



UNIVERSITY OF
South Carolina

**Office of the Controller
Direct Deposits Job Aid**

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I. Objectives

By the end of this procedure, you should be able to:

- Initially add an account to direct deposit
- Edit an account
- Add multiple accounts to direct deposits
- Remove an account

II. Tips and Tricks

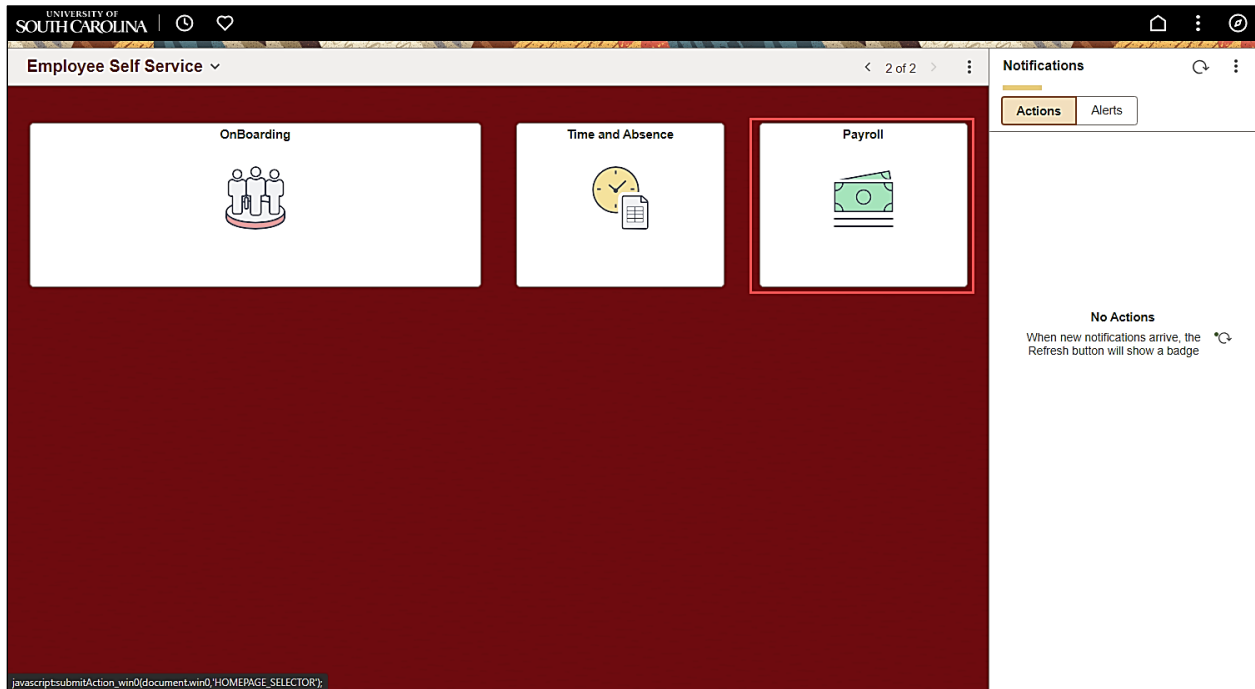
Here are a few tips and tricks for direct deposits:

- Make sure the correct banking information is readily available. Always ensure that the bank account numbers and routing numbers provided are accurate. A simple mistake can delay deposits or send funds to the wrong account.
- There can be up to five bank or credit union accounts added.
- Keep an eye on bank statements or account notifications. This will help catch any discrepancies early and ensure that deposits are made correctly.
- It is recommended that any direct deposit changes are entered at least seven days before payday to be effective with the upcoming payroll. Changes are subject to validation by the bank to guarantee the direct deposit change will be successful.
- The first account you add will be defaulted to a deposit type of Full Balance and your entire net pay will be deposited to this account.
- For multiple accounts, two deposit types will appear.
 - **Amount:** This refers to a specific, fixed dollar amount designated to be deposited into a particular bank or credit union account.
 - **Percent:** This refers to a portion of the total paycheck to be allocated to a bank or credit union account, expressed as a percentage.

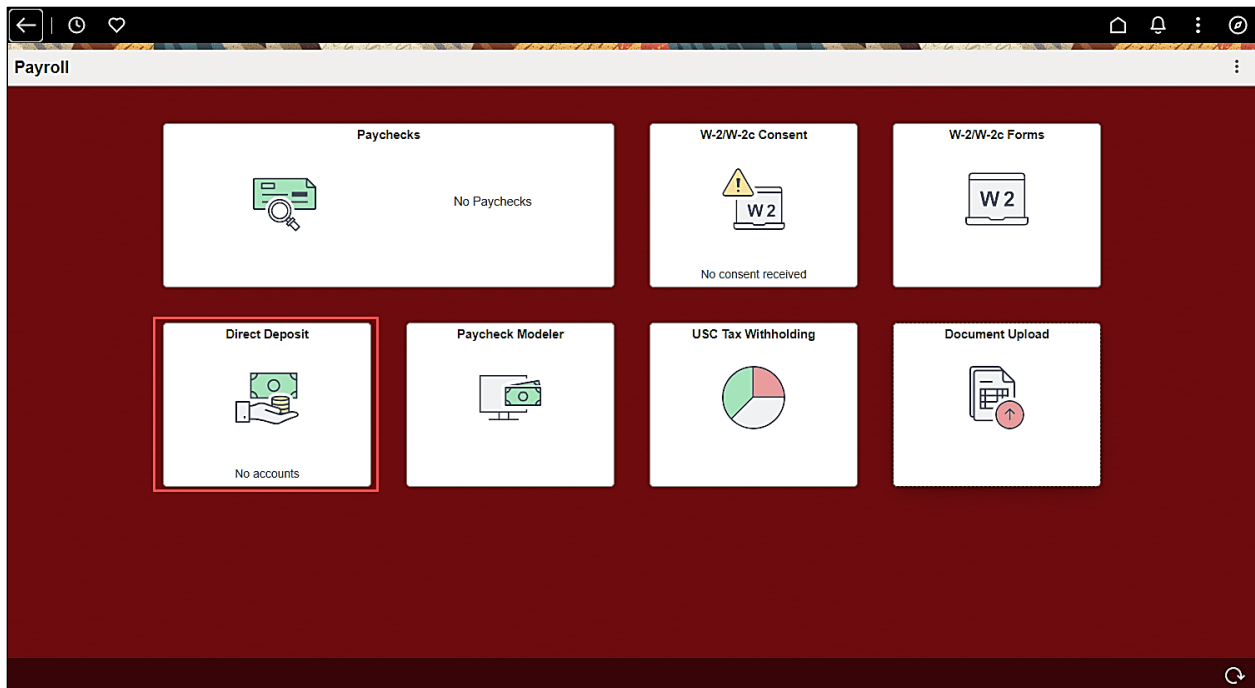
III. Initially Adding an Account to Direct Deposit

To access direct deposit information, navigate to [PeopleSoft HCM](#).

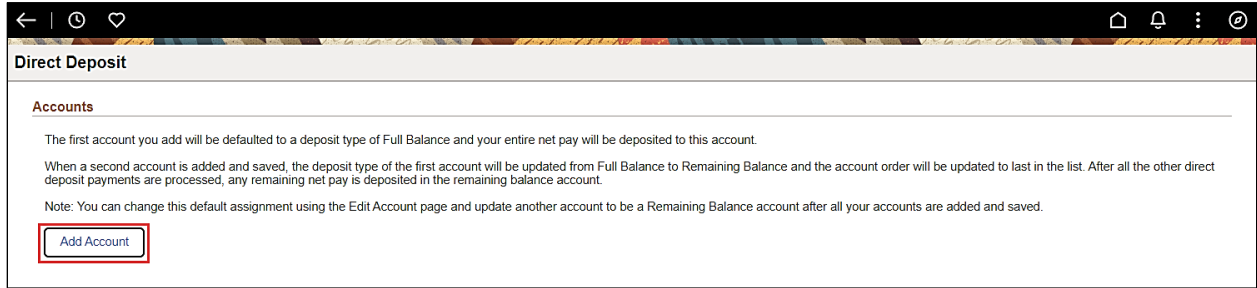
Step 1: On the Employee Self Service page, click the **Payroll** tile.



