Entering and Updating Direct Deposits Overview

Direct Deposit is a requirement at the Commonwealth of Virginia. Agency Payroll Administrators enter and update the direct deposit information on behalf of the employee. Employees must complete and submit an Employee Direct Deposit Authorization form to their agency Payroll Administrator to keep on file.

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 two (2) pay cycles to get established.

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 Virginia College Savings 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 Virginia College Savings Plan, the setup of each child's account is considered a separate Direct Deposit distribution.

Email Notification of Direct Deposit Changes

When changes are made to an employee's direct deposit, an email notification is sent to the employee indicating an update was made and the date it was made. If the employee did not authorize a change, they are informed to first contact their agency Payroll Office immediately.

If the agency Payroll Office cannot confirm the changes, the next step is 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 their 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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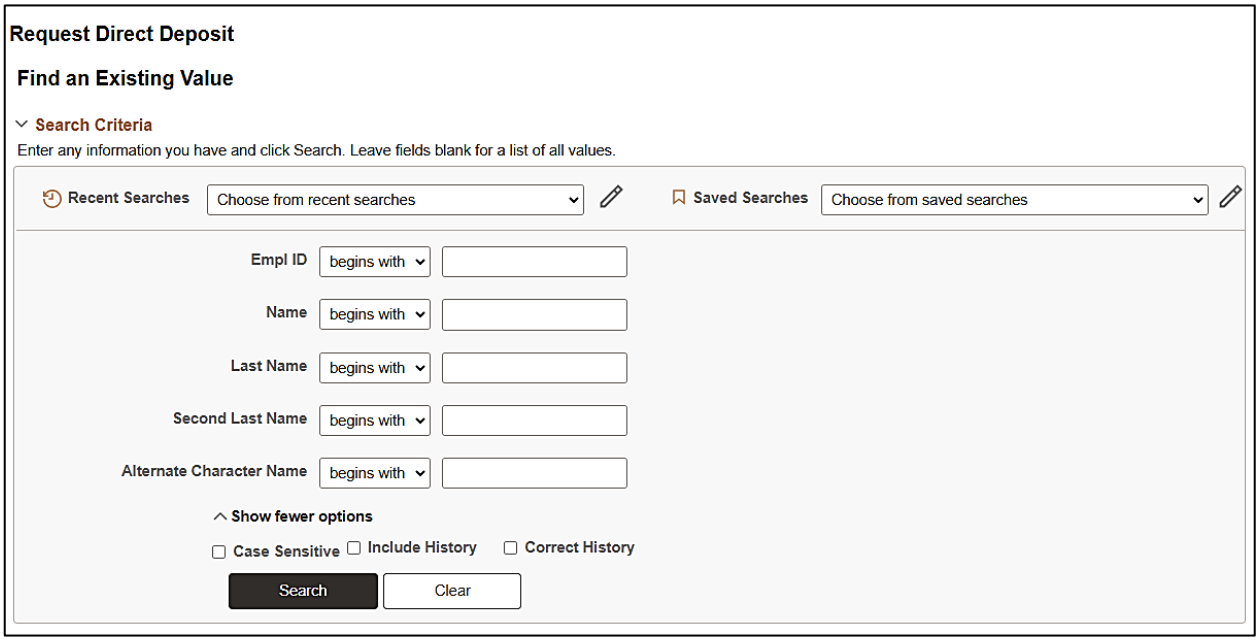
Revision History

Revision Date	Summary of Changes
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**

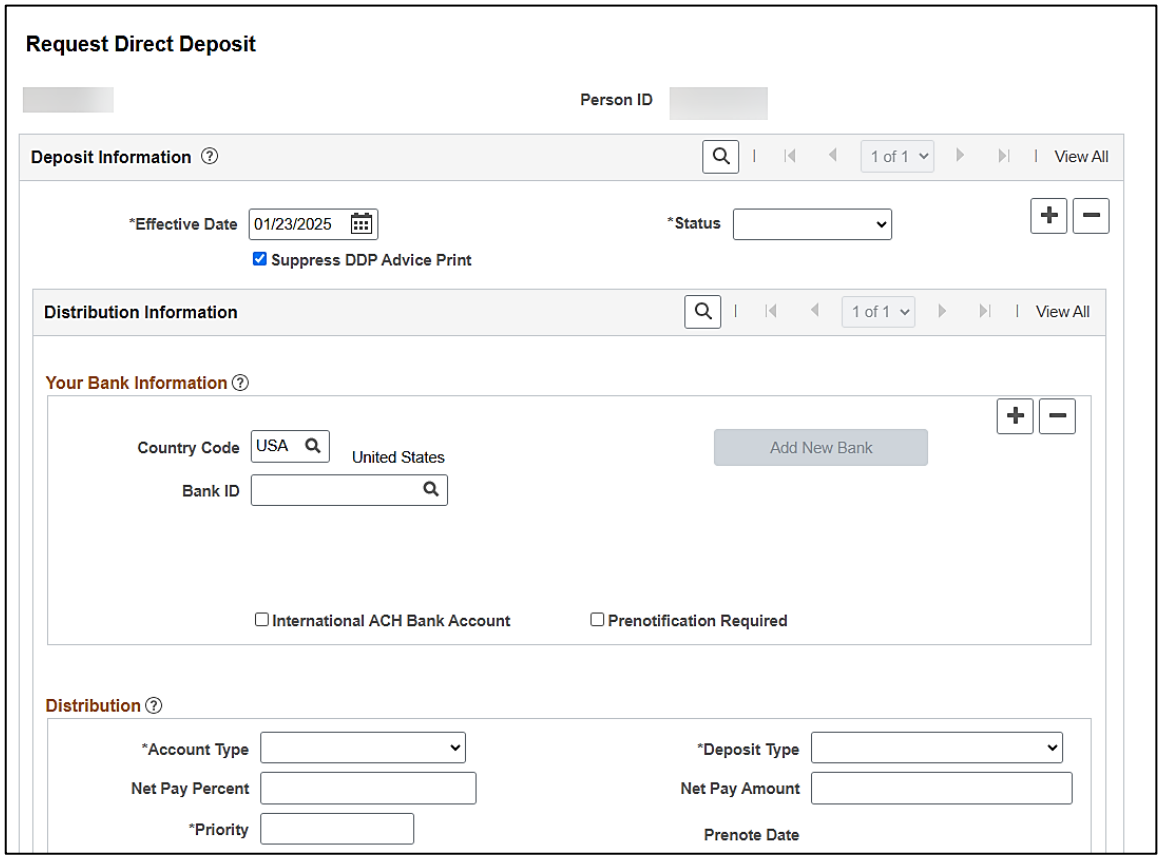
The **Request Direct Deposit Find an Existing Value** page displays.



	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.
	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.

