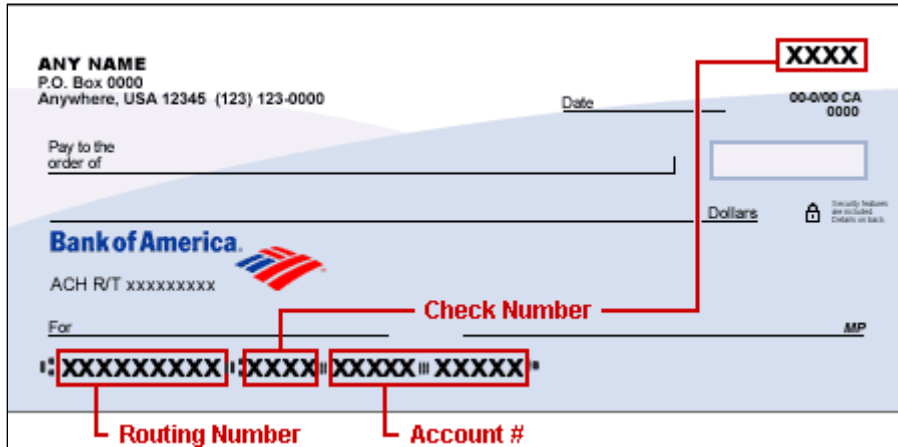
Savings Account: Contact your bank to verify your routing and account numbers.

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
Deleting Optional Accounts
Employees in Multiple Positions
Timing of Changes
Direct Deposit Mistakes
Help Desk Information

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.

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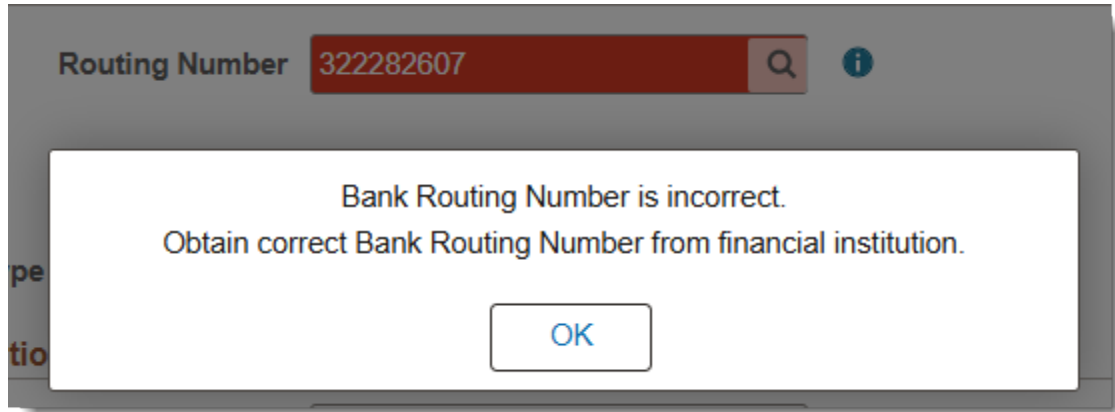
How can I tell if my bank's routing number is in EMACS?

Procedure steps for looking up your bank routing number:

1. **Navigation:** Main Menu > Employee Self Service > Pay > Direct Deposit

2. Click on the magnifying glass icon located next to the Routing Number field. The 'Lookup Routing Number' page will open.

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.

Remaining Balance Account (One Account)

As a condition of employment, employees are required to receive their pay and reimbursements via direct deposit to one bank account. This single account in EMACS is called the **remaining 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 a Focus Card (Pay Card) for your direct deposits.

What is a Remaining Balance Account?

EMACS requires one account be designated as the 'Remaining Balance' account and it can be either a checking or savings account. The remaining 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 reimbursements, tuition reimbursements, worker's compensation benefits payments, FSA or DCAP reimbursements, and any other employee reimbursements processed directly through SAP**. These reimbursements/payments 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 remaining balance account?

Once you select your remaining balance account, an 'Edit Account' screen will pop up. On this screen, you can select the 'Remove' button near the bottom of the screen. However, you will either need to add a new 'Remaining Balance' account or designate one of your option accounts as your new 'Remaining 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 wants to change the balance account from Wells Fargo to Altura as follows:

Change	Bank Name	Bank Id	Account Type	Account Number
From	Arrowhead Credit Union	322282603	Checking	1234567890
To	Altura Credit Union	322281235	Savings	1234567890

Procedure Steps for editing the Balance Account:

1. Navigation: Main Menu > Employee Self Service > Pay > Direct Deposit

2. Click on the remaining balance account line.

3. The 'Edit Account Page' will open. Change your existing information as necessary.

   a. **Nickname**: Edit the nickname, if desired.

   b. **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.)

