Entering and Updating Direct Deposits Overview

Direct Deposit is a requirement at the Commonwealth of Virginia. There are two ways in which Direct Deposit information can be entered/updated:

- Employees can complete and submit an Employee Direct Deposit Authorization form to their Agency Payroll Administrator who enters it on the Request Direct Deposit page in Cardinal and keeps the form on file
  OR
- Employees can enter and update their own Direct Deposit Distributions through Cardinal Employee Self Service (ESS)

New Direct Deposits accounts require validation of the account information from the employee's financial institution; this process is called Prenoting. The Prenoting process can take up to one pay cycle to get established resulting in a paper check for the employee.

Direct Deposit is a distribution of the employee's Net pay and only available after confirmation of the paycheck calculation (gross-taxes-deductions). An employee's net pay can be deposited into a Checking account, Savings account, a COVA Paycard, or distributed to a Commonwealth Savers Plan.

Note: Direct Deposits into brokerage or investment accounts are not allowed.

Employees are limited to a total of ten (10) Direct Deposit Distributions. If the employee enrolls in the Commonwealth Savers Plan, the setup of each child's account is considered a separate Direct Deposit Distribution.

Email Notification of 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.

The employee can validate the update through Cardinal ESS. If the employee did not authorize a change, they are informed to contact their Agency Payroll Office immediately.

The **V_PY_DIR_DEP_AUDIT** can be run to show the changes and who made them.

If the Agency Payroll Office cannot confirm the changes, the next step is for the Agency Payroll Administrator to submit a Help Desk ticket to vccc@vita.virginia.gov with the following in the subject line "Cardinal Direct Deposit Change Not Authorized" and include the employee's contact information.

Note: Employees with multiple jobs, whether within the same company or across multiple companies, will only have one set of Distributions for Direct Deposit setup.

This Job Aid addresses the processes used by Payroll Administrators to add, update, and inactivate (discontinue) existing Direct Deposits in Cardinal on behalf of the employee.

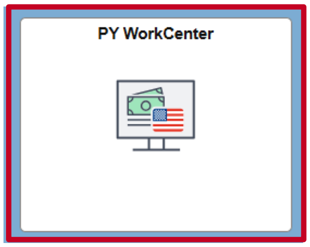
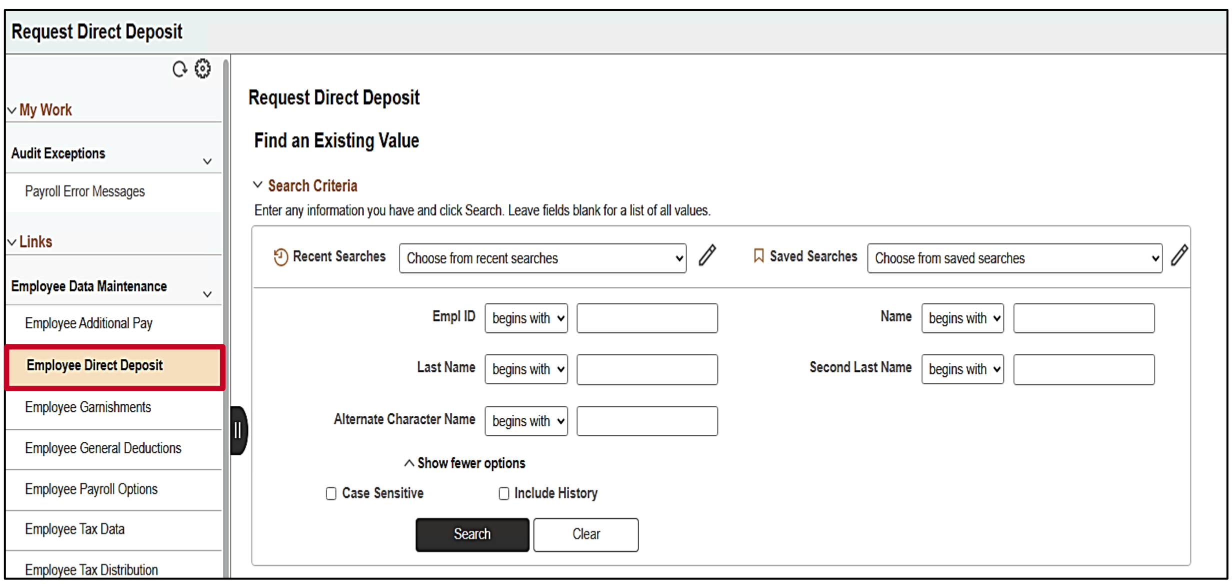
Navigation Note: Please note that there may be a **Notify** button at the bottom of various pages utilized while completing the process within this Job Aid. This "Notify" functionality is not currently turned on to send email notifications to specific users within Cardinal.

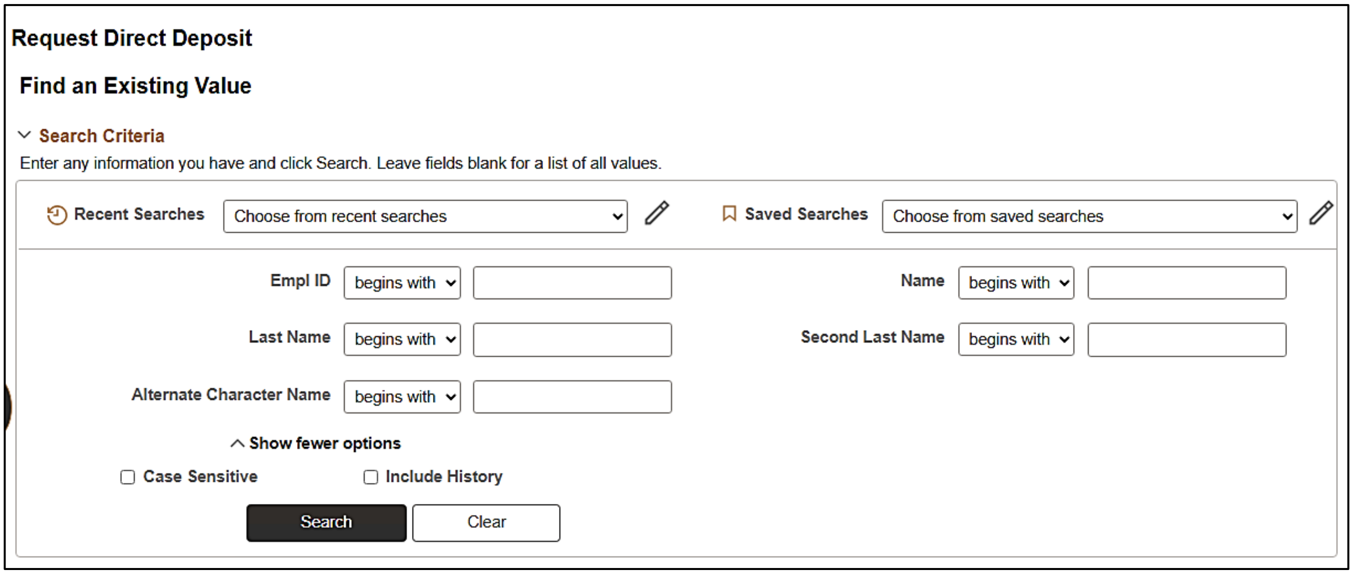
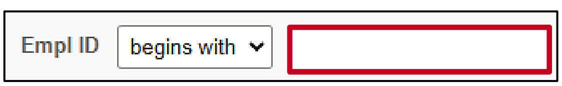
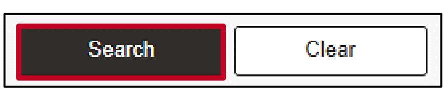
Table of Contents

Revision History

Revision Date	Summary of Changes
9/1/2026	Updated to reflect the Cardinal system upgrades.
11/18/2025	Updated language in the overview to address the addition of Employee Self Service for Direct Deposits. Removed VSELP references as this option is no longer available. Updated the Virginia College Savings Plan to Commonwealth Savers Plan. Added email notification information message which displays when an invalid employee email address exists and the direct deposit is saved.
3/1/2025	Updated the screenshots of the Search pages (Section 1, after Step 1; Section 2, after Step 1; Section 3, after Step 1). Added reference information to the Overview of the Cardinal HCM Search Pages Job Aid.

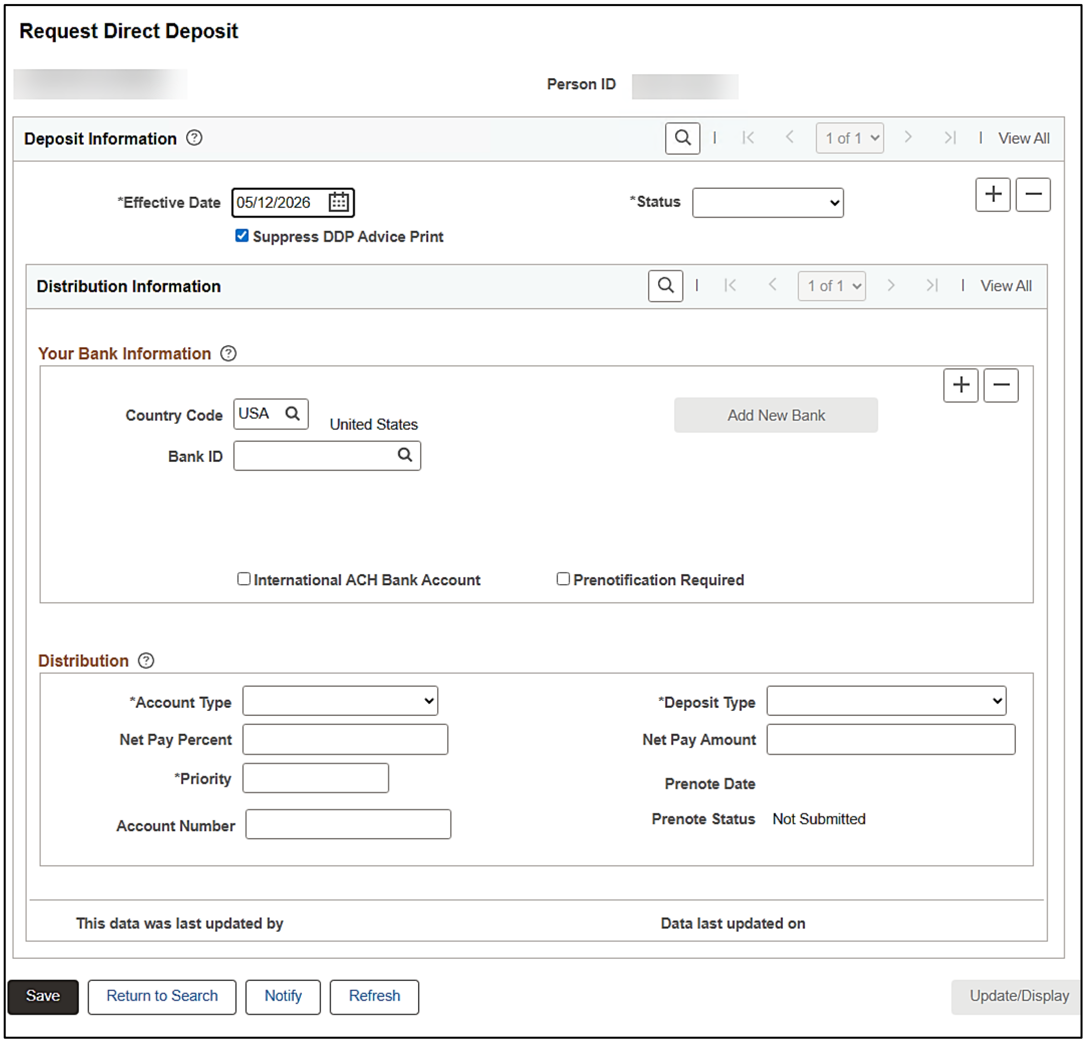
Entering a Direct Deposit

Step	Action
1.	Navigate to the **Request Direct Deposit** page by clicking the **PY WorkCenter** tile. 
	For more information about WorkCenters, see the Job Aid titled **Overview of the Cardinal HCM WorkCenters** located on the Cardinal website in **Job Aids** under **Learning**.
2.	Use the following navigation path in the WorkCenter: **Links > Employee Data Maintenance > Employee Direct Deposit** **Note**: WorkCenter sections, folders, and pages may vary based on the user's Security roles. 
	Users can also access the **Request Direct Deposit** page using the following navigation path: **NavBar > Menu > Payroll for North America > Employee Pay Data USA > Request Direct Deposit**