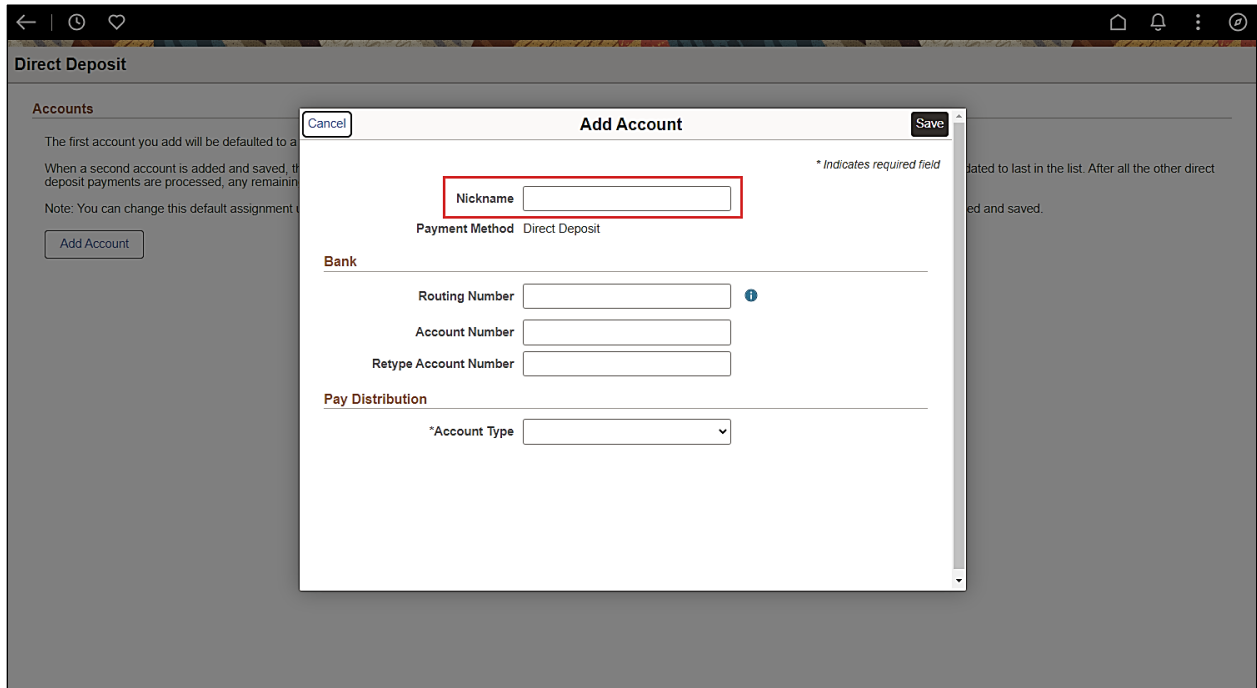
Step 2: Click the **Direct Deposit** tile.



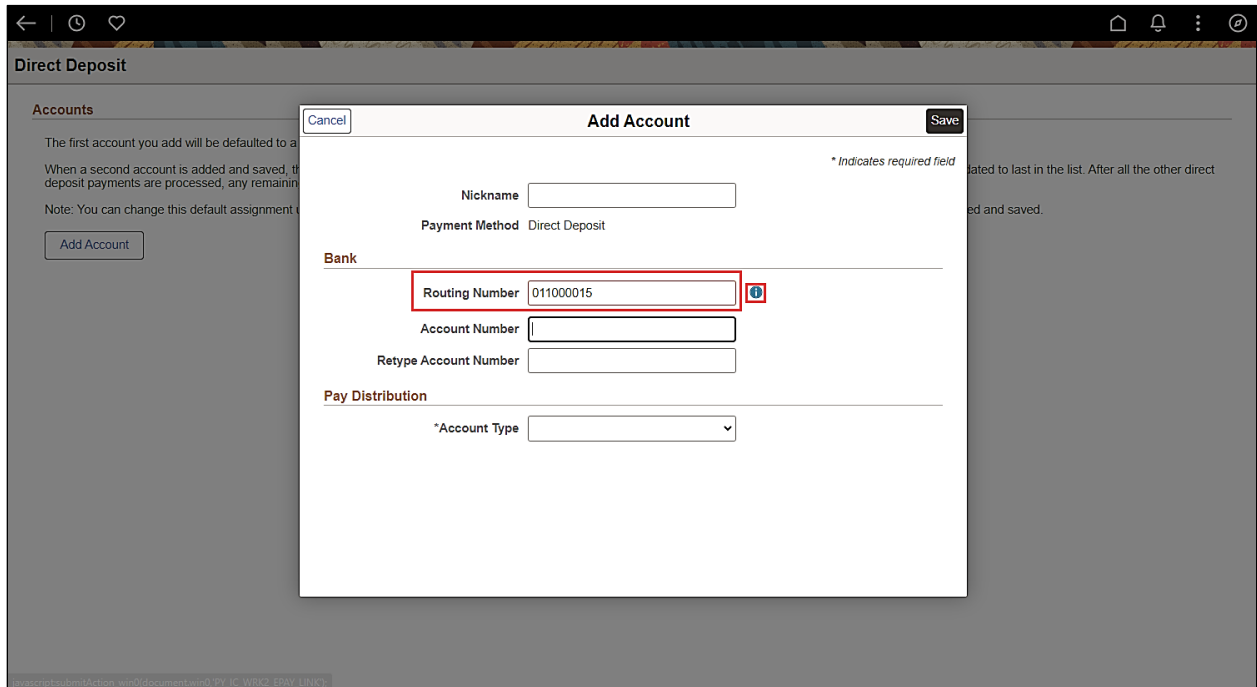
Step 3: Click the **Add Account** button.



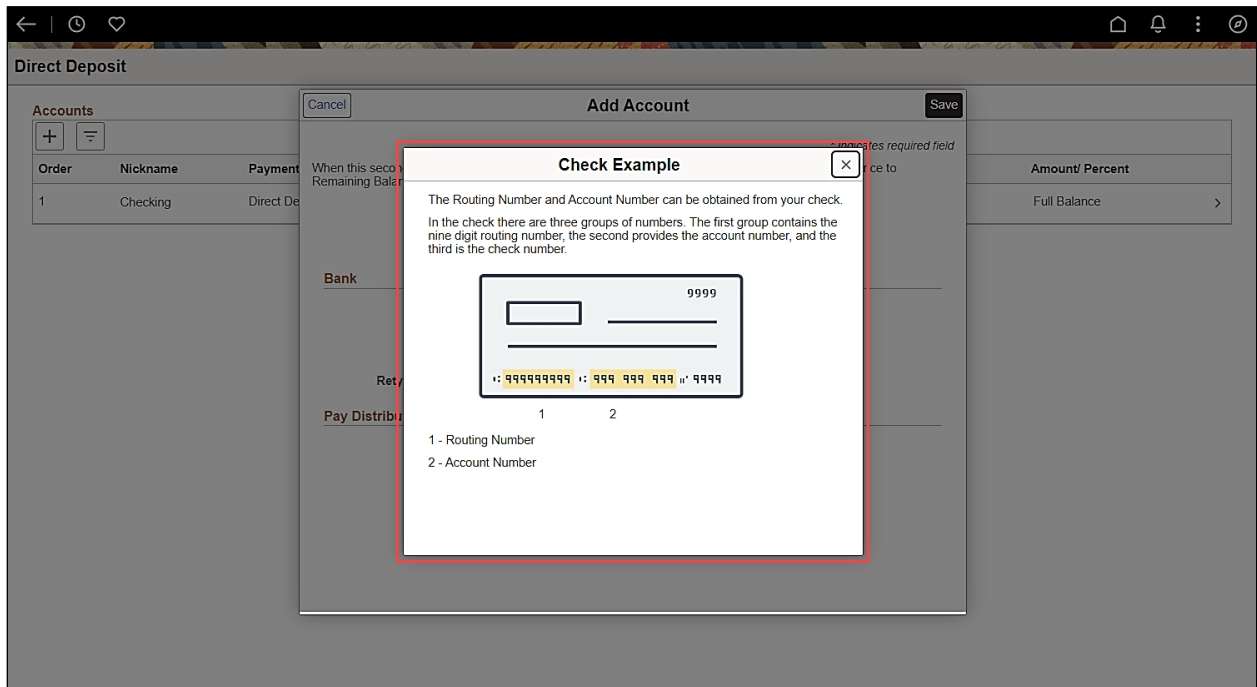
Step 4: Enter a **Nickname** for the account.



