Managing Direct Deposits Overview

This Job Aid provides the step by step instructions that you can utilize to manage your Direct Deposit Accounts using the Employee Self-Service portal (ESS).

Below are some important points to remember about direct deposits in Cardinal for self-service users:

- There is only one Direct Deposit record for each employee in Cardinal. If you have multiple jobs within the same Agency or at different Agencies, all deposits will be distributed the same way
- You can have up to 10 Direct Deposit Accounts on your Direct Deposit record
- If you remove all your Direct Deposit Accounts, you will not be able to make updates until the next day, so it is recommended to make edits instead of removing an account
- Direct Deposits are effective dated with the date that the entry and/or update is made in Cardinal. Employees cannot future date Direct Deposits in Cardinal. Future dated entries can only be made by your agency Payroll Administrator
- You must have one **Remaining Balance** Account set up on your Direct Deposit Account(s)
- You can view the full Account Number information for any Direct Deposit Account(s) on the **Direct Deposit** page

Email Notification of Changes to Direct Deposit

When changes are made to an employee's direct deposit by the employee or the agency Payroll Administrator, an email notification is sent to the employee indicating an update was made and the date it was made.

If you receive a notification, please do the following:

- View your employee Direct Deposit information via the Employee Self-Service portal (ESS)
- If you did not authorize a change, contact your agency Payroll Office immediately
- If the agency Payroll Office cannot confirm the changes, the Payroll Administrator will 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 your contact information.

Note: The **Print Option** section at the bottom of the Direct Deposit page is not used in Cardinal. For details on printing your pay statements, see the Job Aid titled **ESS_How to View and Print a Paycheck/W-2**. This Job Aid is located on the Cardinal Website in **Job Aids** under **Learning**.

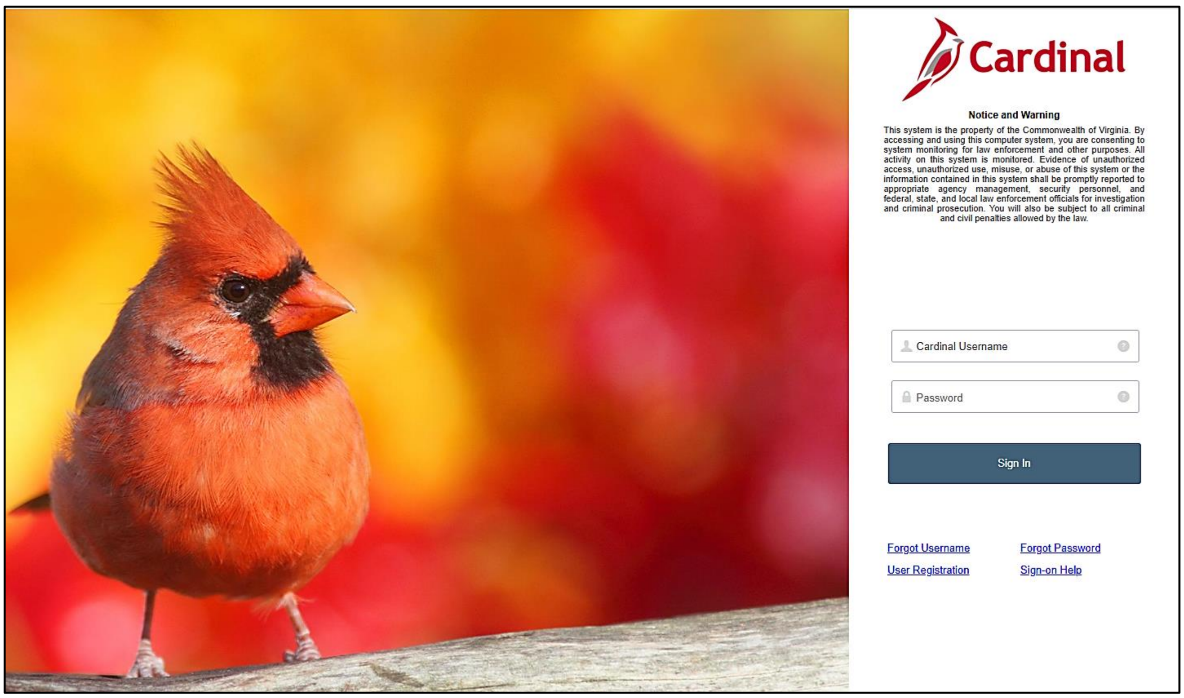
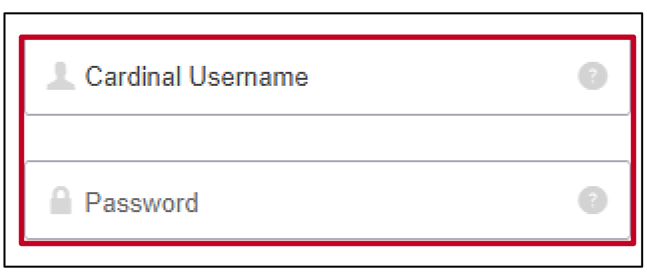
Table of Contents

Revision History

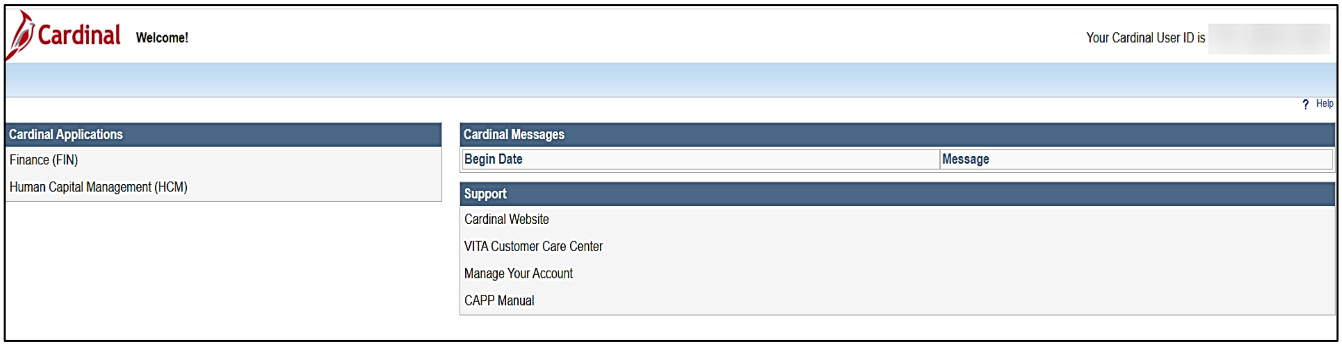
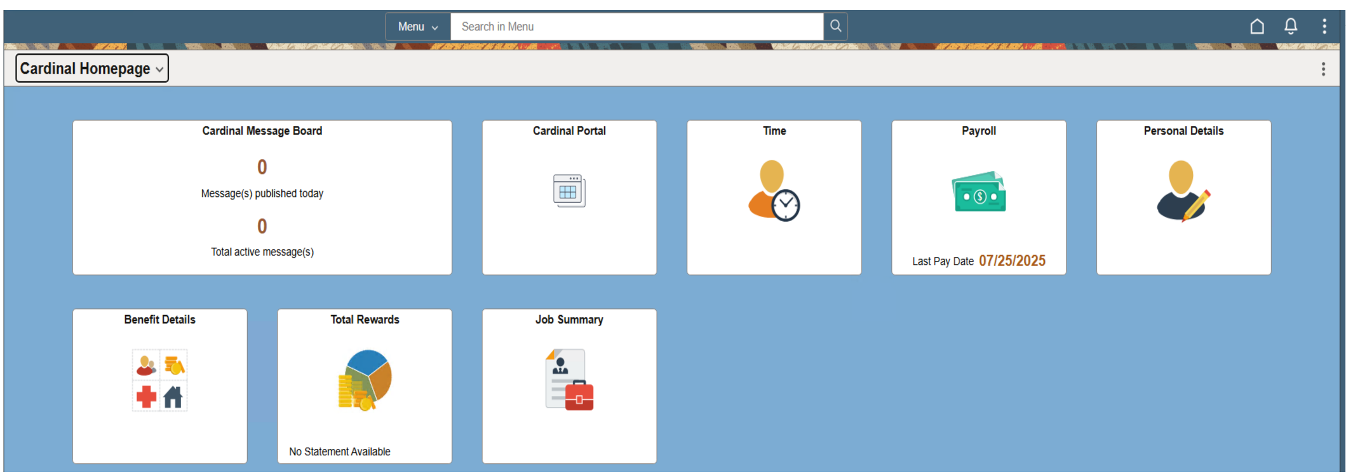
Revision Date	Summary of Changes
11/18/2025	Baseline.

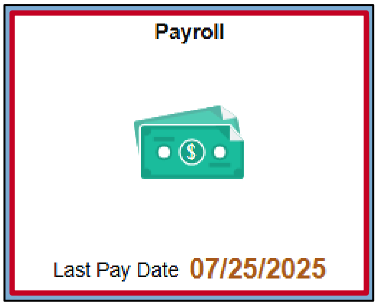
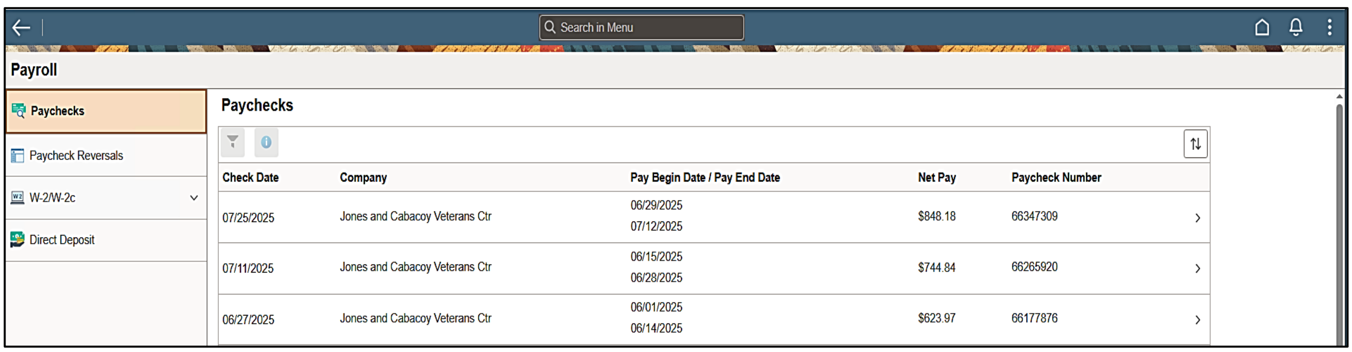
Entering an Initial Direct Deposit Account

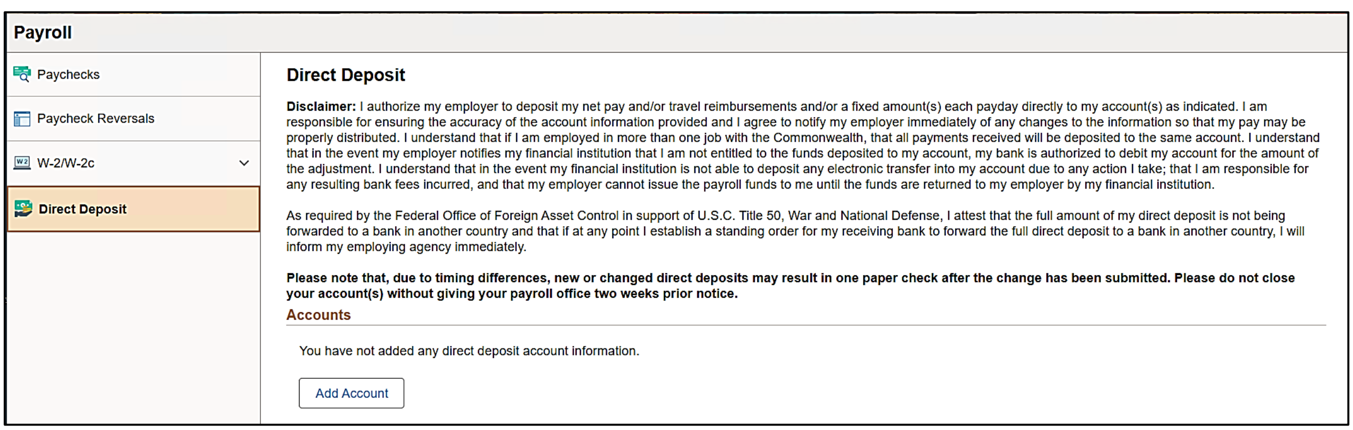
If you are setting up multiple accounts, you must set up your Remaining Balance account first.

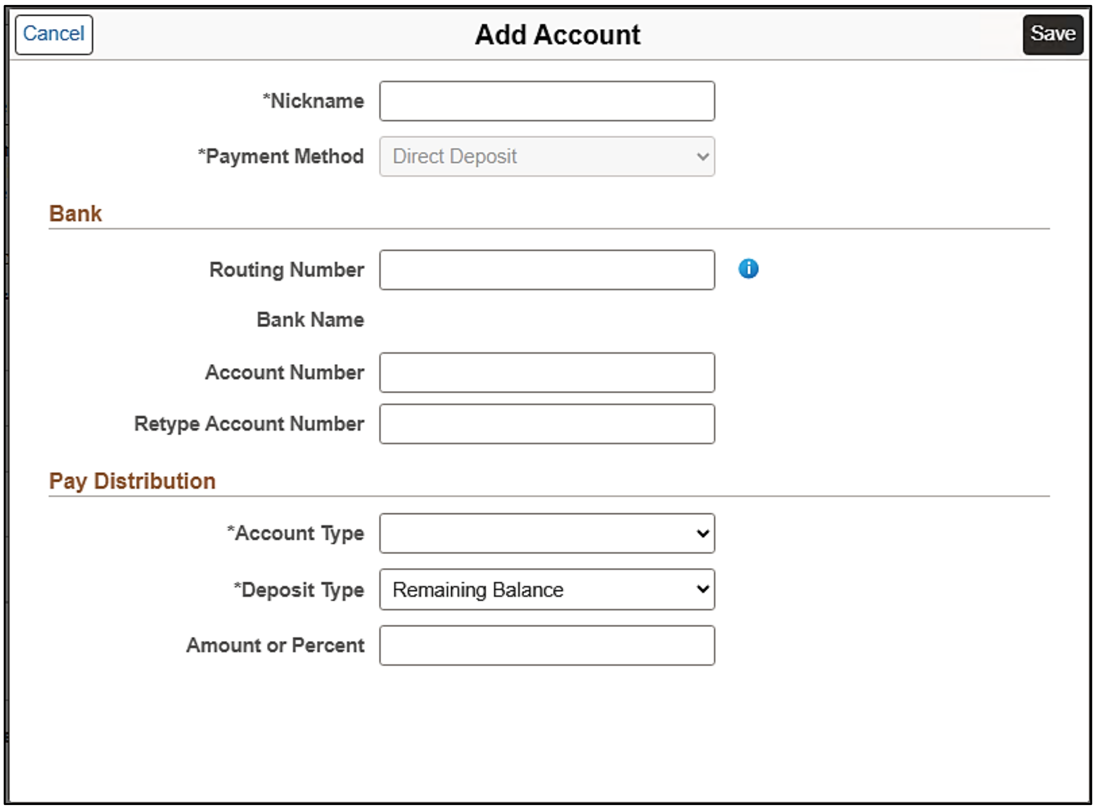
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1.</td><td>Log into Cardinal (my.cardinal.virginia.gov).</td></tr>
<tr><td></td><td>For more information about Cardinal registration, see the Job Aid titled Cardinal Registration Quick Start Guide. This Job Aid is located on the Cardinal website in Job Aids under Learning.</td></tr>
<tr><td colspan="2">The Cardinal log in page displays.