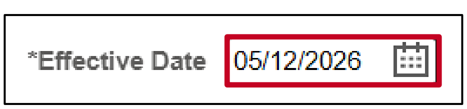
Step	Action
	The **Request Direct Deposit Find an Existing Value Search** page displays. 
	For more information pertaining to the Cardinal HCM Search pages, refer to the Job Aid titled **Overview of the Cardinal HCM Search Pages**. This Job Aid is located on the Cardinal website in **Job Aids** under **Learning**.
3.	Enter the applicable employee by entering the Employee ID or known portion of the Employee ID in the **Empl ID** field. **Note**: Users can also search by employee name using the corresponding fields. However, it is recommended to use the Employee ID as it is a unique identifier for each employee. 
4.	Click the **Search** button. 
	If multiple employees match the search criteria entered, the search results will display in the bottom portion of the page, and users must click the **Empl ID** link for the applicable employee.

Step	Action

The **Request Direct Deposit** page displays.

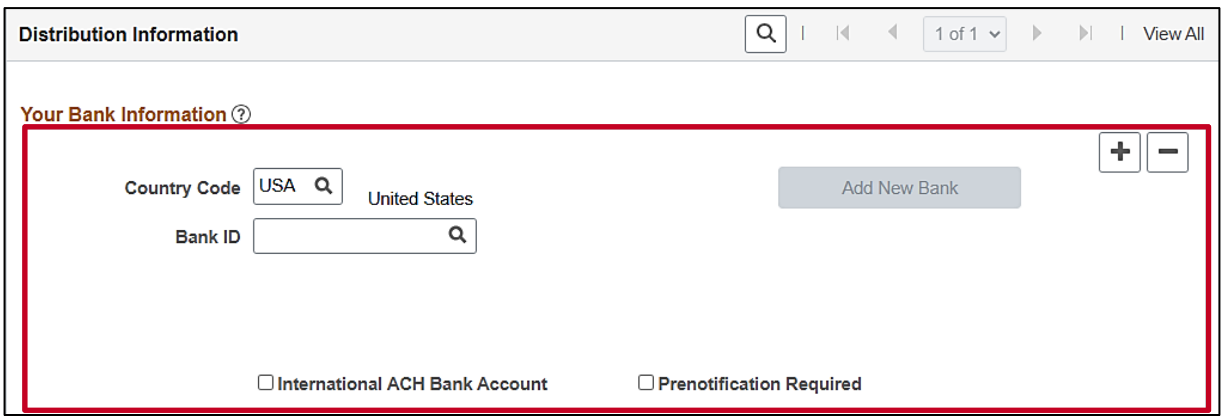


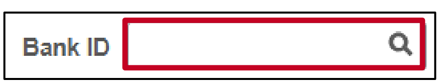
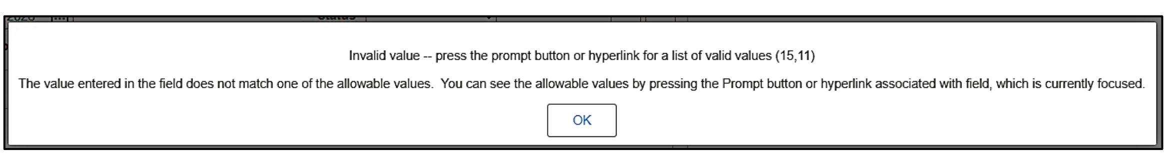
Step	Action
5.	The **Effective Date** field defaults to the current system date. Update this date to the beginning date for the current pay period using the **Calendar** icon as needed. **Note**: For further information on effective dating, see the Job Aid titled **HR351 Overview of Effective Dating**. This Job Aid can be found on the Cardinal website in **Job Aids** under **Learning**.

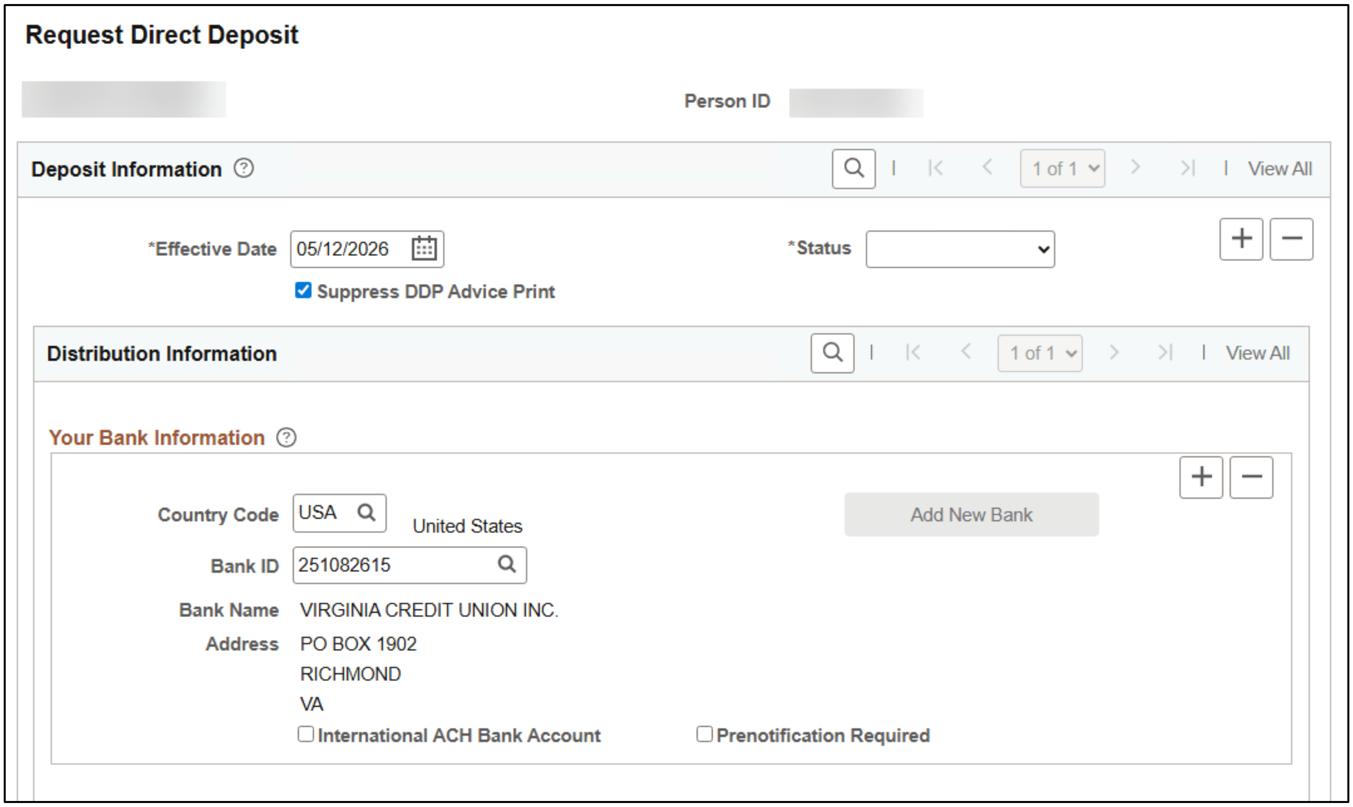


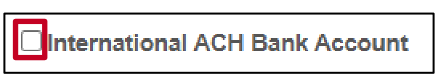
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>6.</td><td>Click the Status field dropdown button and select “Active”.

</td></tr>
<tr><td></td><td>The Suppress DDP Advice Print checkbox option is selected by default. Do not de-select unless the employee provides justification.

</td></tr>
<tr><td>7.</td><td>Scroll down on the page as needed and complete the Your Bank Information section for the first distribution.

</td></tr>
<tr><td></td><td>The Country Code field defaults to “USA”. Do not change this value.

</td></tr>
<tr><td>8.</td><td>Enter the Bank Routing number in the Bank ID field or click the Bank ID Look up icon and select the applicable Bank.

</td></tr>
<tr><td></td><td>If the routing number entered does not match any of the valid values in Cardinal, an error message displays. Verify the number was entered correctly.
If the number is valid but not recognized in Cardinal, the Payroll Administrator must work with State Payroll Operations (SPO) to have the financial institution added to the system.

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

Step	Action
	The **Request Direct Deposit** page refreshes. 

i	The **Bank Name** and **Address** fields display and populate based on the Bank entered/selected. These fields are read-only.
i	The **Add New Bank** button and **International ACH Bank Account** checkbox option are not being utilized in Cardinal at this time.  

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

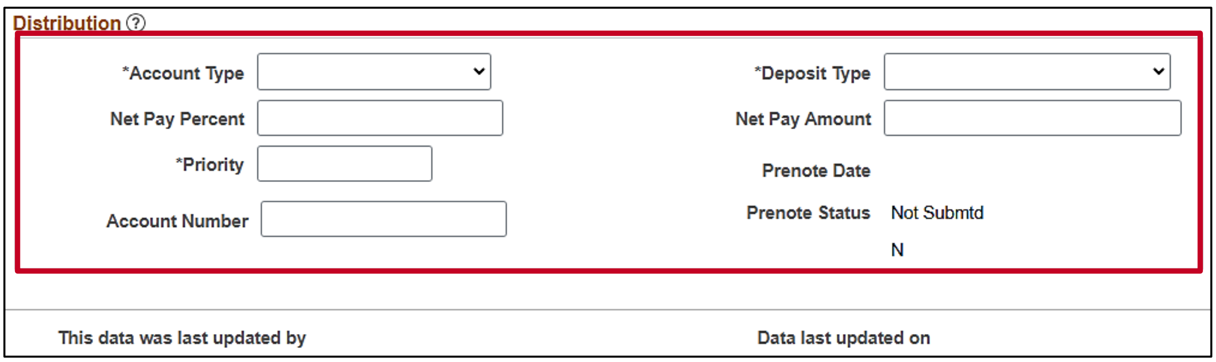
The Prenotification Required checkbox will be checked automatically once the **Account Type** of “Checking”, “Savings”, or “COVA Paycard” is selected.

