

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.



Table of Contents

Revision History	3
Entering a Direct Deposit	4
Updating an Existing Direct Deposit Distribution	12
Inactivating a Direct Deposit Distribution	17



Revision History

Revision Date	Summary of Changes
3/1/2025	Updated the screenshots of the Search pages (<u>Section 1</u> , after Step 1; <u>Section 2</u> , after Step 1; <u>Section 3</u> , 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.

Re	equest Direct Deposit
Fi	ind an Existing Value
	Search Criteria nter any information you have and click Search. Leave fields blank for a list of all values.
	Precent Searches Choose from recent searches Saved Searches Choose from saved searches Choose from saved searches
	Empl ID begins with v
	Name begins with V
	Last Name begins with 🗸
	Second Last Name begins with V
	Alternate Character Name begins with V
	Show fewer options Case Sensitive Include History Correct History
	Search Clear
j	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.
	Empl ID begins with V
1	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.
	Search Clear



Action

i

Step

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.

		Person ID
Deposit Information	9	Q 4 4 1 of 1 ~ > > View All
*Effective E	Date 01/23/2025 ☐	*Status 🗸 🔶
Distribution Informat	tion	Q I II II II View All
Your Bank Informatio	on ⑦	
Country C Ban	Code USA Q United States	Add New Bank
		Prenotification Required
Distribution (?)		
*Account		"Deposit Type
Net Pay Pe	riority	Net Pay Amount
		Prenote Date
		current system date. Update this date to the beginn e Calendar icon as needed.
		ve dating, see the Job Aid titled HR351_Overview o found on the Cardinal website in Job Aids under
*Effective Da	ate 01/23/2025 📰	



Step	Action
6.	The Suppress DDP Advice Print checkbox option is selected by default. Do not de-select unless the employee provides justification.
	Suppress DDP Advice Print
7.	Scroll down on the page as needed and complete the Your Bank Information section for the first distribution.
	Distribution Information Q I I I I I View All
	Your Bank Information ⑦
	Country Code USA Q United States Add New Bank
	International ACH Bank Account Prenotification Required
8.	The Country Code field defaults to "USA". Do not change.
	Country Code USA Q United States
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.
	Bank ID Q



Step	Action
The Re	equest Direct Deposit page refreshes.
[Request Direct Deposit
	Person ID
	Deposit Information ⑦ Q id d lof 1 v b bi View A
	*Effective Date 01/23/2025 📰 *Status - Effective Date O1/23/2025
	Distribution Information Q I I I I I I I View All
	Your Bank Information ⑦
	Country Code USA Q United States Add New Bank Bank ID Q Bank Name Dummy Bank Address 999 St. Richmond UNITED CODE
	VA 23218 International ACH Bank Account Prenotification Required
1	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. Add New Bank Image: Add New Bank Account
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
i	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.
	*Account Type *Deposit Type Net Pay Percent Net Pay Amount
	Account Number Prenote Status Not Submtd N
	This data was last updated by Data last updated on
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
	*Account Type let Pay Percent COVA Paycard *Priority Checking Issue Check Ccount Number Savings



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.
	*Deposit Type
	Amount
	Prenote Date Balance of Net Pay Percent
15.	If "Percent" is selected in the Deposit Type field, enter the applicable percentage in the Net Pay Percent field.
	Net Pay Percent
16.	If "Amount" is selected in the Deposit Type field, enter the applicable amount in the Net Pay Amount field.
	Net Pay Amount
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, 3999) with one (1) being the highest priority The distribution with deposit type "Balance of Net Pay" should always be assigned the priority of "999"
	*Priority



Step	Action
18.	Enter the employee's Bank Account Number in the Account Number field.
	Account Number
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
	Prenote Date Prenote Status Not Submtd N
0	
Sample	of completed Distribution Information section:
Dis	ibution Information Q 1 of 1 - View All
Υοι	Bank Information ⑦
	Country Code USA Q United States Add New Bank
	Bank ID Q Bank Name Dummy Bank
	Address 999 St. Richmond
	VA 23218 International ACH Bank Account Prenotification Required
Dis	ibution ⑦
	*Account Type Savings
	Net Pay Amount 25.00
	*Priority 2 Prenote Date
	Account Number Prenote Status Not Submtd N



