



Understanding Your Paycheck Overview

This Job Aid provides information about the Cardinal employee paycheck. Employee Self-Service (ESS) users can use this Job Aid to assist with questions related to the various sections on their paycheck (i.e., pay stub) online in Cardinal HCM.

See the [Appendix](#) section to see tables that provide short and long descriptions for the Earnings and Deduction codes which may display on your paycheck.

Note: For tips on viewing/printing paychecks, see the Job Aid titled **ESS How to View and Print a Paycheck**. This Job Aid is located on the Cardinal website in **Job Aids** under **Learning**.

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Cardinal Employee Self-Service (ESS)

ESS Understanding Your Paycheck

Revision History

Revision Date	Summary of Changes
9/1/2026	Reviewed and validated in conjunction with the Cardinal system upgrades; content remains unchanged.
2/17/2025	Baseline



Cardinal Employee Self-Service (ESS)

ESS Understanding Your Paycheck

Viewing a PDF Paycheck

In Cardinal HCM, ESS users can select a Paycheck and view the PDF version.

Pay Group: SM1-Semimonthly Class (SATFRI07) Pay Begin Date: 09/25/2022 Pay End Date: 10/09/2022		Business Unit: Advice #: Advice Date:																																																			
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Understanding the Paycheck Sections

Hours and Earnings

This section displays the earnings in the current period and the year-to-date (YTD) amounts.

The individual earnings on the check include a detailed breakdown of earnings. The timing of overtime payments will depend on the FLSA period end dates and is paid on a lag for semimonthly employees. If you have questions, contact your Agency's Payroll support staff.

		Pay Group: SM1-Semimonthly Class (SATFRI07) Pay Begin Date: 09/25/2022 Pay End Date: 10/09/2022	Business Unit: Advice #: Advice Date:
			TAX DATA: Federal VA State Tax Status: Married N/A Allowances: 0 0 Percent: N/A Addl. Amount:
Employee ID:			
Department:			
Location:			
Job Title:			
Pay Rate:			

HOURS AND EARNINGS					TAXES		
Description	Current	YTD			Description	Current	YTD
	Hours	Earnings	Hours	Earnings			
Regular Time - Salaried					Fed Withholding		
VRS Contribution Base					Fed MED/EE		
Imputed Income					Fed OASDI/EE		
					VA Withholding		
					Fed Addl Med		
TOTAL:	0.00				TOTAL:		

Taxes

This section shows the employee paid taxes in the current period and the YTD amounts.

Note: Maryland State and Local taxes are combined and display as Maryland State tax. All other local taxes are displayed separately.

		Pay Group: SM1-Semimonthly Class (SATFRI07) Pay Begin Date: 09/25/2022 Pay End Date: 10/09/2022	Business Unit: Advice #: Advice Date:
		TAX DATA:	
		Federal	VA State
	Employee ID: Department: Location: Job Title: Pay Rate:	Tax Status: Married Allowances: 0 Percent: N/A Addl. Amount:	N/A 0

HOURS AND EARNINGS				TAXES	
Description	Current	YTD		Current	YTD
	Hours	Earnings	Hours		
Regular Time - Salaried					
VRS Contribution Base					
Imputed Income					
TOTAL:	0.00				

		FEDERAL TAXES	
Description	Current	YTD	
Fed Withholding			
Fed MED/EE			
Fed OASDI/EE			
VA Withholding			
Fed Addl Med			
TOTAL:			



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Before-Tax Deductions

This section shows the Before-Tax Deductions in the current period and the YTD amounts.

In some instances, 457 Deferred Compensation deductions will be in both the **Before-Tax** and **After-Tax Deduction** sections depending on the employee's situation.

BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS			EMPLOYER PAID BENEFITS		
Description	Current	YTD	Description	Current	YTD	Description	Current	YTD
CoVA Care			457 Deferred Compensation			CoVA Care		
457 Deferred Compensation			Combined Virginia Campaign			Imputed Life*		
Medical FSA			DOA Admin Fee for Misc Ins			457 Deferred Compensation		
Employee Retirement DB			Optional Group Life			Employee Retirement DB		
Flex Administrative Fee			Posttax Misc Insurance			Group Term Life		
Flex Admin Fee-Prior Year			VA Government Employees Assoc			Retiree Health Credit		
Medical FSA-Prior Year						VSDP LTD		
TOTAL:			TOTAL:			*TAXABLE		

TOTAL GROSS	FED TAXABLE GROSS	TOTAL TAXES	TOTAL DEDUCTIONS	NET PAY
Current				
YTD				

YEAR-TO-DATE	PAID TIME OFF	SICK LEAVE
Start Balance	0.0	0.0
+ Earned	0.0	0.0
+ Bought	0.0	0.0
- Taken	0.0	0.0
- Sold	0.0	0.0
+ Adjustments	0.0	0.0
End Balance	0.0	0.0

NET PAY DISTRIBUTION			
Advice #	Account Type	Routing Number	Deposit Amount
	Savings	XXXXX	
	Checking	XXXXX	
TOTAL:			

MESSAGE:



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After-Tax Deductions

This section shows the After-Tax Deductions in the current period and the YTD amounts.