If the **Prenotification Required** checkbox is unchecked, the account changes will not go through the Prenotification process and the employee’s Direct Deposit will go into effect immediately. Once the Prenote Status is anything other than “Not Submtd”, this button cannot be unchecked.

The Prenote process verifies that the Bank Routing Number and Account Number are valid. Paper checks are issued during the prenotification process until the prenote wait time expires.

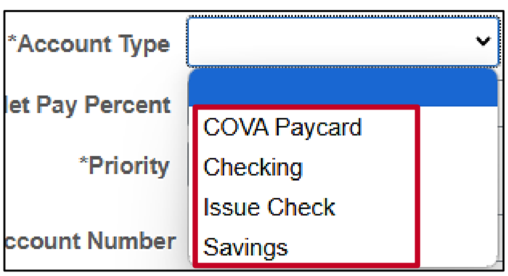
</td></tr>
<tr><td>9.</td><td>

Scroll down the page and complete the **Distribution** section.



</td></tr>
<tr><td>10.</td><td>

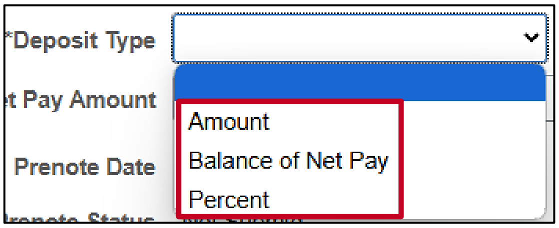
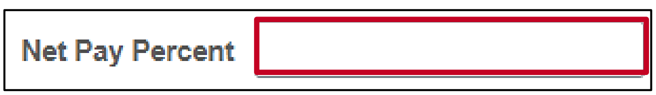
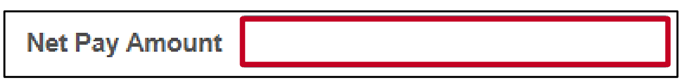
Enter the applicable account type for the Distribution using the **Account Type** field dropdown button.

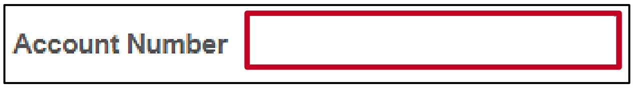
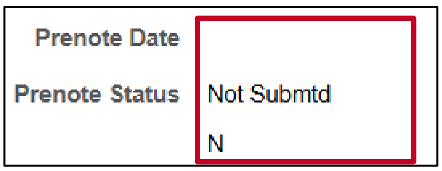


The following selections are available:

- **COVA Paycard**: Select this option if the Distribution is going to be made to the employee’s COVA Paycard. The initial creation of Distributions to a COVA Paycard must be completed by a Payroll Administrator.
- **Checking**: Select this option if the Distribution is going to be made to the employee’s defined Checking Account.
- **Issue Check**: Not used by COVA.
- **Savings**: Select this option if the Distribution is going to be made to the employee’s defined Savings Account or Commonwealth Savers Plans.

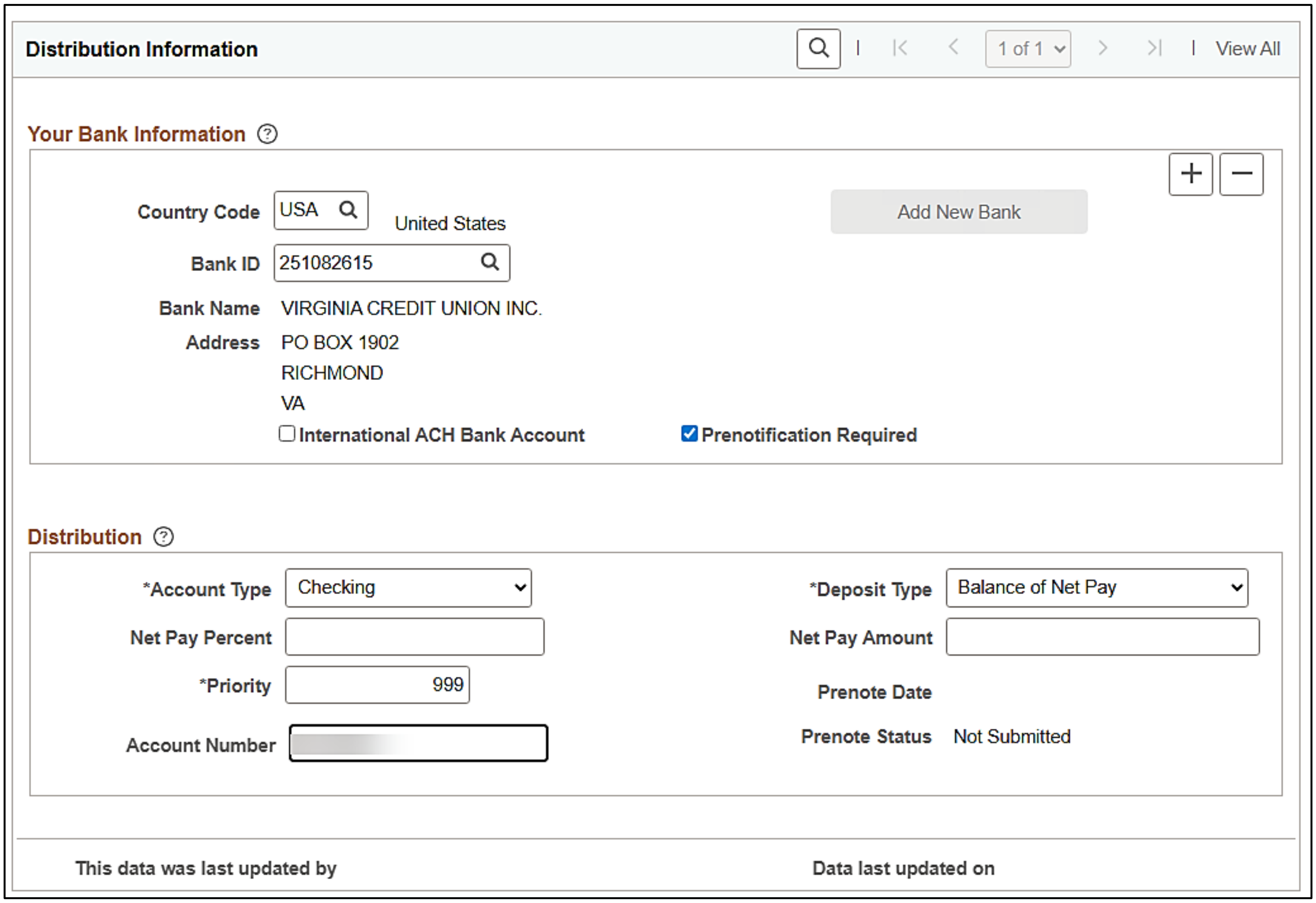
</td></tr>
</table>

Step	Action
11.	Select the applicable deposit type for the Distribution using the **Deposit Type** field dropdown button.  The following selections are available: • **Percent**: Select this option if the Distribution is going to be for a specified percentage of the net pay each pay period. Enter the percentage in the **Net Pay Percent** field during **Step 12**. • **Balance of Net Pay**: Select this option for the balance of net pay to be distributed to this account. • **Amount**: Select this option if the Distribution is going to be for a specified amount. Enter the amount in the **Net Pay Amount** field during **Step 13**.
12.	Enter the applicable percentage in the **Net Pay Percent** field if “Percent” is selected in the **Deposit Type** field. 
13.	Enter the applicable amount in the **Net Pay Amount** field if “Amount is selected in the Deposit Type field. 
14.	Enter the applicable priority for the Distribution in the **Priority** field based on the guidance below:  • The assigned priority for Distributions is important when the employee has more than one (1) Direct Deposit Distribution as it determines the priority in which the Distributions are made. This is especially important in cases where the employee’s net pay for any given pay period is not enough to cover all of their defined Distributions. • Priorities are entered in increments of one (1) (e.g., 1, 2, 3…999) with one (1) being the highest priority. • The Distribution with deposit type “Balance of Net Pay” should always be assigned the priority of “999”.

Step	Action
15.	Enter the employee's Bank Account Number in the **Account Number** field. 
	The **Prenote Date** and **Prenote Status** fields will be systematically updated once the Prenoting process is initiated. These fields are read-only. The following Prenote Statuses will be applied during the Prenoting process: • **Not Submitted** (Not Submtd): The data has not been sent to the Automated Clearing House (ACH) for validation • **Submitted**: The data has been sent to the ACH for validation • **Completed**: The Prenoting process has been completed successfully 

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td colspan="2">

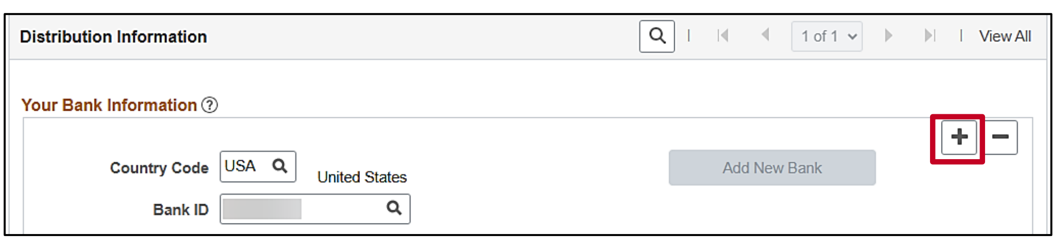
Sample of completed **Distribution Information** section:



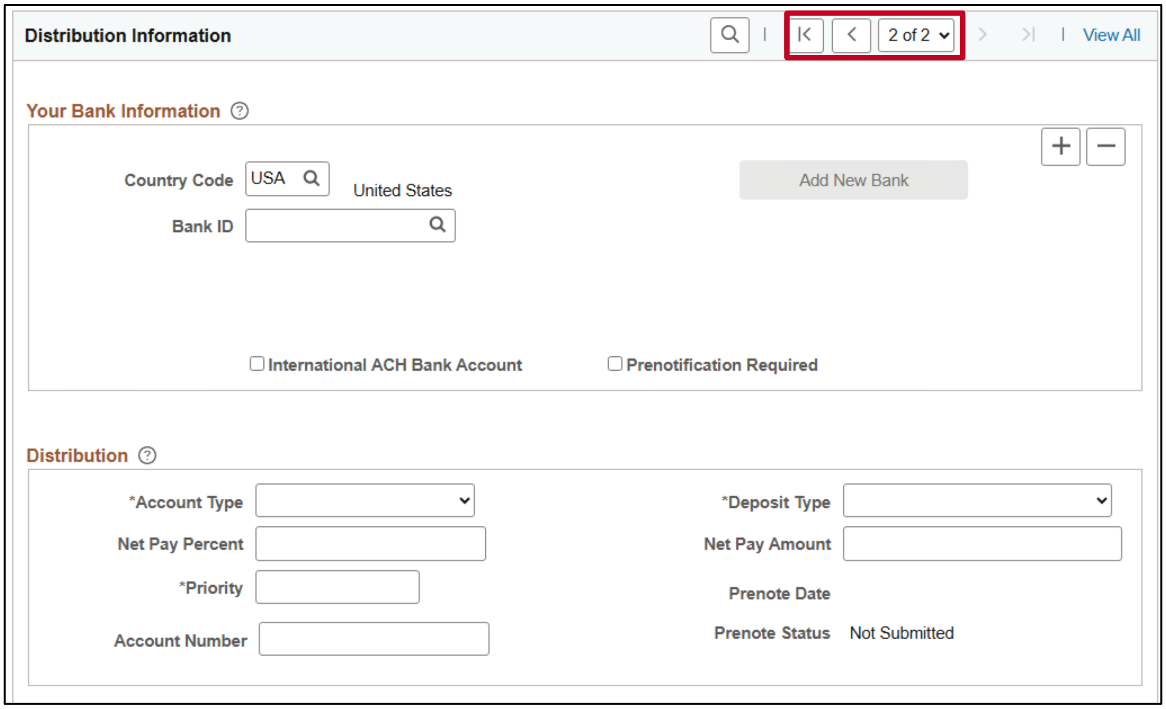
</td></tr>
<tr><td>16.</td><td>

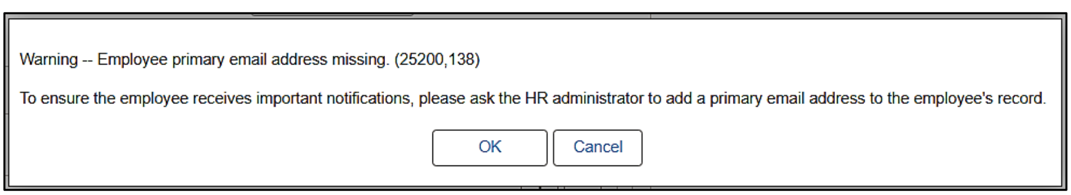
Click the **Add a New Row** (**+**) icon within the **Distribution Information** section if additional distributions need to be added proceed to the next step.

If no additional distributions are needed, proceed to **Step 18**.

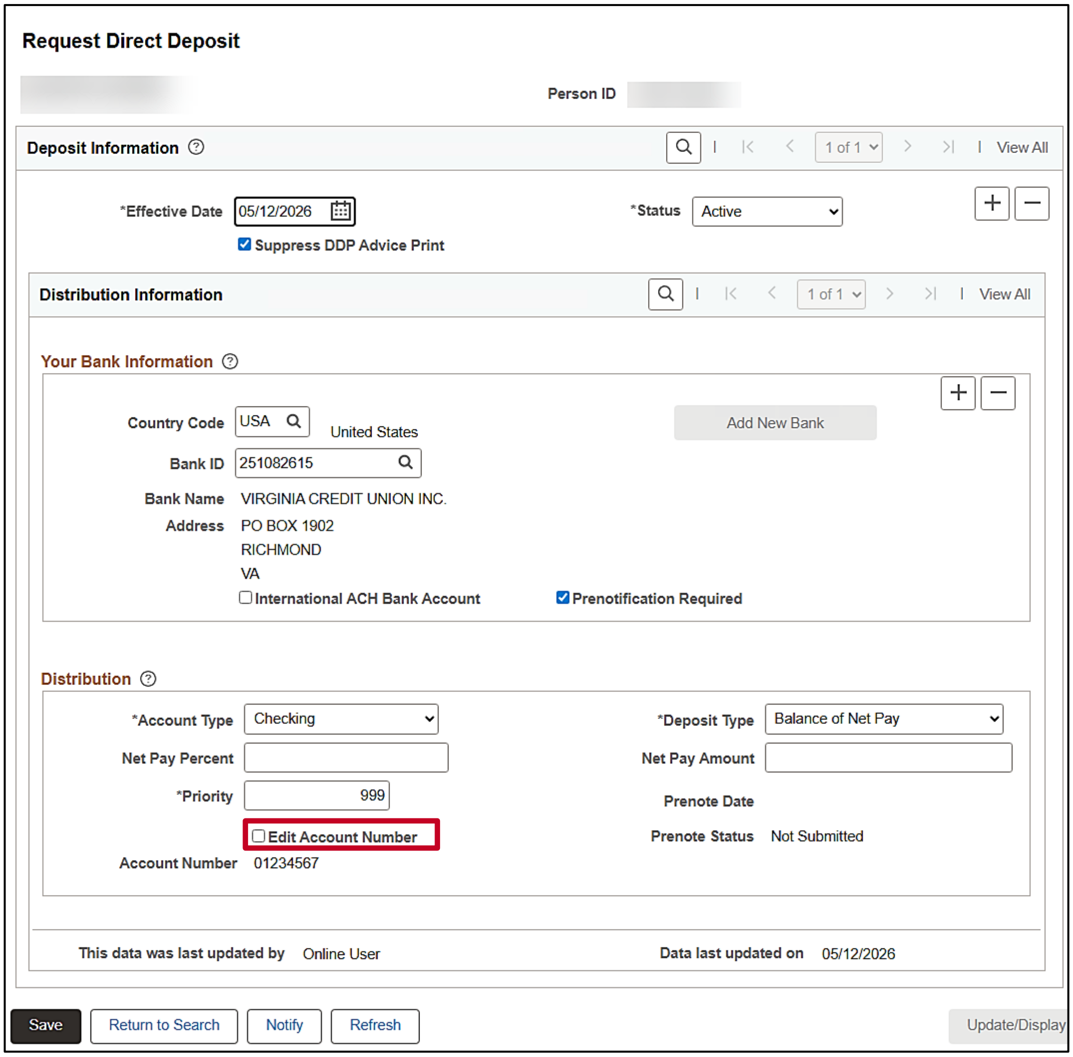


</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td colspan="2">The Request Direct Deposit page refreshes and a new Distribution displays.

</td></tr>
<tr><td>17.</td><td>Complete the next Distribution by repeating Steps 10 – 15.</td></tr>
<tr><td>18.</td><td>Click the Save button once all Distributions have been entered.

</td></tr>
<tr><td></td><td>If an employee does not have a primary email address, an error message will display.
Updates can still be saved, but the employee will not receive a confirmation email for the change. Notify the HR Administrator immediately to update the primary email address.

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

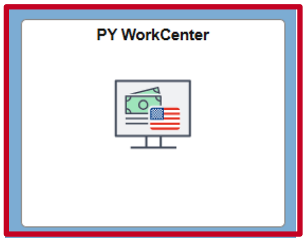
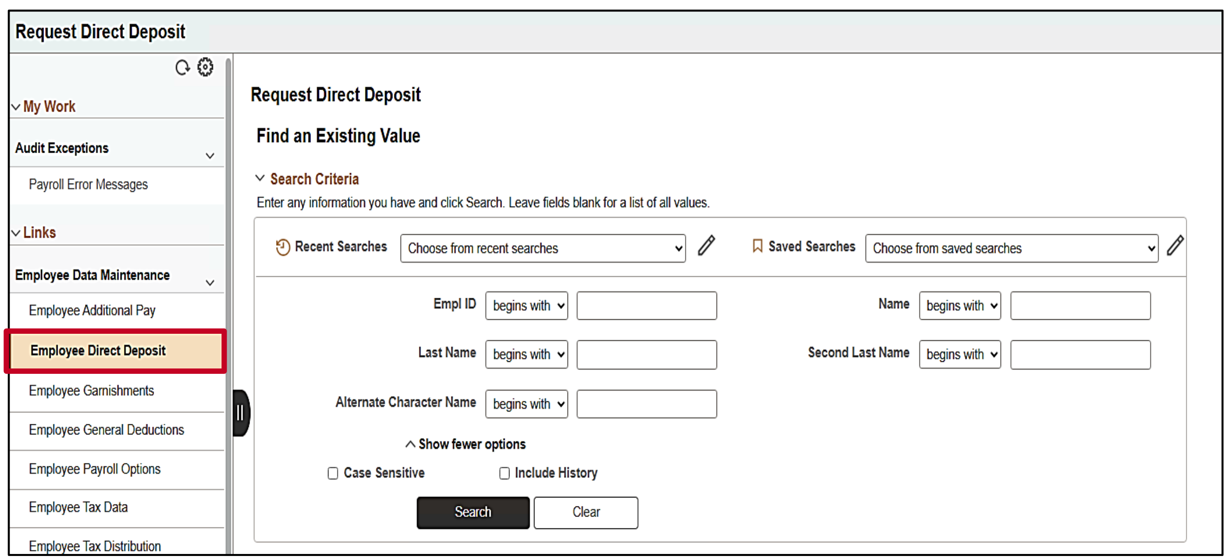
Step	Action
The page refreshes and the Direct Deposit is saved.	

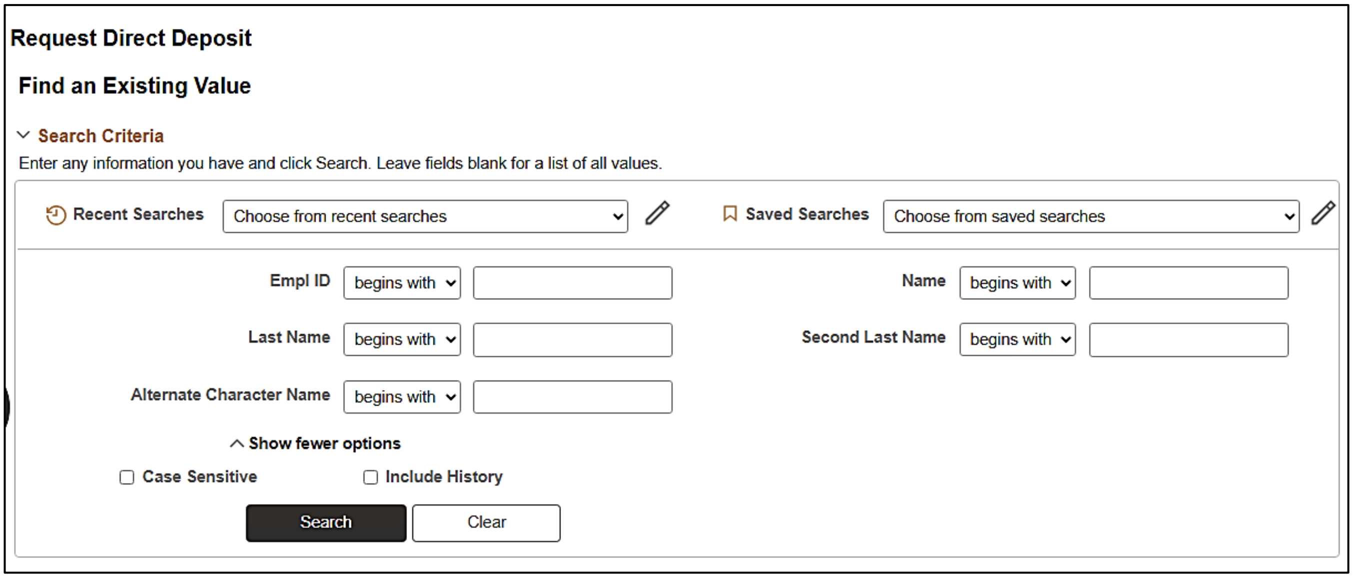
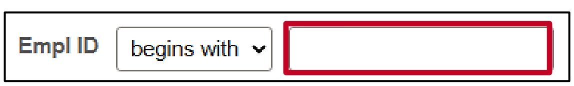
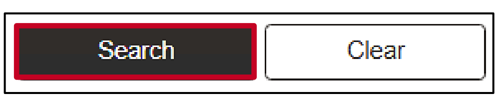


	An **Edit Account Number** checkbox displays. This will allow updates to be made the Account number if applicable. See the section Updating an Existing Direct Deposit Distribution section of this Job Aid for details. 