</td></tr>
<tr><td>2.</td><td>Enter your Cardinal Username and Password.

</td></tr>
<tr><td>3.</td><td>Click the Sign In button.

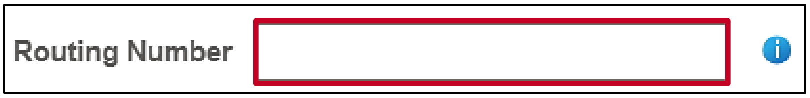
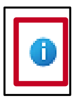
</td></tr>
</table>

Step	Action
The **Portal Welcome** page displays. 	
4.	Click the **Human Capital Management (HCM)** link. 
The **Cardinal Homepage** displays. 	
	Tile availability and placement on the **Cardinal Homepage** for each user is dependent upon individual user and security settings.

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>5.</td><td>Click the Payroll tile.

</td></tr>
<tr><td colspan="2">The Payroll page displays with the Paychecks menu item selected by default.

</td></tr>
<tr><td>6.</td><td>Click the Direct Deposit menu item.

</td></tr>
<tr><td colspan="2">The Direct Deposit page displays.

</td></tr>
</table>

Step	Action
7.	Click the **Add Account** button. 
	If you are setting up multiple accounts, you must set up your Remaining Balance account first.
The **Add Account** page displays in a pop-up window. 	
8.	Enter a name for the Direct Deposit account in the **Nickname** field. 
	The **Payment Method** field defaults to “Direct Deposit” and cannot be changed. 

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>9.</td><td>Enter your Bank’s Routing Number in the Routing Number field and press the Tab key.

</td></tr>
<tr><td></td><td>Routing Numbers are validated to the Bank Table in Cardinal to verify the Bank Name. If you enter a valid Routing Number and the Bank does not display, notify your Agency Payroll Administrator and they will work with State Payroll Operations (SPO) to have it added.</td></tr>
<tr><td>10.</td><td>Click the Information icon next to the Routing Number field to view where the Bank Routing Numbers are displayed on the check.
If you do not need to review this information, proceed to Step 12.
</td></tr>
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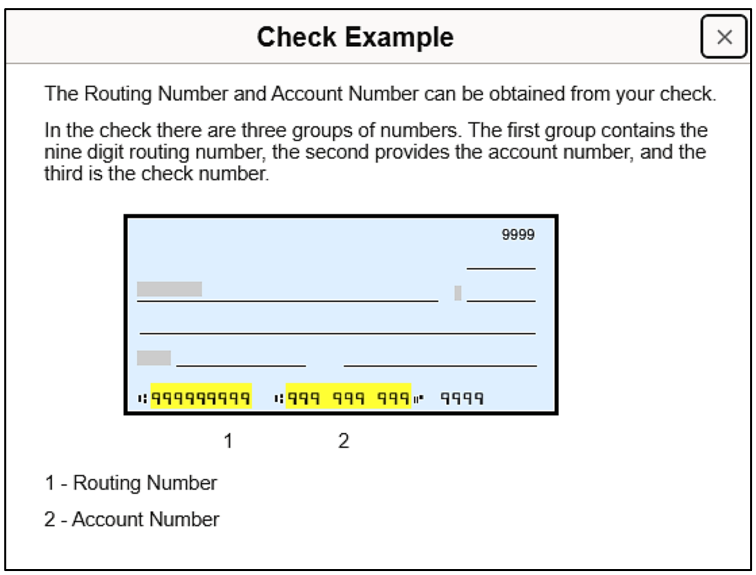
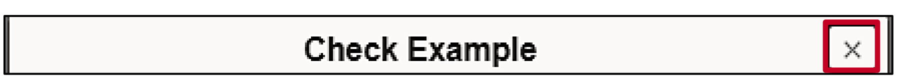
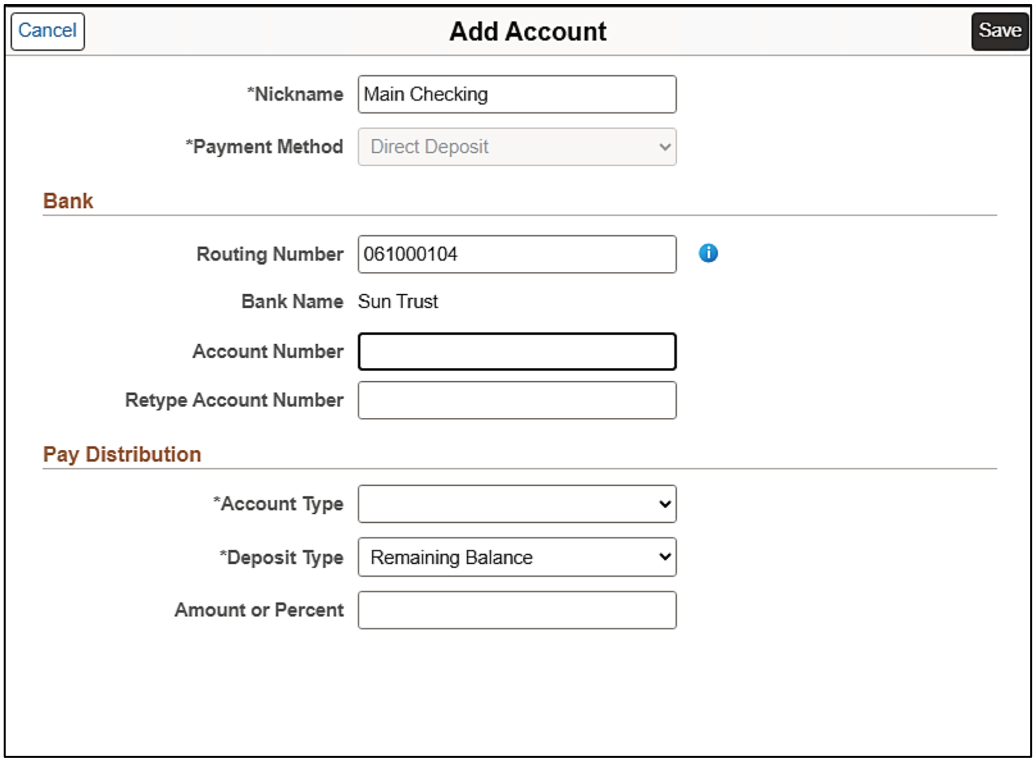
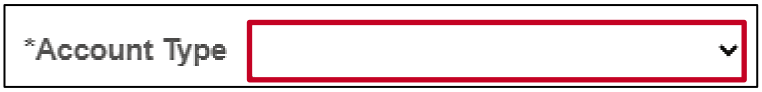
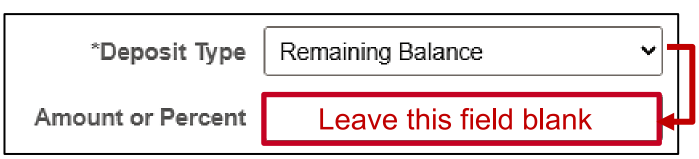
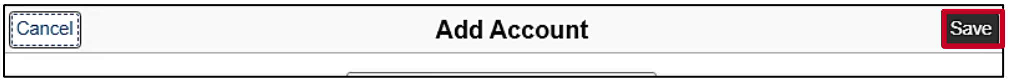
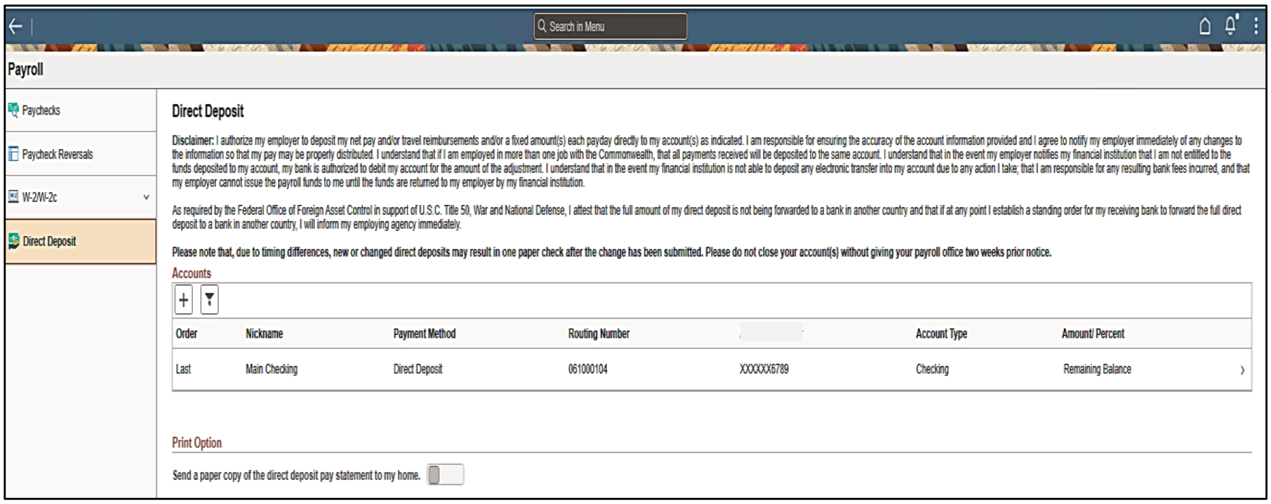

</td></tr>
<tr><td></td><td>This information can be utilized as needed to view where Bank Routing Numbers are displayed on a check.
Bank Routing Numbers are public information and can also be found by performing a search in any internet browser.</td></tr>
<tr><td>11.</td><td>Click the “X” to close the pop-up window.

</td></tr>
</table>

Step	Action
	The **Add Account** page refreshes with the name of the Bank displayed in the **Bank Name** field. 
	Once a valid Routing number is entered, the Bank's name will display in the **Bank Name** field.
12.	Review the **Bank Name** field to verify it is accurate.
	If the Bank Name is not correct, verify the correct routing number was entered and update the information as applicable.
13.	Enter your Bank account number in the **Account Number** field. 
14.	Reenter the account number in the **Retype Account Number** field. 

Step	Action
15.	Select the applicable account type using the **Account Type** dropdown button. 
	Options for the **Account Type** field include the following: • COVA Paycard • Checking • Savings A COVA Paycard can only be entered by the Agency Payroll Administrator. Once the Payroll Administrator adds the COVA Paycard account, you will be able to view it on your **Direct Deposit** page. You can also set up a Commonwealth Savers account using the “Savings” Account Type.
16.	Do not change the **Deposit Type**. This field defaults to “Remaining Balance” and should be the first account you set up. You must enter the Remaining Balance account first. 
	There are three options for **Deposit Type** which include the following: • **Remaining Balance**: This is the default value. Use this selection to deposit the remaining balance of your Net Pay (after all other applicable accounts have been distributed) **Note**: All employees must have one “Remaining Balance” Direct Deposit account. • **Amount**: Use this selection to deposit a specified flat dollar amount to this Direct Deposit account • **Percentage**: Use this selection to deposit a specified percentage of Net Pay to this Direct Deposit account
17.	Do not enter a value in the **Amount or Percent** field when the Deposit Type is “Remaining Balance”. 
	If you enter a value in the **Amount or Percent** field and the Deposit Type is “Remaining Balance”, once you click the **Save** button, Cardinal will not retain the Amount or Percent information since the Deposit Type is “Remaining Balance”.

Step	Action
18.	Click the **Save** button. 

The **Direct Deposit** page displays with the new Direct Deposit account in the **Accounts** section.



ℹ	You can view your full account number on the **Direct Deposit** page. If you notice something is incorrect, you can edit any of the information you entered. See the [Updating an Existing Direct Deposit Account]() section of this Job Aid. To add an additional account(s) see the [Adding a New Direct Deposit Account]() section of this Job Aid.

Adding a New Direct Deposit Account

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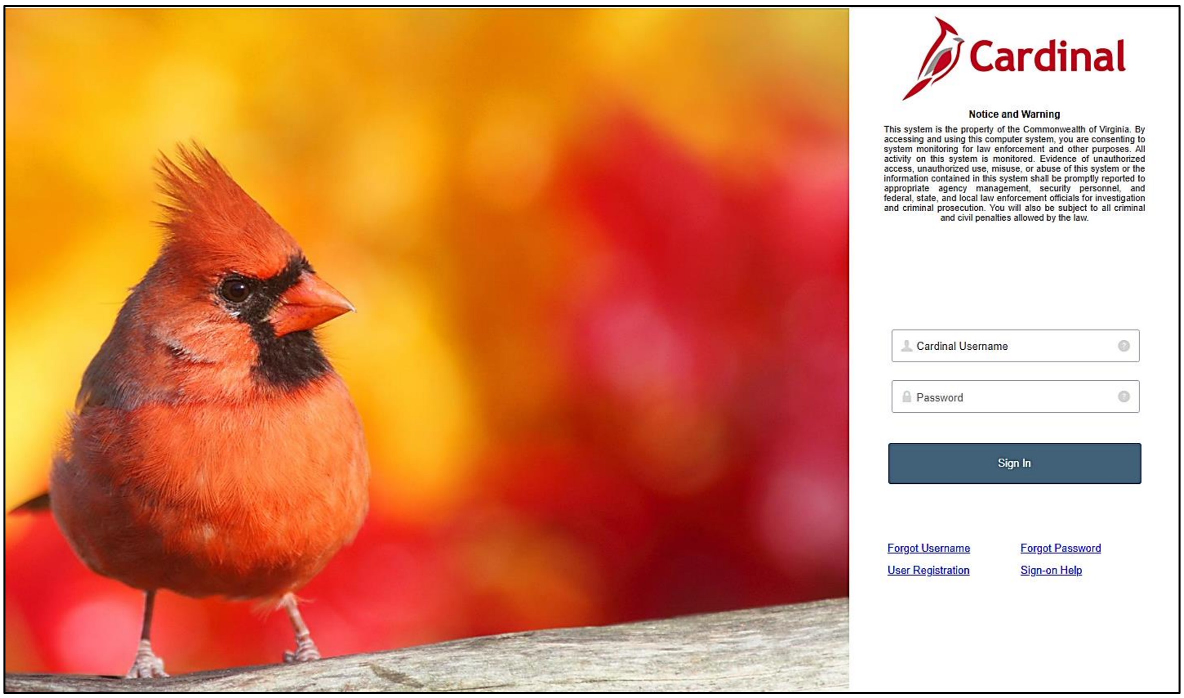
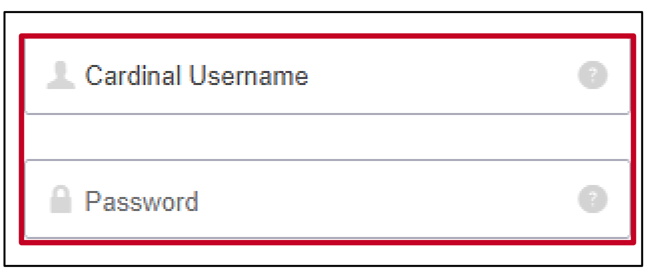
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1.</td><td>Log into Cardinal (my.cardinal.virginia.gov).</td></tr>
<tr><td>i</td><td>For more information about Cardinal registration, see the Job Aid titled Cardinal Registration Quick Start Guide. This Job Aid is located on the Cardinal website in Job Aids under Learning.</td></tr>
<tr><td colspan="2">The Cardinal log in page displays.

