



Human Capital Management (HCM)

Direct Deposit Forum

November 19, 2025



Agenda

Employee Self-Service Direct Deposit

- Updates
- Demo: ESS Direct Deposit
- Editing vs Removing
- Direct Deposit Confirmation Email

Direct Deposit for Administrators

- Administrator Permissions
- Demo: Administrator View of Direct Deposit
- Prenoting
- Queries for Payroll Administrators

Security

- Cardinal Email Addresses
- Multi-Factor Authentication (MFA)

Support

This webinar is being recorded.

A link to the recording and a copy of the presentation will be shared after the event.

Employee Self-Service Direct Deposit



ESS Direct Deposit: Back in Action!

Employees will be able to enter and update Direct Deposit information using Employee Self-Service (ESS) starting **November 25, 2025**.

- Payroll Administrators will continue to be able to enter and update Direct Deposits as they do today
- HR Administrators now have access to view employee Direct Deposits to validate existing Direct Deposit setup for hires, rehires, and transfers.
- Prenote waiting period is being changed from 3 days to 5 days to provide time for the bank to notify State Payroll Operations (SPO) of invalid accounts.



Demo

ESS Direct Deposit

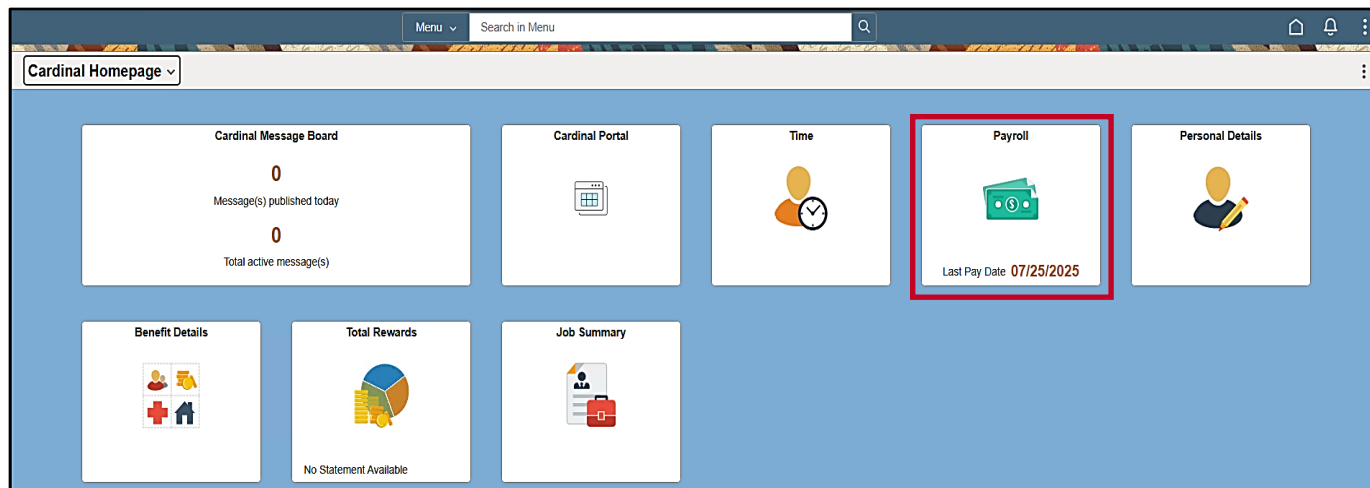


Access Employee Self-Service Direct Deposit

Users can self-manage their Direct Deposit via Employee Self-Service.

