# Miami-Dade County

# Direct Deposit Information in Employee Self Service Job Aid

## DESCRIPTION

The Payroll section of Employee Self Service can be used to view paychecks, W-2 forms history that are tracked in the INFORMS HCM system and to update direct deposit and W-4 tax information, and W-2 electronic consent.

This document will review the INFORMS process for direct deposit. Direct Deposit is the electronic transfer of your pay to your financial institution.

**Key Points**

- There can be up to four direct deposit accounts. The system will not allow additional direct deposits.
- A remaining balance account is one where the remainder of your net pay balance goes to that account. A remaining balance will be required if you have more than one account.
  - Employee should not remove the remaining / last balance account if replacing it with another account. The Remaining balance account should only be removed if the employee would like to receive a paper check.
    - If the remaining/last balance account is removed the employee will not be able add another account the same day. Additions or changes will have to be done the following day.
- When adding multiple accounts, designate an "amount" or "percent" of net pay. Direct deposits can be made to either a savings account or a checking account.
- The system validates bank routing numbers that are entered when adding or editing a direct deposit. It validates that the number is 9 digits long, it must conform to routing number conventions, and it must be for a bank that is in INFORMS.
- The system will generate error messages if the routing number entered is invalid and/or not in the system.
- To use a bank that is not in the system for direct deposit, the payroll staff must be contacted. Payroll will enter the bank's information in the system. Once the bank information has been entered, it will be available for direct deposit.
- The system does not automatically verify account numbers; verification of account numbers takes place during the pre-notification process. This process sends a file to the bank and account specified to ensure that the bank is able to accept/process your direct deposits. The direct deposit does not become effective until the pre-notification has successfully completed. **It may take up to two pay cycles for the change to take effect.**
- Predefined deductions from financial institutions will not be impacted by these changes: i.e., BMG loan, Dade County Federal Credit Union, and Tropical Federal Credit union transactions, etc.
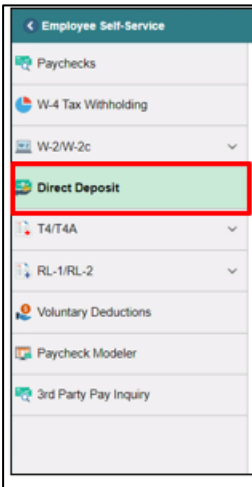
- To add a new account or edit an existing account, the employee needs to complete the change by Sunday (pay period end date).
- If Direct deposit date is terminated/inactivate via ESS before confirming pay date (Payroll Tuesday 3 PM), the employee will get a paper check.
- The employee should expect the prenote process to start the following pay period if it does not meet the deadline.
  - Scenarios that required prenote:
    - Adding a new account.
    - Changing the deposit type of already prenoted balance account to a new account.
    - Keeping same financial institution (keeping same routing number) but changing just the account number.
    - Erasing an existing account that already pass the prenote but adding the account back.
    - Adding a new account and have an existing balance account, the funds allocated to the new account would go to the balance account until the new account is pre noted.

## ADD A NEW ACCOUNT

| Step | Action |
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| 1. | Select the **Employee Self-Service** tile.  |
| 2. | Select the **Payroll** tile.  |

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| 3. | Select the **Direct Deposit** pane.<br><br>Employee Self-Service<br>Paychecks<br>W-4 Tax Withholding<br>W-2/W-2c<br>**Direct Deposit**<br>T4/T4A<br>RL-1/RL-2<br>Voluntary Deductions<br>Paycheck Modeler<br>3rd Party Pay Inquiry |
| 4. | Select the **Add Account [+]** icon to add an account to add a direct deposit transaction.<br><br>**Note**: If this is your first time adding a direct deposit account, no existing accounts will be displayed.<br><br>**Direct Deposit**<br>Accounts<br><br>| Order | Nickname | Payment Method | Routing Number | Account Number | Account Type | Amount/ Percent |<br>|---|---|---|---|---|---|---|<br>| 1 | Checking999 | Direct Deposit | 87654321 | XXXX5678 | Checking | Full Balance |<br><br>**Print Option**<br><br>Welcome to INFORMS Employee Self-Service Direct Deposit!<br>Direct deposit is the electronic transfer of your pay directly to your financial institution. To sign up for direct deposit or update your direct deposit information, all you need is your routing number and account number which may be found on a check or through your financial institution interface. For instructions on how to enter your direct deposit information, see (job aid link here).<br><br>Once you have set up direct deposit to your bank account (you can also have your money sent to up to two accounts), it will take one-to-two pay cycles for the change to take effect. Make sure you enter all your information correctly in INFORMS – the most common reason for delays in setting up direct deposit is incorrect account numbers.<br><br>If you do not see your Routing number listed, please reach out to payroll@miamidade.gov or 305-375-5165.<br><br>Note that Miami Dade County will never ask you to change your direct deposit information. If you receive an email asking you to make a change, please report to reportspam@miamidade.gov. |