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

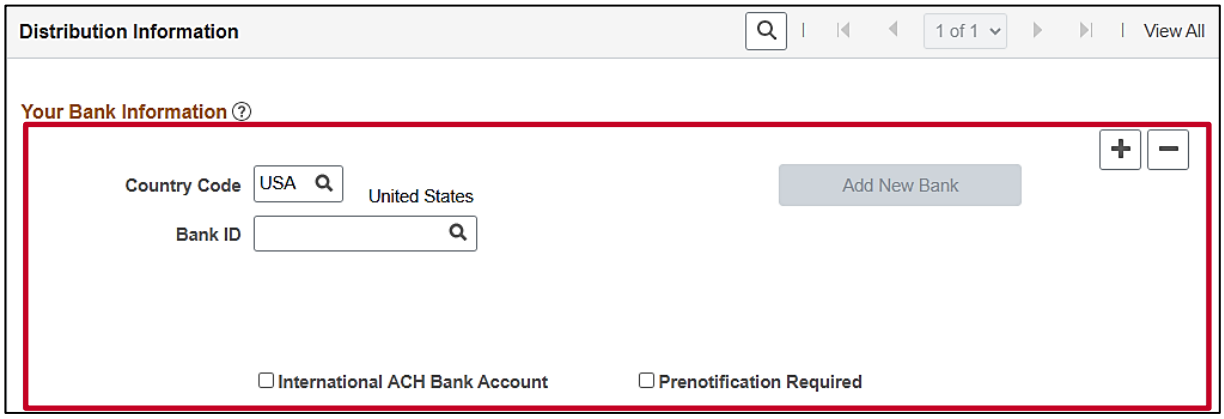
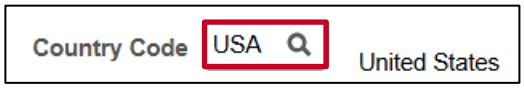
The **Request Direct Deposit** page displays.



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.

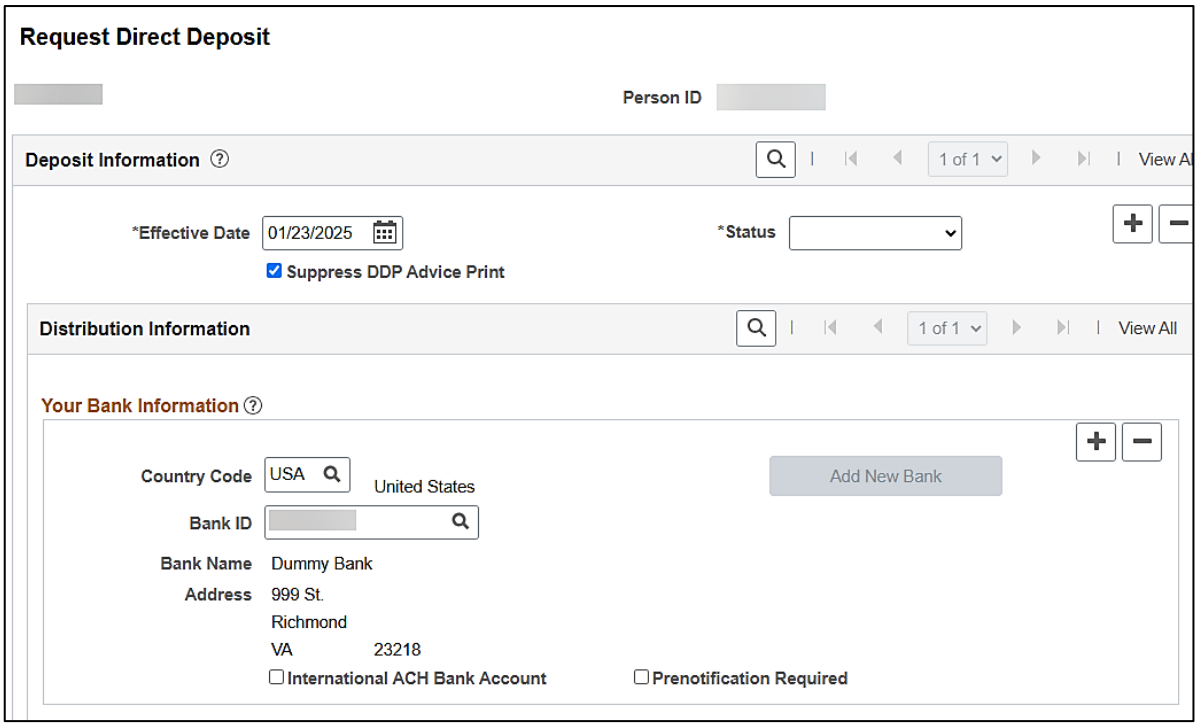
Note: For further information on effective dating, see the Job Aid titled **HR351_Overview of Effective Dating**. This Job Aid can be found on the Cardinal website in **Job Aids** under **Learning**.

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.
7.	Scroll down on the page as needed and complete the **Your Bank Information** section for the first distribution. 
8.	The **Country Code** field defaults to "USA". Do not change. 
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.

Step	Action

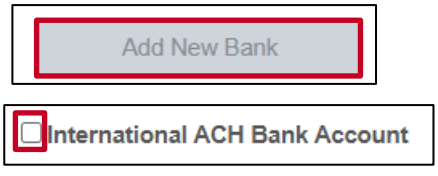
The **Request Direct Deposit** page refreshes.



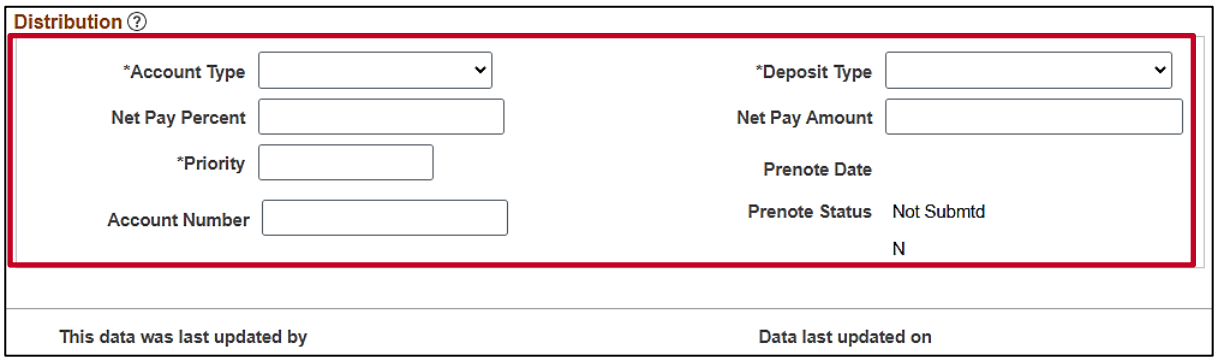
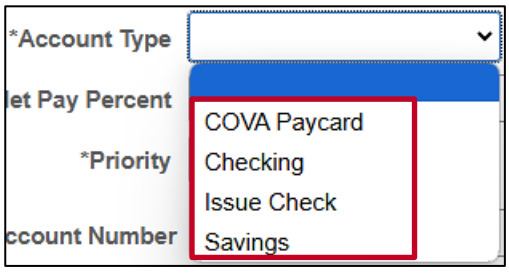
The **Bank Name** and **Address** fields display and populate based on the Bank entered/selected. These fields are read-only.