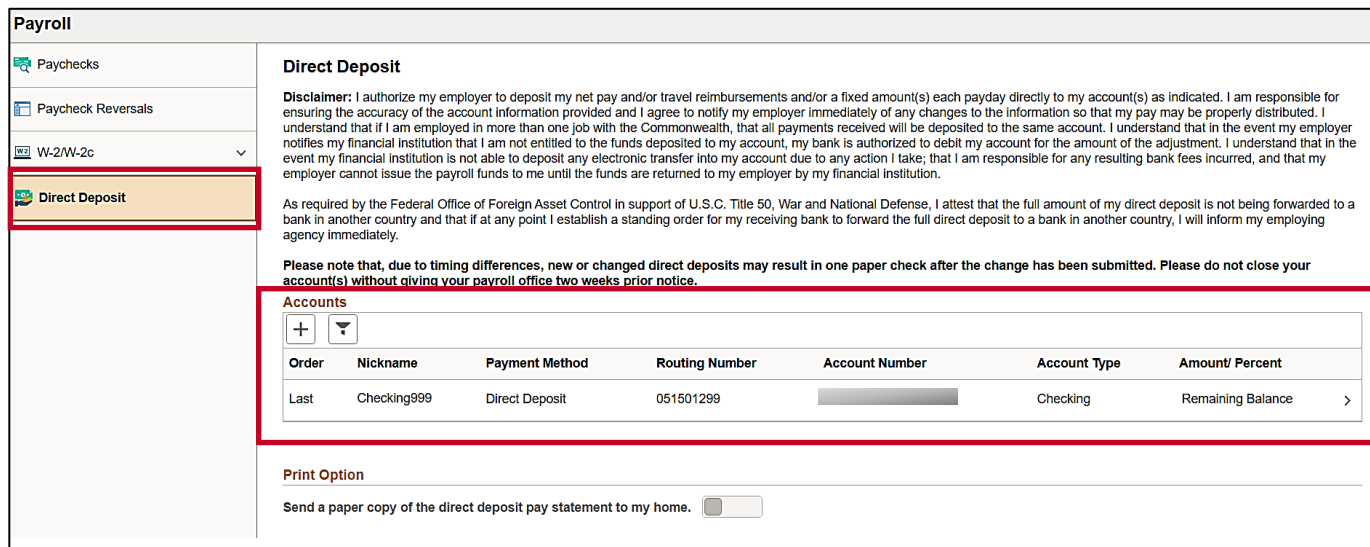
1. Click the Payroll Tile

Start from the Cardinal HCM Homepage.



2. Select Direct Deposit

Find Direct Deposit in the menu on the Payroll page.



3. View or Manage Accounts

Current accounts are listed under the **Accounts** section of the page.

- Employees can add and manage their account(s) in this section.



Adding a New Direct Deposit Account

1. Add a New or Additional Account

Click the **Add Account** button (initial setup) or the **+** button on the Direct Deposit page.

The Add Account box will open automatically.

Payroll

- Paychecks
- Paycheck Reversals
- W-2/W-2c
- Direct Deposit**

Direct Deposit

Disclaimer: I authorize my employer to deposit my net pay and/or travel reimbursements and/or a fixed amount(s) each payday directly to my account(s) as indicated. I am responsible for ensuring the accuracy of the account information provided and I agree to notify my employer immediately of any changes to the information so that my pay may be properly distributed. I understand that if I am employed in more than one job with the Commonwealth, that all payments received will be deposited to the same account. I understand that in the event my employer notifies my financial institution that I am not entitled to the funds deposited to my account, my bank is authorized to debit my account for the amount of the adjustment. I understand that in the event my financial institution is not able to deposit any electronic transfer into my account due to any action I take; that I am responsible for any resulting bank fees incurred, and that my employer cannot issue the payroll funds to me until the funds are returned to my employer by my financial institution.

As required by the Federal Office of Foreign Asset Control in support of U.S.G. Title 50, War and National Defense, I attest that the full amount of my direct deposit is not being forwarded to a bank in another country and that if at any point I establish a standing order for my receiving bank to forward the full direct deposit to a bank in another country, I will inform my employing agency immediately.

Please note that, due to timing differences, new or changed direct deposits may result in one paper check after the change has been submitted. Please do not close your account(s) without giving your payroll office two weeks prior notice.

Accounts

You have not added any direct deposit account information.

[Add Account](#)

Accounts

[+](#)

Order	Nickname	Payment Method	Routing Number	Account Number	Account Type	Amount/ Percent
Last	Checking999	Direct Deposit	051501299		Checking	Remaining Balance >

Add Account Cancel Save

*Nickname

*Payment Method

Bank

Routing Number ⓘ

Bank Name

Account Number

Retype Account Number

Pay Distribution

*Account Type

*Deposit Type

Amount or Percent



Adding a New Direct Deposit Account

Input Bank Information

2. Name the Account

Enter a Nickname for this account (e.g., “Savings”, “Joint Checking”). This helps you quickly identify it later.

3. Enter the 9-Digit bank Routing Number

The system validates the routing number against existing banks.

- If the number is not recognized, the agency Payroll Administrator must work with SPO to have the financial institution added to the system.