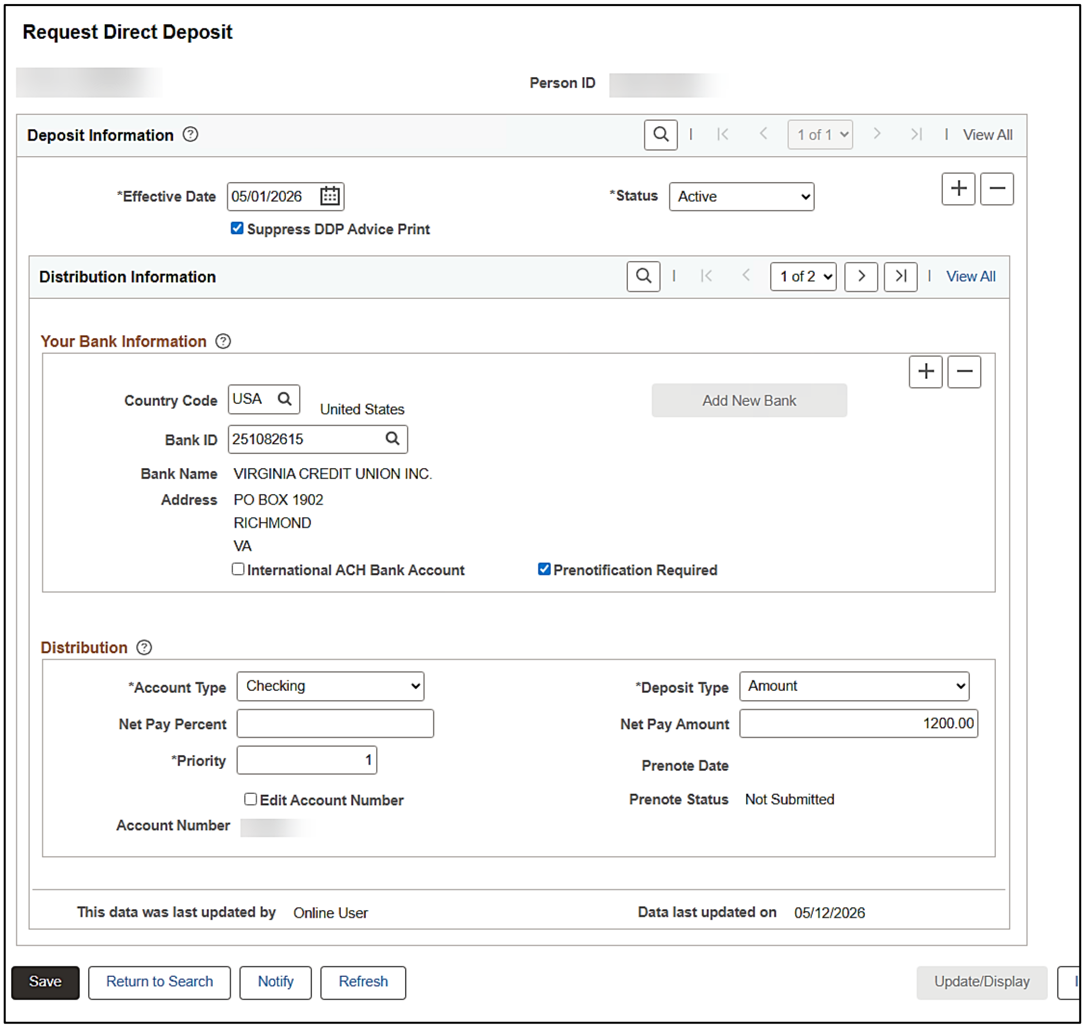
Updating an Existing Direct Deposit Distribution

This section provides guidance on how to update an existing Distribution for an employee.

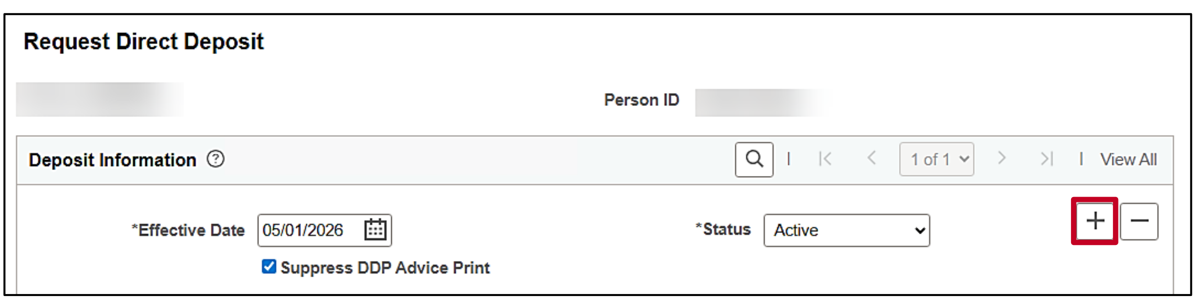
Step	Action
1.	Navigate to the **Request Direct Deposit** page by clicking the **PY WorkCenter** tile. 
	For more information about WorkCenters, see the Job Aid titled **Overview of the Cardinal HCM WorkCenters** located on the Cardinal website in **Job Aids** under **Learning**.
2.	Use the following navigation path in the WorkCenter: **Links > Employee Data Maintenance > Employee Direct Deposit** **Note**: WorkCenter sections, folders, and pages may vary based on the user's Security roles. 
	Users can also access the **Request Direct Deposit** page using the following navigation path: **NavBar > Menu > Payroll for North America > Employee Pay Data USA > Request Direct Deposit**

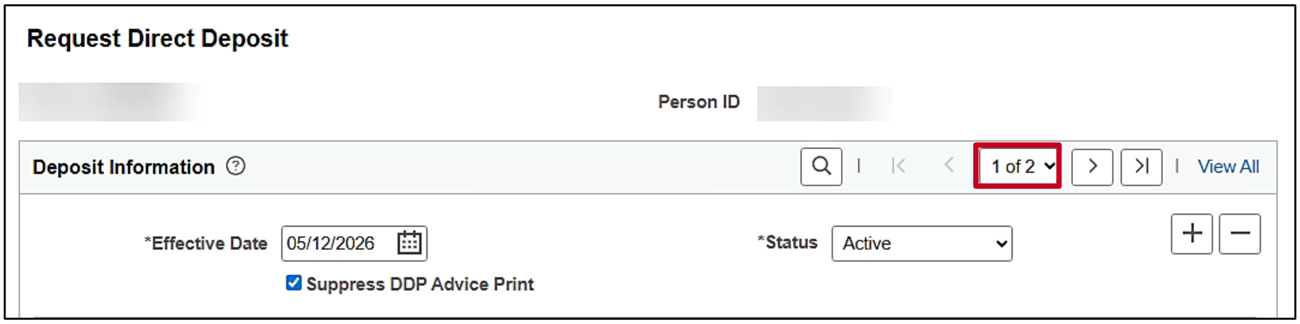
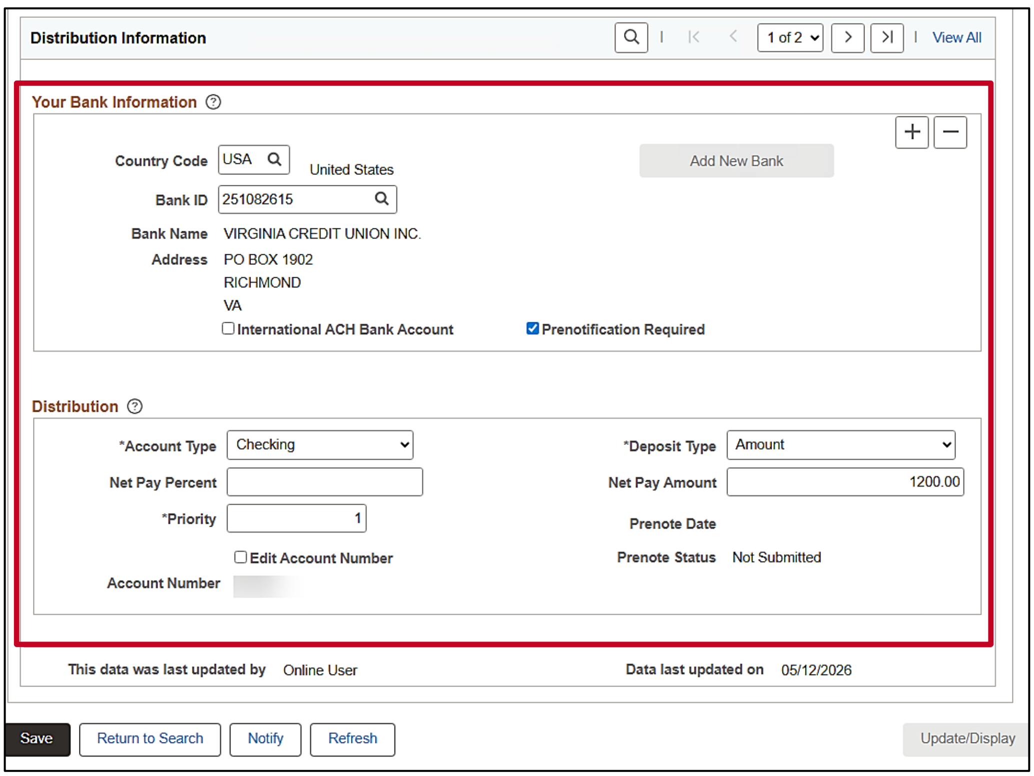
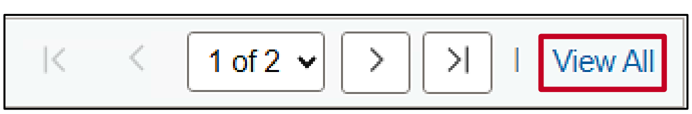
Step	Action
	The **Request Direct Deposit Find an Existing Value Search** page displays. 
	For more information pertaining to the Cardinal HCM Search pages, refer to the Job Aid titled **Overview of the Cardinal HCM Search Pages**. This Job Aid is located on the Cardinal website in **Job Aids** under **Learning**.
3.	Enter the applicable employee by entering the Employee ID or known portion of the Employee ID in the **Empl ID** field. **Note**: Users can also search by employee name using the corresponding fields. However, it is recommended to use the Employee ID as it is a unique identifier for each employee. 
4.	Click the **Search** button. 
	If multiple employees match the search criteria entered, the search results will display in the bottom portion of the page, and users must click the **Empl ID** link for the applicable employee. If not, proceed to the next step.