</td></tr>
<tr><td>2.</td><td>Enter your Cardinal Username and Password.

</td></tr>
<tr><td>3.</td><td>Click the Sign In button.

</td></tr>
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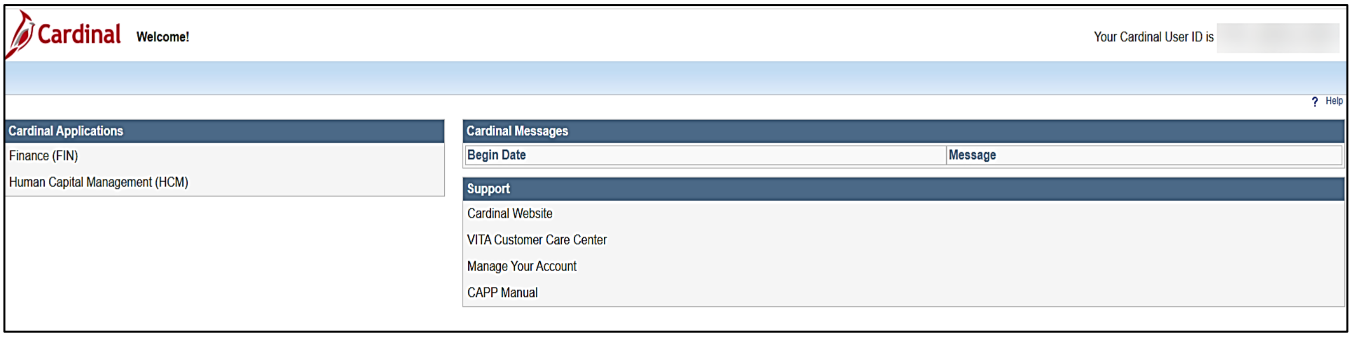
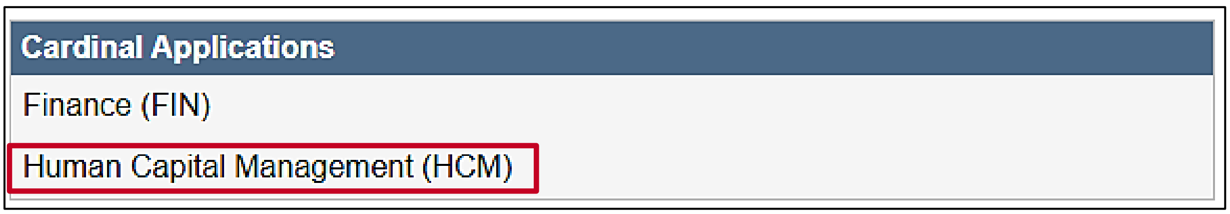
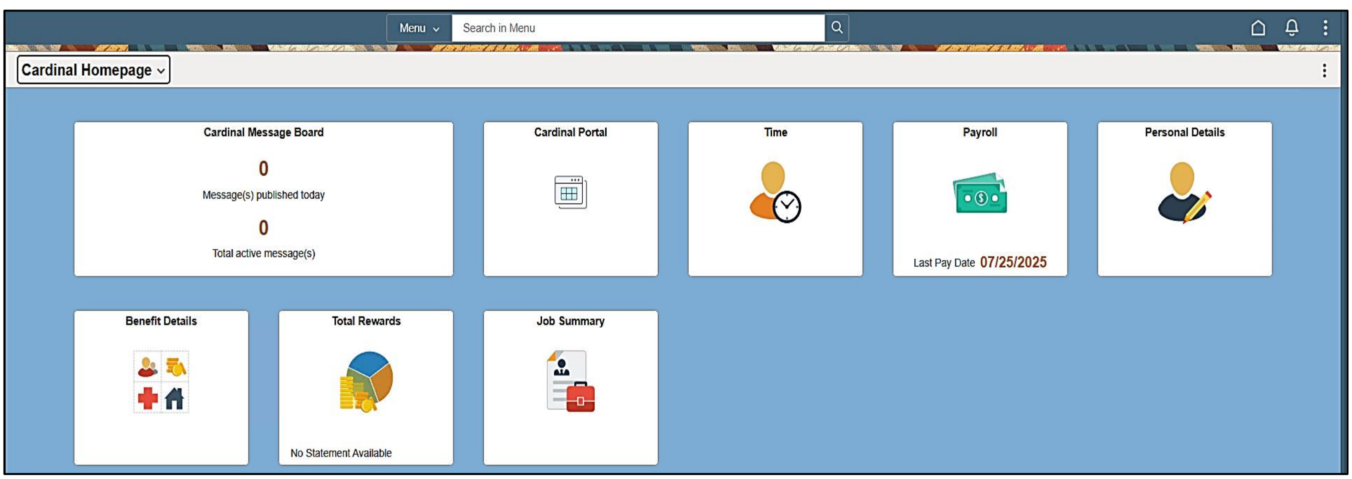
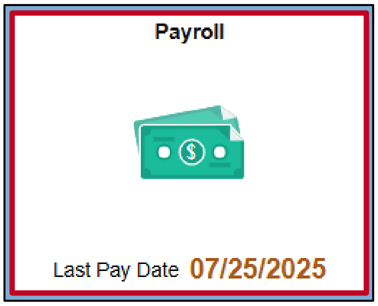
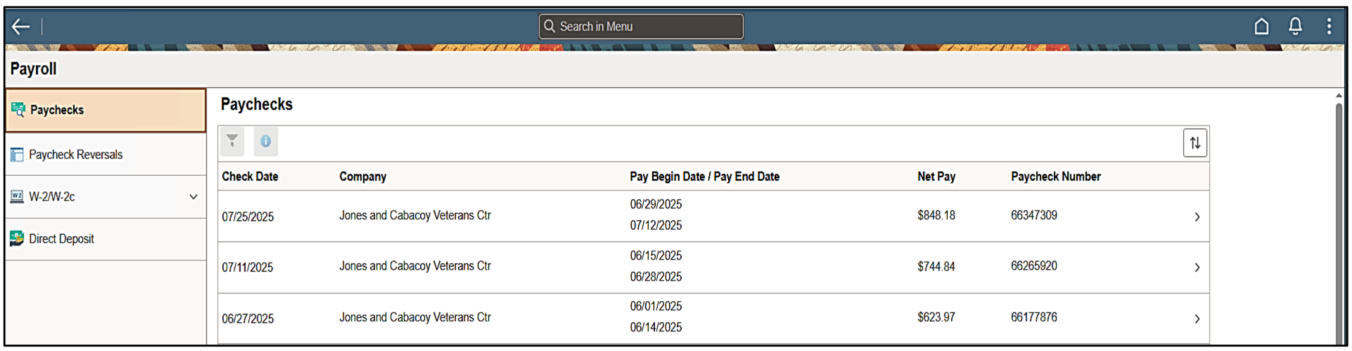
The **Portal Welcome** page displays. 	
4.	Click the **Human Capital Management (HCM)** link. 
The **Cardinal Homepage** displays. 	
	Tile availability and placement on the **Cardinal Homepage** for each user is dependent upon individual user and security settings.

Step	Action
5.	Click the **Payroll** tile.

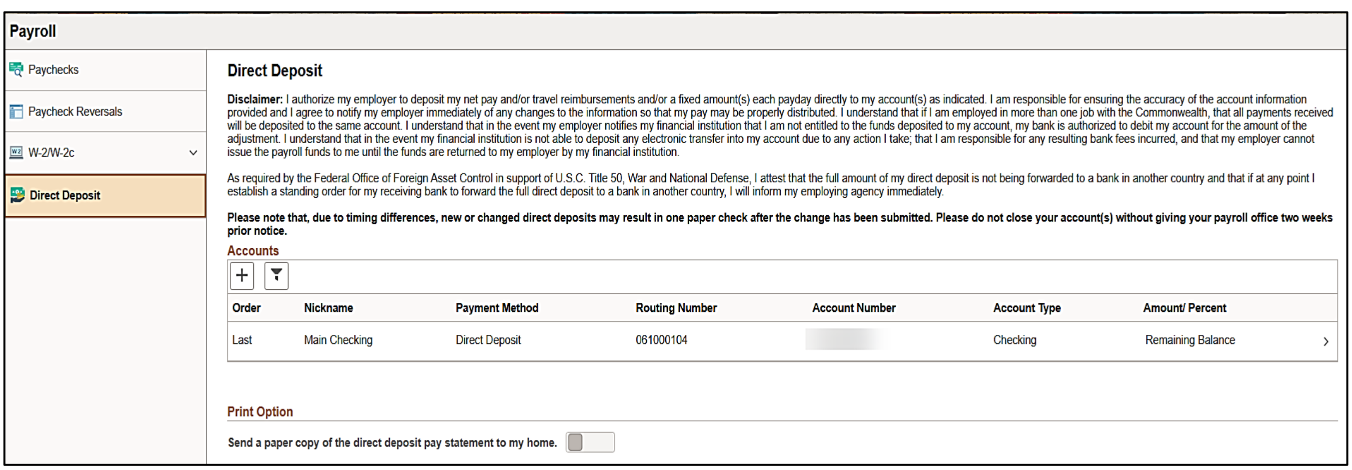


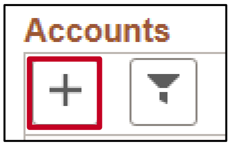
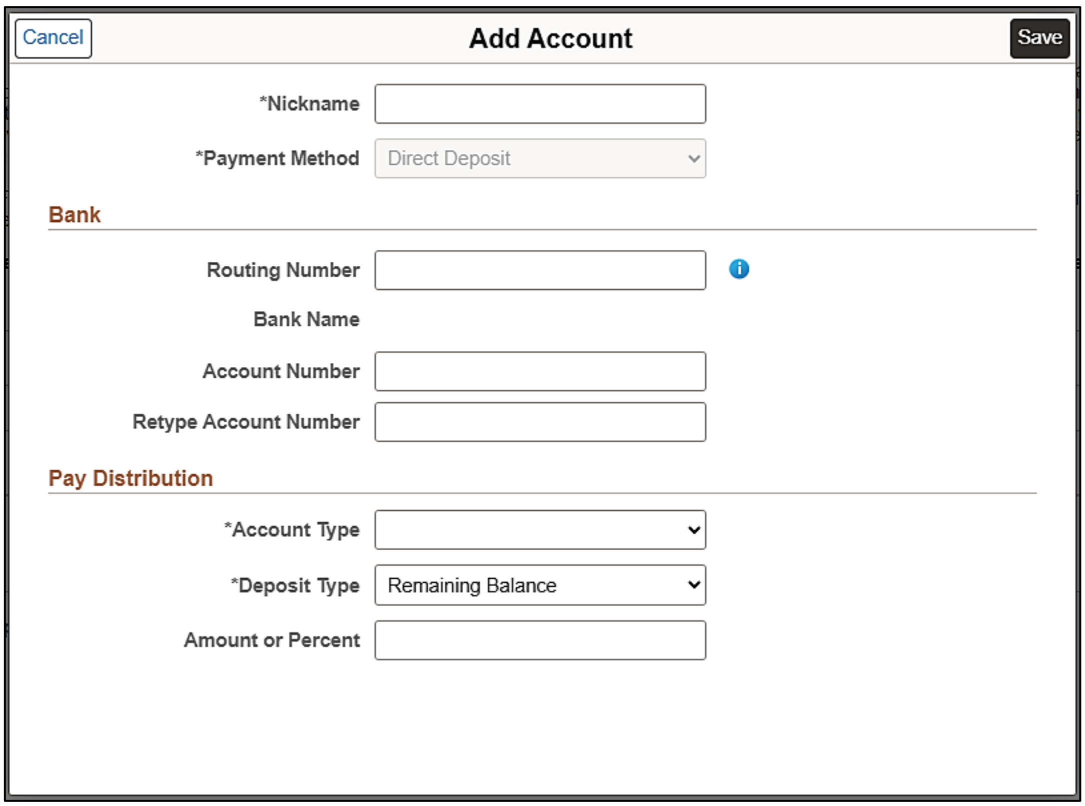
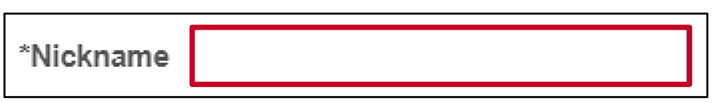
The **Payroll** page displays with the **Paychecks** menu item selected by default.



Step	Action
6.	Click the **Direct Deposit** menu item.

The **Direct Deposit** page displays.



<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>7.</td><td>Click the Add a New Row icon (+).
</td></tr>
<tr><td colspan="2">The Add Account page displays.
</td></tr>
<tr><td>8.</td><td>Enter a name for the Direct Deposit account in the Nickname field.
</td></tr>
<tr><td></td><td>The Payment Method field defaults to “Direct Deposit” and cannot be changed.
</td></tr>
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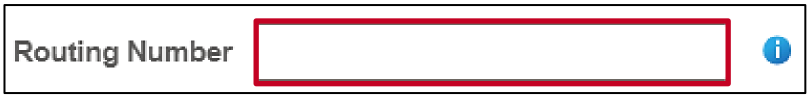
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>9.</td><td>Enter your Bank's routing number in the Routing Number field and press the Tab key.