4. Enter Account Number

Input the full Account Number. Retype the Account Number in the second field.

- Both entries must match exactly for the system to validate and save the account.

The screenshot shows the 'Add Account' form with the following fields and sections:

- Cancel** (button) and **Save** (button)
- *Nickname** (text input field)
- *Payment Method** (dropdown menu, currently set to 'Direct Deposit')
- Bank** section:
 - Routing Number** (text input field)
 - Bank Name** (text input field)
 - Account Number** (text input field)
 - Retype Account Number** (text input field)
- Pay Distribution** section:
 - *Account Type** (text input field)
 - *Deposit Type** (dropdown menu, currently set to 'Remaining')
 - Amount or Percent** (text input field)

A callout box points to the information icon (i) next to the Routing Number field, stating: "Click the Information icon (i) to view a Check Example that highlights the location of the Routing and Account Numbers."

The 'Check Example' pop-up window shows a check with the following text:

The Routing Number and Account Number can be obtained from your check. In the check there are three groups of numbers. The first group contains the nine digit routing number, the second provides the account number, and the third is the check number.

1 - Routing Number
2 - Account Number



Adding a New Direct Deposit Account

Set Pay Distribution

5. Choose the Account Type

Select Checking or Savings.

- COVA Pay Card can only be entered by a Payroll Administrator.

6. Choose the Deposit Type

Select Remaining Balance for the initial account.

- Additional accounts can be set to Amount or Percentage.

7. Set Deposit Amount/Percent

Indicate how much pay to deposit to this account.

- Remaining Balance Account: Leave this field blank.
- Deposit Type Amount: Enter a specific dollar value (e.g., \$100.00).
- Deposit Type Percentage: Enter a specific percentage (e.g., 50%).

Cancel Add Account Save

*Nickname

*Payment Method Direct Deposit

Bank

Routing Number ⓘ

Bank Name

Account Number

Retype Account Number

Pay Distribution

*Account Type

*Deposit Type Remaining Balance

Amount or Percent



Adding Additional Direct Deposit Accounts

Use the (+) button under the **Accounts** section to add a new account and repeat the entry process.

Payroll

Paychecks
Paycheck Reversals
W-2/W-2c
Direct Deposit

Direct Deposit

Disclaimer: I authorize my employer to deposit my net pay and/or travel reimbursements and/or a fixed amount(s) each payday directly to my account(s) as indicated. I am responsible for ensuring the accuracy of the account information provided and I agree to notify my employer immediately of any changes to the information so that my pay may be properly distributed. I understand that if I am employed in more than one job with the Commonwealth, that all payments received will be deposited to the same account. I understand that in the event my employer notifies my financial institution that I am not entitled to the funds deposited to my account, my bank is authorized to debit my account for the amount of the adjustment. I understand that in the event my financial institution is not able to deposit any electronic transfer into my account due to any action I take; that I am responsible for any resulting bank fees incurred, and that my employer cannot issue the payroll funds to me until the funds are returned to my employer by my financial institution.

As required by the Federal Office of Foreign Asset Control in support of U.S.C. Title 50, War and National Defense, I attest that the full amount of my direct deposit is not being forwarded to a bank in another country and that if at any point I establish a standing order for my receiving bank to forward the full direct deposit to a bank in another country, I will inform my employing agency immediately.

Please note that, due to timing differences, new or changed direct deposits may result in one paper check after the change has been submitted. Please do not close your account(s) without giving your payroll office two weeks prior notice.

Accounts

Order	Nickname	Payment Method	Routing Number	Account Number	Account Type	Amount/ Percent
Last	Checking999	Direct Deposit	051501299		Checking	Remaining Balance >

Rules for Multiple Accounts

- **Remaining Balance:** Use the Remaining Balance deposit type for the final account that should receive the remainder of pay after all set amounts or percentages have been deposited into other accounts.
- **Percentage Limit:** When distributing pay by percentage, the total percentage across all accounts cannot exceed 100%.



Updating an Existing Direct Deposit Account

To update, click the specific account row. In the Edit Account box, users can update the following:

- Account Nickname
- Routing Number and Account Number
- Amount or Percentage of pay to be deposited.

Direct Deposit

employer cannot issue the payroll funds to me until the funds are returned to my employer by my financial institution.