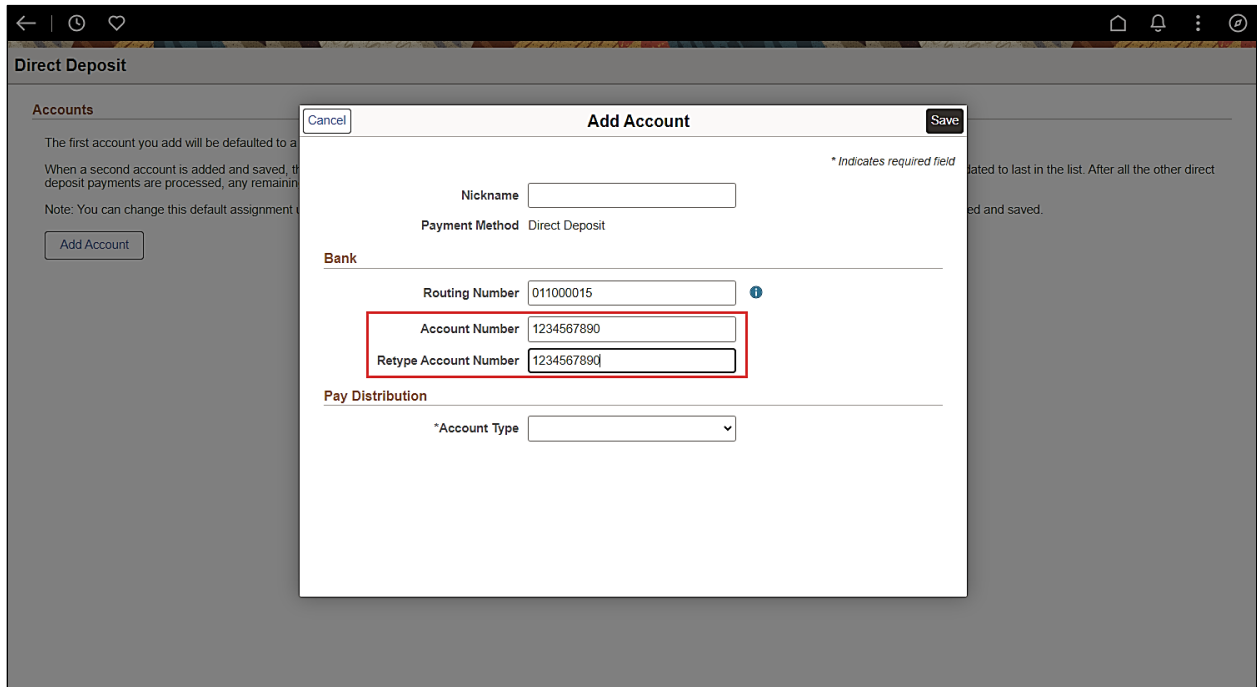
Step 5: Enter the **Routing Number** for the bank or credit union account. Click the **information icon** to the right for more details.



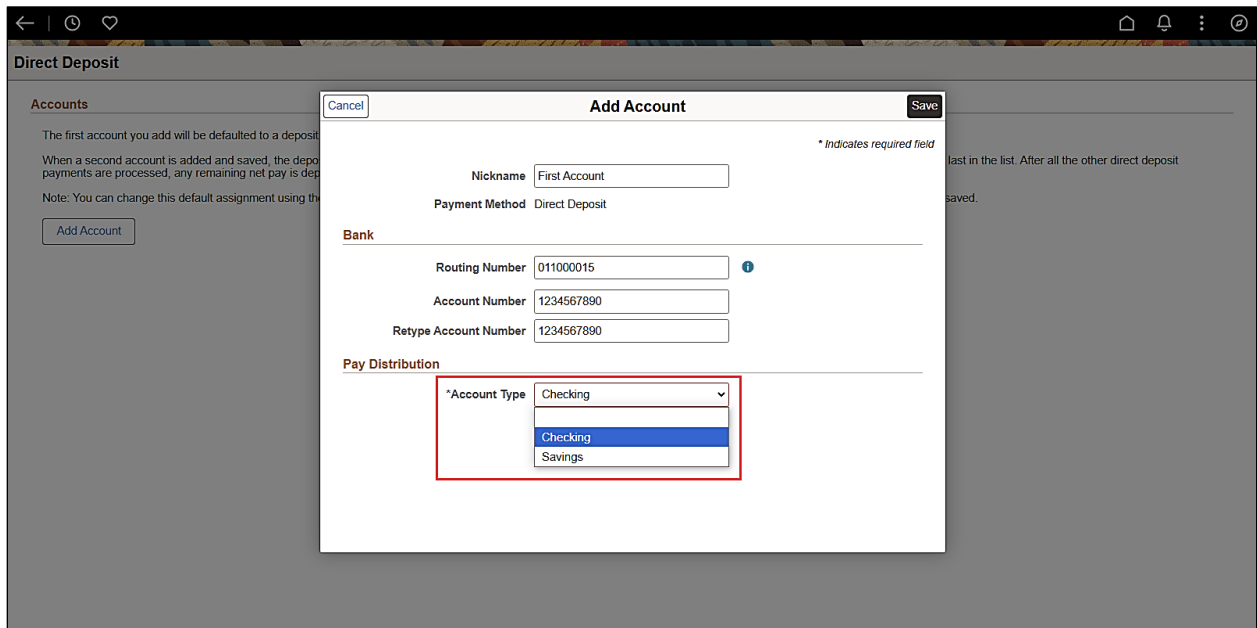
Step 6: The **information icon** will open a **Check Example** demonstrating where to find the Routing Number and Account Number on a check.



Step 7: Enter the **Account Number** of the bank or credit union account in the first field. Re-enter the **same Account Number** in the second field.



Step 8: Select the appropriate **Account Type** from the drop-down menu.



Step 9: Click the **Save** button.

Direct Deposit

Accounts

The first account you add will be defaulted to a deposit...
When a second account is added and saved, the deposit...
Note: You can change this default assignment using the...
Add Account

Add Account Cancel Save

* Indicates required field

Nickname

Payment Method: Direct Deposit

Bank

Routing Number:

Account Number:

Retype Account Number:

Pay Distribution

*Account Type:

Step 9: The account will be added to the Direct Deposit screen.

Direct Deposit

Accounts

Order	Nickname	Payment Method	Routing Number	Account Number	Account Type	Amount/ Percent
1	Checking	Direct Deposit	011000015	XXXXXX7890	Checking	Full Balance

Step 10: The Direct Deposit tile will also update to indicate the number of accounts added.