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<tr><td></td><td>Routing Numbers are validated to the Bank Table in Cardinal to pull up the Bank Name. If you enter a valid Routing Number and the Bank does not display, notify your Agency Payroll Administrator and they will work with State Payroll Operations (SPO) to have the Bank added.</td></tr>
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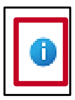</td></tr>
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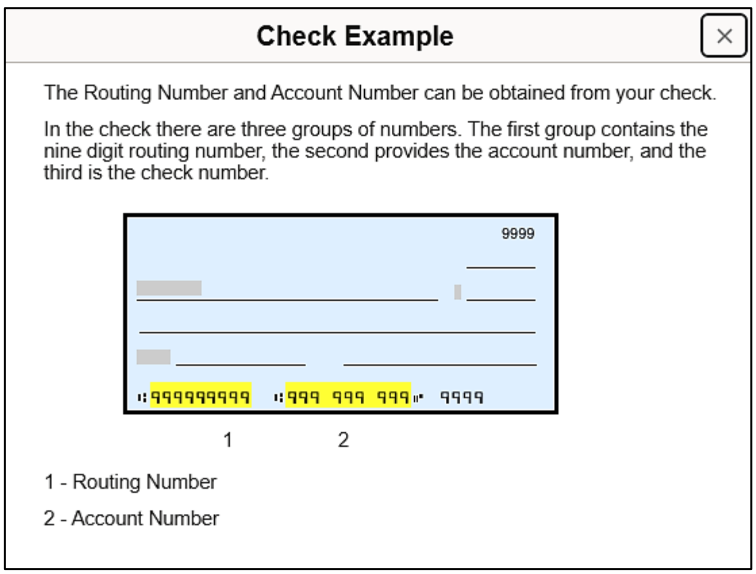
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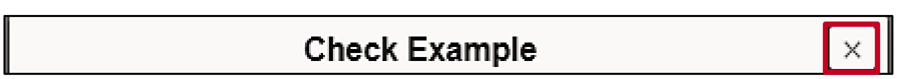
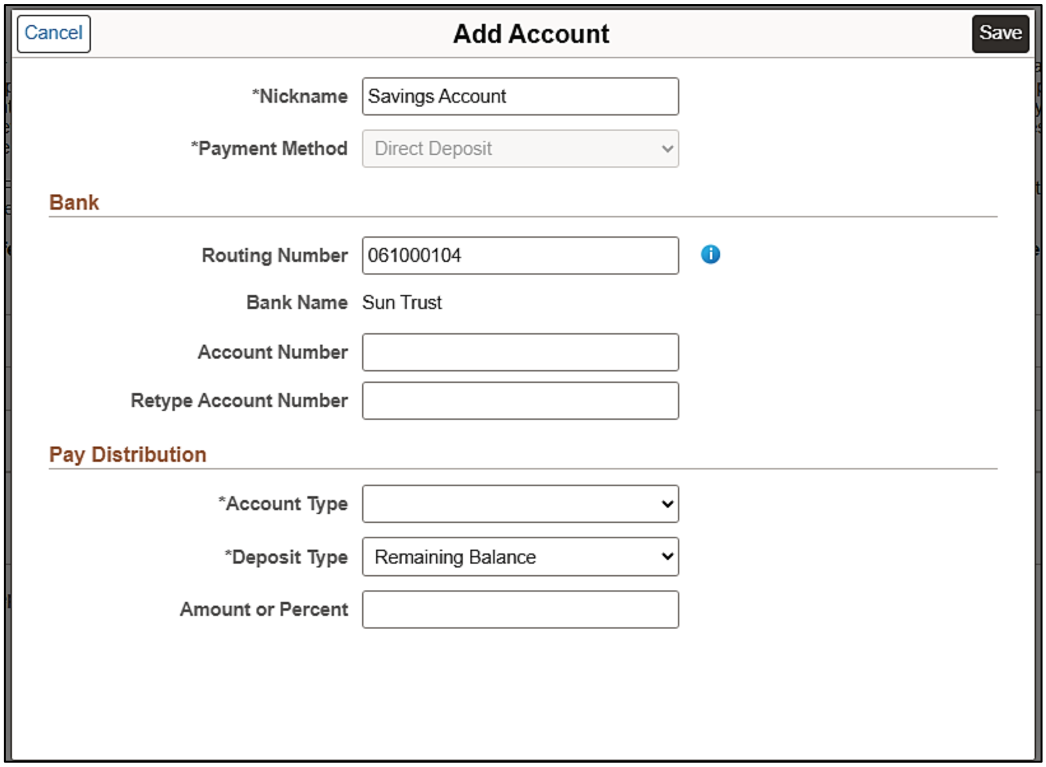
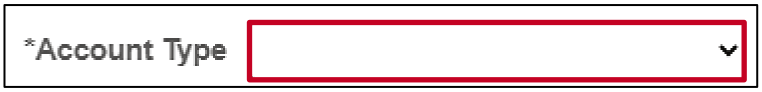
<tr><td>11.</td><td>Click the "X" to close the pop-up window.

</td></tr>
</table>

Step	Action
The **Add Account** page refreshes with the name of the Bank displayed in the **Bank Name** field.	



Step	Action
	Once a valid Routing number is entered, the Bank's name will display in the **Bank Name** field.
12.	Review the **Bank Name** field to verify it is accurate.
	If the Bank Name is not correct, verify the correct routing number was entered and update the information as applicable.
13.	Enter your Bank Account Number in the **Account Number** field.

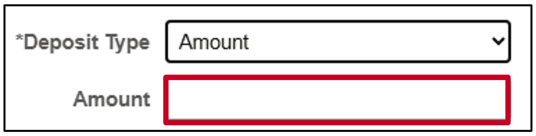
Step	Action
14.	Reenter the Account Number in the **Retype Account Number** field.

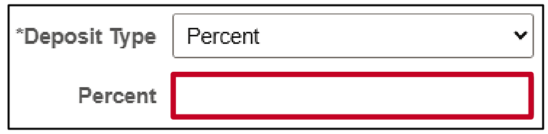
Step	Action
15.	Select the applicable account type using the **Account Type** dropdown button. 
	Options for the **Account Type** field include the following: • COVA Paycard • Checking • Savings A COVA Paycard can only be entered by the Agency Payroll Administrator. Once the Payroll Administrator adds the COVA Paycard account, you will be able to view it on your **Direct Deposit** page. You can also set up a Commonwealth Savers account using the “Savings” Account Type.
16.	Select the applicable Deposit Type using the **Deposit Type** dropdown button. This field defaults to “Remaining Balance” and should be the first account you set up. You must enter the Remaining Balance account first. 
	Options for **Deposit Type** include the following: • **Remaining Balance**: This is the default value. Use this selection to deposit the remaining balance of Net Pay (after all other applicable accounts have been distributed to this Direct Deposit account) **Note**: All employees must have one “Remaining Balance” Direct Deposit account. • **Amount**: Use this selection to deposit a specified flat dollar amount to this Direct Deposit account • **Percentage**: Use this selection to deposit a specified percentage of Net Pay to this Direct Deposit account
	After selecting the Deposit Type, an additional field may display as noted below: • When “Amount” is selected, an **Amount** field displays • When “Percentage” is selected, a **Percent** field displays
17.	If “Amount” or “Percentage” is selected, proceed to the next Step. If the default value of “Remaining Balance” is not updated, proceed to Step 19.

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>18.</td><td>

Enter the applicable amount or percentage in the **Amount** or **Percent** field.

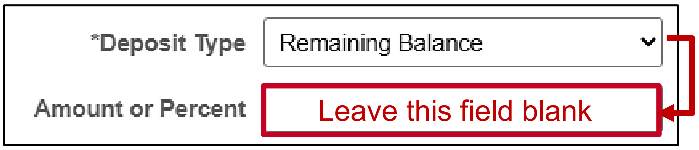
Proceed to Step 19.





</td></tr>
<tr><td>19.</td><td>

Do not enter a value in the **Amount or Percent** field when the Deposit Type is “Remaining Balance”.

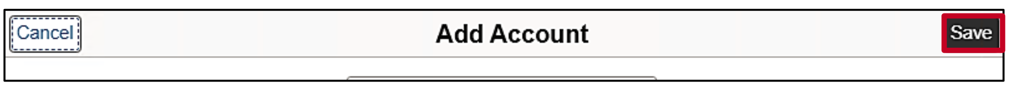


</td></tr>
<tr><td>i</td><td>

If you enter a value in the **Amount or Percent** field and the Deposit Type is “Remaining Balance”, once you click the **Save** button, Cardinal will not retain the Amount or Percent information since the Deposit Type is Remaining Balance. It will display “Remaining Balance” in the **Amount/ Percent** field on the **Direct Deposit** page.

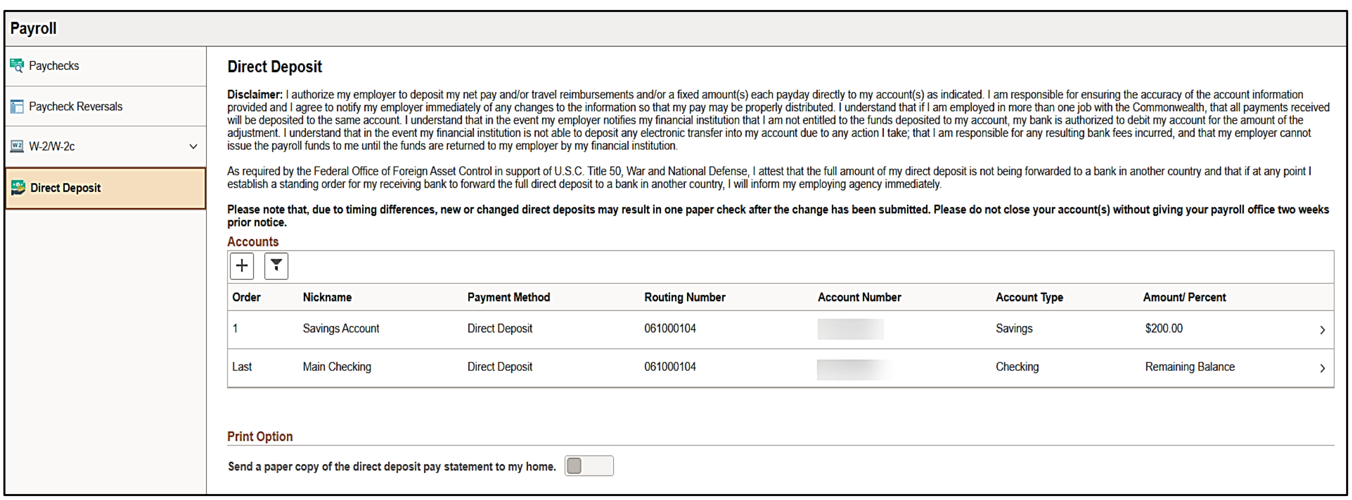
</td></tr>
<tr><td>20.</td><td>

Click the **Save** button.



</td></tr>
<tr><td colspan="2">

The **Direct Deposit** page displays with the new Direct Deposit Account in the **Accounts** section.



</td></tr>
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Updating an Existing Direct Deposit Account

<table>
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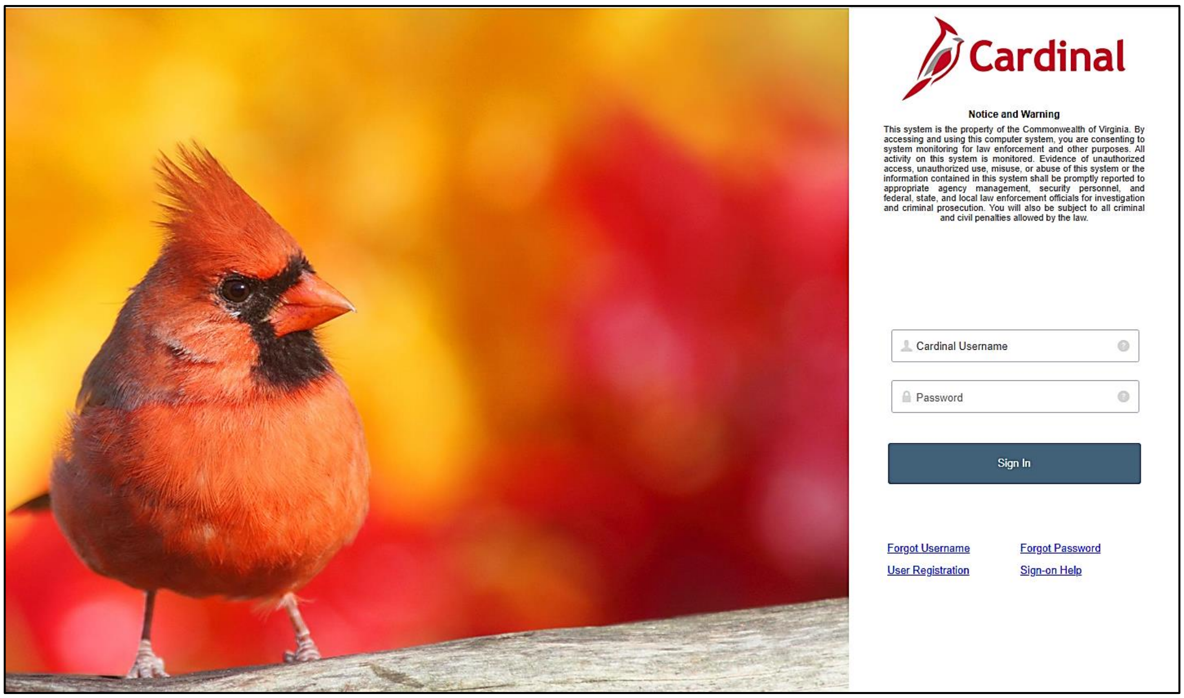
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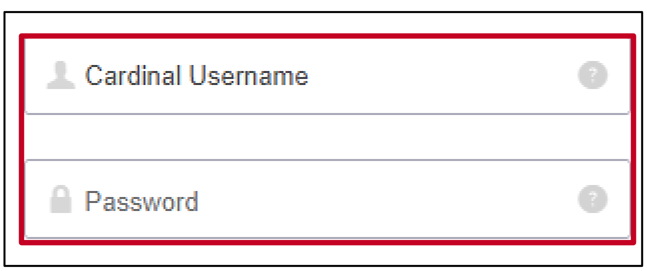
<tr><td>2.</td><td>Enter your Cardinal Username and Password.