As required by the Federal Office of Foreign Asset Control in support of U.S.C. Title 50, War and National Defense, I attest that the full amount of my direct deposit is not being forwarded to a bank in another country and that if at any point I establish a standing order for my receiving bank to forward the full direct deposit to a bank in another country, I will inform my employing agency immediately.

Please note that, due to timing differences, new or changed direct deposits may result in one paper check after the change has been submitted. Please do not close your account(s) without giving your payroll office two weeks prior notice.

Accounts

+ ▼

Order	Nickname	Payment Method	Routing Number	Account Number	Account Type	Amount/ Percent
Last	Checking999	Direct Deposit	051501299		Checking	Remaining Balance >

Cancel Edit Account Save

*Nickname Savings

*Payment Method Direct Deposit ▼

Bank

Routing Number 061000104 ⓘ

Bank Name Sun Trust

Account Number [Redacted] ✎

Retype Account Number

Pay Distribution


*Account Type Savings ▼

*Deposit Type Amount ▼

Amount 400.00

Remove

Account Number Updates

Use the Edit icon  to change the account number.

Reminder: Changes to the routing or account number require pre-noting.

Pay Distribution Updates

Users can instantly update the Deposit Type (Amount, Percentage, or Remaining Balance) and the specific Amount or Percentage.

Changes take effect immediately and do not require pre-noting.



Setting Direct Deposit Account Priority

Cardinal allows users with more than two accounts to specify which accounts receive funds first, second, etc.

To change the deposit order, use the **Reorder** button, located under the list of Accounts.

- Use the **New Order** column to assign the deposit priority (e.g., 1 for first, 2 for second)
- The **Remaining Balance** account is always automatically set as last and cannot be reordered.

Accounts						
Order	Nickname	Payment Method	Routing Number	Account Number	Account Type	Amount/ Percent
1	Savings	Direct Deposit	051501299		Savings	\$300.00
2	Checking	Direct Deposit	051501299		Checking	\$100.00
Last	Joint Checking	Direct Deposit	051501299		Checking	Remaining Balance

Reorder

Reorder Accounts				
Accounts				
Current Order	*New Order	Nickname	Account Number	Amount/ Percent
1	1	Savings		\$300.00
2	2	Checking		\$100.00
Last		Joint Checking		Remaining Balance



Employee Guidance: Editing vs. Removing

Direct Deposits are effective dated. Understanding the difference between editing and removing an account is key to preventing payment interruptions.

When to EDIT an Account

Employees who are **changing** to a new bank or updating their existing banking information (e.g., routing or account number changes) should **Edit** their existing account(s).

- This triggers the prenote process but allows the employee to make all necessary updates in the same day, reducing the risk of interruptions to pay.

When to REMOVE an Account

Removing an account should **only** be done if the employee is permanently stopping deposits to that specific account and will not be replacing it immediately.

- If an employee only has one account set up and removes it, their Direct Deposit is inactivated. The employee will receive a paper check until a new Direct Deposit account is added and pre-noted.
- If there is only one Direct Deposit account, once an account is removed, a new entry cannot be added until the next day.



Removing a Direct Deposit Account

1. On the Direct Deposit page, **click the account to be removed**. The Edit Account box opens.
2. Click the **Remove** button to delete the account

If you are removing the only available account, the following warning message will appear:

If you remove this account, you can't add a new account(s) until tomorrow.
Are you sure you want to remove this account?

This will inactivate the employee's Direct Deposit account effective today.

CancelEdit AccountSave

*Nickname

*Payment Method

Bank

Routing Number ⓘ

Bank Name Sun Trust

Account Number ⓘ

Retype Account Number

Pay Distribution

*Account Type

*Deposit Type

Amount



Direct Deposit Confirmation Email

Cardinal sends an email notification to the employee for **all** Direct Deposit changes.

- An immediate confirmation email is sent to the employee's email address on file in Cardinal each time a Direct Deposit record is updated.
- This applies to updates made by the employee (via Self-Service) or the Payroll Administrator and is intended to help prevent or flag unauthorized changes.

ALERT: Your Payroll Direct Deposit information has been changed in Cardinal

This is an automated email from Cardinal HCM. Your payroll direct deposit information was changed on 2025-11-12. This could be because:

- You updated your direct deposit information using Cardinal Employee Self-Service (ESS).
- Your direct deposit was set up for you for the first time.
- You asked your agency to change your direct deposit details with a form.
- The bank told us your account is closed or not working. An adjustment has been made, and your Payroll Office will contact you if this applies.