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| 5. | Either Accept, Decline or Cancel the Direct Deposit Authorization.<br><br>• If one chooses to Decline, one will not be allowed to enter a new account – **Stop Here**<br><br>• If one chooses to Accept, one will be allowed to enter a new account – **Continue to Step 6**<br><br>• If one chooses to Cancel, no action will be taken – **Stop Here**<br><br>**Direct Deposit**<br><br>**Direct Deposit Authorization** ✕<br><br>I hereby authorize Miami-Dade County to deposit my net payroll and/or expense reimbursement in the accounts set-up via Employee Self-Service (ESS). I understand that this authorization will remain in effect throughout my employment unless cancelled by me or Miami-Dade County in unusual circumstances only. I also authorize Miami-Dade County and my designated financial institution(s) to initiate debit entries or adjustments, if necessary, for any credit entries made in error to my accounts.<br><br>The payroll and/or expense reimbursement deposit authorized within ESS is accomplished by electronic funds transfer and is covered by several regulations designed to safeguard the integrity of the employee's account. The funds deposited will be available to the employee for withdrawal by all usual means on the morning of the scheduled payday. It may take up to two (2) pay periods for direct deposit to become active. Until that time, a paper check will be provided.<br><br>Miami-Dade County assumes no responsibility for any relationship between the employee and his/her financial institution, nor does Miami-Dade County assume responsibility for any delay which is caused by incorrect data entered by the employee in ESS.<br><br>**Accept** — I have read and understood this disclaimer. Please allow me to add Direct Deposit information.<br><br>**Decline** — Decline the Direct Deposit Authorization<br><br>**Cancel** |

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| 6. | Select the **OK** button.  |

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| 7. | Enter the required fields:<br><br>• Nickname<br>    o Enter the account name. A unique account name must be given for each direct deposit entry.<br>    o This name should be meaningful to you for example: Bills Account or Emergency BOA Account.<br>        ▪ Please note, there is a character limitation for the account nickname (including spaces)<br>• Payment Method<br>    o Only Direct Deposit option is available<br>• Routing Number<br>    o Enter the routing number which can be obtained from the financial institution or a bank check.<br>• Account Number<br>    o Enter the account number which can be obtained from the financial institution or a check.<br>• Retype Account Number<br>    o Retype the account number.  Copy and Paste is not allowed.<br>• *Account Type<br>    o Checking<br>    o Savings<br>• *Deposit Type<br>    o Amount: Select this option if the employee wants a fixed dollar amount to be deposited into this account type.<br>    o Percent: Select this option if the employee wants a specific percentage of his net pay to be deposited into this account type.<br>    o Remaining Balance: Select this option if the balance of an employee's pay is to be deposited into this account type.<br>• Amount or Percent<br>    o Enter the amount to be deposited in this account type OR<br>    o Enter the percentage of the employee's net pay to be deposited in this account type. |

Below is an example of where to find the routing number and account number on a bank check:

If an invalid routing number is inputed, an error message will be displayed.

Select the **Save** button.

Enter verification details.

- Date of Birth
    - Format: MM/DD/YYYY
- Last 4 digits of SSN

Select the **Continue** button.

8.

A notification email will be sent confirming the changes made. Please take a moment to review/confirm the information entered is correct.

Sample Email:

Your direct deposit request has been submitted.

INFORMSWF_HCM_PY@miamidade
To ████████ ████ ████                                        11:19 AM

Your direct deposit request on 2023-07-21 11.19.01.000000 has been successfully submitted.

Direct deposit changes are required to go through a pre-notification process, which make take up to two pay cycles for your direct deposit to be effective.

If you did not change your direct deposit data, please contact your payroll administrator immediately.

This is a system-generated email. Do not reply to this email.

## VIEWING OR EDITING AN EXISTING ACCOUNT OR REMOVING AN ACCOUNT

| Step | Action |
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| 1. | Navigate to **Employee Self-Service > Payroll > Direct Deposit** |
| 2. | Select the row for the appropriate bank account line. Remember, for security purposes, when changing direct deposit data, the primary account information must be known.<br><br>| Order | Nickname | Payment Method | Routing Number | Account Number | Account Type | Amount/ Percent |<br>|---|---|---|---|---|---|---|<br>| 1 | Bills Account | Direct Deposit | 051402589 | XX3456 | Checking | $254.25 > |<br>| Last | Emergency BOA | Direct Deposit | 063107513 | XXXXXXXXX0702 | Savings | Remaining Balance > | |
| 3. | Make applicable changes:<br><ul><li>Nickname</li><li>Payment Method</li><li>Routing Number</li><li>Accounting Number</li><li>Account Type</li><li>Deposit Type</li><li>Amount</li></ul><br>**Edit Account**<br><br>Cancel / Save<br>* Indicates required field<br><br>Nickname: Bills Account<br>*Payment Method: Direct Deposit<br><br>**Bank**<br>Routing Number: 051402589<br>Account Number: XX3456<br>Retype Account Number:<br><br>**Pay Distribution**<br>*Account Type: Checking<br>*Deposit Type: Amount<br>Amount: 254.25<br><br>Remove |

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| 4. | Select the **Remove** button to delete any existing accounts.<br>**Note**: If employee has no other deposit accounts as part of their profile and do not designate another balance account, the employee will subsequently receive a paper check.<br><br>**Edit Account**<br><br>Cancel — Save<br><br>* Indicates required field<br><br>Nickname: Bills Account<br>*Payment Method: Direct Deposit<br><br>**Bank**<br>Routing Number: 051402589<br>Account Number: XX3456<br>Retype Account Number:<br><br>**Pay Distribution**<br>*Account Type: Checking<br>*Deposit Type: Amount<br>Amount: 254.25<br><br>Remove |

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| 5. | Whether the Direct Deposit was edited or deleted, selecting the **Save** button will prompt validation. |
| | Enter the following: |
| | • Date of Birth |
| |     a. Format: MM/DD/YYYY |
| | • Last 4 of your social security number |
| | Select the **Continue** button. |
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| | A notification email will be sent confirming the changes made. Please take a moment to review/confirm the information entered is correct. |
| | Sample Email: |
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