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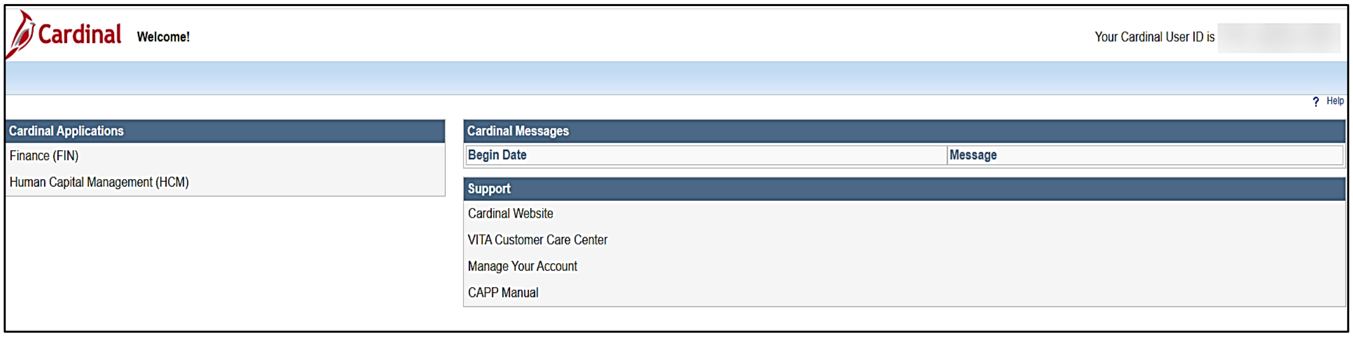
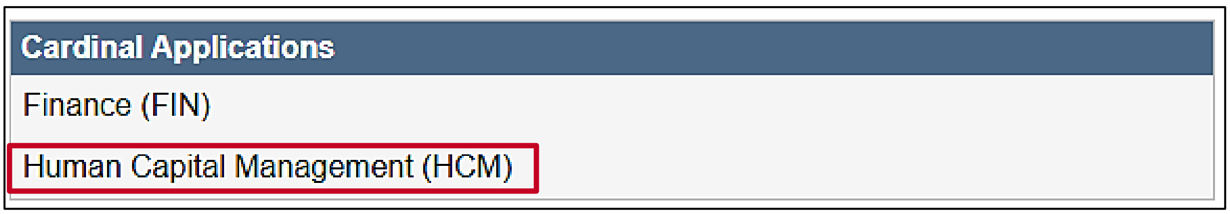
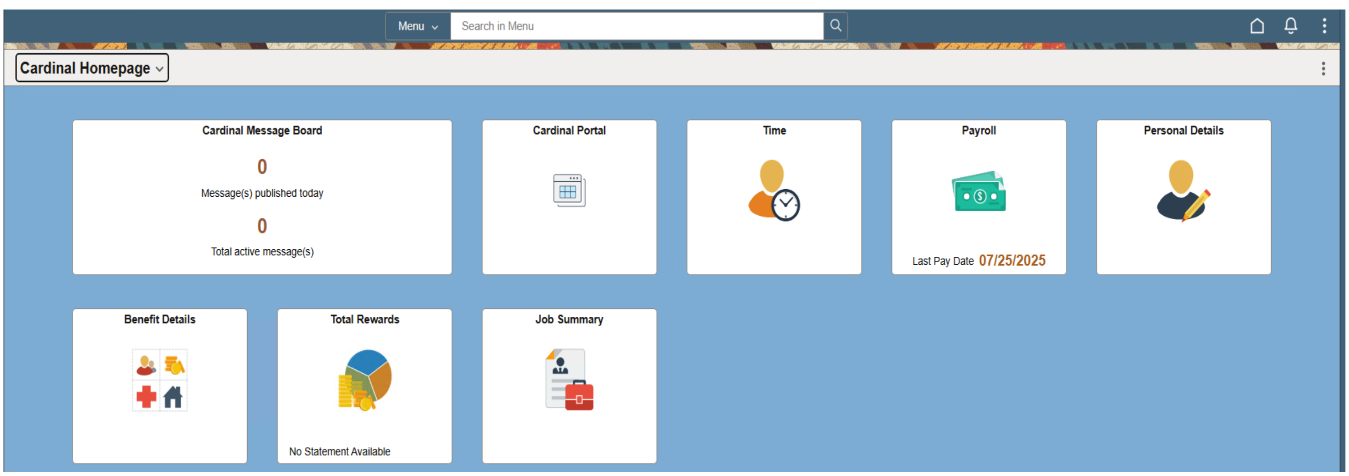
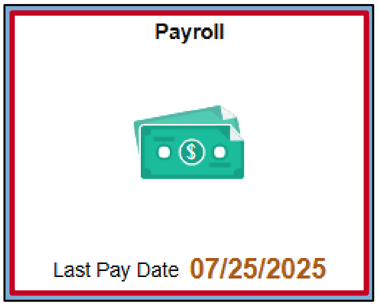
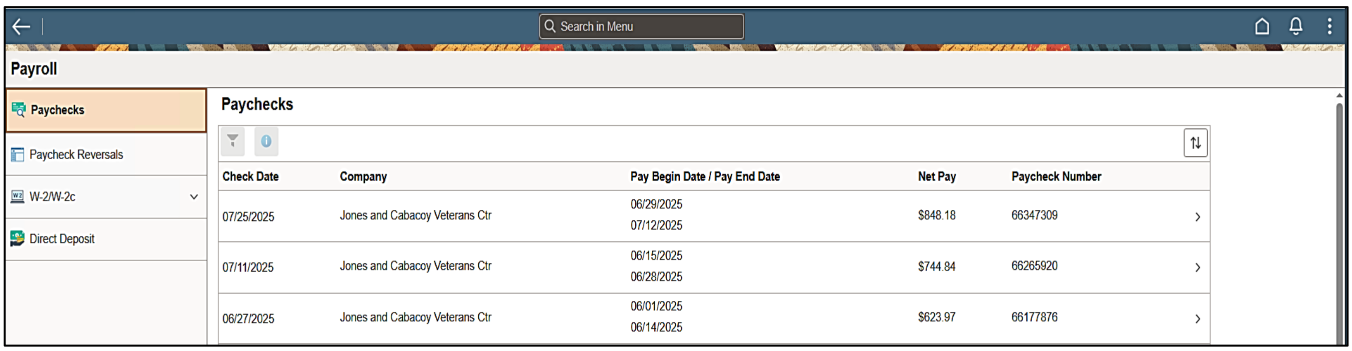
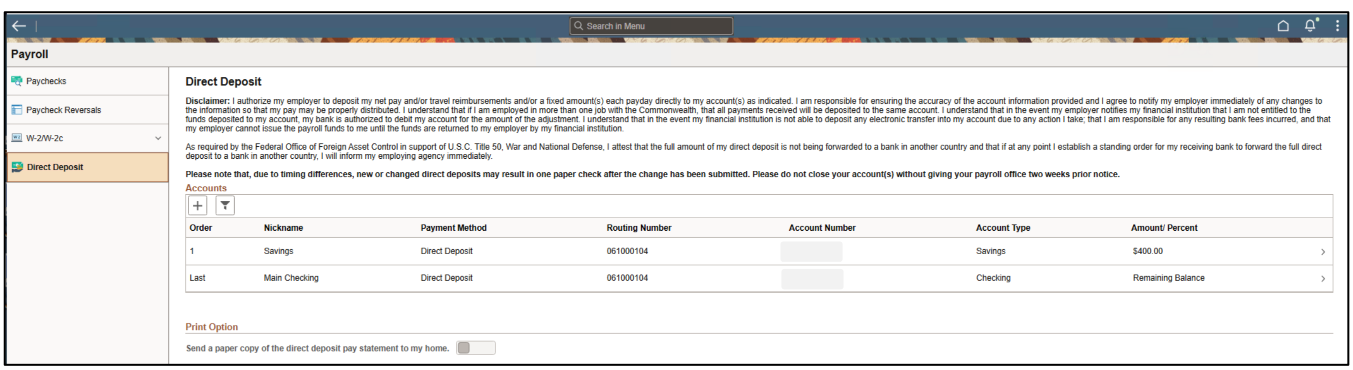
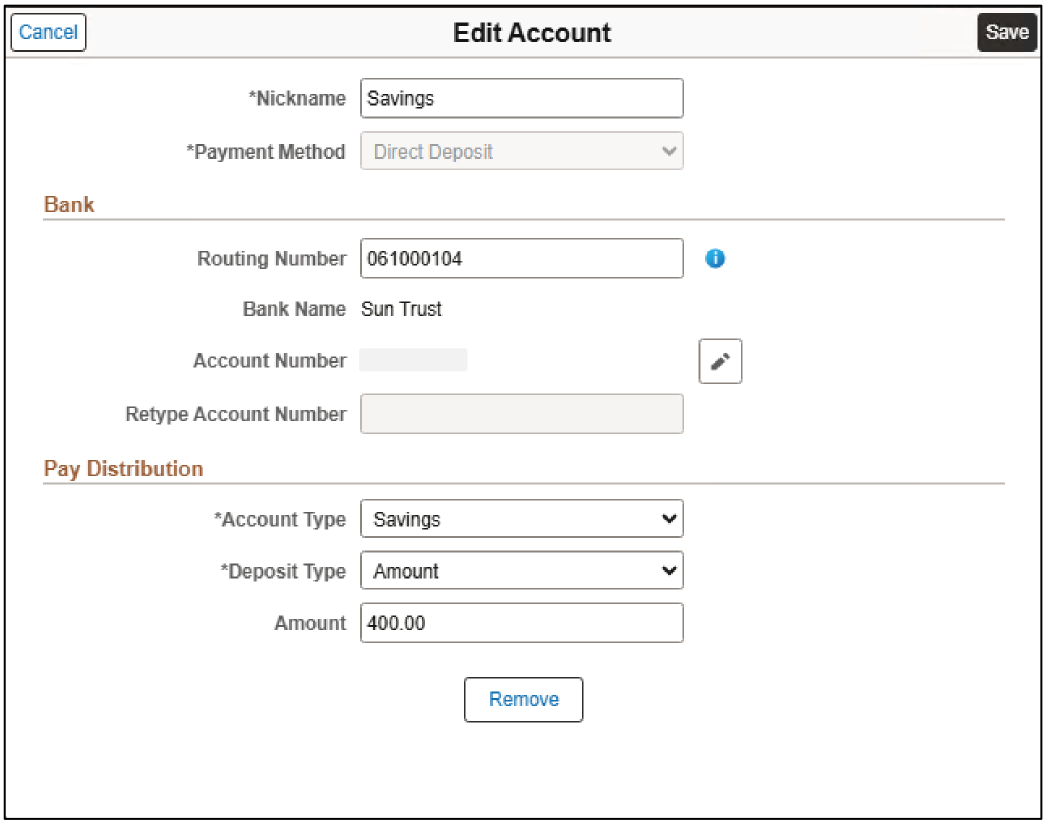
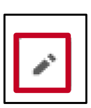
<tr><td>3.</td><td>Click the Sign In button.

</td></tr>
</table>

Step	Action
	The **Portal Welcome** page displays. 
4.	Click the **Human Capital Management (HCM)** link. 
	The **Cardinal Homepage** displays. 
	Tile availability and placement on the **Cardinal Homepage** for each user is dependent upon individual user and security settings.

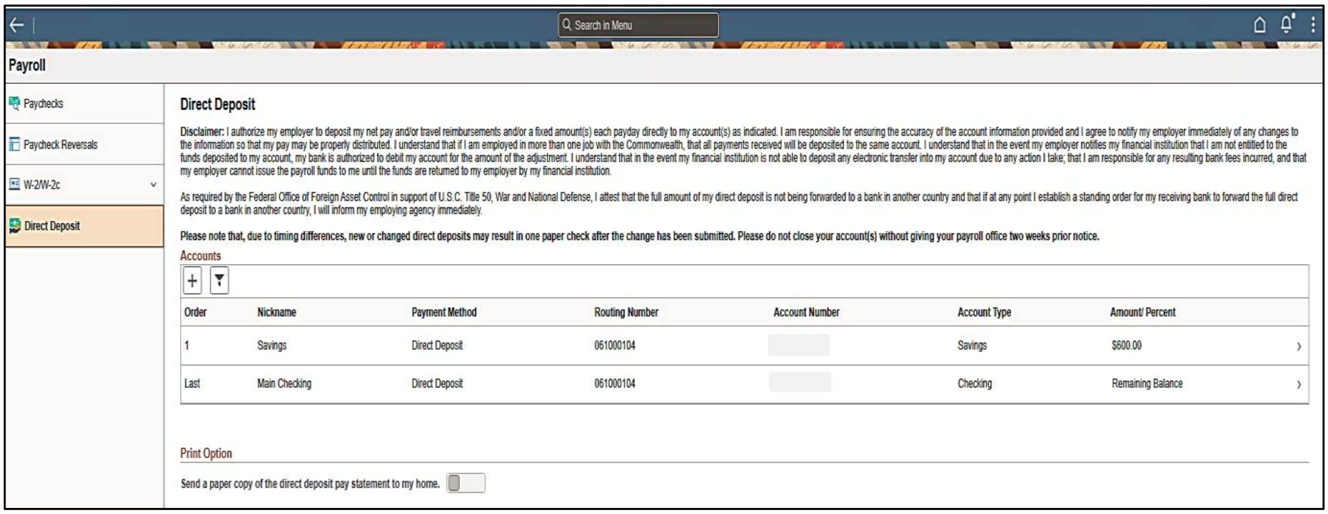
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>5.</td><td>Click the Payroll tile.

</td></tr>
<tr><td colspan="2">The Payroll page displays with the Paychecks menu item selected by default.

</td></tr>
<tr><td>6.</td><td>Click the Direct Deposit menu item.

</td></tr>
<tr><td colspan="2">The Direct Deposit page displays.

</td></tr>
<tr><td>ℹ</td><td>Any current Direct Deposit Accounts display in the Accounts section.</td></tr>
</table>

Step	Action
7.	Click the corresponding row for the Direct Deposit Account that you want to view and/or update.
	If you have a COVA Paycard, once it has been added by the Payroll Administrator, updates can be made to the amount.
	The **Edit Account** page for the applicable Direct Deposit Account displays in a pop-up window. 
	Any of the fields on this page can be updated except for the **Payment Method** field.
8.	Enter or select the applicable field(s) that need to be updated.
9.	Click the **Edit** button to update the **Account Number** information. 
	If the Account Number is updated, you must reenter the Account Number in the **Retype Account Number** field.

Step	Action
10.	Click the **Save** button once all updates have been completed. 

