

Direct deposit FAQ

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What is direct deposit?

Direct Deposit is the electronic funds transfer (EFT) of your paycheck into your checking or savings account at the financial institution (bank, credit union, or savings and loan) you choose or to a U.S. Bank Focus Card. You can have your paycheck go to several financial institution destinations. You can deposit fixed dollar amounts and/or your entire net pay. Direct deposit is very efficient. No more waiting in line at the bank on payday.

Is direct deposit safe?

Yes, direct deposit is very safe, secure, and confidential and your funds cannot be lost. Over eighty percent of state employees have chosen to use direct deposit.

Who can help me with my enrollment form if I have questions?

Your agency payroll officer can help you. Or, you could take the enrollment form to your bank and ask customer service to help you complete the form. When completed, send the enrollment form to your [agency payroll office](#).

How do I know if my financial institution accepts direct deposit?

You may designate any financial institution located within the United States or its territories that is a member of an Automated Clearing House Association or that is a direct access member with the Federal Reserve Bank. There are only a few small, locally owned banks in the United States that do not accept direct deposit.

What is a Routing Transit number and why is it needed to process my Direct Deposit?

The Routing/Transit number is assigned by the American Banking Association to identify your bank. You could think of it as an electronic address for your bank. Our direct deposit enrollment form shows you how to determine the Routing/Transit number and the account number from your personal checks. We would recommend that you determine the Routing/Transit number from a check rather than a deposit slip. Often, banks use internal routing numbers on the deposit slips. A wrong Routing/Transit number would only delay the start of your direct deposit.

Can I participate in Direct Deposit if I don't have a bank account?

Yes, you can have your pay deposited to a!Focus!Card if you do not have a bank account. Also, many banks offer no-cost or low-cost checking accounts when the account owner uses direct deposit for their paycheck. You may want to research the option of opening an account.

How soon will my Direct Deposit begin after I enroll?

This depends upon the time of the month when you enroll. Your [agency payroll officer](#) can tell you exactly when it will start when you submit your enrollment form.

Can my Direct Deposit be sent to another person's account, such as a spouse or parent?

Yes.

Will I still get a check stub?

Yes, you will receive a statement of earnings and deductions that will look exactly like the check stub you received before converting to direct deposit. That form will show both fixed direct deposited amounts and the amount of net pay direct deposited.

When does the money arrive at my financial institution?

On payday.

Is there a minimum amount for direct deposit?

No. You can request any fixed amount you choose. You can also choose to deposit your remaining net pay to any account.

What if I change banks?

You must notify your [agency payroll office](#) to cancel your deposit(s) to the closed account. Then you can complete a new enrollment form for your new bank. Do not close your account until you have notified your payroll office!

What if I change jobs and move to a new state agency?

Your former agency can send the documentation of your enrollment to your new agency. Your new agency can continue sending your deposits with no break in service.

Do I need to cancel my direct deposit if I retire or terminate my employment with the state?

No. Your direct deposit will be automatically cancelled, provided proper notice has been given. Your final paycheck will be paid with a check.

How do I cancel my direct deposit?

Complete and sign OSPS.99.25 Direct Deposit Form, Sections A and E and submit it to your [agency Payroll Office](#).

Can I also get my travel reimbursements paid by direct deposit?

Yes. For more information on this topic, visit the SFMS ACH page. You can also have your SFMA expense reimbursements loaded to a Focus Card.

I don't want the joint owner of my checking account to know how much I make. How can I participate?

The best way to keep transactions confidential from a joint account holder is to open another single account or use the Focus Card as the destination for all or part of your direct deposit. It is easy to split deposits among multiple accounts. More about the Focus Card.

Do state employees with direct deposit have their money in their bank accounts before payday?

OSPS sends the direct deposit file through the ACH network before payday. The entries include a "settlement date" that is the same date as payday. We do not send the funds until the settlement date. The national standards for processing electronic payments require the receiving institution to post the funds and make them available to the account owner the morning of the settlement date.

Some banks or credit unions may post funds early from time to time. Which financial institutions do this, how frequently they do it and whether the funds can actually be used before the settlement date is up to the receiving institution.