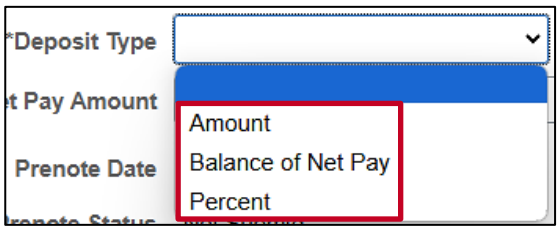
If the bank is known in the system, all information will show. If the bank is not in the system, the system will validate the routing number.

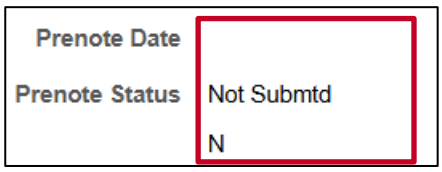
10. The **Add New Bank** button and **International ACH Bank Account** checkbox option are not being utilized in Cardinal at this time.



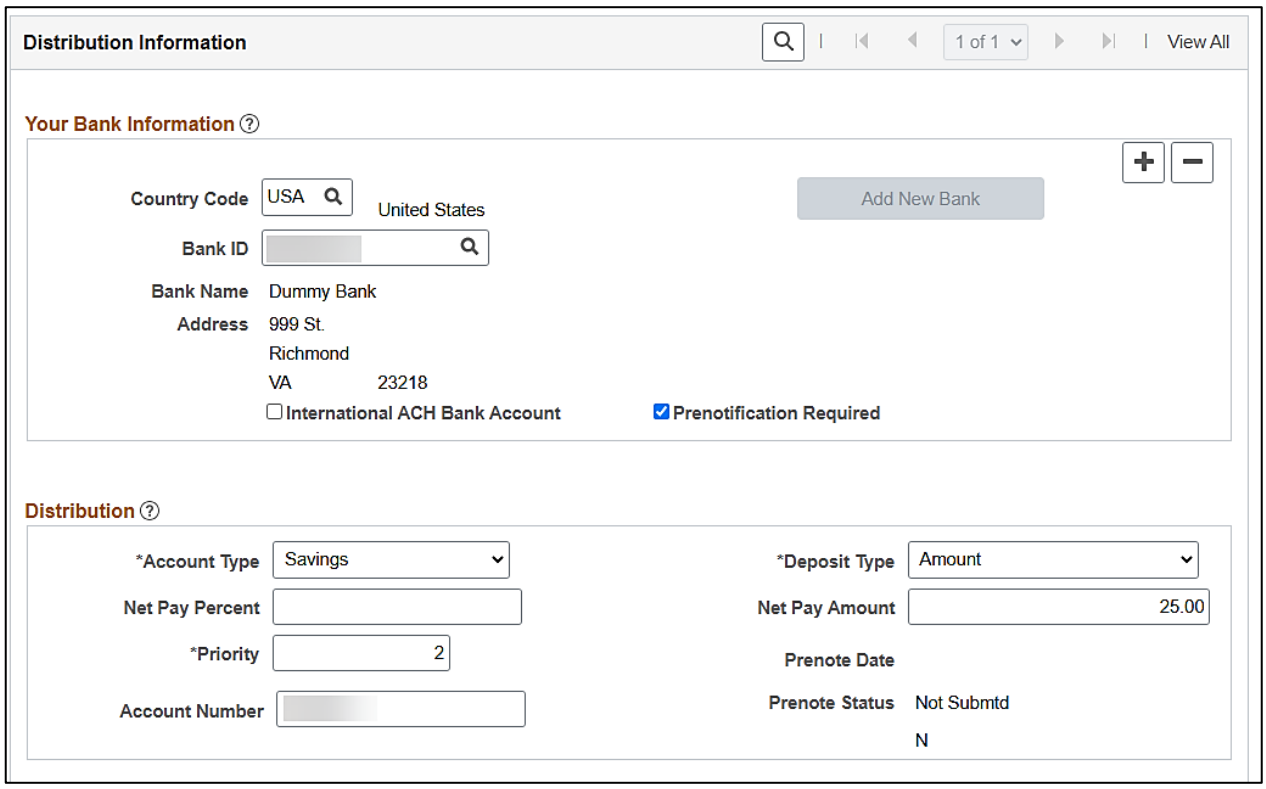
11. **The Prenotification Required** checkbox will be checked automatically once the **Account Type** of “Checking”, “Savings”, or “COVA Paycard” is selected. Prenoting is not required for VSELP.

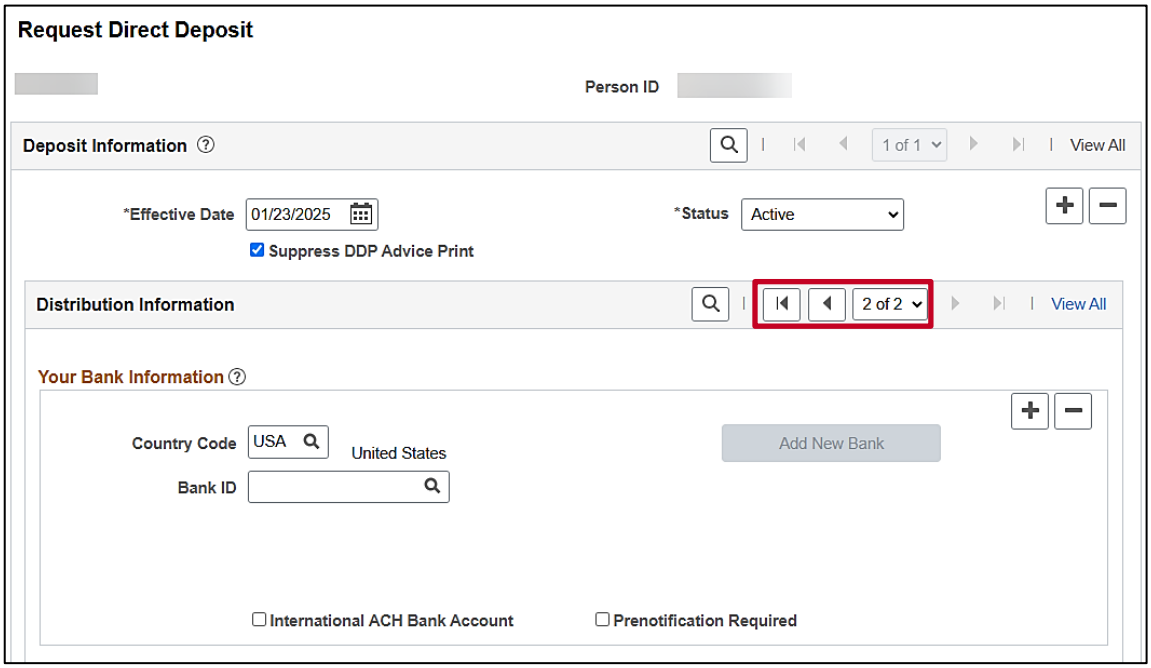
Step	Action
	If the **Prenotification Required** checkbox is unchecked, the account changes will not go through the Prenotification process and the employee's direct deposit will go into effect immediately. Once the Prenote Status is anything other than "Not Submtd", this button cannot be unchecked. 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. 
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 Virginia College Savings Plans 