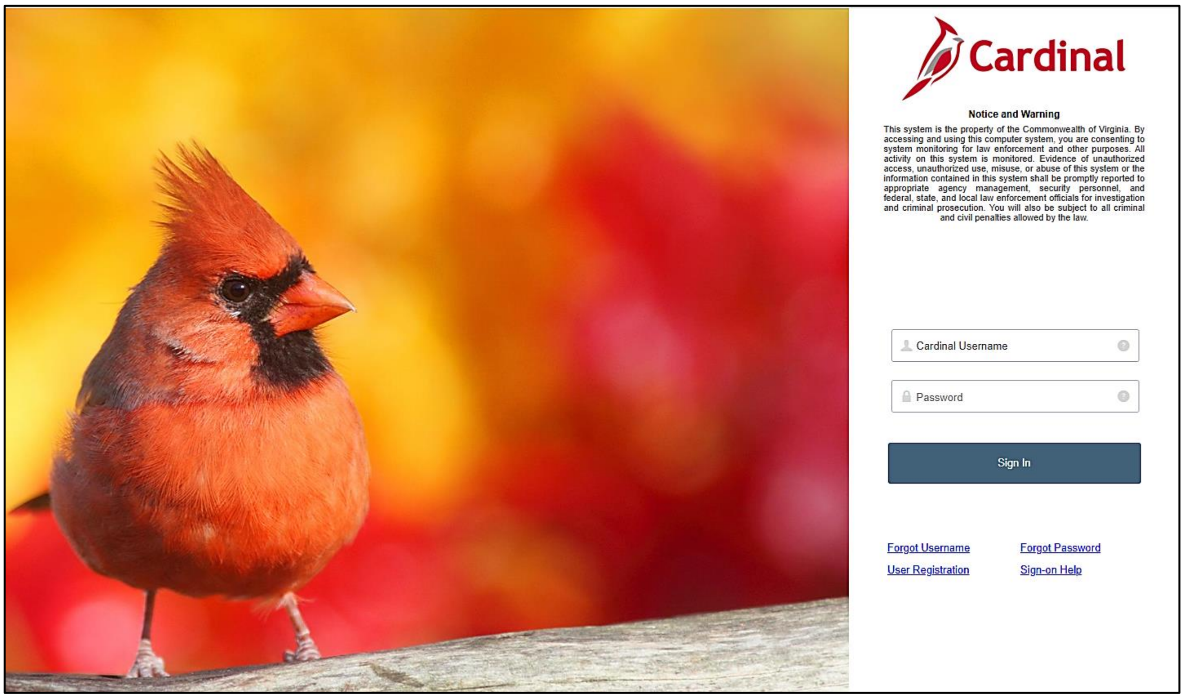
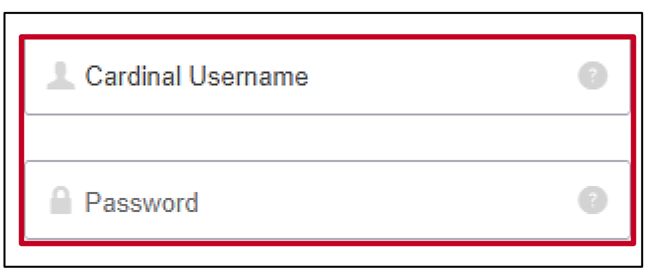
The **Direct Deposit** page redisplays.

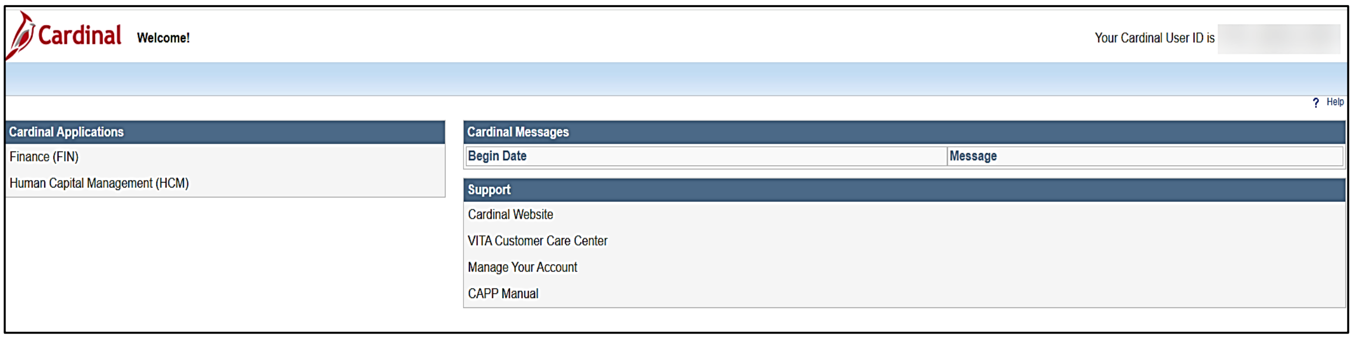
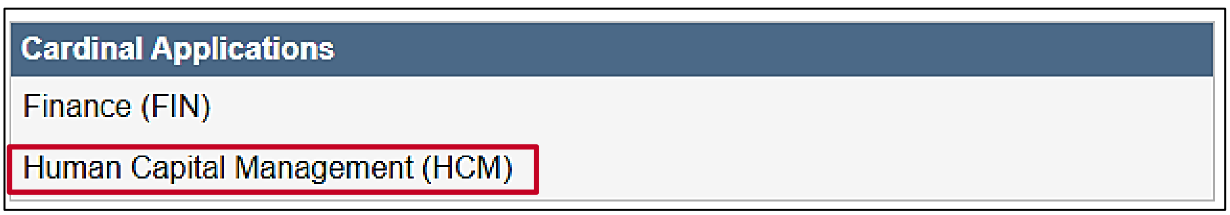
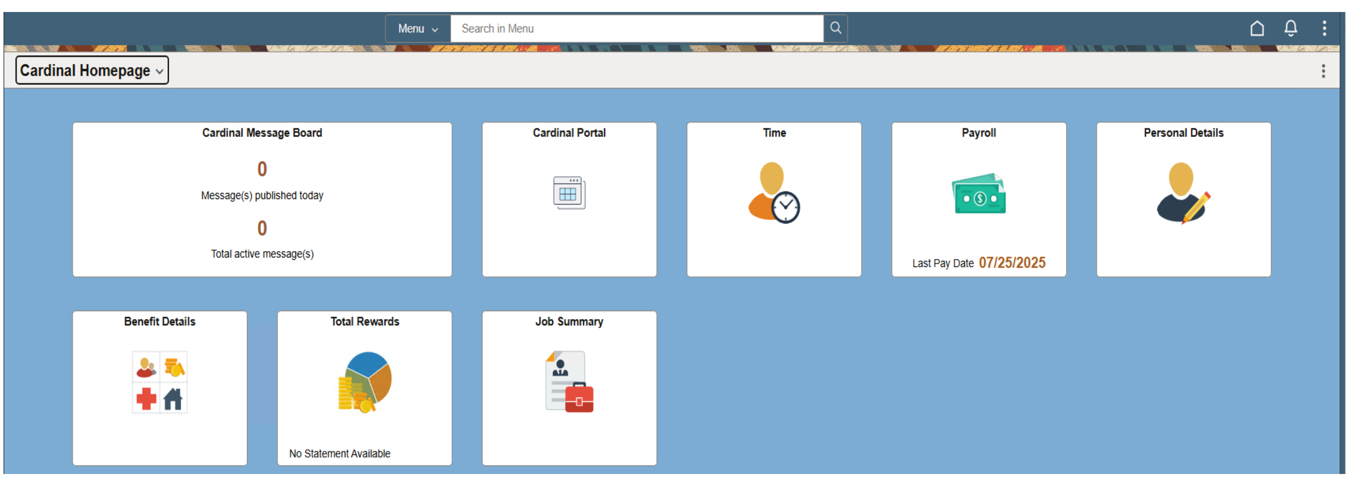


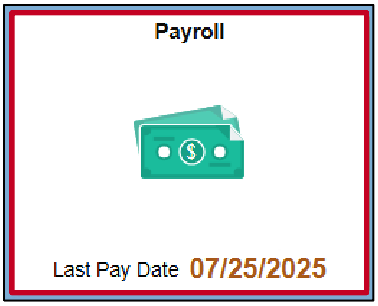
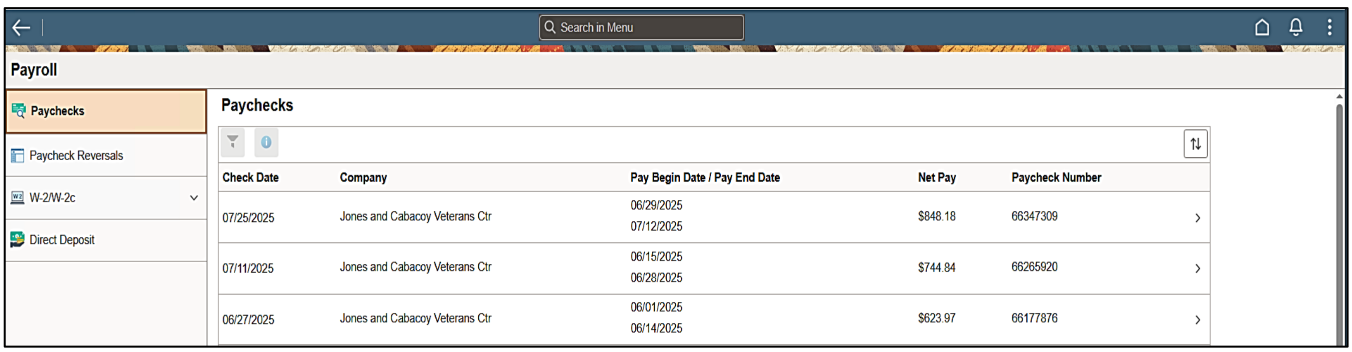
	If you have made any changes to your banking information, confirm the updates display.

Reordering (Prioritizing) Direct Deposit Accounts

You must have three (3) or more Direct Deposit Accounts for the Reorder option to be available. Reordering the accounts impacts the order (priority) of how funds are distributed to the various accounts.

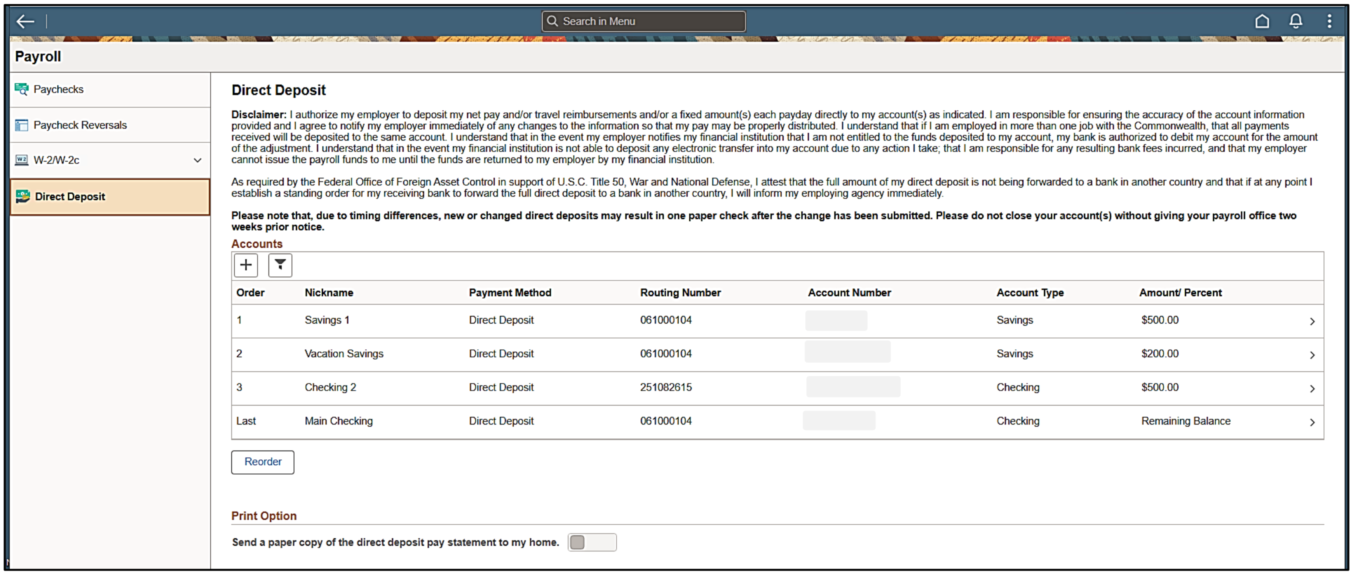
Step	Action
1.	Log into Cardinal (my.cardinal.virginia.gov).
	For more information about Cardinal registration, see the Job Aid titled **Cardinal Registration Quick Start Guide**. This Job Aid is located on the Cardinal website in **Job Aids** under **Learning**.
The Cardinal log in page displays. 	
2.	Enter your **Cardinal Username** and **Password**. 

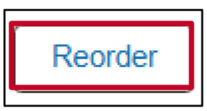
Step	Action
3.	Click the **Sign In** button. 
The **Portal Welcome** page displays.  	
4.	Click the **Human Capital Management (HCM)** link. 
The **Cardinal Homepage** displays.  	
	Tile availability and placement on the **Cardinal Homepage** for each user is dependent upon individual user and security settings.

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>5.</td><td>Click the Payroll tile.

</td></tr>
<tr><td colspan="2">The Payroll page displays with the Paychecks menu item selected by default.

</td></tr>
<tr><td>6.</td><td>Click the Direct Deposit menu item.