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.
	Distribution Information Q I
	Your Bank Information ⑦ Country Code USA Q United States Bank ID Q Bank Name Dummy Bank
The Re	quest Direct Deposit page refreshes and a new distribution displays.
	Request Direct Deposit
	Person ID
	Deposit Information ⑦ Q I I I I I I View All
	*Effective Date 01/23/2025 📰 *Status Active - + -
	Distribution Information
	Your Bank Information ⑦ Country Code USA Q United States Bank ID Q
	International ACH Bank Account Prenotification Required
21.	Complete the next distribution by repeating Steps 9 – 19.
22.	Once all distributions have been entered, click the Save button.
	Save Return to Search Notify Refresh

Notify



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
Requ Finc ∽ Se	quest Direct Deposit Find an Existing Value page displays.
	any information you have and click Search. Leave fields blank for a list of all values. Recent Searches Choose from recent searches Empl ID begins with Name begins with Last Name begins with Second Last Name begins with Alternate Character Name begins with Case Sensitive Include History Correct History
1	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.
i	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
İ	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	emplovee.
		1 3				

		Person ID
Deposit Information ⑦		Q 4 4 1 of 1 ~ > > 4 View All
*Effective Date	D1/23/2025 ाःः Suppress DDP Advice Print	*Status Active ~
Distribution Information		Q I I I I I I I I I I View All
Your Bank Information ⑦	1	
Country Code Bank ID Bank Name Address	USA Q United States Q Bank Of America 3636 HWY 33 NEPTUNE NJ International ACH Bank Account	Add New Bank
Click the Add a		e Deposit Information section.
Deposit Information ⑦	· ·	Q 4 4 1 of 1 v View All
*Effective Da	ate 01/23/2025 📰	*Status Active



Payroll Job Aid

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).				
	Request Direct Deposit				
	Person ID				
	Deposit Information ⑦ Q 4 4 1 of 2 v view All				
	*Effective Date 01/24/2025 📰 *Status Active ~ + -				
	Distribution Information Q I I I of 2 I I view All				
	Your Bank Information ⑦				
	Country Code USA Q United States Add New Bank				
	Bank Name Bank Of America				
	Address 3636 HWY 33				
L	NEPTUNE NJ				
5.	Scroll down as needed and review the Distribution Information section.				
	Distribution Information				
	Your Bank Information ③				
	Country Code USA Q United States Add New Bank Bank ID Q				
	Bank Name Bank Of America				
	Address 3636 HWY 33 NEPTUNE				
	NJ				
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.				
	I of 2 ✓ ► ► View All				



Ste	o Action			
The a	pplicable distribution	on displays.		
[Distribution Information		QIM	↓ 1-2 of 2 v ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓
	Your Bank Information ⑦			
	Country Code	USA Q United States	F	dd New Bank
	Bank ID	Q		
	Bank Name	Bank Of America		
	Address	3636 HWY 33 NEPTUNE		
		NJ	count Z Prenotification Require	d
			•	
	Distribution ⑦			
	*Account Type	Savings ~	*Deposit T	rpe Amount ~
	Net Pay Percent		Net Pay Amo	unt 25.00
	*Priority	2	Prenote D	ate
	Account Number		Prenote Sta	tus Not Submtd
8.	Remove the ac	count that is being	changed by clicking the De	lete a Row (-) icon.
9.	Click the Add a	a Row Icon (+) icor	n to add a new row.	
	+ -			



Payroll Job Aid

Step	Action
10.	Enter the following: Bank ID Account Type Deposit Type Net Pay Percent or Net Pay Amount Priority Account Number
	Your Bank Information ⑦ Country Code USA Q United States Bank ID Q International ACH Bank Account Prenotification Required
	Distribution ⑦ *Account Type *Deposit Type Net Pay Percent Net Pay Amount *Priority Prenote Date Account Number Prenote Status
i	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. Save Return to Search Notify Refresh



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.