Payroll

Paychecks: No Paychecks

W-2/W-2c Consent: No consent received

W-2/W-2c Forms

Direct Deposit: 1 Account
Updated 10/22/2024

Paycheck Modeler

USC Tax Withholding

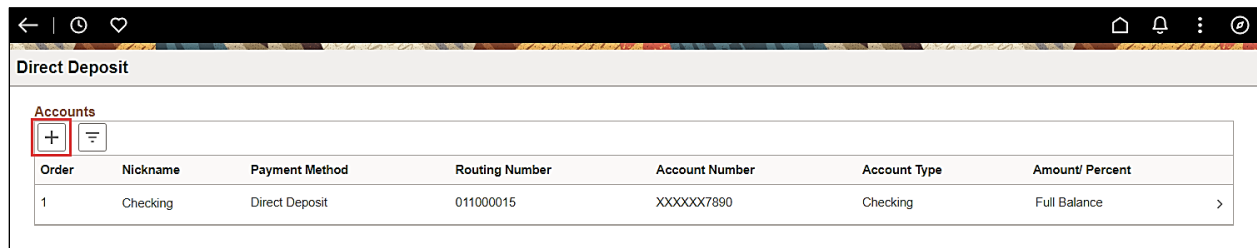
Document Upload

IV. Adding Multiple Accounts to Direct Deposit

PeopleSoft HCM provides the option to have the entire Net amount deposited into one account: 100% or a percentage of the Net amount divided into multiple accounts.

When a second account is added and saved, the deposit type of the first account will be updated from Full Balance to Remaining Balance and the account order will be updated to last in the list. After all the other direct deposit payments are processed, any remaining net pay is deposited in the remaining balance account.

Step 1: On the Direct Deposit page, click the **plus** button to add another account.



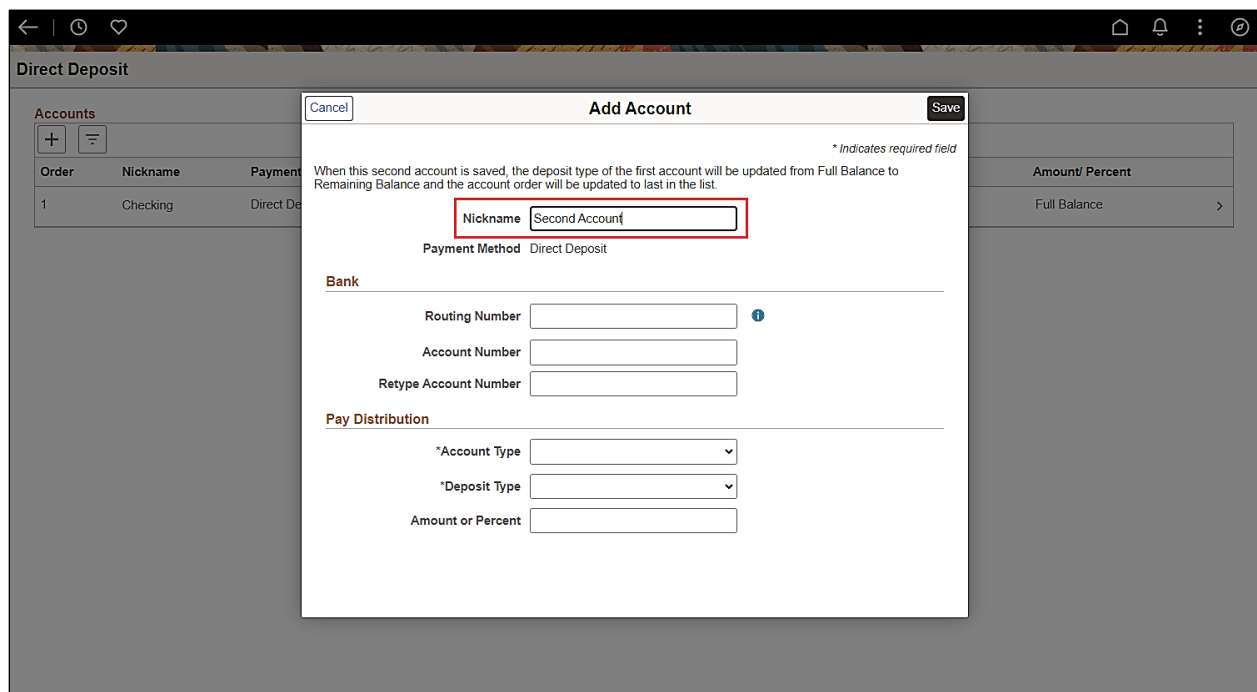
Direct Deposit

Accounts

+ -

Order	Nickname	Payment Method	Routing Number	Account Number	Account Type	Amount/ Percent
1	Checking	Direct Deposit	011000015	XXXXXX7890	Checking	Full Balance

Step 2: Enter a **Nickname** for the account to differentiate between multiple accounts.



Direct Deposit

Accounts

+ -

Order	Nickname	Payment Method	Routing Number	Account Number	Account Type	Amount/ Percent
1	Checking	Direct De				Full Balance

Cancel Save

* Indicates required field

When this second account is saved, the deposit type of the first account will be updated from Full Balance to Remaining Balance and the account order will be updated to last in the list.

Nickname

Payment Method Direct Deposit

Bank

Routing Number

Account Number

Retype Account Number

Pay Distribution

*Account Type

*Deposit Type

Amount or Percent

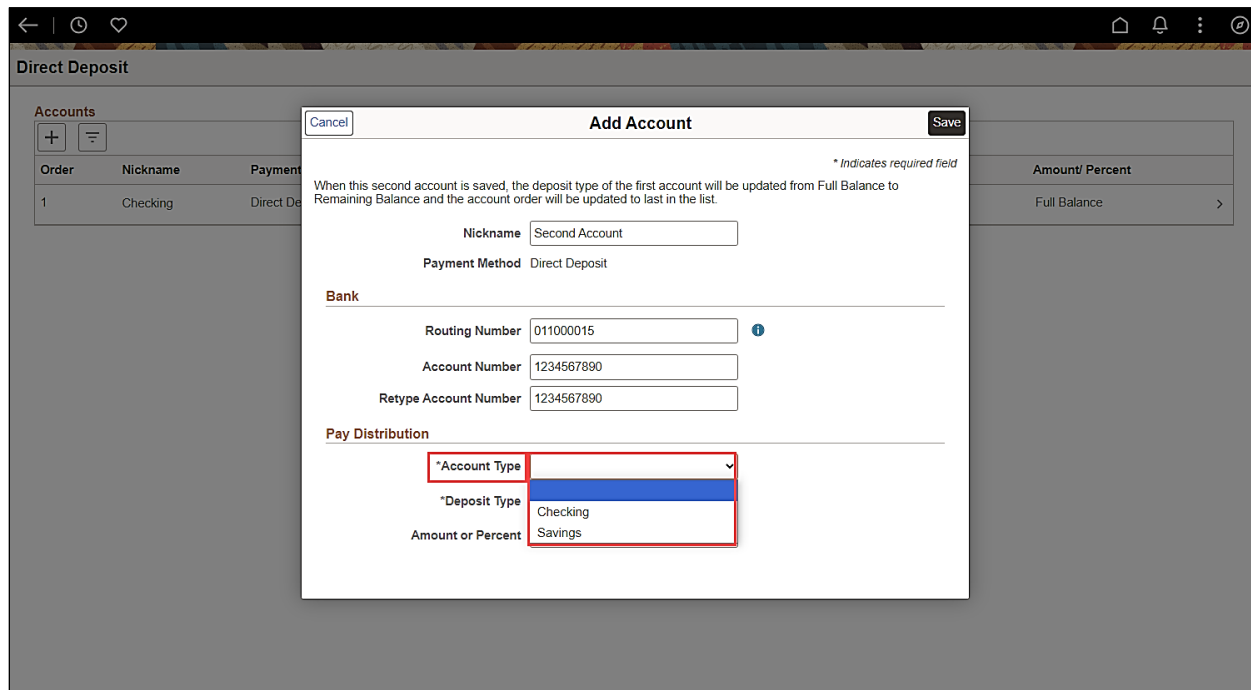
Step 3: Enter the **Routing Number** for the bank or credit union account.

The screenshot shows the 'Add Account' dialog box in a mobile application. The dialog has a 'Cancel' button on the top left and a 'Save' button on the top right. Below the title bar, there is a note: "When this second account is saved, the deposit type of the first account will be updated from Full Balance to Remaining Balance and the account order will be updated to last in the list." Below this note, the 'Nickname' field is set to 'Second Direct Deposit' and the 'Payment Method' is 'Direct Deposit'. Under the 'Bank' section, the 'Routing Number' field is highlighted with a red box and contains the value '011000015'. Below it are 'Account Number' and 'Retype Account Number' fields, both currently empty. Under the 'Pay Distribution' section, there are three fields: '*Account Type' (a dropdown menu), '*Deposit Type' (a dropdown menu), and 'Amount or Percent' (an empty text field).