If you were NOT expecting this change:

1. Contact your agency Payroll Office immediately. If you don't know who that is, ask HR to point you in the right direction.
2. If your agency Payroll Office cannot explain the changes, they should open a VCCC ticket (vccc@vita.virginia.gov) with the subject "Cardinal Direct Deposit Change Not Authorized," and include as much information as possible, including your contact information.

If you were expecting this change, no action is needed.

Please do not reply to this automated email.

Payroll Administrator Action

Employees are directed to their agency payroll office for unexpected direct deposit changes, which may signal an error or potential fraud.

Payroll Administrators can quickly verify the change and open a VCCC ticket if it was not authorized.

Questions?

Direct Deposit for Administrators



Direct Deposit: Administrator Permissions

Roles with View/Read-Only Access

These roles can view an employee's Direct Deposit setup:

- **HR Administrator (V_HR_ADMINISTRATOR)**
 - (**New Access!**) HR Administrators now have view-only access to employee Direct Deposit
- **Payroll Read-Only (V_PY_RO)**

Roles with Edit/Entry Permissions

- **Payroll Administrator (V_PY_ADMINISTRATOR)**
- Only Payroll Administrators with the V_PY_ADMINISTRATOR security role are authorized to enter or edit Direct Deposit information on behalf of an employee.

Demo

Admin View of Direct Deposit



Viewing Employee Direct Deposit

Navigation: Menu > Payroll for North America > Employee Pay Data USA > Request Direct Deposit

The Request Direct Deposit page displays the full details of the employee's Direct Deposit information, including all rows and entries.

Effective Date is the date when updates were made.

Direct Deposit status. Removed accounts will be Inactive.

Request Direct Deposit

Person ID [REDACTED]

Deposit Information 1 of 1

*Effective Date: 10/27/2025

*Status: Active

Suppress DDP Advice Print

Distribution Information 1 of 3

Your Bank Information

Country Code: USA United States

Bank ID: 051501299

Bank Name: 1ST COMMUNITY BANK

Address: [REDACTED]

International ACH Bank Account Prenotification Required

Distribution

*Account Type: Savings

*Deposit Type: Amount

Net Pay Percent: [REDACTED]

Net Pay Amount: 300.00

*Priority: 1

Prenote Date: [REDACTED]

Prenote Status: Not Submitted

Account Number: 1234567890

This data was last updated by Employee Self Service User

Data last updated on 10/27/2025

Notates who made the update.



Viewing Employee Direct Deposit – Prenoting

Prenotification requirement and status can be viewed on the Request Direct Deposit page.

- Prenoting is required by default for all new accounts or changes to banking information (e.g., account numbers, routing numbers).
- Updates to existing accounts that change the deposit type or amount do not require prenoting.

Example: Prenoting required

The screenshot shows the 'Request Direct Deposit' form for a new account. The 'Your Bank Information' section has 'Prenotification Required' checked. The 'Distribution' section shows 'Prenote Status' as 'Not Submid'.

Field	Value
Effective Date	10/27/2025
Status	Active
Country Code	USA
Bank ID	051501299
Bank Name	1ST COMMUNITY BANK
Prenotification Required	<input checked="" type="checkbox"/>
Account Type	Savings
Deposit Type	Amount
Net Pay Amount	300.00
Prenote Date	
Prenote Status	Not Submid

If Prenotification is required, a blue checkmark will appear.

If not, it will be greyed out.

The **Prenote Status** is indicated in the Distribution section.

Example: No prenoting required

The screenshot shows the 'Request Direct Deposit' form for an existing account. The 'Prenotification Required' checkbox is greyed out. The 'Distribution' section shows 'Prenote Status' as 'Completed'.

Field	Value
Effective Date	10/27/2025
Status	Active
Country Code	USA
Bank ID	051501299
Bank Name	1ST COMMUNITY BANK
Prenotification Required	<input type="checkbox"/>
Account Type	Checking
Deposit Type	Amount
Net Pay Amount	100.00
Prenote Date	04/04/2022
Prenote Status	Completed

Prenoting



Direct Deposit Prenote Process

The Prenote (Prenotification) process is an essential security step for validating **new** or **changed** Direct Deposit bank accounts.

What it is: A verification process where the routing number and account number are sent to the bank to confirm they correspond to a valid, existing bank account.