Step	Action
	The **Request Direct Deposit** page displays for the applicable employee.

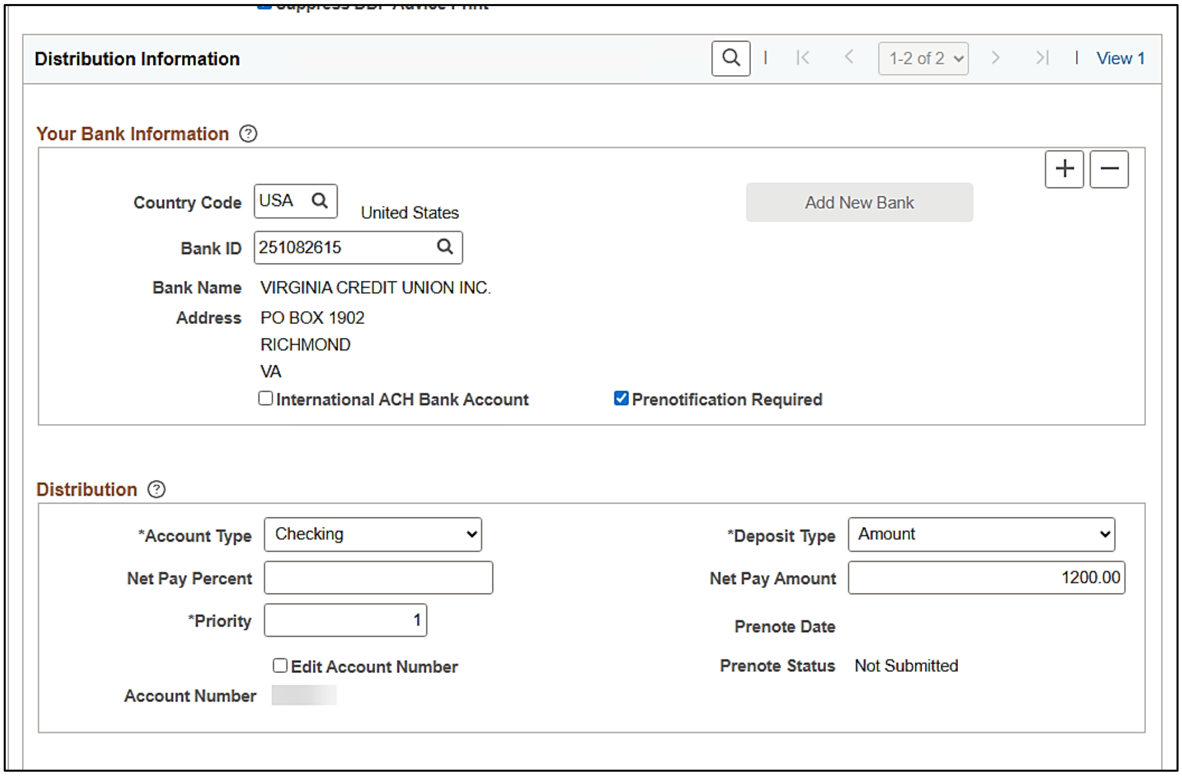


Step	Action
5.	Click the **Add a New Row** icon (**+**) in the **Deposit Information** section.

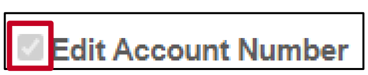


Step	Action
	The **Request Direct Deposit** page refreshes with the new effective dated row and the information from the previous row is carried forward (row 1 of 2 in this scenario). 
6.	Scroll down as needed and review the **Distribution Information** section. 
7.	Click the **View All** link when the employee has more than one distribution. 
8.	Locate the current Distribution(s) that require updates based on the **Employee Direct Deposit Authorization Form**.

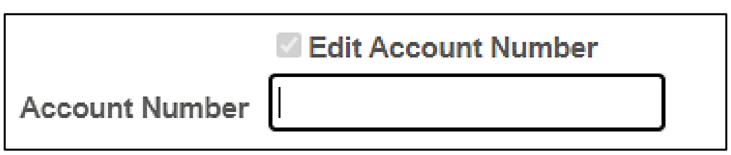
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td colspan="2">The applicable Distribution displays.



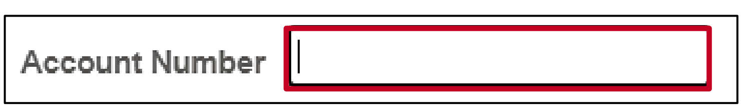
</td></tr>
<tr><td>9.</td><td>Make the update(s) to the applicable fields.
If the Account Number needs to be updated, proceed to the next step.
Otherwise proceed to Step 12.</td></tr>
<tr><td>10.</td><td>Click the Edit Account Number checkbox.



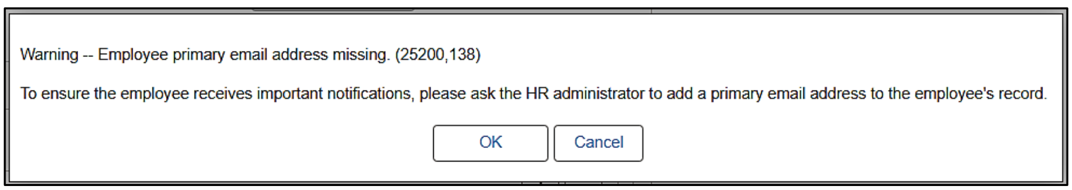
</td></tr>
<tr><td colspan="2">The Account Number field displays.



</td></tr>
<tr><td>11.</td><td>Enter the Account number in the Account Number field.



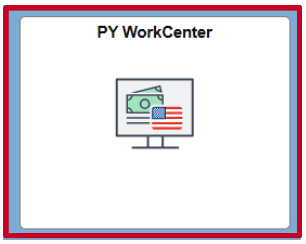
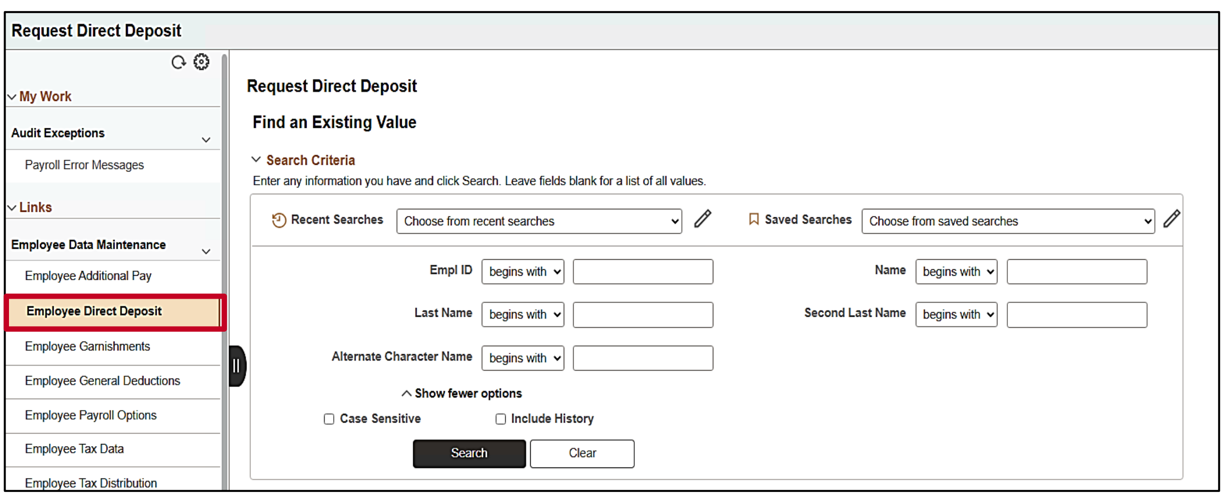
</td></tr>
</table>

Step	Action
12.	Deselect the **Prenotification Required** checkbox as applicable to bypass the prenote process. This must be done before saving the transaction. **Note**: It is not recommended to deselect the **Prenotification Required** checkbox when an update is made to banking information. 
13.	Click the **Save** button after all updates have been made. 
	If an employee has an invalid primary email address, and error message will display. Updates can still be saved, but the employee will not receive a confirmation email for the change. Notify the HR Administrator immediately to update the primary email address. 

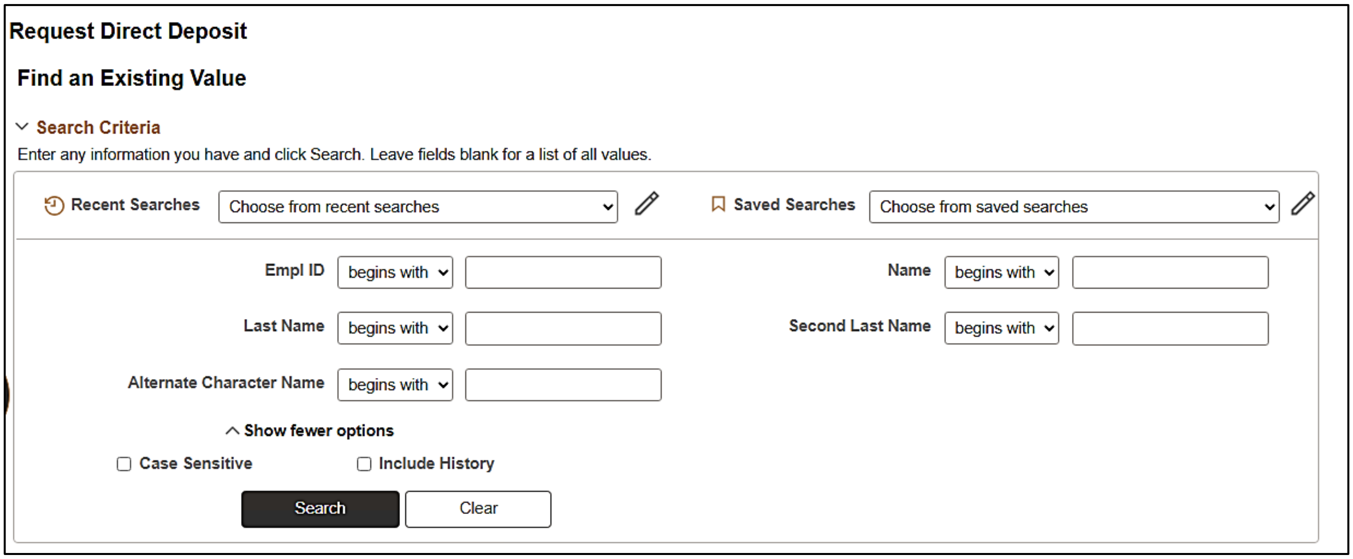
Inactivating a Direct Deposit Distribution

If an employee elects to discontinue a Distribution to an account, users can inactivate the Distribution. Distributions to that account will discontinue based on the effective date entered.

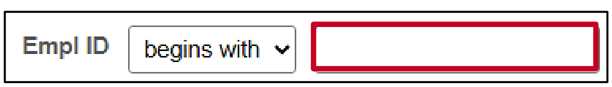
This section of the Job Aid provides the steps to inactivate (discontinue) a Direct Deposit Distribution.

