**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?**

You can use any account for multiple direct deposits as long as the bank is a participating member of NACHA (most banks are). Eligible accounts for direct deposits include any Checking, Savings, Paycard or Money Market account – as long as it has an ABA/Routing and Account number, it can be used for direct deposit.

International/non-U.S. banks are ineligible, as they require special handling and are not currently used for direct deposits at USF.

1. **How many bank accounts can I use for my direct deposit?**

You can have as many as five (5) accounts. Four accounts will be partial dollar amounts allocated to them, and one account will be the remaining balance of your net pay.

For Example – You can choose:

$50 (account 1), $100 (account 2) $10 (account 3) $25 (account 4) and the remainder of the net pay will go into (account 5) – Remaining Balance.

**\*\*NOTE, you should always have one account as “Remaining Balance”**

1. **Can I enter a percentage (%) of pay for one of the partial accounts?**

No, you cannot as the system will not recognize it. You can only enter a dollar amount to be deposited into one of the partial accounts. However, it does not have to be a whole dollar amount. The amount can include dollars and cents – such as $11.53, $109.75, etc. But it cannot be 50%, 25%, etc.

**\*\*NOTE, you should always have one account as “Remaining Balance”**

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

Yes, the splits between your accounts will happen with each payment that is directly deposited into your accounts. The split will happen even if you are receiving multiple payments such as receiving your normal paycheck along with a separate check for a bonus. Every **separate** check will be split according to your direct deposit instructions.

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

Usually 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 than Mondays on accelerated payrolls due to holidays. Please refer to the Payroll Bi-weekly Schedule for when these dates are.**

1. **What happens if I enter my direct deposit information incorrectly?**

If the banking information you input was incorrect, and your paycheck has already been processed, please send an email to [UCO\_Payroll\_Processing@usf.edu](mailto:UCO_Payroll_Processing@usf.edu) as soon as possible so we can attempt to retrieve the funds. In many cases the funds are returned to USF. You will be notified via email with options on how you would like to receive the funds which include adding the funds to the next scheduled pay check or by receiving a paper check **that will be mailed to the mailing address in GEMs**.

**Please note that it can take up to 4 banking days for USF to receive the funds and are NOT guaranteed to be successful.**

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 also correct or delete the account information in GEMS as soon as you are aware of any errors.

1. **My account has been compromised 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 at any time via GEMs Self-service. 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, a paper check will be issued and mailed on pay day to the Home address listed in GEMS.

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 access your paystubs through the ADP tile and verify that you were paid. If a payment was not processed, contact your supervisor in your department **first**, and inform them that you were not paid.

If a payment was issued, look at the bottom of the pdf in ADP to see if the payment was made via Check or Direct Deposit. Paper checks are mailed on pay day to the Home address listed in GEMS.

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 the money is returned to USF, Payroll will contact you via email to notify you that the funds have been returned and provide the details on how the funds will be reimbursed . 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 your next paycheck.

If the closed account was the “Remaining Balance” account, any partial direct deposits will occur, and the amount will be issued as a paper check and will be mailed on pay day to the Home address listed in GEMS.