If there is more than one court-ordered garnishment processed in a pay period, there will only be ONE deduction code ("GARN") listed with the total of all garnishments deducted.

Garnishment fees will be applied centrally, so all policies regarding applicable fees will be enforced. Employees may see a change in the fees withheld.

BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS			EMPLOYER PAID BENEFITS		
Description	Current	YTD	Description	Current	YTD	Description	Current	YTD
CoVA Care			457 Deferred Compensation			CoVA Care		
457 Deferred Compensation			Combined Virginia Campaign			Imputed Life*		
Medical FSA			DOA Admin Fee for Misc Ins			457 Deferred Compensation		
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Flex Admin Fee-Prior Year			VA Government Employees Assoc			Retiree Health Credit		
Medical FSA-Prior Year						VSDP LTD		
TOTAL:			TOTAL:			*TAXABLE		

TOTAL GROSS	FED TAXABLE GROSS	TOTAL TAXES	TOTAL DEDUCTIONS	NET PAY
Current				
YTD				

YEAR-TO-DATE	PAID TIME OFF	SICK LEAVE
Start Balance	0.0	0.0
+ Earned	0.0	0.0
+ Bought	0.0	0.0
- Taken	0.0	0.0
- Sold	0.0	0.0
+ Adjustments	0.0	0.0
End Balance	0.0	0.0

NET PAY DISTRIBUTION			
Advice #	Account Type	Routing Number	Deposit Amount
	Savings	XXXXX	
	Checking	XXXXX	
TOTAL:			

MESSAGE:



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Employer Paid Benefits

This section shows **Employer Paid Benefits** in the current period and the YTD amounts.

The amounts displayed show the benefits paid by the Commonwealth of Virginia (CoVA) on behalf of the employee. They do not reduce the Net Pay received by the employee.

BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS			EMPLOYER PAID BENEFITS		
Description	Current	YTD	Description	Current	YTD	Description	Current	YTD
CoVA Care			457 Deferred Compensation			CoVA Care		
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Medical FSA			DOA Admin Fee for Misc Ins			457 Deferred Compensation		
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Flex Administrative Fee			Posttax Misc Insurance			Group Term Life		
Flex Admin Fee-Prior Year			VA Government Employees Assoc			Retiree Health Credit		
Medical FSA-Prior Year						VSDP LTD		
TOTAL:			TOTAL:			*TAXABLE		

TOTAL GROSS	FED TAXABLE GROSS	TOTAL TAXES	TOTAL DEDUCTIONS	NET PAY
Current				
YTD				

YEAR-TO-DATE	PAID TIME OFF	SICK LEAVE
Start Balance	0.0	0.0
+ Earned	0.0	0.0
+ Bought	0.0	0.0
- Taken	0.0	0.0
- Sold	0.0	0.0
+ Adjustments	0.0	0.0
End Balance	0.0	0.0

NET PAY DISTRIBUTION			
Advice #	Account Type	Routing Number	Deposit Amount
	Savings	XXXXX	
	Checking	XXXXX	
TOTAL:			

MESSAGE:



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Year-To-Date/Paid Time Off/Sick Leave

This section does not show leave balances and will always show 0.0 for balances.

BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS			EMPLOYER PAID BENEFITS		
Description	Current	YTD	Description	Current	YTD	Description	Current	YTD
CoVA Care			457 Deferred Compensation			CoVA Care		
457 Deferred Compensation			Combined Virginia Campaign			Imputed Life*		
Medical FSA			DOA Admin Fee for Misc Ins			457 Deferred Compensation		
Employee Retirement DB			Optional Group Life			Employee Retirement DB		
Flex Administrative Fee			Posttax Misc Insurance			Group Term Life		
Flex Admin Fee-Prior Year			VA Government Employees Assoc			Retiree Health Credit		
Medical FSA-Prior Year						VSDP LTD		
TOTAL:			TOTAL:			*TAXABLE		

TOTAL GROSS		FED TAXABLE GROSS	TOTAL TAXES		TOTAL DEDUCTIONS	NET PAY
Current						
YTD						

YEAR-TO-DATE	PAID TIME OFF	SICK LEAVE
Start Balance	0.0	0.0
+ Earned	0.0	0.0
+ Bought	0.0	0.0
- Taken	0.0	0.0
- Sold	0.0	0.0
+ Adjustments	0.0	0.0
End Balance	0.0	0.0

NET PAY DISTRIBUTION			
Advice #	Account Type	Routing Number	Deposit Amount
	Savings	XXXXX	
	Checking	XXXXX	
TOTAL:			

MESSAGE:

Note: If your Agency uses Cardinal Absence Management, you can view your leave balances through ESS. Follow the navigational path below to view your leave summary:

Nav Bar > Menu > Self Service > Time Reporting > View Time > Time > Comprehensive/Absence Summary



Cardinal Employee Self-Service (ESS)

ESS Understanding Your Paycheck

Net Pay Distribution

This section shows a breakdown of how the **Net Pay** was distributed.