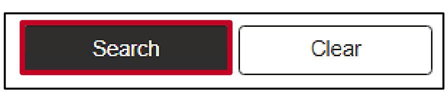
Step	Action
1.	Navigate to the **Request Direct Deposit** page by clicking the **PY WorkCenter** tile. 
	For more information about WorkCenters, see the Job Aid titled **Overview of the Cardinal HCM WorkCenters** located on the Cardinal website in **Job Aids** under **Learning**.
2.	Use the following navigation path in the WorkCenter: **Links > Employee Data Maintenance > Employee Direct Deposit** **Note**: WorkCenter sections, folders, and pages may vary based on the user's Security roles. 
	Users can also access the **Request Direct Deposit** page using the following navigation path: **NavBar > Menu > Payroll for North America > Employee Pay Data USA > Request Direct Deposit**

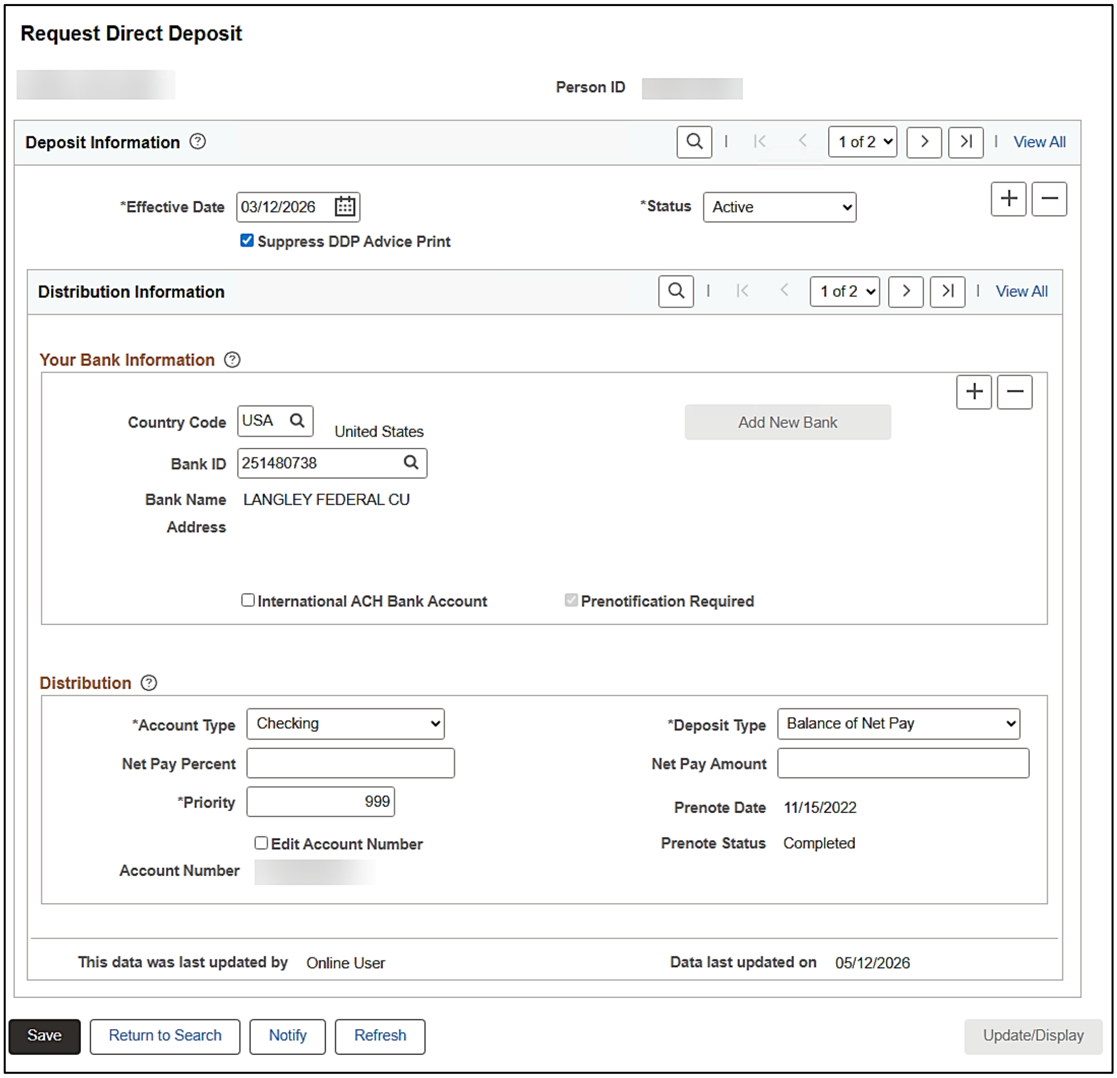
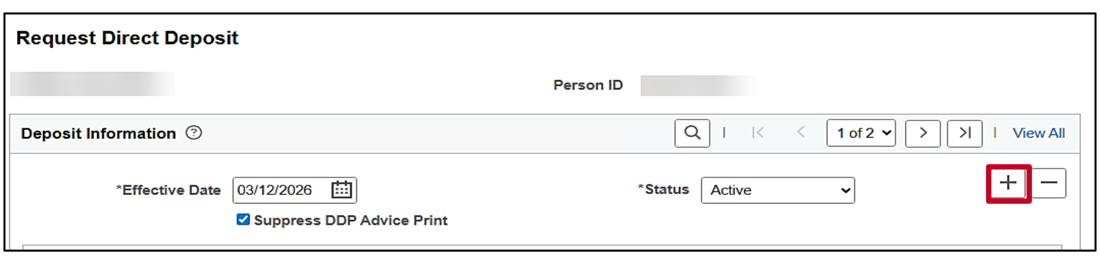
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td colspan="2">The Request Direct Deposit Find an Existing Value Search page displays.


</td></tr>
<tr><td></td><td>For more information pertaining to the Cardinal HCM Search pages, refer to the Job Aid titled Overview of the Cardinal HCM Search Pages. This Job Aid is located on the Cardinal website in Job Aids under Learning.</td></tr>
<tr><td>3.</td><td>Enter the applicable employee by entering the Employee ID or known portion of the Employee ID in the Empl ID field.

Note: Users can also search by employee name using the corresponding fields. However, it is recommended to use the Employee ID as it is a unique identifier for each employee.

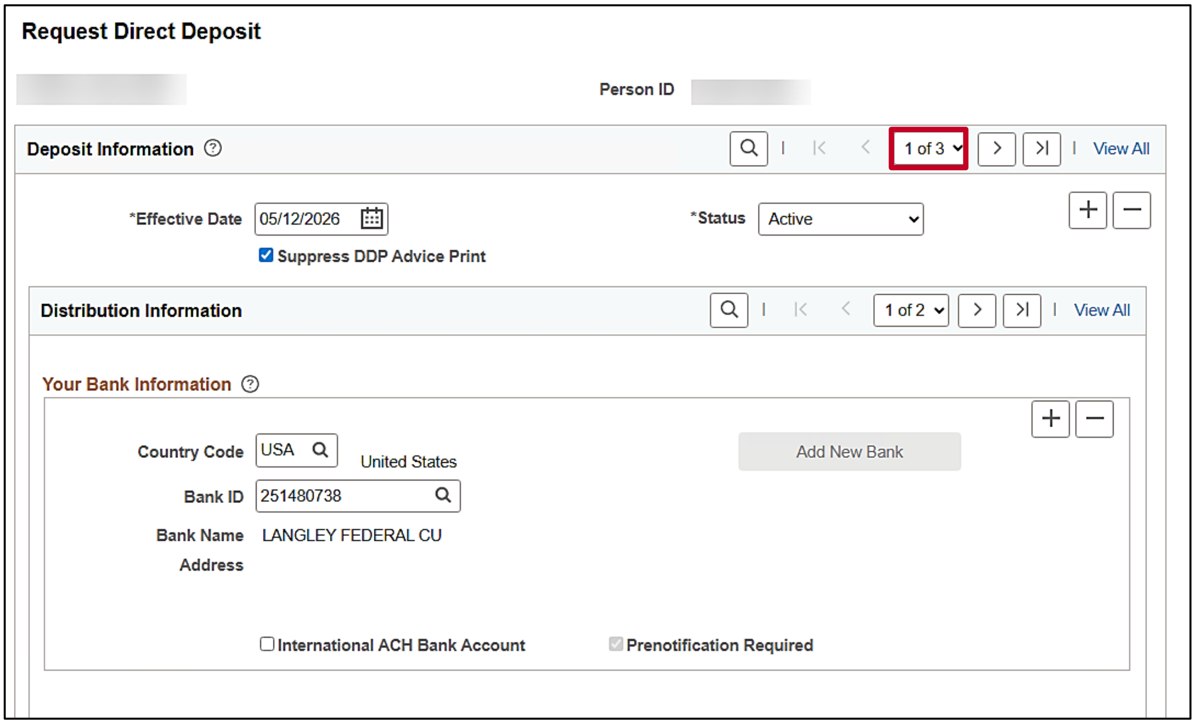

</td></tr>
<tr><td>4.</td><td>Click the Search button.


</td></tr>
<tr><td></td><td>If multiple employees match the search criteria entered, the search results will display in the bottom portion of the page, and users must click the Empl ID link for the applicable employee.</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td colspan="2">The Request Direct Deposit page displays for the applicable employee.

</td></tr>
<tr><td>i</td><td>A new effective dated row must be created in order to discontinue an existing Direct Deposit Distribution.</td></tr>
<tr><td>5.</td><td>Click the Add a New Row (+) icon within the Deposit Information section.

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

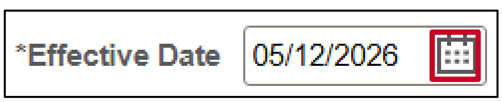
<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td colspan="2">

The **Request Direct Deposit** page refreshes with the new effective dated row and the information from the previous row is carried forward (row 1 of 3 in this scenario).



</td></tr>
<tr><td>6.</td><td>

The **Effective Date** field defaults to the current system date. Update this date to the beginning date for the current pay period using the **Calendar** icon as needed.

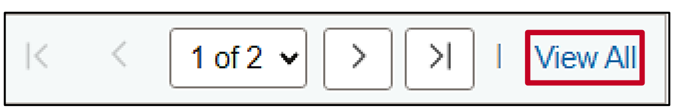


</td></tr>
<tr><td></td><td>

For further information on effective dating, see the Job Aid titled **HR351 Overview of Effective Dating**. This Job Aid can be found on the Cardinal website in **Job Aids** under **Learning**.