What it is not: It does not verify the account owner; it only confirms the account is active at the specified bank.

When it is triggered:

- New direct deposit accounts
- Changes to existing bank accounts (e.g., routing number, account number).

When it is NOT triggered:

Changes to the amount or percentage deposited into an existing account.

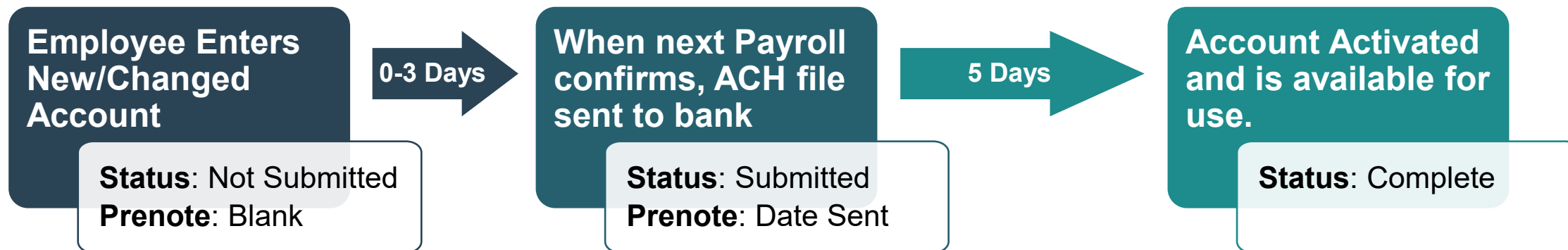
Employees with a new or modified direct deposit account may receive a paper check until the bank successfully validates the account.

Invalid Accounts

- The bank notifies **State Payroll Operations (SPO)** if the account is invalid.
- **SPO notifies the agency**, Payroll Administrators must then **work with the employee** to correct the account information.



What is the Prenote Timing?



- **Mandatory 5-Day Waiting Period:** The bank requires a full 5-day window to process the prenote and notify SPO of any invalid accounts.
- **Employee Payment:** The employee receives a paper check for any payment that falls within this 5-day verification window.
- **Timing:** The 0-3 day window between employee entry and the payroll system sending the file means an employee is most likely to receive a paper check if they submit their change close to the pay confirmation date.

Direct Deposit Queries for Payroll Administrators



Direct Deposit Audit Query

V_PY_DIR_DEP_AUDIT

Navigation: **Menu > Reporting Tools > Query > Query Viewer > V_PY_DIR_DEP_AUDIT**

Provides a clear history of all changes made to Direct Deposit distributions for a specified date range.

- Includes all updates made by Payroll Administrators or the employee.
- Use this report to verify updates and distribution accuracy, or to troubleshoot potential errors or discrepancies.

Row	Employee ID	Employee Name	Company	Pay Group	Dir Dep Effective Date	Priority	Amount \$	Amount %	Account Type	Bank ID	Deposit Type	Prenote Required	Last Updated By	Last Updated By Business Unit	Last Updated Date	Last Updated Action
1			DMV	SM1	10/27/2025	999	0.00	0.00	Checking	051501299	B	Y		15400	10/27/2025 6:03:24PM	A
2			DMV	SM1	10/27/2025	2	100.00	0.00	Checking	051501299	A	Y		15400	10/27/2025 5:58:24PM	U
3			DMV	SM1	10/27/2025	999	0.00	0.00	Checking	051501299	B	Y		15400	10/27/2025 5:58:24PM	U
4			DMV	SM1	10/27/2025	1	300.00	0.00	Savings	051501299	A	Y		15400	10/27/2025 5:56:58PM	A
5			DMV	SM1	10/27/2025	999	0.00	0.00	Checking	051501299	B	Y		15400	10/27/2025 5:56:58PM	A



Employees with No Net Balance Direct Deposit Query

V_PY_EMPL_NO_NET_DD

Navigation: **Menu > Reporting Tools > Query > Query Viewer > V_PY_EMPL_NO_NET_DD**

Identifies employees who receive a paper check for all or part of their pay.