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. 
15.	If "Percent" is selected in the **Deposit Type** field, enter the applicable percentage in the **Net Pay Percent** field.
16.	If "Amount" is selected in the **Deposit Type** field, enter the applicable amount in the **Net Pay Amount** field.
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"

Step	Action
18.	Enter the employee's Bank Account Number in the **Account Number** field.
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 

Sample of completed **Distribution Information** section:



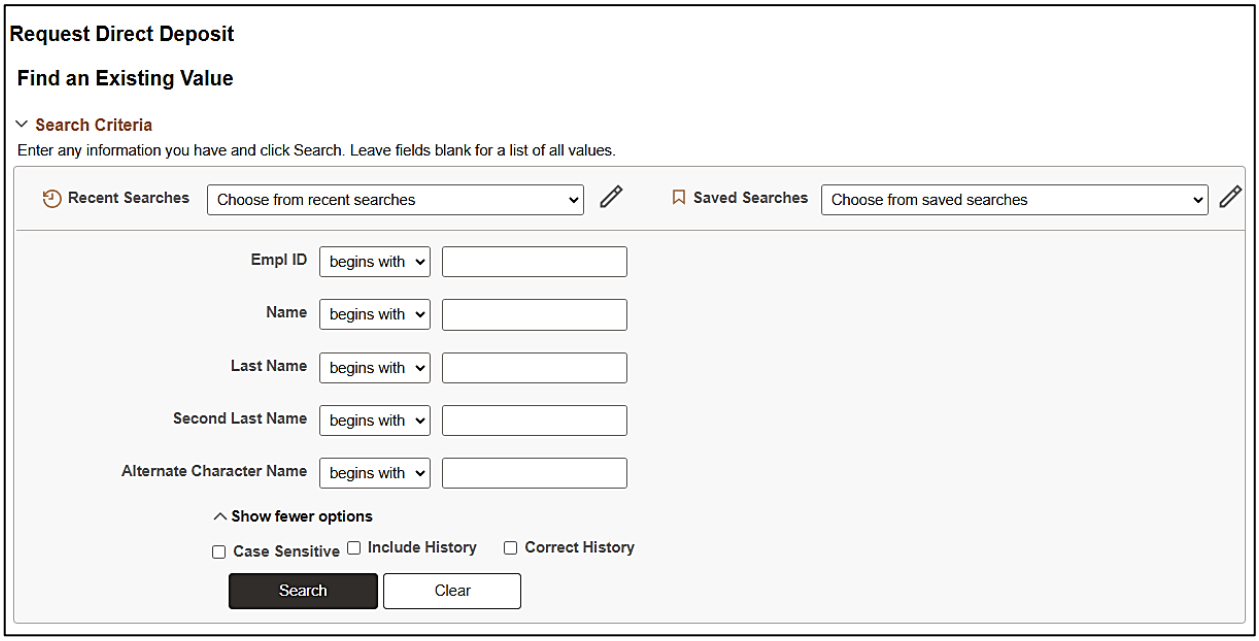
Step	Action
20.	If additional distributions need to be set up, click the **Add a New Row** (+) icon within the **Distribution Information** section and continue with Step 21. If this is the only distribution, proceed to Step 22.
The **Request Direct Deposit** page refreshes and a new distribution displays.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

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**

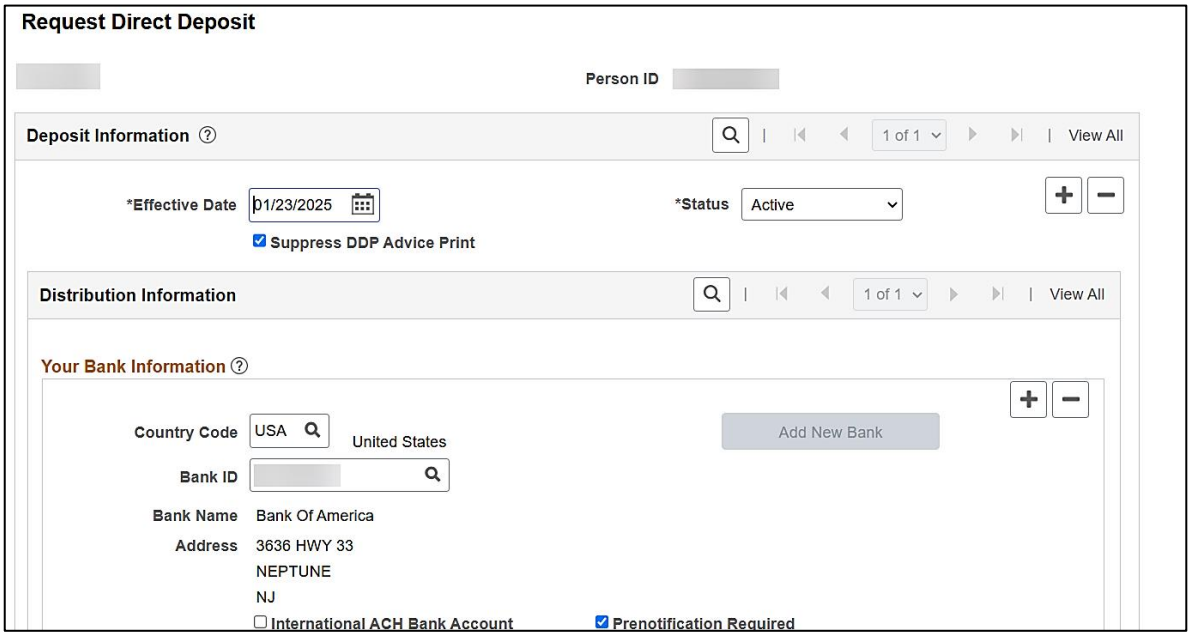
The **Request Direct Deposit Find an Existing Value** page displays.