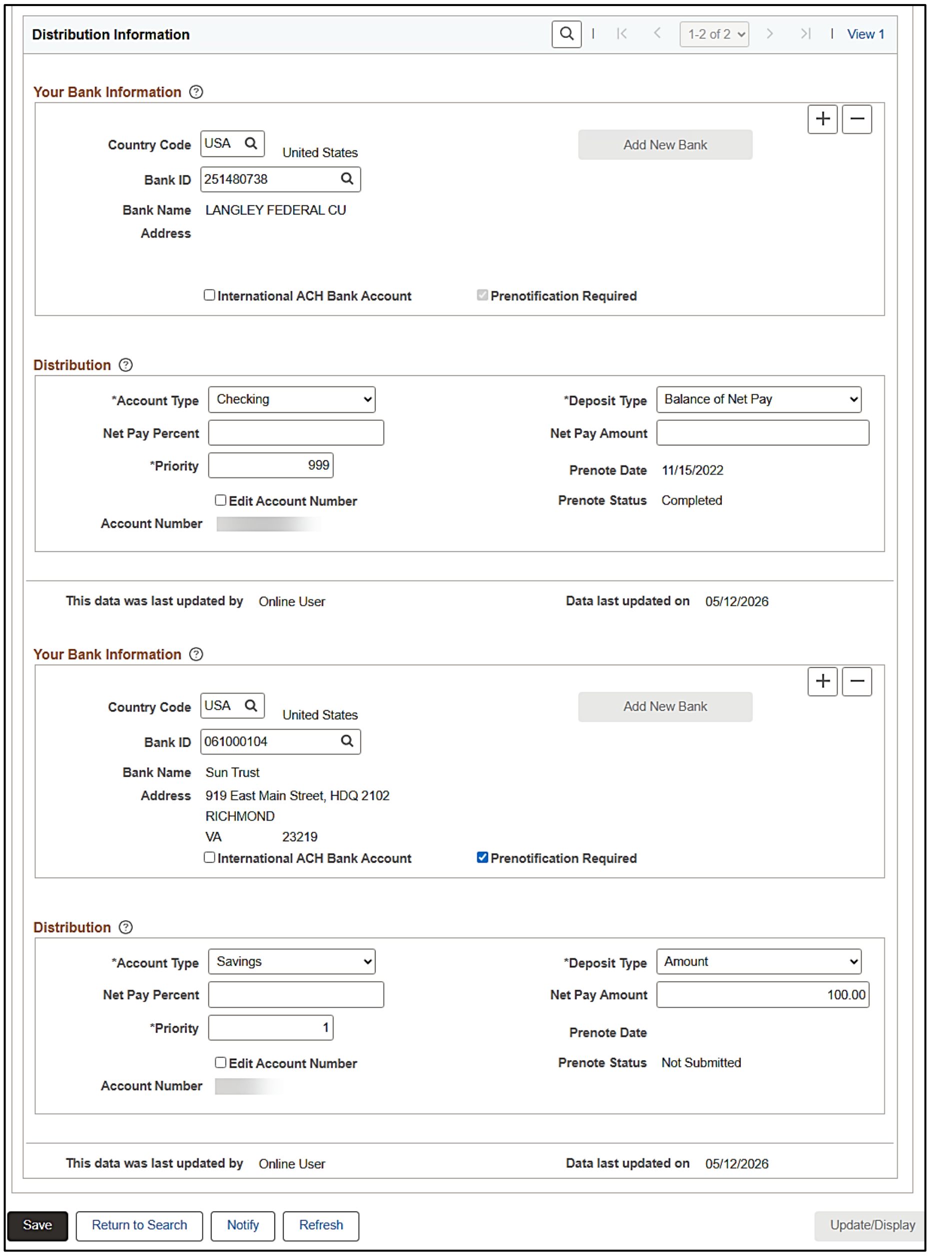
</td></tr>
<tr><td>7.</td><td>

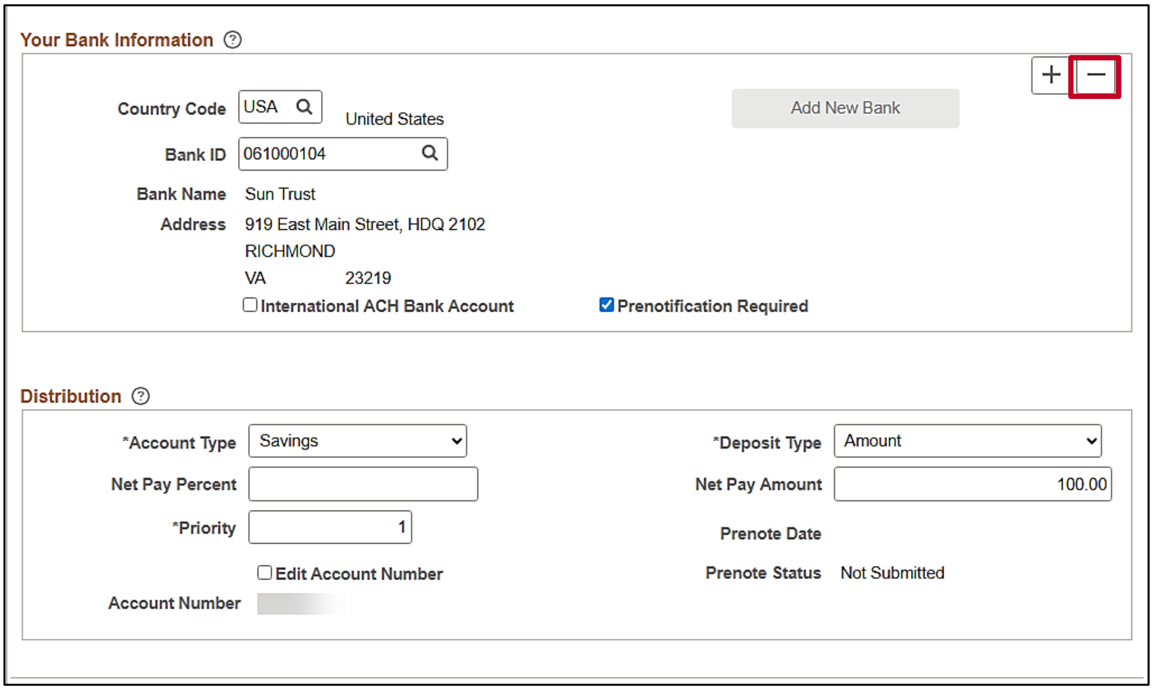
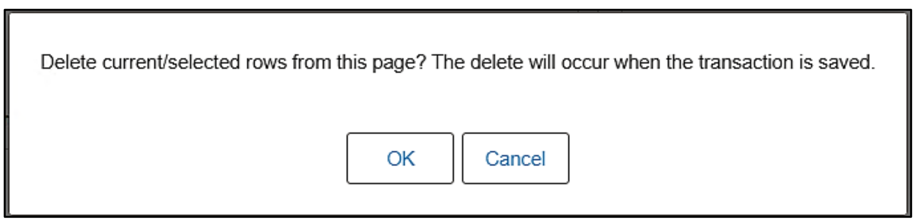
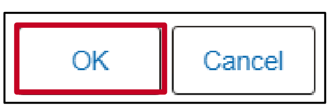
Click the **View All** link in the **Distribution Information** section to view all of the employee’s Distributions.

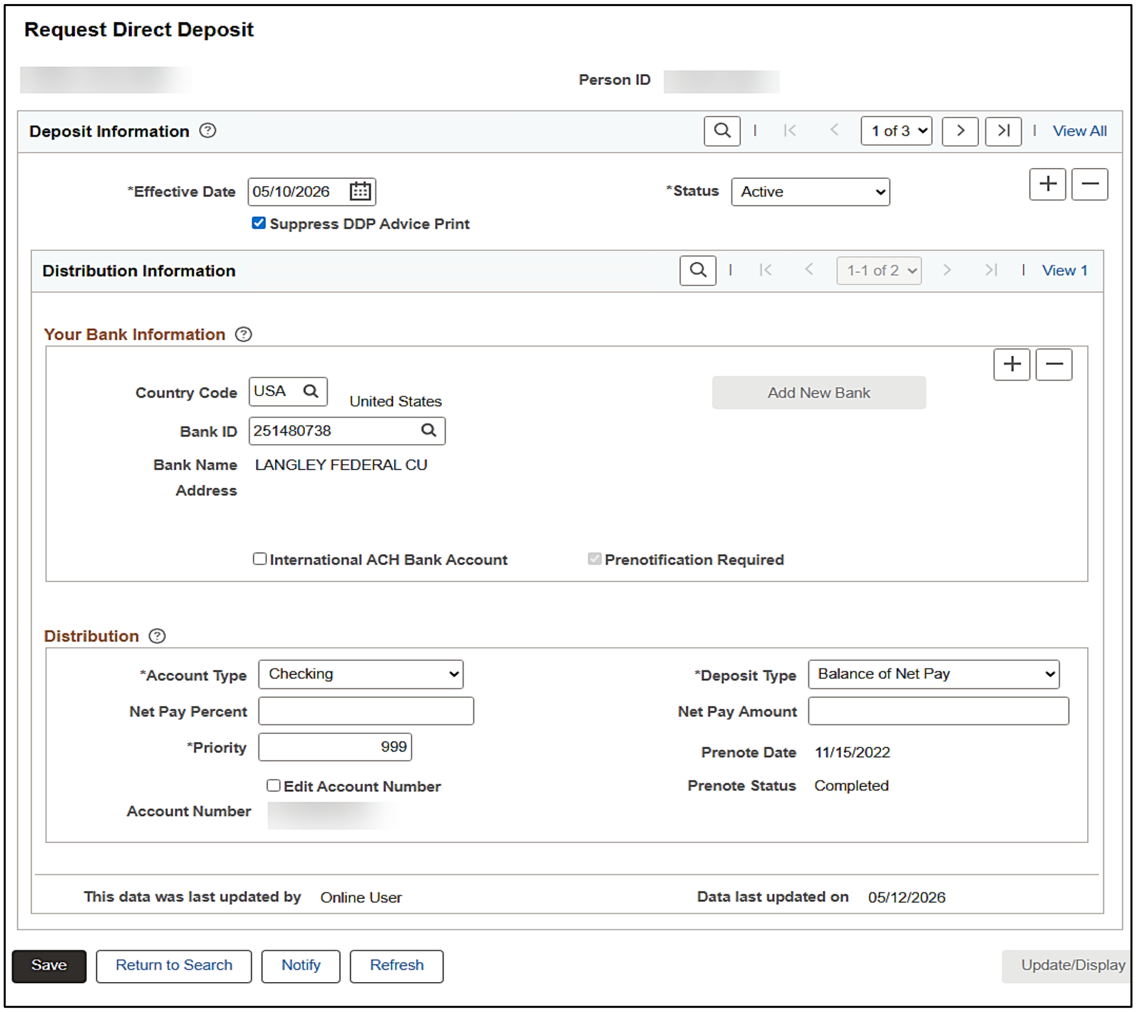


</td></tr>
</table>

Step	Action
The applicable Distribution(s) display.	



<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>7.</td><td>Click the Delete a Row (-) icon to remove the Direct Deposit account(s) that needs to be inactivated (in this scenario, the Priority 1 Savings account is being removed).

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

</td></tr>
<tr><td>8.</td><td>Click the OK button to confirm the deletion of the selected account.

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

Step	Action
	The page refreshes and the selected Distribution has been removed. 
9.	Update the **Deposit Type** and **Priority** fields for any remaining account(s) as applicable.
	The employee must have a "Balance of Net Pay" account.
10.	Click the **Save** button. 

Step	Action
	If an employee has an invalid primary email address, and error message will display. Updates can still be saved, but the employee will not receive a confirmation email for the change. Notify the HR Administrator immediately to update the primary email address.