c. **Account Number**: Edit by clicking the 'Edit Account Number' button and type the new number. Retype the account number in the appropriate field

d. **Account Type**: Select Savings from the drop down menu.

e. **Deposit Type**: Must be Remaining Balance

f. **Save**: Click on the Save button. For the next payroll processing period, the pay will be distributed to the savings account

Managing Multiple Direct Deposit Accounts

When you have more than one account set up for direct deposit, you must provide the order in which accounts are processed for the net pay distribution. Your paycheck can be distributed to multiple banks, accounts, Focus Card (Pay Card) 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 'Remaining 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

- **Remaining Balance Account**: The remaining balance account is always processed last, or AFTER your optional accounts. (Any net pay remaining after distribution to your optional accounts will deposit into this account.) In addition, Travel Claim reimbursements, tuition reimbursements, worker's compensation benefits payments, FSA or DCAP reimbursements, employee reimbursements processed directly through SAP, and Off-Cycle (On-Demand) paychecks will always be deposited into this account.

- **Optional Accounts** can be designated as either a Flat Amount or Percent of Net Pay. You can assign the processing order of these accounts.

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.

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
Arrowhead Checking	Checking	12346-67890	Balance		999	Remaining

Procedure Steps for adding optional accounts:

1. **Navigation:** Main Menu > Employee Self Service > Pay > Direct Deposit

2. Click on the '**+**' button

Pay					

Pay

- Paychecks
- Paycheck Modeler
- **Direct Deposit**
- Tax Withholding: Fed W4, State
- W-2/W-2c Consent
- Combined Giving Deductions

Accounts

Order	Nickname	Payment Method	Routing Number	Account Number	A
1	Remaining Bal	Direct Deposit	322282603	XXXXX6789	Cr

Need Help? Click Here.
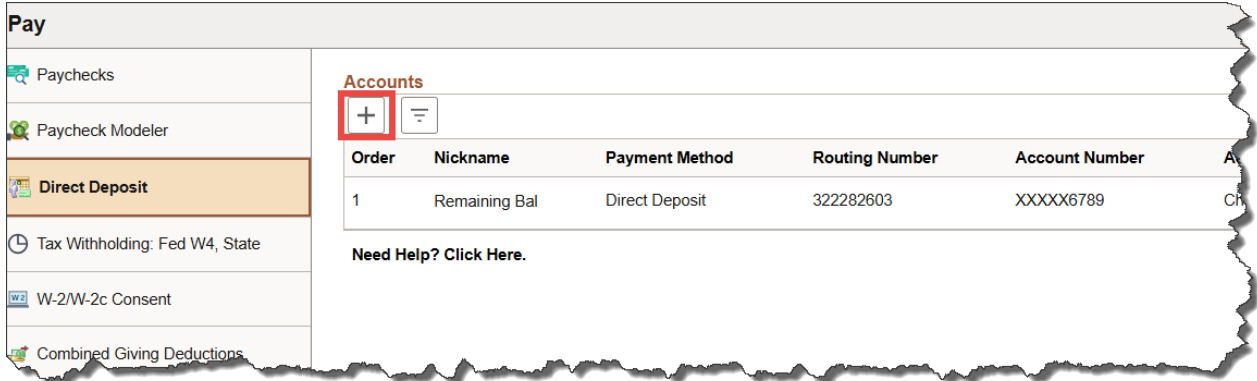
3. Complete the **'Add Direct Deposit'** Information

Cancel   **Add Account**   **Save**

*Indicates required field

When this second account is saved, the deposit type of the first account will be updated from Full Balance to Remaining Balance and the account order will be updated to last in the list.

Nickname: Mohave Comm FCU

Payment Method: Direct Deposit

Bank

Routing Number: 322172221 🔍 ⓘ
MOHAVE COMMUNITY FCU

Account Number: 33333-44444

Retype Account Number: 33333-44444

Pay Distribution

*Account Type: Checking

*Deposit Type: Percent

Percent: 35

Need Help? Click Here.

   a. **Nickname:** Enter a nickname, if desired.

   b. **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.)*

   c. **Account Number:** Enter your **Account Number**. Retype account number in the applicable field.

   d. **Account Type:** Select **Checking** from the drop down menu.

   e. **Deposit Type:** Select **Percent**

   f. **Amount or Percent:** Enter **35**. Do not enter .35 or 35%.

   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. **Nickname:** Enter a nickname, if desired.

   b. **Routing Number:** Type the complete **Routing Number** provided to you by your bank.

   c. **Account Number:** Enter your **Account Number**. Retype account number in the applicable field.

   d. **Account Type:** Select **Savings** from the drop down menu.

   e. **Deposit Type:** Select **Amount**

   f. **Amount or Percent:** Enter **200.** Do not add the $ sign.