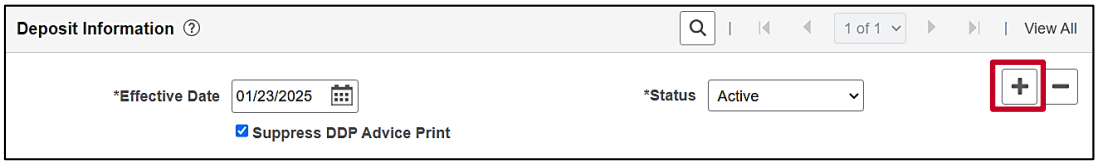
	For more information pertaining to the Cardinal HCM Search pages, refer to the Job Aid titled "Overview of the Cardinal HCM Search Pages". This Job Aid is located on the Cardinal Website in **Job Aids** under **Learning**.
2.	Enter the applicable employee by entering the Employee ID or known portion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

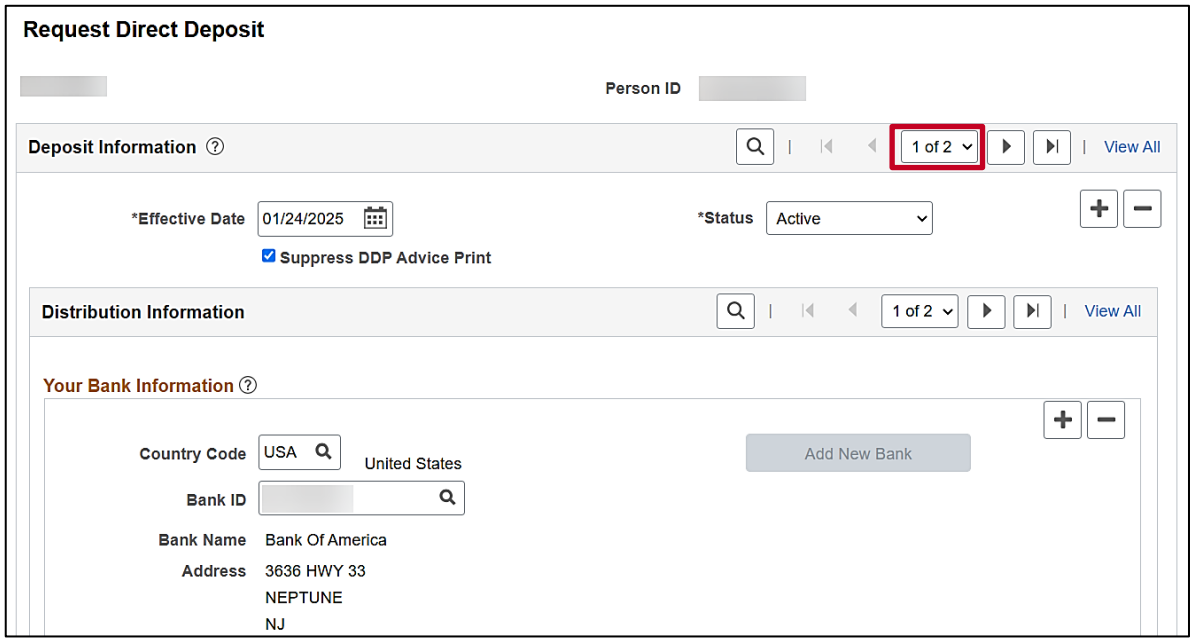
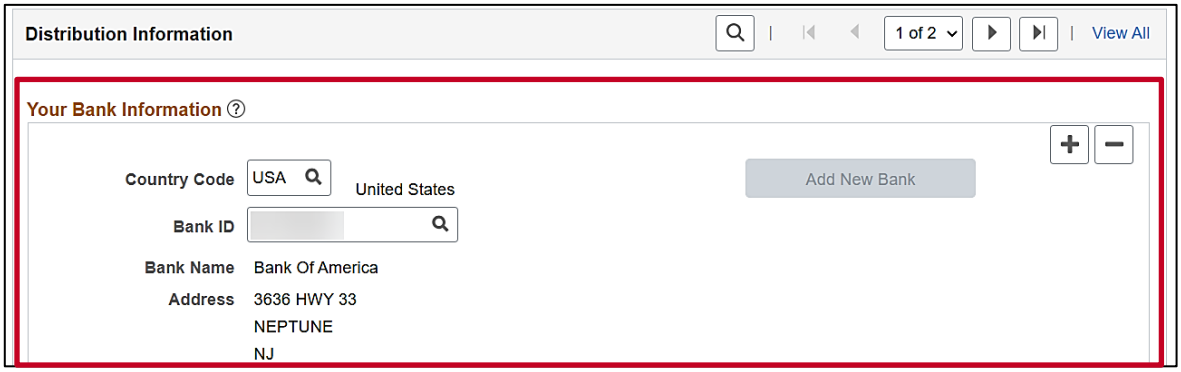
Step	Action
	If multiple employees match the search criteria entered, the search results will display in the bottom portion of the page, and you must click the **Empl ID** link for the applicable employee. If not, proceed to the next step.

The **Request Direct Deposit** page displays for the applicable employee.