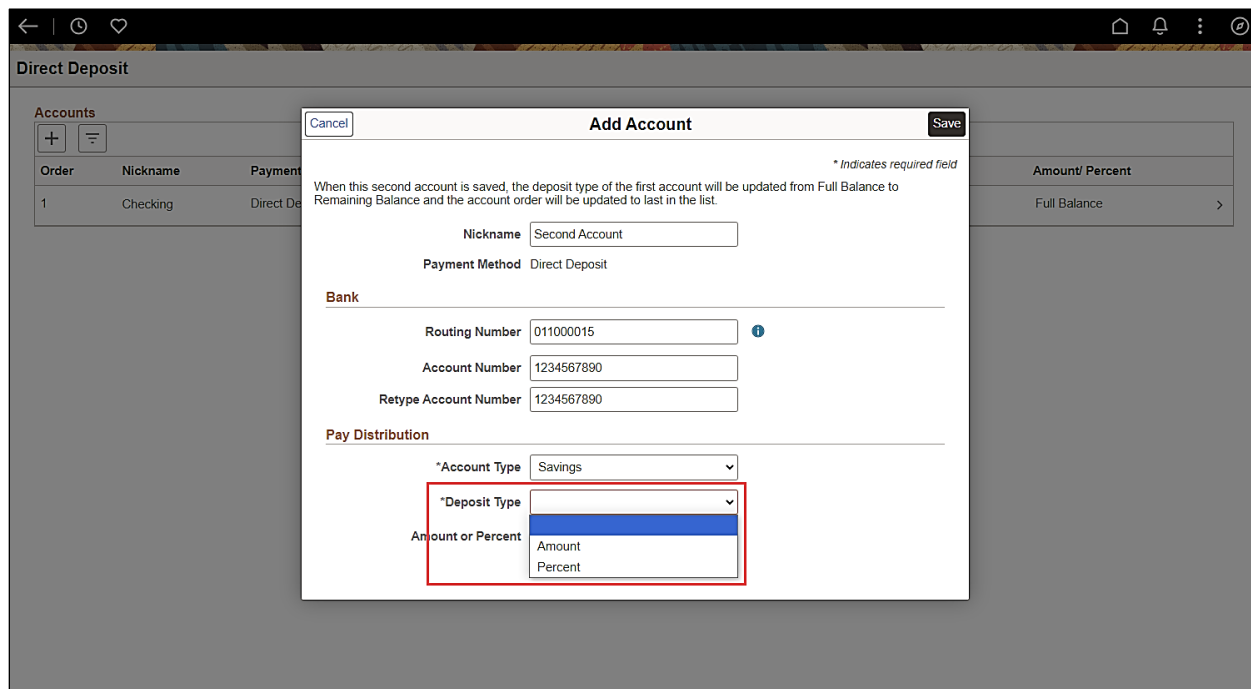
Step 4: Enter the **Account Number** of the bank or credit union account in the first field. Re-enter the **same Account Number** in the second field.

The screenshot shows the 'Add Account' dialog box in a mobile application. The dialog has a 'Cancel' button on the top left and a 'Save' button on the top right. Below the title bar, there is a note: "When this second account is saved, the deposit type of the first account will be updated from Full Balance to Remaining Balance and the account order will be updated to last in the list." Below this note, the 'Nickname' field is set to 'Second Account' and the 'Payment Method' is 'Direct Deposit'. Under the 'Bank' section, the 'Routing Number' field contains the value '011000015'. Below it, the 'Account Number' and 'Retype Account Number' fields are highlighted with a red box and both contain the value '1234567890'. Under the 'Pay Distribution' section, there are three fields: '*Account Type' (a dropdown menu), '*Deposit Type' (a dropdown menu), and 'Amount or Percent' (an empty text field).

Step 5: Select the appropriate **Account Type** from the drop-down menu.



Step 6: Select the appropriate **Deposit Type** from the drop-down menu.



Step 7: Enter the **dollar** amount desired if Amount is chosen as the Deposit Type.

Direct Deposit

Accounts

Order	Nickname	Payment
1	Checking	Direct De

When this second account is saved, the deposit type of the first account will be updated from Full Balance to Remaining Balance and the account order will be updated to last in the list.

* Indicates required field

Nickname: Second Account

Payment Method: Direct Deposit

Bank

Routing Number: 011000015

Account Number: 1234567890

Retype Account Number: 1234567890

Pay Distribution

*Account Type: Savings

*Deposit Type: Amount

Amount: 300.00

Step 8: Enter a desired **percentage** if Percentage is chosen as the Deposit Type.

Direct Deposit

Accounts

Order	Nickname	Payment
1	Checking	Direct De

When this second account is saved, the deposit type of the first account will be updated from Full Balance to Remaining Balance and the account order will be updated to last in the list.

* Indicates required field

Nickname: Second Account

Payment Method: Direct Deposit

Bank

Routing Number: 011000015

Account Number: 1234567890

Retype Account Number: 1234567890

Pay Distribution

*Account Type: Savings

*Deposit Type: Percent

Percent: 20

Step 9: Click the **Save** button.

Direct Deposit

Accounts

Order	Nickname	Payment Method	Amount/ Percent
1	Checking	Direct Deposit	Full Balance

Add Account Cancel Save

* Indicates required field

When this second account is saved, the deposit type of the first account will be updated from Full Balance to Remaining Balance and the account order will be updated to last in the list.

Nickname:

Payment Method: Direct Deposit

Bank

Routing Number:

Account Number:

Retype Account Number:

Pay Distribution

*Account Type:

*Deposit Type:

Percent:

Step 10: The Direct Deposit page will update with the new account.

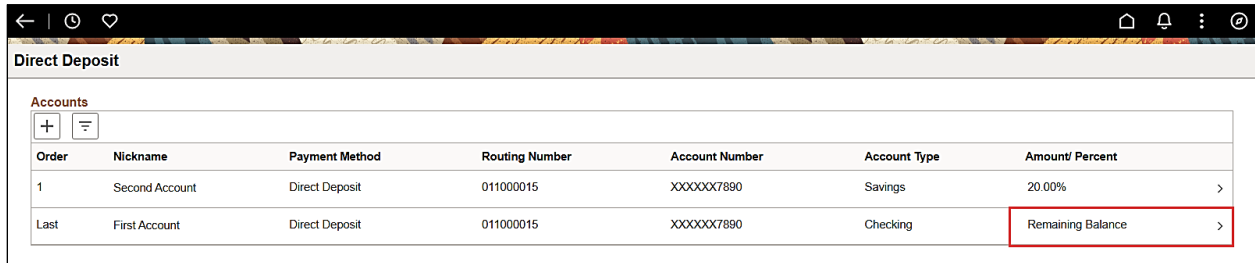
Direct Deposit

Accounts

Order	Nickname	Payment Method	Routing Number	Account Number	Account Type	Amount/ Percent
1	Second Account	Direct Deposit	011000015	XXXXXX7890	Savings	20.00%
Last	Checking	Direct Deposit	011000015	XXXXXX7890	Checking	Remaining Balance