No Direct Deposit Defined

- No Direct Deposit information entered
- Employee receives paper check for full pay

No Net Balance Defined (Dep Type = Amount/Percent)

- No Remaining Balance account; employee only has account(s) setup with an amount or percent distribution
- Employee receives paper check for balance of net pay not distributed to an account

Inactive Direct Deposit

- Direct Deposit status is “Inactive”
- Employee receives paper check for full pay

Company (Leave blank for all) = JCV

[View All](#) | [Rerun Query](#) | [Download to Excel](#) | [Download to XML](#) First 1-13 of 13 Last

Row	Company	Name	Employee ID	Employee Status	Hire Date	Employee Type	Paygroup	Last Check Date	Reason
1	JCV			Active	07/25/2025	Salary	SM1	08/15/2025	No Net Balance Defined (Dep Type = Percent)
2	JCV			Active	07/25/2025	Salary	SM1	08/15/2025	No Direct Deposit Defined
3	JCV			Active	07/25/2025	Salary	SM1	08/15/2025	No Direct Deposit Defined
4	JCV			Active	09/10/2024	Hourly	BW1	07/25/2025	No Net Balance Defined (Dep Type = Amount)
5	JCV			Active	11/10/2024	Hourly	BW1	07/25/2025	Inactive Direct Deposit
6	JCV			Active	07/25/2025	Hourly	BW1		No Direct Deposit Defined
7	JCV			Active	07/25/2025	Hourly	BW1		No Direct Deposit Defined
8	JCV			Active	10/25/2024	Hourly	BW1	07/25/2025	Inactive Direct Deposit
9	JCV			Active	07/25/2025	Salary	SM1	08/15/2025	No Direct Deposit Defined
10	JCV			Active	07/25/2025	Salary	SM1	08/15/2025	No Direct Deposit Defined
11	JCV			Active	02/25/2025	Hourly	BW1	07/25/2025	Inactive Direct Deposit
12	JCV			Active	07/25/2025	Salary	SM1	08/15/2025	No Direct Deposit Defined
13	JCV			Active	07/25/2025	Hourly	BW1		No Direct Deposit Defined

Security



Email Address Integrity

Direct Deposit Security & Confirmation

A Valid Email Address is Required: A correct and valid **primary** email address ensures employees can securely access their accounts and receive critical confirmation of their sensitive direct deposit and benefits updates.

Guidance for HR Administrators

Routinely review and verify employee email addresses.

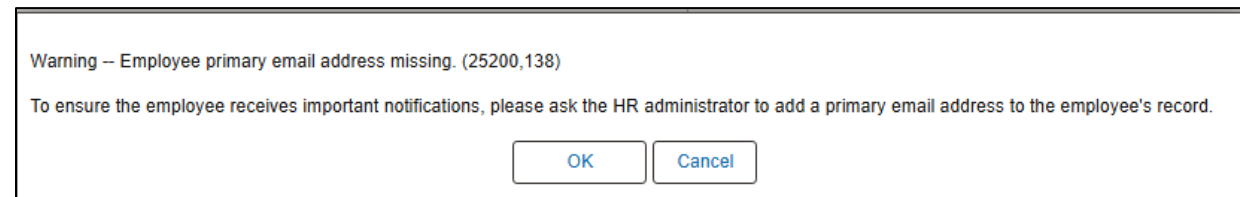
- Ensure email addresses are current and correct during onboarding and employee status changes.
- Use the Missing Email Query (**V_HR_MISSING_EMAIL**) to identify employees without a valid email address.

Guidance for Payroll Administrators

Warning Notification: If you update Direct Deposit for an employee without a valid email address, you will receive a warning.

- Updates can still be saved, but the employee will not receive a confirmation email for the change.

Action Required: Notify the HR Administrator immediately to update the primary email address.





ESS Direct Deposit – Keep it Secure!

Users accessing Cardinal outside of the COV Network must utilize Okta Multi-Factor Authentication (MFA) to securely log in. This includes:

- Non-COV Agency Employees or anyone using a personal email address
- COV Users who log in to Cardinal off-network or on a personal device
- Retirees and Terminated Employees

Virginia IT Agency (VITA) Retirement of SMS/Phone Call MFA Methods

- VITA is retiring the use of SMS (text) and Phone Call as methods of authentication
- **All users relying on SMS or Phone Call** should update their MFA method no later than **November 30**.