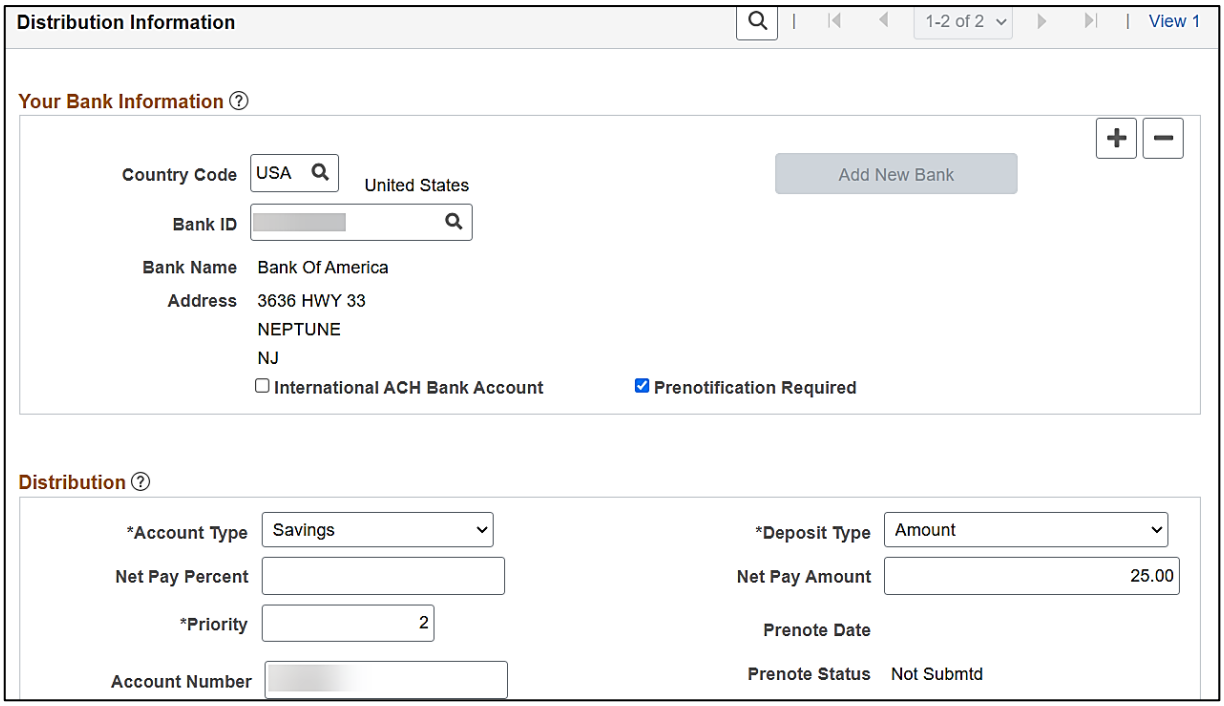


4. Click the **Add a New Row** icon (**+**) in the **Deposit Information** section.

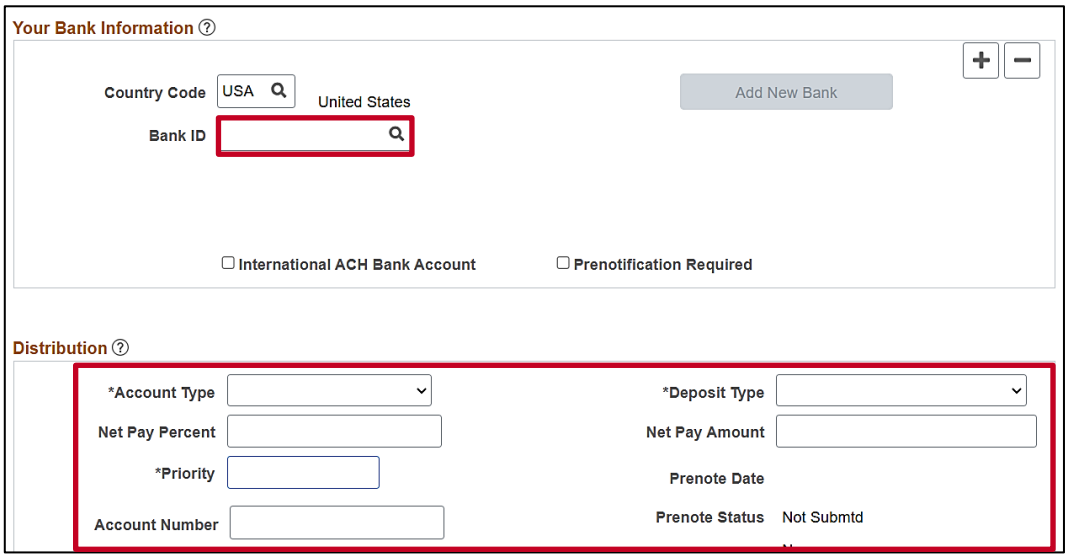


Step	Action
	The **Request Direct Deposit** page refreshes with the new effective dated row and the information from the previous row is carried forward. (Row 1 of 2 in this scenario). 
5.	Scroll down as needed and review the **Distribution Information** section. 
6.	Review the employee's current distributions 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.

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 
	Uncheck the **Prenotification Required** checkbox as applicable to bypass the prenote process. This must be done before saving the transaction.
11.	Once all information is entered, review the distributions to verify accuracy and click the **Save** button.

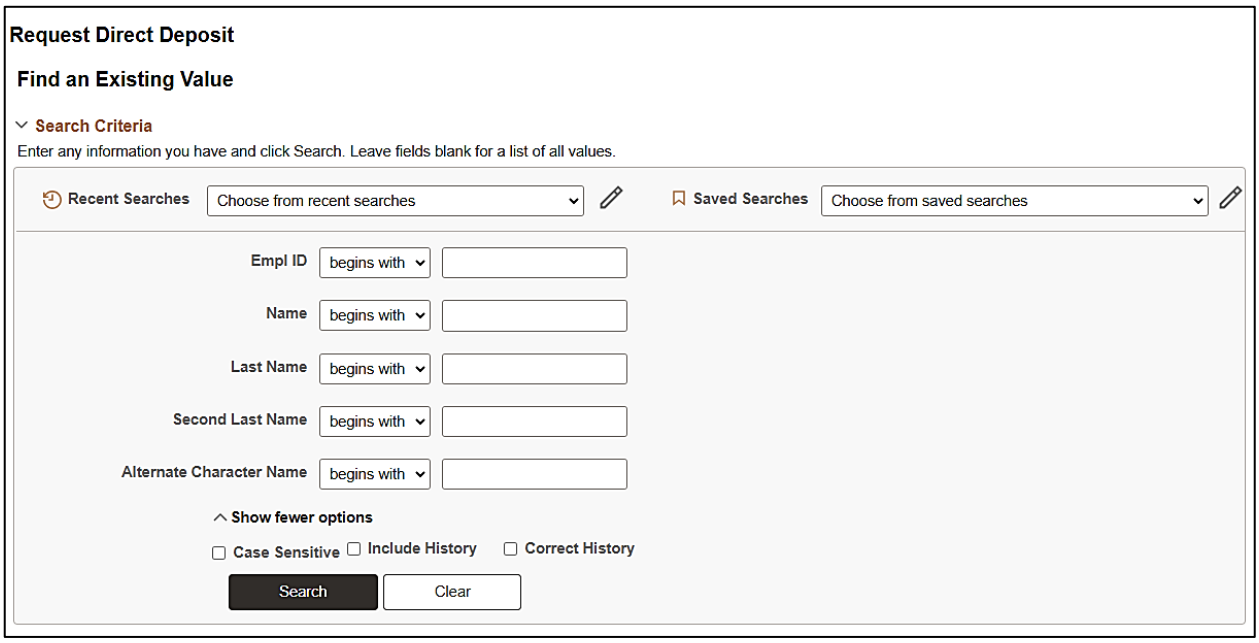
Inactivating a Direct Deposit Distribution

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.