Requ	uest Direct Deposit
Find	d an Existing Value
	earch Criteria r any information you have and click Search. Leave fields blank for a list of all values.
r.	Recent Searches Choose from recent searches
	Empl ID begins with v
	Name begins with v
	Last Name begins with V
	Second Last Name begins with v
	Alternate Character Name begins with
	Case Sensitive Include History Correct History
	Search Clear
i	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.
	Empl ID begins with V
i	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.
	Search Clear
i	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 Re	quest Direct Deposit page displays for the applicable employee.
	Request Direct Deposit
	Person ID
	Deposit Information (2) Q I d d I of 1 v b b View All
	*Effective Date [b1/23/2025 📅 *Status Active 🗸 🕂
	Distribution Information
	Your Bank Information (?)
	Country Code USA Q United States Bank ID Q Bank Name Bank Of America Address 3636 HWY 33 NEPTUNE NJ International ACH Bank Account Prenotification Required
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.
	Deposit Information ⑦ Q Id d I of 1 v b b View All
	*Effective Date 01/23/2025 📰 *Status Active ~ + - Suppress DDP Advice Print



Payroll Job Aid

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).				
ſ	Request Direct Deposit				
	Person ID				
	Deposit Information ⑦ Q I I of 2 View All				
	*Effective Date 01/24/2025 📰 *Status Active ~ + -				
	Distribution Information Q I d d I of 2 v View All				
	Your Bank Information ()				
	Country Code USA Q United States Add New Bank				
	Bank ID Bank Of America				
	Address 3636 HWY 33 NEPTUNE NJ				
5.	The Effective Date field defaults to the current system date. Update this date to the beginnin date for the current pay period using the Calendar icon as needed.	ng			
	*Effective Date 01/24/2025				
i	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.				
	 ↓ I View All 				



Payroll Job Aid

Step	Action	
The app	olicable dist	ribution displays.
	Γ	Distribution Information Q I I I View 1
		Your Bank Information ⑦ Country Code USA Q United States Add New Bank Bank ID Q Bank Name BANK OF AMERICA Address
		International ACH Bank Account Prenotification Required
		Distribution ⑦ *Account Type Checking *Deposit Type Balance of Net Pay Net Pay Percent Net Pay Amount *Priority 1 Prenote Date Account Number Prenote Status Not Submtd Y
		This data was last updated by Online User Data last updated on 01/24/2025 Your Bank Information ③
		Country Code USA Q United States Add New Bank Bank ID Q Bank Name BANK OF AMERICA Address
		International ACH Bank Account Prenotification Required
		Distribution ⑦ *Account Type Savings *Deposit Type Amount ✓ Net Pay Percent Net Pay Amount 50.00 *Priority 2 Prenote Date Account Number Prenote Status Not Submtd Y Y Y
8.	inactivate	Delete a Row icon (-) to remove the direct deposit account(s) that needs to be d (in this scenario, the Priority 2 Savings account is being removed).
	+	
A Mess	age display	ys in a pop-up window.
Dele	te current/s	elected rows from this page? The delete will occur when the transaction is saved.



Step	Action
9.	Click the OK button to confirm the deletion of the selected account.
	OK Cancel
The pag	e refreshes and the selected distribution has been removed.
	Distribution Information
	Your Bank Information ⑦
	Country Code USA Q United States Add New Bank
	Bank ID Q
	Bank Name BANK OF AMERICA Address
	International ACH Bank Account Prenotification Required
	Distribution ⑦
	*Account Type Checking *Deposit Type Balance of Net Pay
	Net Pay Amount
	*Priority 1 Prenote Date
	Account Number
10.	Update the Priority field for any remaining accounts as needed.
	*Priority 1
11.	Click the Save button.
	Save Return to Search Notify Refresh