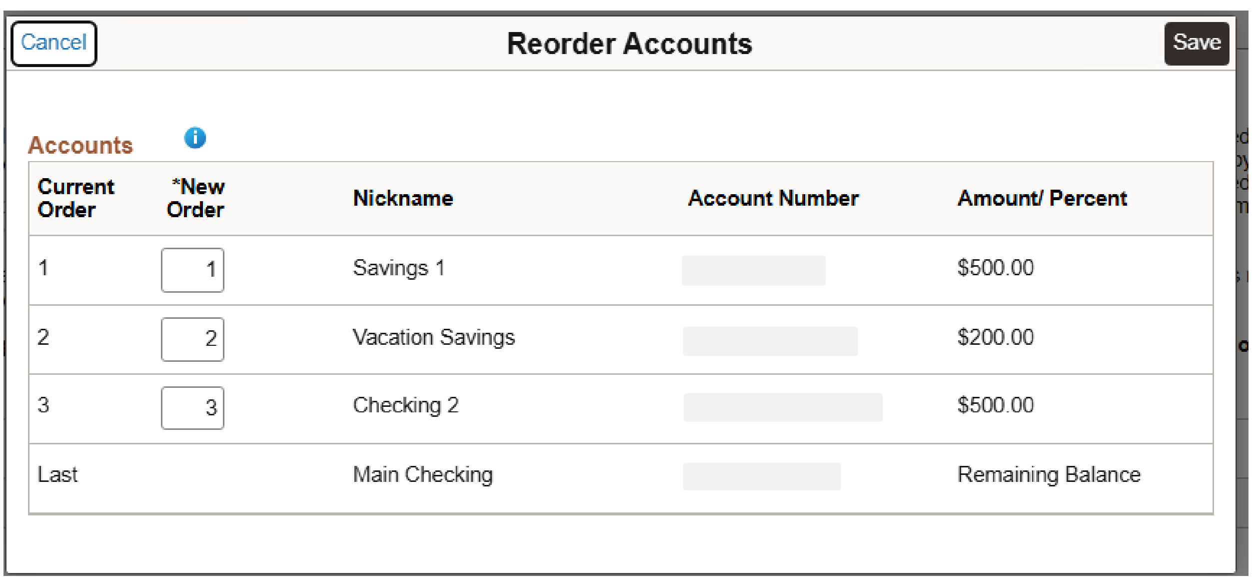
</td></tr>
</table>

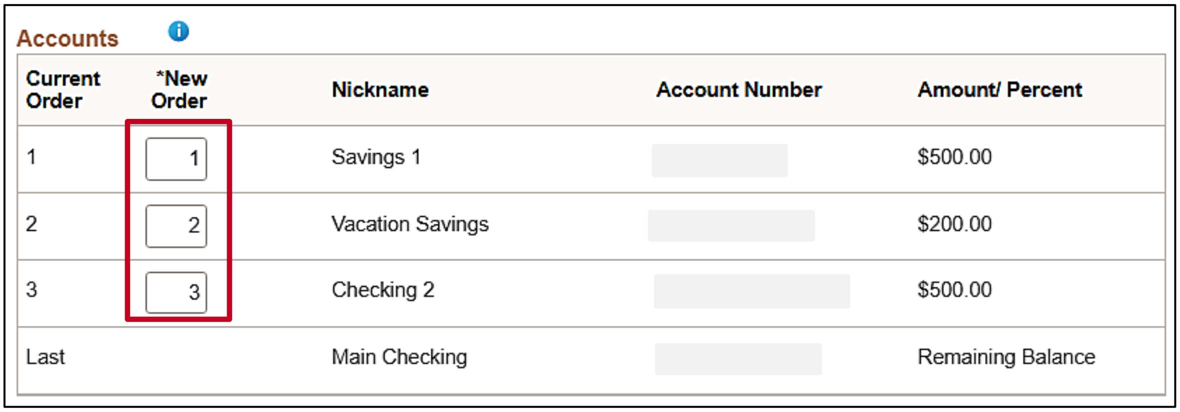
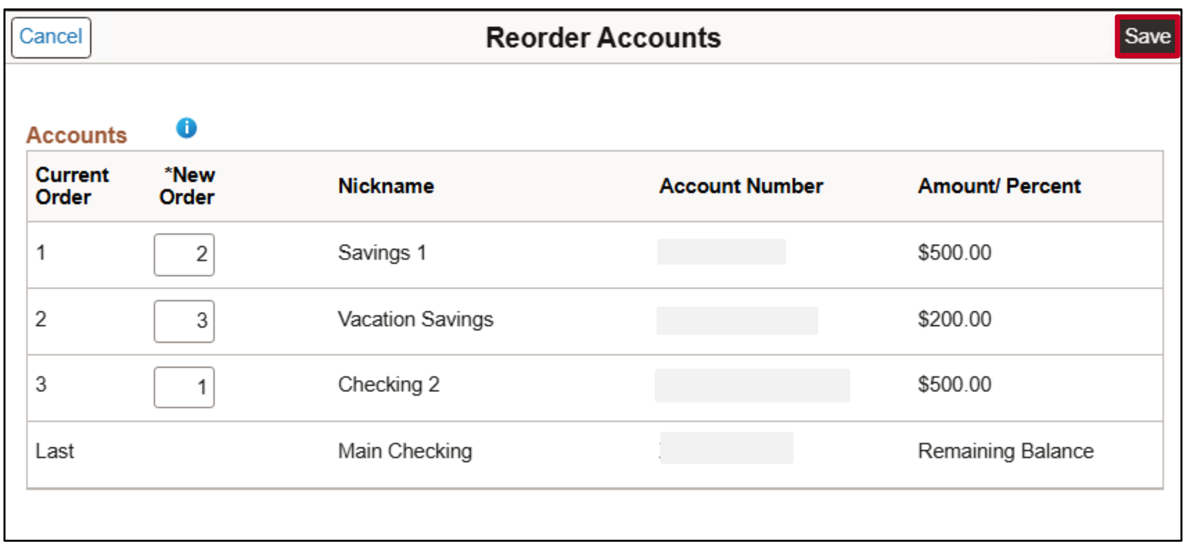
Step	Action
The **Direct Deposit** page displays.	



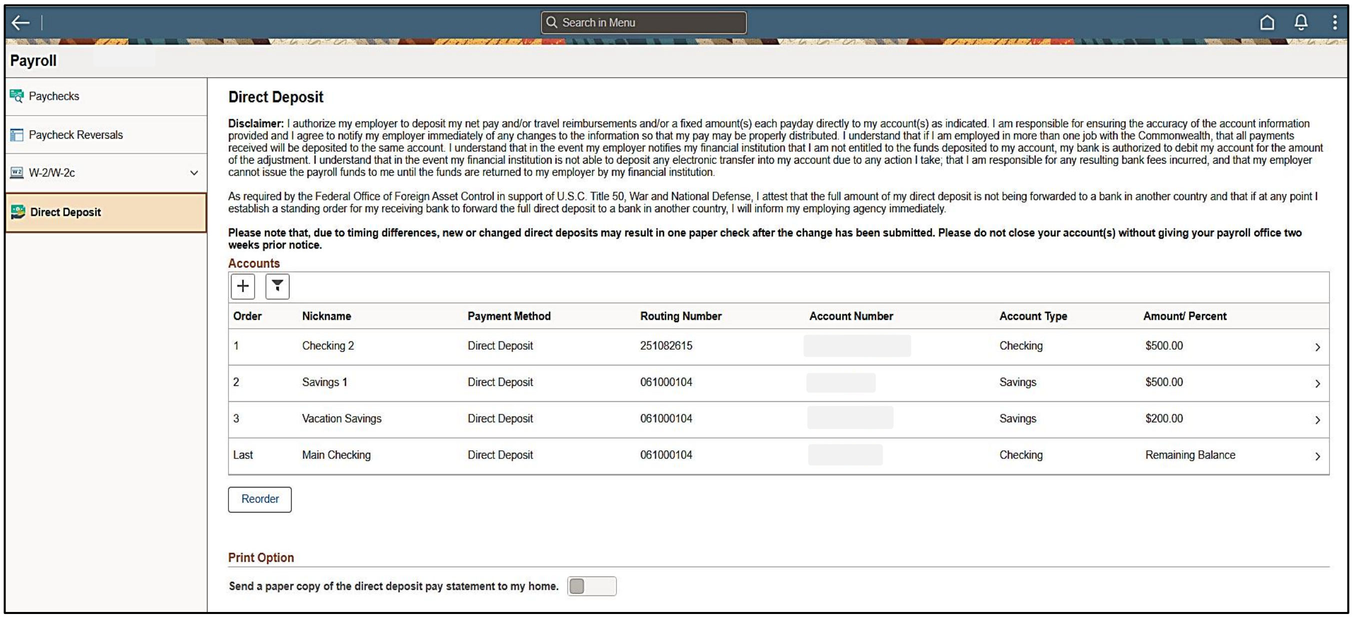
ℹ	All current Direct Deposit Accounts displays in the **Accounts** section.
7.	Click the **Reorder** button under the **Accounts** section of the page. 

The **Reorder Accounts** page displays in a pop-up window.



<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td></td><td>The Direct Deposit Accounts are listed in their current order (priority). The Remaining Balance Account does not have a priority order as it will always be the last account that funds are routed to.</td></tr>
<tr><td>8.</td><td>Update the value in the New Order field to reorder (prioritize) the Direct Deposit Accounts.

Accounts
<table>
<tr><th>Current Order</th><th>*New Order</th><th>Nickname</th><th>Account Number</th><th>Amount/ Percent</th></tr>
<tr><td>1</td><td>1</td><td>Savings 1</td><td></td><td>$500.00</td></tr>
<tr><td>2</td><td>2</td><td>Vacation Savings</td><td></td><td>$200.00</td></tr>
<tr><td>3</td><td>3</td><td>Checking 2</td><td></td><td>$500.00</td></tr>
<tr><td>Last</td><td></td><td>Main Checking</td><td></td><td>Remaining Balance</td></tr>
</table></td></tr>
<tr><td></td><td>The “Remaining Balance” field will always display as “Last” and cannot for be reordered.</td></tr>
<tr><td>9.</td><td>Click the Save button.

Cancel | Reorder Accounts | Save
Accounts
<table>
<tr><th>Current Order</th><th>*New Order</th><th>Nickname</th><th>Account Number</th><th>Amount/ Percent</th></tr>
<tr><td>1</td><td>2</td><td>Savings 1</td><td></td><td>$500.00</td></tr>
<tr><td>2</td><td>3</td><td>Vacation Savings</td><td></td><td>$200.00</td></tr>
<tr><td>3</td><td>1</td><td>Checking 2</td><td></td><td>$500.00</td></tr>
<tr><td>Last</td><td></td><td>Main Checking</td><td></td><td>Remaining Balance</td></tr>
</table></td></tr>
</table>

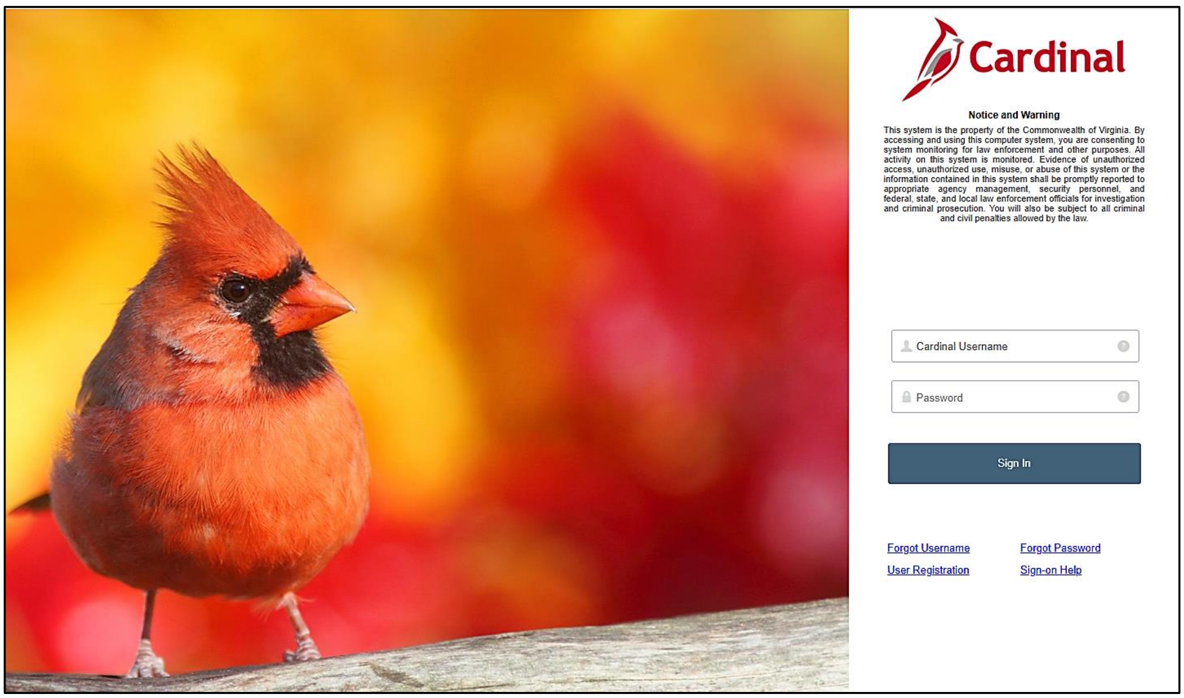
Step	Action
	The **Direct Deposit** page redisplays and the Direct Deposit Accounts are now reordered within the **Accounts** section.



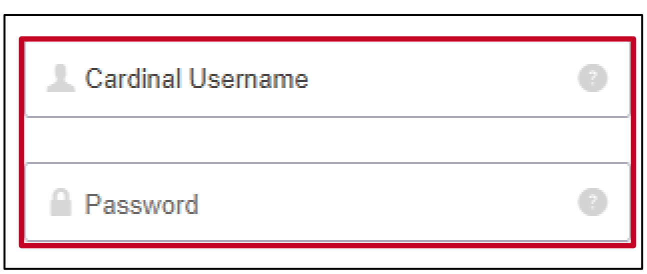
Removing a Direct Deposit Account

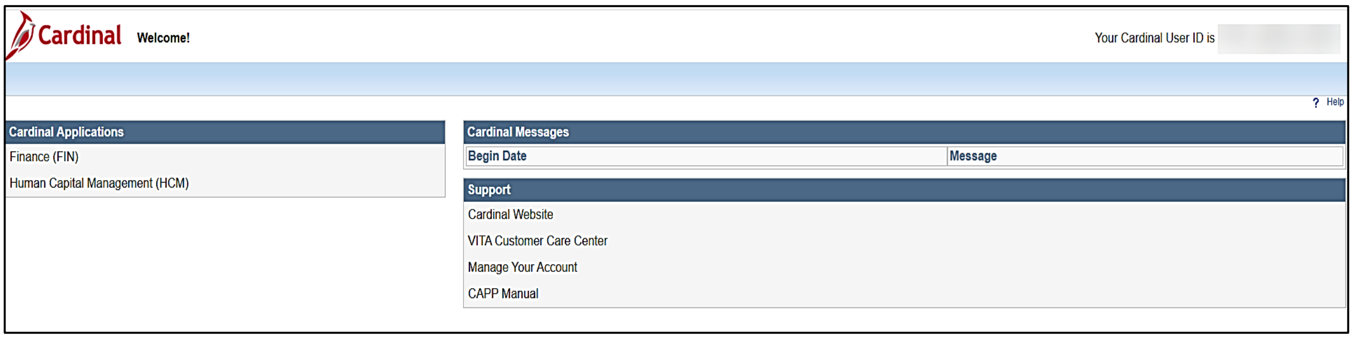
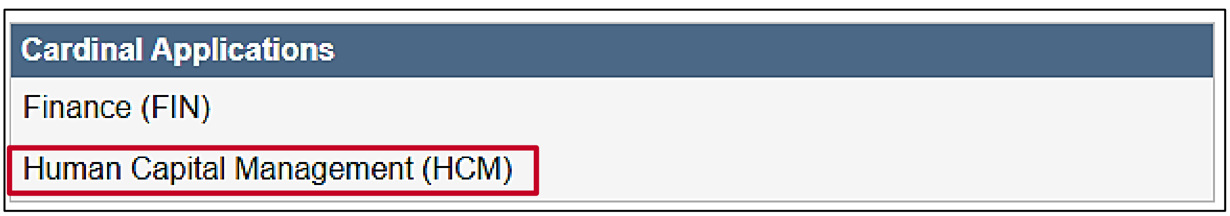
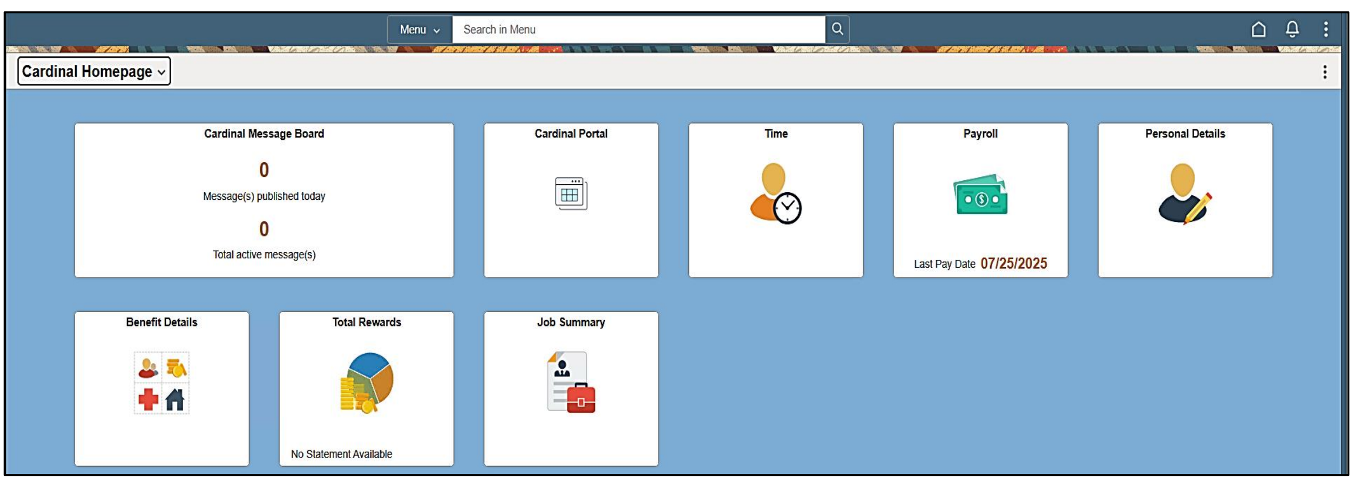
You can remove any of your Direct Deposit Accounts (including the COVA Paycard). If you have one (1) Direct Deposit Account, it is not recommended to remove that account. If your intention is to remove the account and then add a new Direct Deposit Account, simply update the existing account. If you do remove your last Direct Deposit Account, you will be locked from adding a new account until the next day as a security precaution.