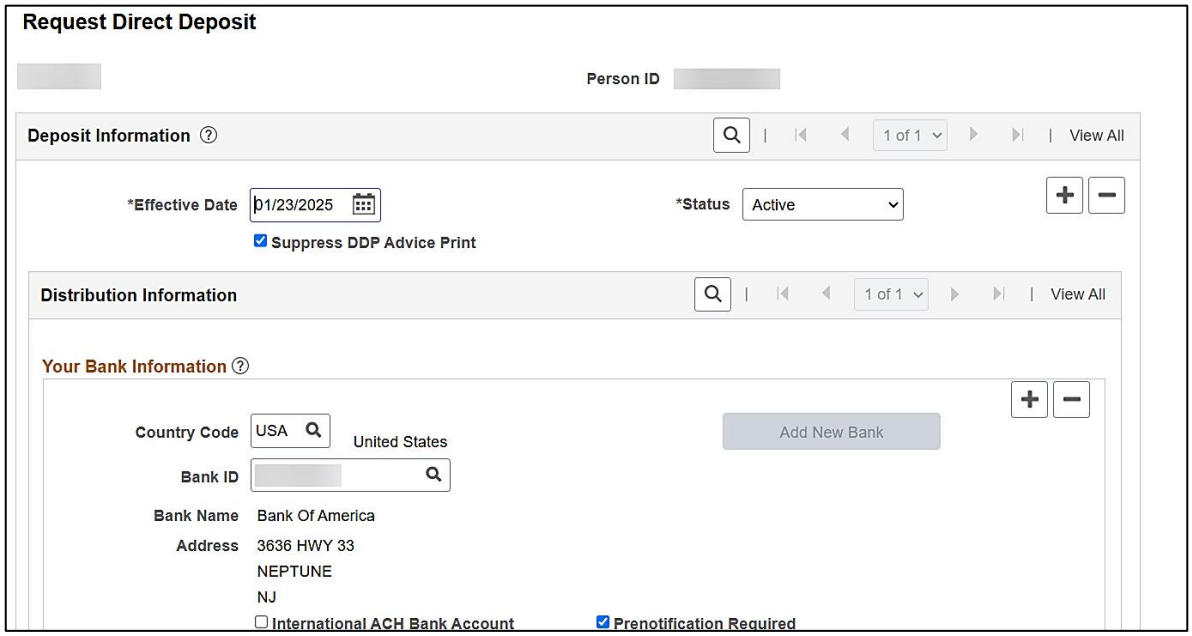
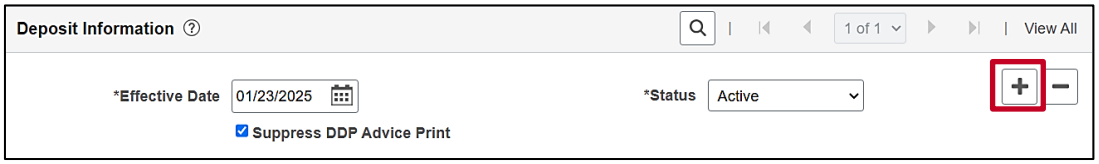
This section of the Job Aid provides the steps to inactivate (discontinue) a direct deposit distribution.

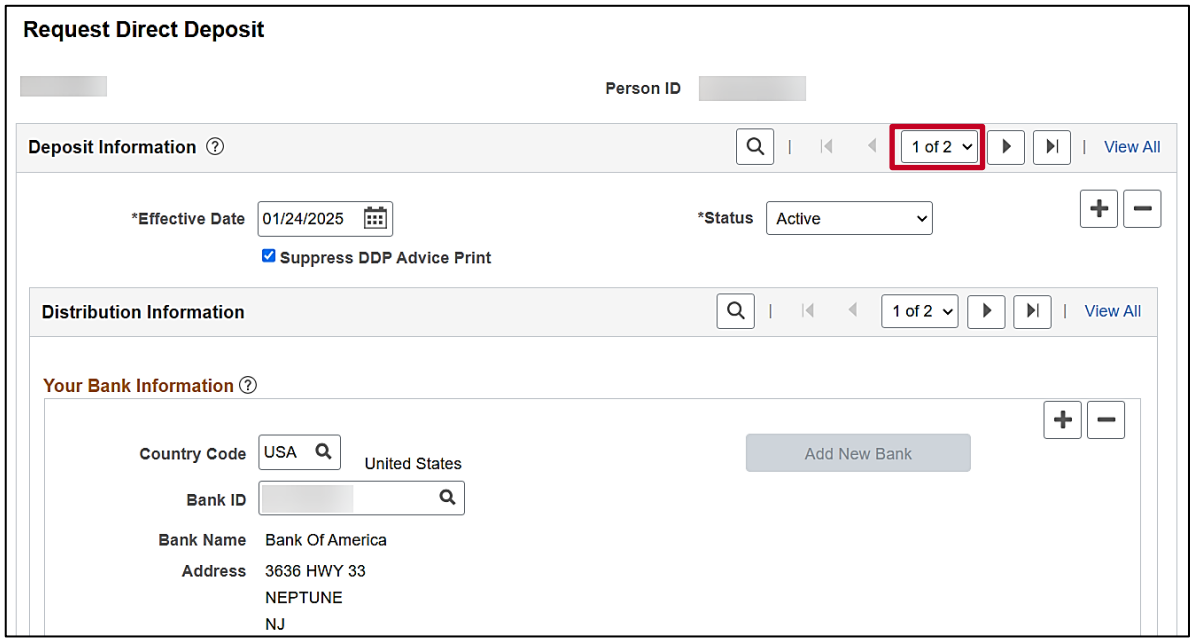
Step	Action
1.	Navigate to the **Request Direct Deposit** page using the following path: **NavBar > Menu > Payroll for North America > Employee Pay Data USA > Request Direct Deposit**