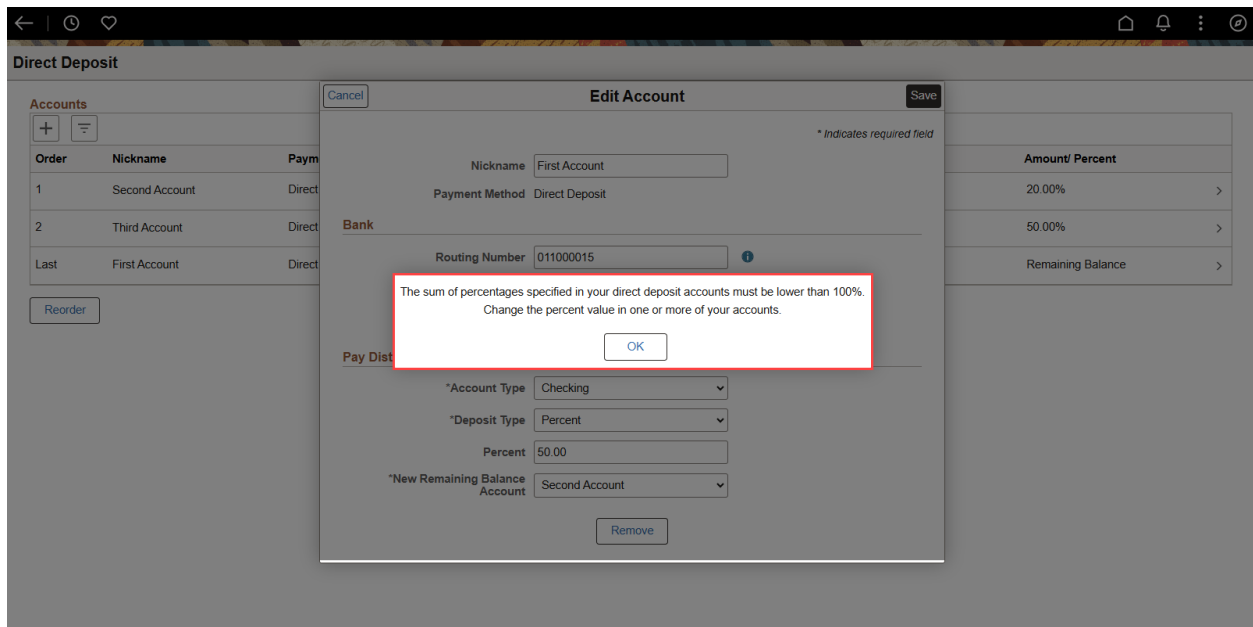
Note: If the employee has multiple accounts, the primary account will not have an amount or percent. It will say remaining balance; the other accounts can be a combination of percentages or flat amounts.

Step 11: The original account added will automatically have a Deposit Type of **Remaining Balance**.



Order	Nickname	Payment Method	Routing Number	Account Number	Account Type	Amount/ Percent
1	Second Account	Direct Deposit	011000015	XXXXXX7890	Savings	20.00%
Last	First Account	Direct Deposit	011000015	XXXXXX7890	Checking	Remaining Balance

Step 12: If the accounts do not equal 100%, this error message will occur. Edit the percentage and click the **Save** button.



Edit Account

Nickname: First Account

Payment Method: Direct Deposit

Bank

Routing Number: 011000015

Pay Dist

*Account Type: Checking

*Deposit Type: Percent

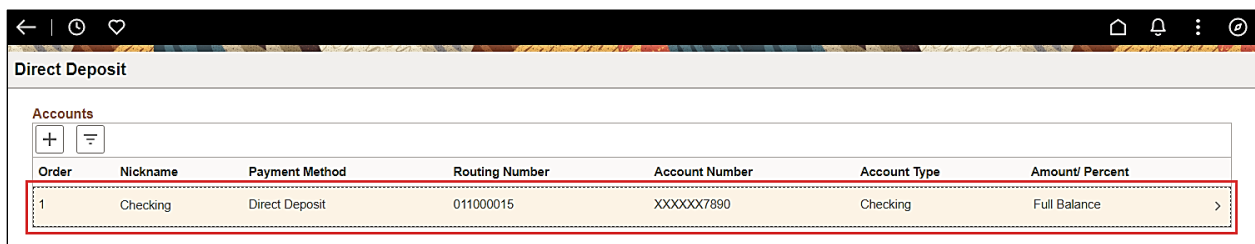
Percent: 50.00

*New Remaining Balance Account: Second Account

The sum of percentages specified in your direct deposit accounts must be lower than 100%.
Change the percent value in one or more of your accounts.

V. Editing an Account

Step 1: On the Direct Deposit page, click the **row** for the account you would like to change.



Order	Nickname	Payment Method	Routing Number	Account Number	Account Type	Amount/ Percent
1	Checking	Direct Deposit	011000015	XXXXXX7890	Checking	Full Balance

Step 2: Edit any necessary information in the **Nickname**, **Routing Number**, **Account Type**, or **Deposit Type** fields.

Direct Deposit

Accounts

Order	Nickname	Paym
1	First Account	Direct
Last	Second Account	Direct

Edit Account Cancel Save

* Indicates required field

Nickname

Payment Method Direct Deposit

Bank

Routing Number

Account Number

Retype Account Number

Pay Distribution

*Account Type

*Deposit Type

Remove

Amount/ Percent
60.00% >
Remaining Balance >

Step 3: Click the **pencil** button to edit the **Account Number**.

Direct Deposit

Accounts

Order	Nickname	Paym
1	First Account	Direct
Last	Second Account	Direct

Edit Account Cancel Save

* Indicates required field

Nickname

Payment Method Direct Deposit

Bank

Routing Number

Account Number

Retype Account Number

Pay Distribution

*Account Type

*Deposit Type

Remove

Amount/ Percent
60.00% >
Remaining Balance >

Step 4: If the Deposit Type is changed on the account set to Remaining Balance, the **New Remaining Balance Account** field will appear. Select the new account to set as **Remaining Balance**.

Note: The system will require one account to be set as Remaining Balance.

The screenshot shows the 'Edit Account' dialog box with the following details:

- Account Information:** Nickname: Second Account; Payment Method: Direct Deposit.
- Bank Information:** Routing Number: 011000015; Account Number: (empty); Retype Account Number: (empty).
- Pay Distribution:**
 - *Account Type: Savings
 - *Deposit Type: Percent
 - Percent: (empty)
 - *New Remaining Balance Account: First Account (selected)

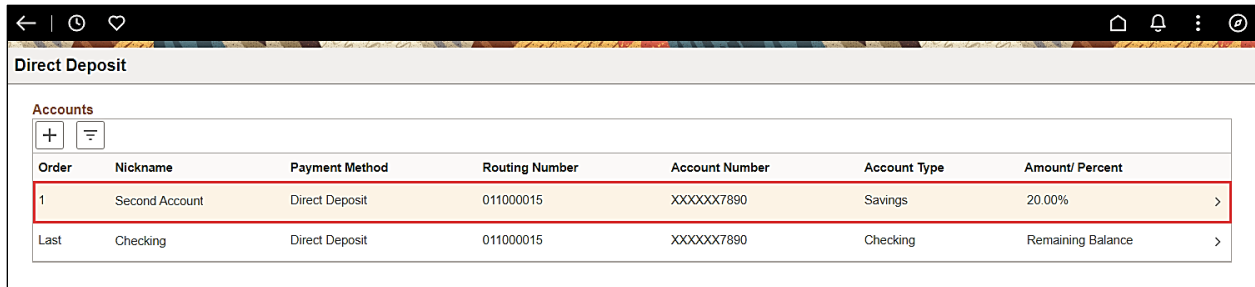
Step 5: Click the **Save** button.

The screenshot shows the 'Edit Account' dialog box with the following details:

- Account Information:** Nickname: Second Account; Payment Method: Direct Deposit.
- Bank Information:** Routing Number: 011000015; Account Number: XXXXXX7890; Retype Account Number: (empty).
- Pay Distribution:**
 - *Account Type: Savings
 - *Deposit Type: Remaining Balance
 - Remove button: (visible)

VI. Removing an Account

Step 1: On the Direct Deposit page, click the **row** of the account to remove.