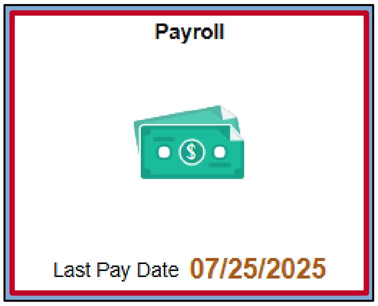
Step	Action
1.	Log into Cardinal (my.cardinal.virginia.gov).
ℹ	For more information about Cardinal registration, see the Job Aid titled **Cardinal Registration Quick Start Guide**. This Job Aid is located on the Cardinal website in **Job Aids** under **Learning**.
The Cardinal log in page displays.	

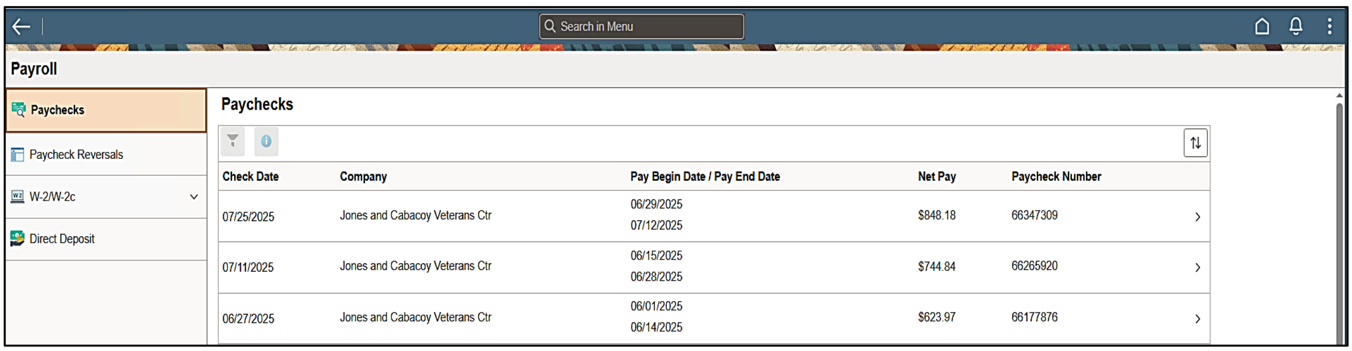


Step	Action
2.	Enter your **Cardinal Username** and **Password**.



Step	Action
3.	Click the **Sign In** button. 
	The **Portal Welcome** page displays. 
4.	Click the **Human Capital Management (HCM)** link. 
	The **Cardinal Homepage** displays. 
	Tile availability and placement on the **Cardinal Homepage** for each user is dependent upon individual user and security settings.

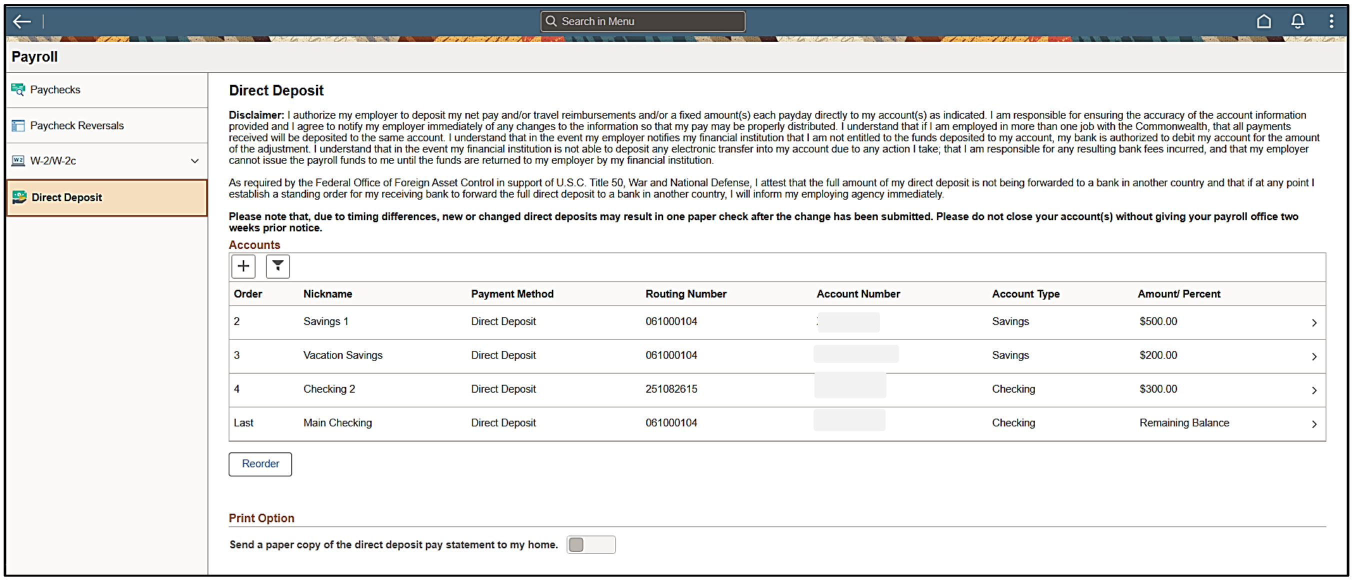
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>5.</td><td>Click the Payroll tile.


</td></tr>
<tr><td colspan="2">The Payroll page displays with the Paychecks menu item selected by default.


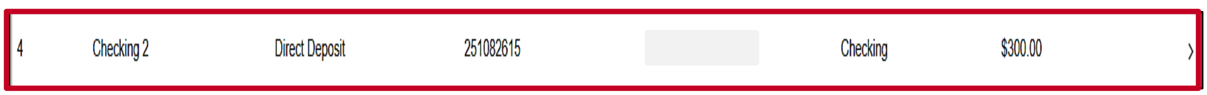
</td></tr>
<tr><td>6.</td><td>Click the Direct Deposit menu item.

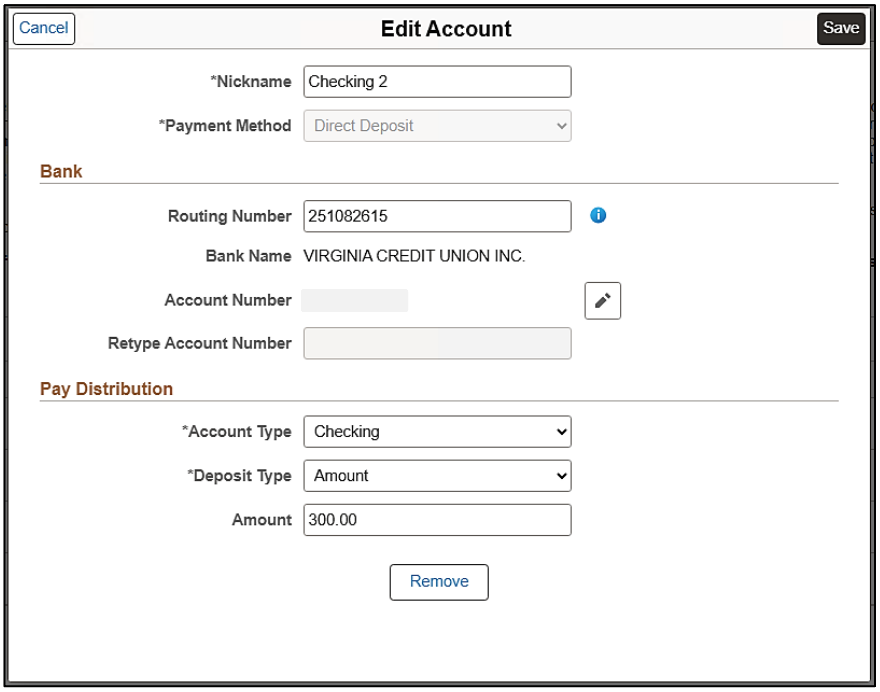

</td></tr>
</table>

Step	Action
	The **Direct Deposit** page displays.

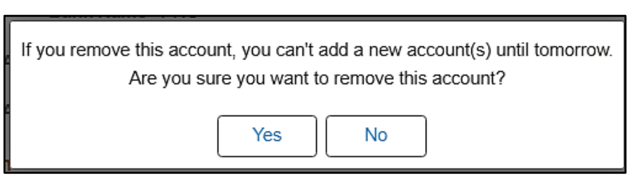


Step	Action
(info icon)	All current Direct Deposit Accounts display in the **Accounts** section.
7.	Click the corresponding row for the Direct Deposit Account to be removed.

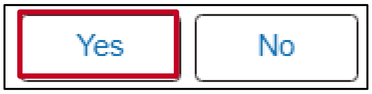


<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td colspan="2">The Edit Account page for the applicable Direct Deposit Account displays in a pop-up window.

</td></tr>
<tr><td>8.</td><td>Click the Remove button.

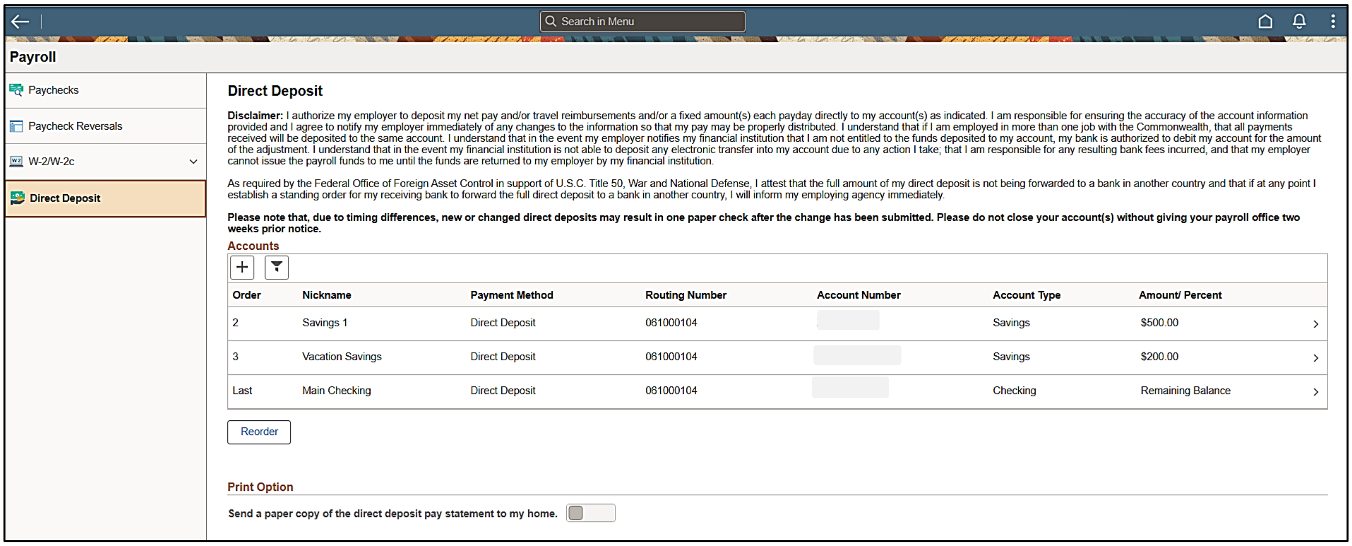
</td></tr>
<tr><td colspan="2">A confirmation message displays in a pop-up window.

</td></tr>
<tr><td></td><td>If the account being removed is the only account, a message displays indicating you will not be able to add a new account until the next day.


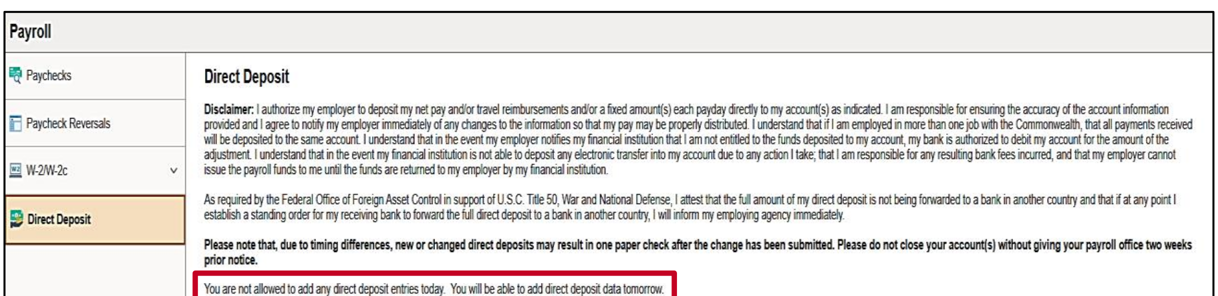
If the account is removed, only the Payroll Administrator can add an account on the same day.</td></tr>
</table>

Step	Action
9.	Click the **Yes** button to remove the selected account. 

The **Direct Deposit** page returns with the applicable account removed.



If you remove all your Direct Deposit Accounts the following message will display on the **Direct Deposit** page.



You are not allowed to add any direct deposit entries today. You will be able to add direct deposit data tomorrow.

Note: Only your agency Payroll Administrator can enter accounts when this message displays or you must wait until the next day to make your own updates.