**Direct Deposit FAQ**

**Note: All direct deposit maintenance must be done via GEMS, using the self-service portal.**

1. **Can I deposit money into any account I would like?**

As long as the bank is a participating member of NACHA (most banks are), you can use this account for multiple direct deposits. International/non U.S. banks are ineligible, as they require special handling and are not currently used for direct deposits at USF.

Any Checking, Savings, Pay card or Money Market account – as long as it has an ABA/Routing and Transit number, can be used for direct deposit.

1. **How many accounts can I have my deposits split into?**

USF uses a multiple direct deposit program. You can have as many as three (3) accounts. Two accounts will be able to have partial dollar amount allocated to them, and one account will be the balance of your net pay.

For Example – I can choose:

$50 (account/priority #1) $100 (account/priority #2) and the remainder of my net pay will go into (account # 3/priority 999) – Balance of Net Pay.

1. **Can I allocate a percentage (%) of pay into one of the partial account allocations?**

Unfortunately not, you can only elect a dollar amount to be deposited into one of the partial accounts. However, it does not have to be a whole dollar amount. It can be dollars and cents – such as $11.53, $109.75, etc. But, it cannot be 50%, 25%, etc.

1. **Will my multiple direct deposit split occur on every paycheck?**

Yes, the splits between your accounts will happen with EVERY single paycheck. If you are receiving multiple payments, ie: receiving your normal paycheck with a separate check for a bonus, etc. that split will happen with each payment that goes directly deposited.

1. **What is the latest I can update my direct deposit information to be effective for the next pay check?**

Changes to direct deposit information must be made no later than Monday of the pay week to be effective for that Friday’s paycheck. Please note, changes may need to be made earlier on accelerated payrolls due to holidays.

1. **I just realized on payday that I made a mistake entering an account number. Where is my money?**

If the banking information you input was incorrect, and your paycheck has already been processed, USF Payroll will make all attempts to retrieve the funds deposited to the incorrect account. If the funds are returned, you will be notified via email and the funds will be paid to you in the next scheduled pay check or by a manual check.

Please note that ACH retractions or ACH returns can take up to 4 banking days.

Special attention needs to be paid whenever you enter your direct deposit information in GEMS, to ensure that all information provided is true and accurate. You should correct or delete the account information in GEMS as soon as you are aware of any errors.

1. **My wallet was stolen over the weekend and I need to cancel my direct deposit. How can I do that, and can I cancel all of my deposits?**

You can cancel your direct deposit via GEMS. Although USF encourages direct deposit as a condition of employment, you do have the ability to cancel/delete all of your banking information, especially in this instance or for identity theft, etc. You should re-establish your direct deposit as soon as possible.

When you do not have any banking information in GEMS, you will receive a paper check that will need to be picked up in ALN-147 on payday.

1. **Who do I contact if I checked my account and didn’t see a deposit?**

Prior to contacting anyone, please log in to GEMS to verify a payment was actually issued to you. If a payment was not processed, contact your supervisor in your department first, and inform him/her you were not paid.

If a payment was issued, click on View paycheck in GEMS, and look at the bottom of the pdf for the Net Pay Distribution box. If the payment was issued by a paper check you will see “Issue Chk” under Account Type. You will need to pick up your check in ALN147 on payday.

If the payment was deposited, you will see the account(s) listed under Account Type and the last four of the account number showing under Account Number.

1. **What happens if one of my accounts is closed?**

If one of your accounts is closed, and your bank notifies USF, any money will be returned to you if it is returned to USF from your bank. Payroll will inactivate the closed account on your direct deposit profile.

If the closed account was a partial direct deposit, that partial amount will be included in the “Balance of Net Pay” account automatically with your next deposit.

If the closed account was the “Balance of Net Pay” account, any partial direct deposits will occur, and the Balance of Net Pay will be issued on a paper check, that would need to be picked up in ALN147 on payday.