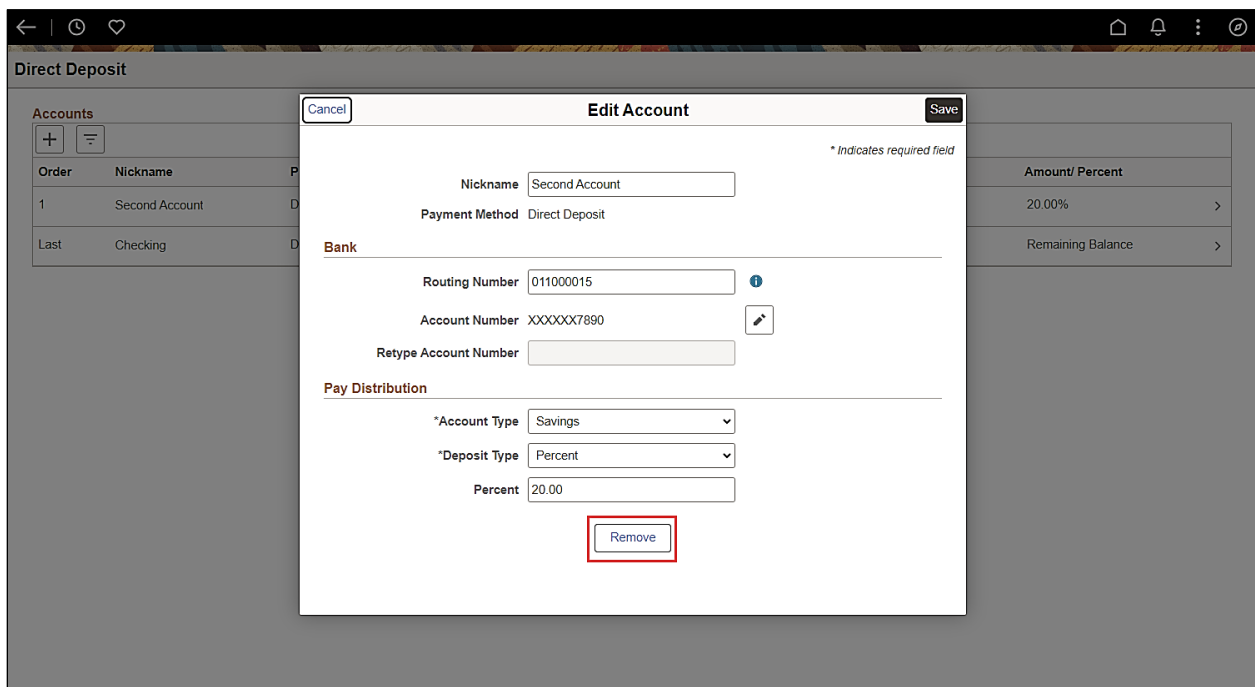


Direct Deposit

Accounts

Order	Nickname	Payment Method	Routing Number	Account Number	Account Type	Amount/ Percent	
1	Second Account	Direct Deposit	011000015	XXXXXX7890	Savings	20.00%	>
Last	Checking	Direct Deposit	011000015	XXXXXX7890	Checking	Remaining Balance	>

Step 2: Click the **Remove** button.



Direct Deposit

Accounts

Order	Nickname	Payment Method	Routing Number	Account Number	Account Type	Amount/ Percent	
1	Second Account	Direct Deposit	011000015	XXXXXX7890	Savings	20.00%	>
Last	Checking	Direct Deposit	011000015	XXXXXX7890	Checking	Remaining Balance	>

Cancel **Edit Account** Save

* Indicates required field

Nickname

Payment Method Direct Deposit

Bank

Routing Number ⓘ

Account Number ✎

Retype Account Number

Pay Distribution

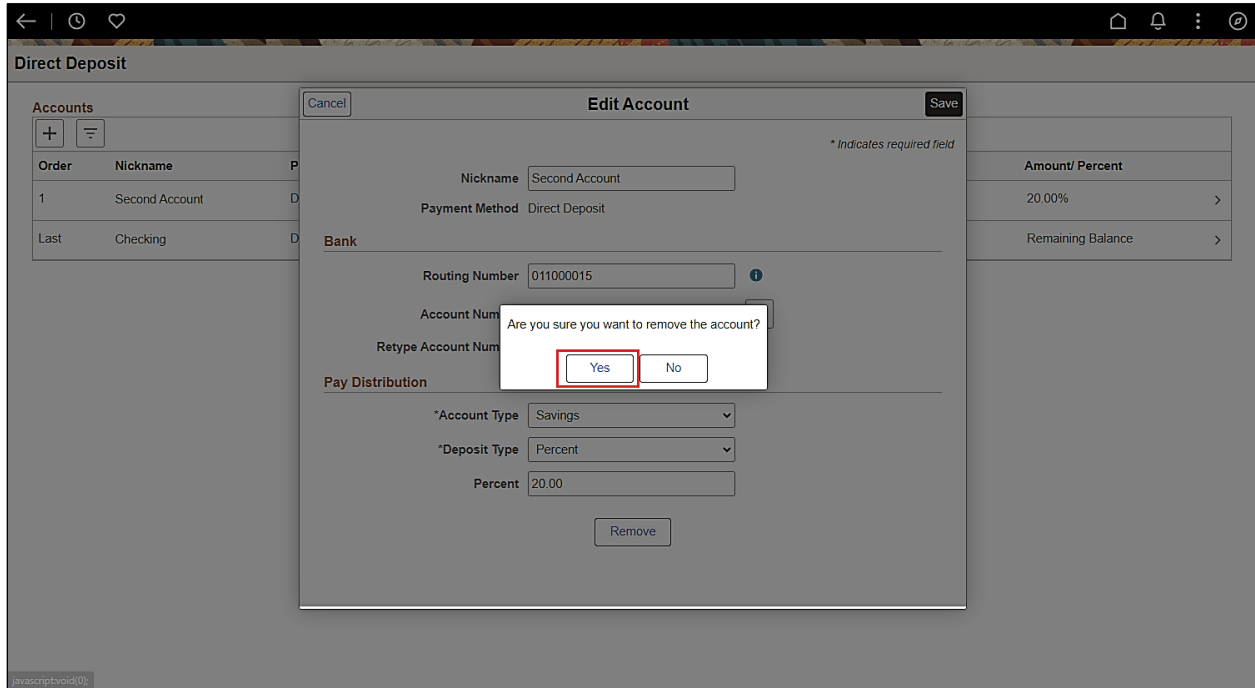
*Account Type ▾

*Deposit Type ▾

Percent

Remove

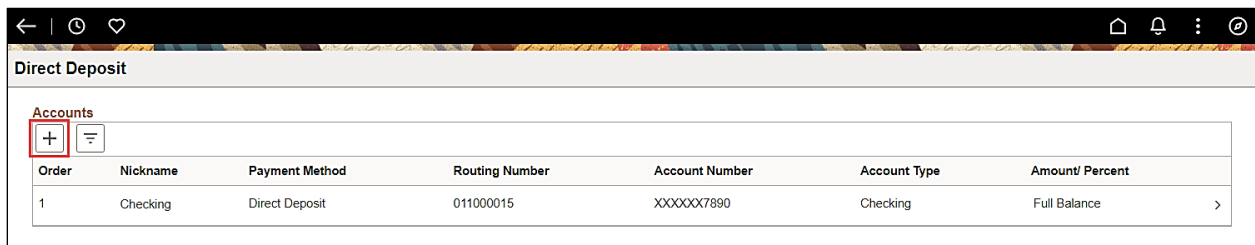
Step 3: Click the **Yes** button to remove the account.



VII. Adding a New Account as Remaining Balance

To add a new account as the Remaining Balance, the account needs to be first added as a percentage or amount. The current Remaining Balance account can then be edited to reflect the desired changes.

Step 1: Click the **plus** button to add a new account.



Step 2: Enter the information for the account. The Percentage across all accounts must equal less than 100%. The Amount across all accounts must equal less than the net pay.

The screenshot shows the 'Add Account' dialog box overlaid on the 'Direct Deposit' screen. The dialog box contains the following fields:

- Nickname:** Third Account
- Payment Method:** Direct Deposit
- Bank Section:**
 - Routing Number:** 011000015
 - Account Number:** 1234567890
 - Retype Account Number:** 1234567890
- Pay Distribution Section:**
 - *Account Type:** Savings
 - *Deposit Type:** Percent
 - Percent:** 60

The background shows a table of accounts with columns for Order, Nickname, Payment Method, Amount/Percent, and Remaining Balance. The 'Remaining Balance' row is highlighted.