Support



Cardinal Direct Deposit Support Materials

Employee Self-Service (ESS)

- [ESS Managing Direct Deposits](#)
- [Managing Direct Deposits](#) (Video)

Payroll Administrators

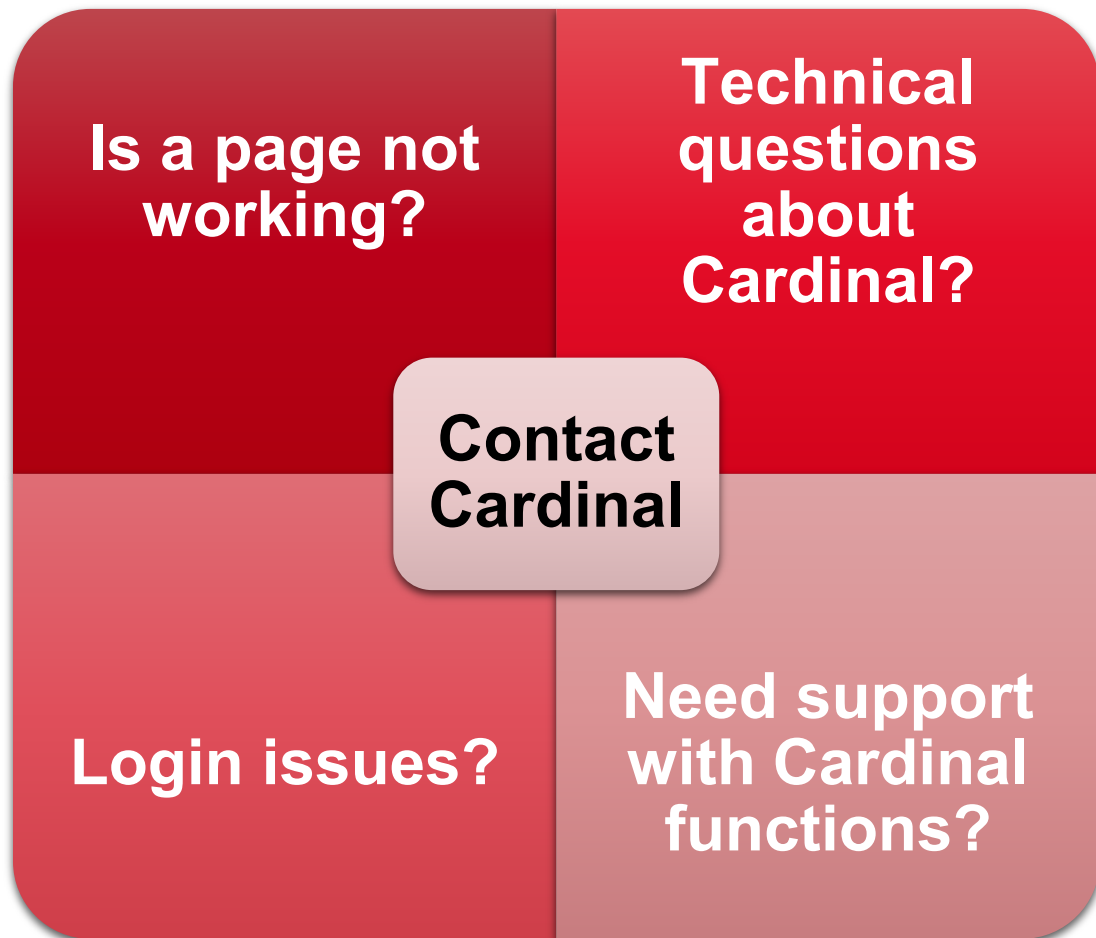
- [PY381 Entering and Updating Direct Deposits](#)

HR Administrators

- [HR351 Completing a New Hire](#)
- [HR351 Completing a Rehire](#)
- [HR351 Managing an Inter-Agency Transfer](#)



Cardinal Support



Submit a help desk ticket to Cardinal



Email

vccc@vita.virginia.gov

- Include “**Cardinal**” in the subject line



SPO Support

Questions about payroll confirmation?

Need to add a new financial institution to Cardinal?

Contact SPO

Questions about stopping payment on paper checks?

Questions about Prenoting?



Email

- payroll@doa.virginia.gov



Payroll Bulletins

- Latest updates and messages from SPO

Questions?

A male cardinal with a prominent red crest and black face mask is perched on a wooden branch. The background is a soft, out-of-focus mix of warm autumn colors like yellow, orange, and red. The text "Thank you for attending!" is overlaid in white, bold, sans-serif font across the center of the image.

Thank you for attending!

A copy of this presentation and the recording will be sent to all attendees and invitees.