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



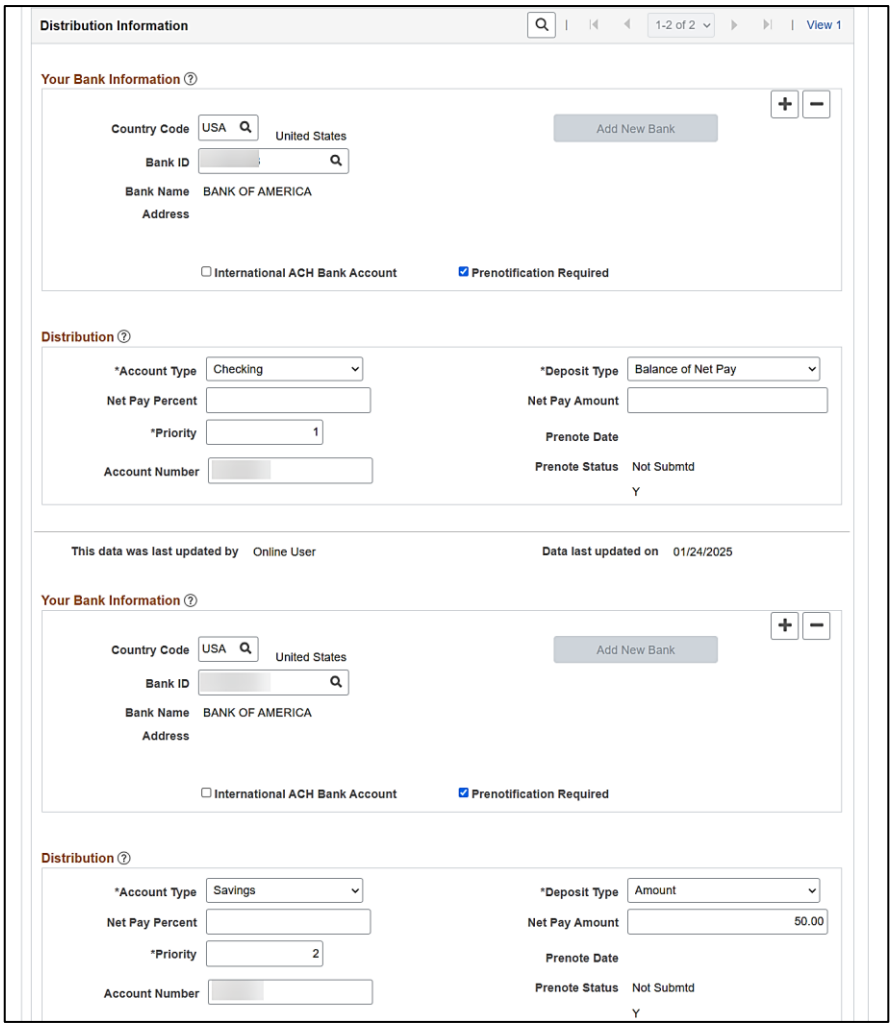
	For more information pertaining to the Cardinal HCM Search pages, refer to the Job Aid titled "Overview of the Cardinal HCM Search Pages". This Job Aid is located on the Cardinal Website in **Job Aids** under **Learning**.
2.	Enter the applicable employee by entering the Employee ID or known portion of the Employee ID in the **Empl ID** field.
	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.
	If multiple employees match the search criteria entered, the search results will display in the bottom portion of the page, and you 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.	A new effective dated row must be created in order to discontinue an existing Direct Deposit distribution. Click the **Add a New Row** (+) icon within 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). 
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.
	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**.
7.	Click the **View All** link to view all of the employee's distributions.

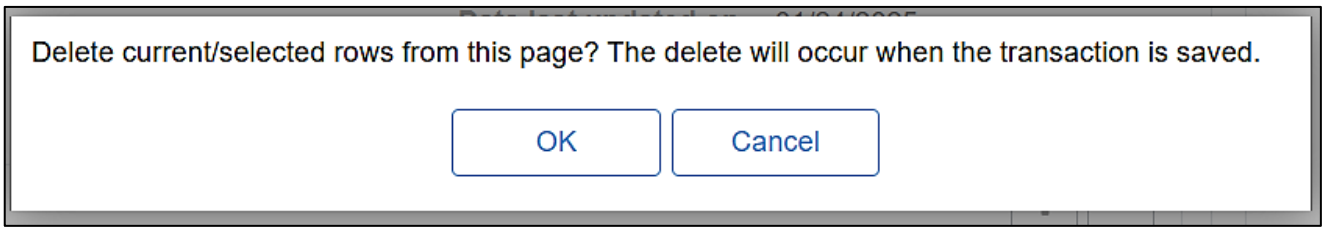
Step	Action

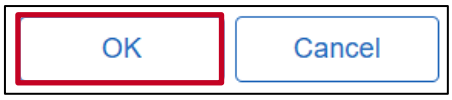
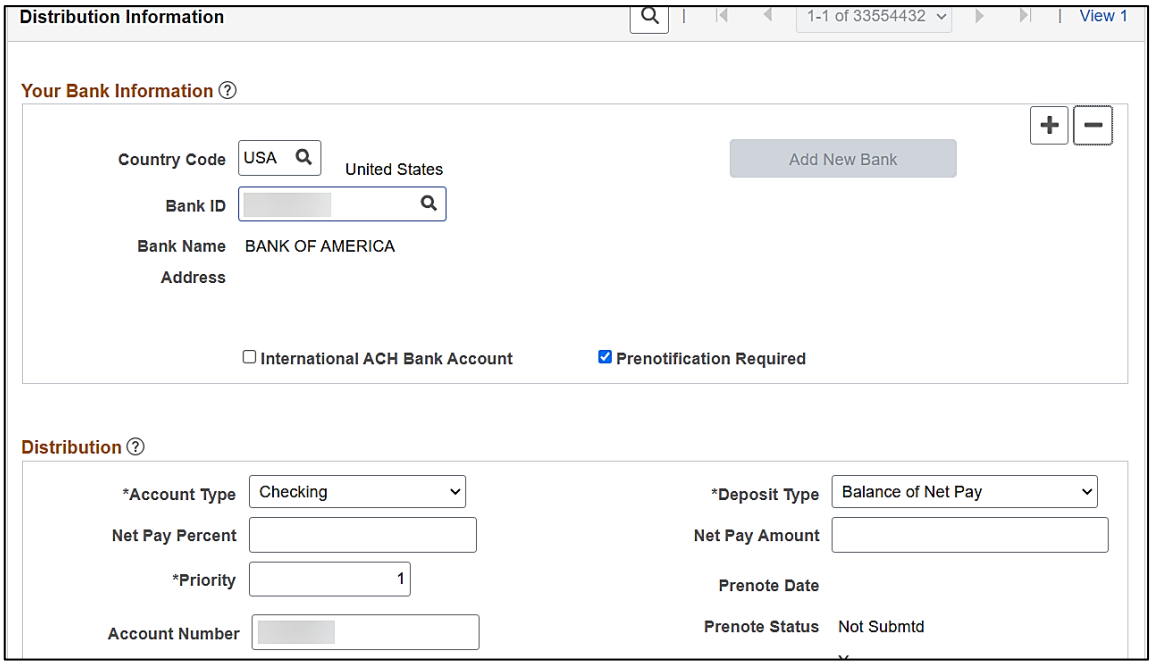
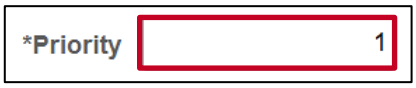
The applicable distribution displays.



8.	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.



Step	Action
9.	Click the **OK** button to confirm the deletion of the selected account. 
The page refreshes and the selected distribution has been removed. 	
10.	Update the **Priority** field for any remaining accounts as needed. 
11.	Click the **Save** button.