Step 3: Click on the row of the current account set to **Remaining Balance**. Edit the Deposit Type to the desired percentage or amount.

The screenshot shows the 'Edit Account' dialog box overlaid on the 'Direct Deposit' screen. The dialog box contains the following fields:

- Nickname:** First Account
- Payment Method:** Direct Deposit
- Bank Section:**
 - Routing Number:** 011000015
 - Account Number:** XXXXXX7890
 - Retype Account Number:** (empty)
- Pay Distribution Section:**
 - *Account Type:** Checking
 - *Deposit Type:** Percent
 - Percent:** 60
 - *New Remaining Balance Account:** (empty)

The background shows a table of accounts with columns for Order, Nickname, Payment Method, Amount/Percent, and Remaining Balance. The 'Remaining Balance' row is highlighted. A 'Reorder' button is visible in the bottom left of the background.

Step 4: This will require a New Remaining Balance Account. Choose a new account that will become the New Remaining Balance Account. Click the **Save** button.

Direct Deposit

Accounts

Order	Nickname	Payment Method
1	Second Account	Direct
2	Third Account	Direct
Last	First Account	Direct

Reorder

Edit Account [Cancel] [Save]

* Indicates required field

Nickname: First Account

Payment Method: Direct Deposit

Bank

Routing Number: 011000015

Account Number: XXXXXX7890

Retype Account Number: []

Pay Distribution

*Account Type: Checking

*Deposit Type: Percent

Percent: 50.00

*New Remaining Balance Account: [Second Account]

Step 5: Click the **Remove** button to delete the current Remaining Balance Account.

Direct Deposit

Accounts

Order	Nickname	Payment Method
1	Second Account	Direct
2	First Account	Direct
Last	Third Account	Direct

Reorder

Edit Account [Cancel] [Save]

* Indicates required field

Nickname: Third Account

Payment Method: Direct Deposit

Bank

Routing Number: 011000015

Account Number: XXXXXX7890

Retype Account Number: []

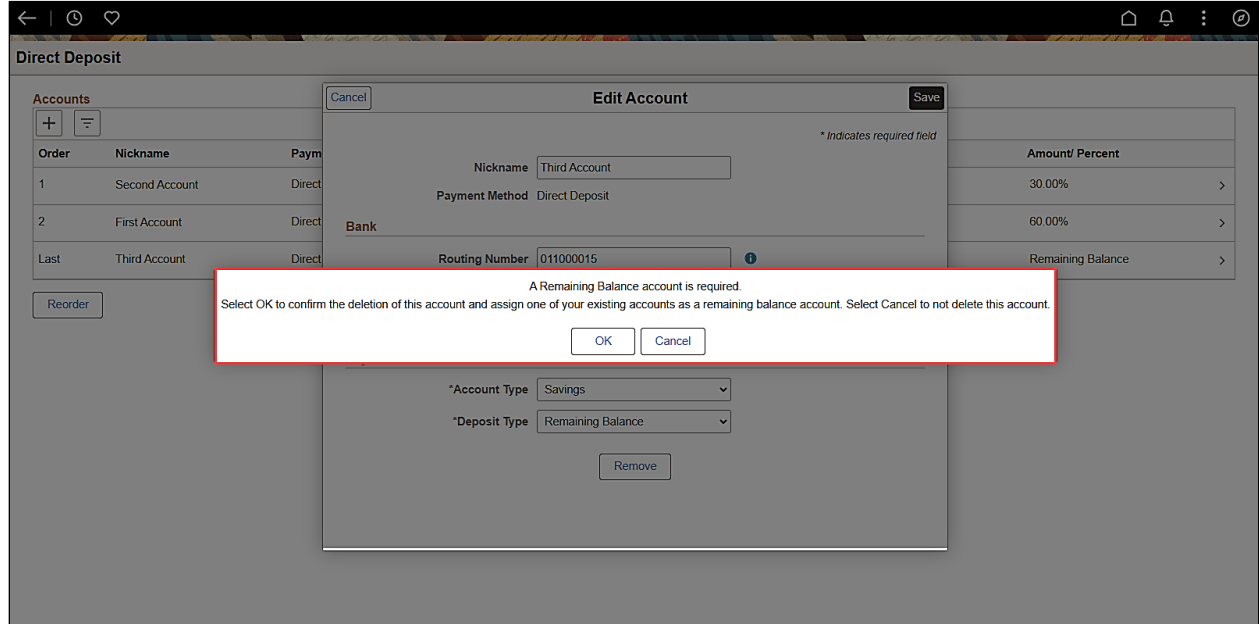
Pay Distribution

*Account Type: Savings

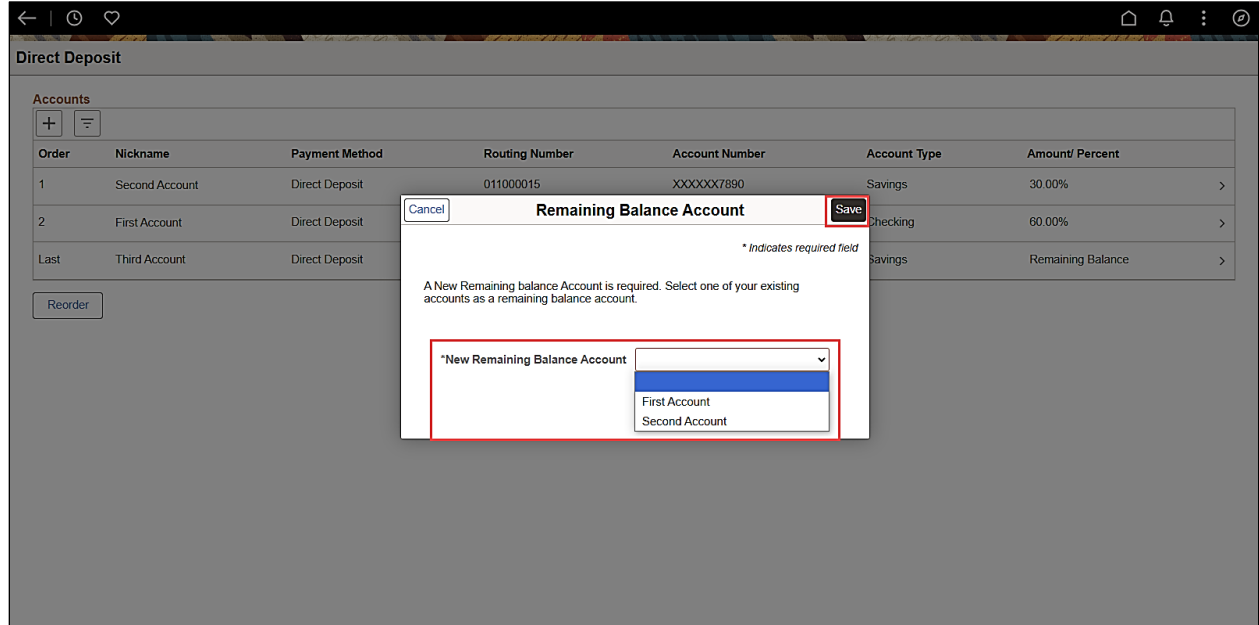
*Deposit Type: Remaining Balance

[Remove]

Step 6: This message will appear to warn that one account must be set to Remaining Balance. Click the **OK** button.



Step 7: Select the New Remaining Balance Account desired. Click the **Save** button.



Step 8: The Direct Deposit screen will reflect the new account set to Remaining Balance.

Direct Deposit

Accounts

Order	Nickname	Payment Method	Routing Number	Account Number	Account Type	Amount/ Percent
1	Second Account	Direct Deposit	011000015	XXXXXX7890	Savings	30.00%
2	First Account	Direct Deposit	011000015	XXXXXX7890	Checking	60.00%
Last	Third Account	Direct Deposit	011000015	XXXXXX7890	Savings	Remaining Balance

Reorder