   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 processing order as shown below:

Accounts

Order	Nickname	Payment Method	Routing Number	Account Number	Account Type	Amount/ Percent	
1	Mohave Comm FCU	Direct Deposit	322172221	XXXXX-X4444	Checking	35.00%	>
2	WF	Direct Deposit	121042882	XXXXXX7890	Savings	$200.00	>
Last	Remaining Bal	Direct Deposit	322282603	XXXXX6789	Checking	Remaining Balance	>

[Reorder]

Editing Optional Accounts
How do I change the processing order 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:

1.   **Navigation:** Main Menu > Employee Self Service > Pay > Direct Deposit

2.   Click on the **Reorder** button under the list of accounts.

3.   A 'Recorder Accounts' screen will pop up. Follow the instructions on the screen to drag and drop the processing order of the optional accounts to show your Wells Fargo Bank account listed first.

4.   Click on the **Save** button to save your changes. Your list of accounts will now show the Wells Fargo Savings Account listed as order 1 and 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

How do I update/change my optional accounts?

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

Procedure Steps

1.   **Navigation:** Main Menu > Employee Self Service > Pay > Direct Deposit
2.   Click on the account line you want to edit.

Accounts

Order	Nickname	Payment Method	Routing Number	Account Number	Account Type	Amount/ Percent	
1	Mohave Comm FCU	Direct Deposit	322172221	XXXXX-X4444	Checking	35.00%	>
2	WF	Direct Deposit	121042882	XXXXXX7890	Savings	$200.00	>
Last	Remaining Bal	Direct Deposit	322282603	XXXXX6789	Checking	Remaining Balance	>

Reorder

3. The **'Edit Account'** will open**.**

4. **Change** existing information as necessary:

   a. **Update** the information you would like to change

   b. **Save:** Click on the **Save** button.

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. He wants to continue to have $400.00 sent to his 'Savings' account and the remaining pay deposited into his 'Remaining Balance' account.

Procedure Steps for deleting optional accounts:

1. **Navigation:** Main Menu > Employee Self Service > Pay >Direct Deposit

2. Click on the checking account line you want to delete. The '**Edit Account'** screen will open

3. Click on the 'Remove' Button for the Checking Account.

Accounts

Order	Nickname	Payment Method	Routing Number	Account Number	Account Type	Amount/ Percent	
1	Mohave Comm FCU	Direct Deposit	322172221	XXXXX-X4444	Checking	35.00%	>
2	WF	Direct Deposit	121042882	XXXXXX7890	Savings	$200.00	>
Last	Remaining Bal	Direct Deposit	322282603	XXXXX6789	Checking	Remaining Balance	>

Reorder

Cancel	**Edit Account**	Save

* Indicates required field

Nickname Mohave Comm FCU

Payment Method Direct Deposit

Bank

Routing Number 322172221 🔍 ⓘ
MOHAVE COMMUNITY FCU

Account Number XXXXX-X4444 ✎

Retype Account Number

Pay Distribution

*Account Type Checking

*Deposit Type Percent

Percent 35.00

Remove

3   Delete Confirmation – Click on the **'Yes – Delete'** Button.
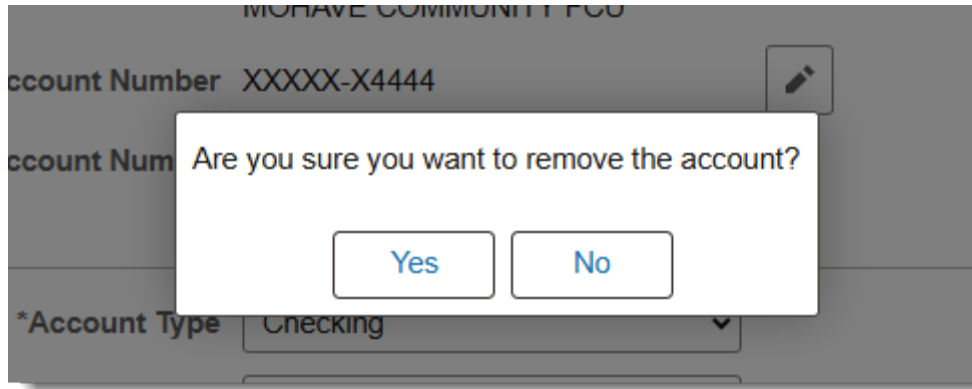
4.   The **Save Confirmation** page lets you know the save is successful.

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.

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

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 Central Payroll your account information is invalid. Now what happens?

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

If the reject was for your 'remaining balance' account, Central 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 Central 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 remaining balance account, if available.

ISD Help Desk Contact Information:

If you need additional assistance, contact the ISD help desk at *(909) 884-1884* and your question will be routed to the appropriate group.