The information in this area includes Checking accounts, Savings accounts, COVA Paycards, and Virginia529 (VA529) account payments.

BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS			EMPLOYER PAID BENEFITS		
Description	Current	YTD	Description	Current	YTD	Description	Current	YTD
CoVA Care			457 Deferred Compensation			CoVA Care		
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Medical FSA			DOA Admin Fee for Misc Ins			457 Deferred Compensation		
Employee Retirement DB			Optional Group Life			Employee Retirement DB		
Flex Administrative Fee			Posttax Misc Insurance			Group Term Life		
Flex Admin Fee-Prior Year			VA Government Employees Assoc			Retiree Health Credit		
Medical FSA-Prior Year						VSDP LTD		
TOTAL:			TOTAL:			*TAXABLE		

TOTAL GROSS		FED TAXABLE GROSS	TOTAL TAXES		TOTAL DEDUCTIONS	NET PAY
Current						
YTD						

YEAR-TO-DATE	PAID TIME OFF	SICK LEAVE
Start Balance	0.0	0.0
+ Earned	0.0	0.0
+ Bought	0.0	0.0
- Taken	0.0	0.0
- Sold	0.0	0.0
+ Adjustments	0.0	0.0
End Balance	0.0	0.0

NET PAY DISTRIBUTION			
Advice #	Account Type	Routing Number	Deposit Amount
	Savings	XXXXX	
	Checking	XXXXX	
TOTAL:			

MESSAGE:



Cardinal Employee Self-Service (ESS)

ESS Understanding Your Paycheck

Appendix

The tables included in this section provide the Short and Long Descriptions for the Earnings and Deductions Codes for items you may see on your pay stub.

Earnings

Short Description	Long Description	Short Description	Long Description
Agy Misc	Misc Agency Specific Pay	Med Aide	Medication Hourly
Adjunct Py	Adjunct Faculty	Med Aide	Medication Salaried
Vac Payout	Annual Leave Payout	Meals	Reportable Meals
Bonus-FLSA	Non-discretionary Bonus (FLSA)	Mil Splmnt	Military Supplement
Pers Car	Reimb Use of Personal Car	Mileage	Mileage
Co Car	Company Car	Meal Stpnd	Meal Stipend
CallOutAmt	Call Out Hourly Straight Amt	MbileDevNT	Mobile Device Nontaxable
CL Payout	Compensatory Leave Payout	M&R NTxble	M&R Nontaxable
CallOut DB	Call Out Salary Double Time	M&R Txble	M&R Taxable
CallOut ST	Call Out Salaried Straight	MbileDevTX	Mobile Device Taxable
CallOut1.5	Call Out Hourly Time and Half	NC Awards	NonCash Awards
Comm Fee	Commuter Fee Basis	NC M&R	NonCash Moving and Relocation
CallOut1.5	Call Out Salary Time and Half	NP Benefit	Nonpaid Benefit
CallOut ST	Call Out Hourly Straight	NtxPerDiem	Nontaxable Per Diem
CallOutAmt	Call Out Salaried Straight Amt	Ntx Fringe	Nontax Fringe Ben Paid
NonCashTip	Tips Paid Update Earnings Only	NC Rec Bon	NonCash Recruitment Bonus
Bonus	Discretionary Bonus (Not FLSA)	NT Tuition	Nontaxble Tuition Reimbursemnt
WKND/HOL	Differential Hourly	NonTxReimb	Misc Nontaxable Reimbursement
WKND/HOL	Differential Salaried	OnCall Amt	OnCall Pay Hourly Amount
DecPay CY	Deceased Pay Current Year	OTL Payout	Overtime Leave Payout
ER Pd Tax	Employer Paid Taxes	OnCall	OnCall Pay Hourly
FF Adjmnt	Fire Fighter Adjustment	OnCall 1.5	OnCall Pay Sal Time and Half
Fac Other	Faculty Other Pay	OnCall	OnCall Pay Salaried
Fac Ovrl	Faculty Overload	OnCall Amt	OnCall Pay Salaried Amount
NG SAD Pay	National Guard	OT Strght	Overtime- Hourly Straight
Hlth/Welfr	Health and Welfare	OT Strght	Overtime- Salaried Straight
Hlth Incnt	Health Incentive	OT 1.5	Overtime- Hourly Time + Half
Hol Xtra	Holiday Straight Pay Extra	OT 1.5	Overtime- Salaried Time + Half
Vac Payout	Annual Leave Payout - WTA	OT 2	Overtime - Double Time
CL Payout	Comp Leave Payout - WTA	Prm Rwr	Premium Reward
InterMeet	Interim Meetings	NRARgFICAX	FICA Exempt NRA
Invol Sep	Involuntary Separation	Regular	Regular Time - Hourly
Sck Payout	Sick Leave Payout - WTA	Regular	Regular Time - Salaried
Lv Share	Leave Share	Retire Inc	Retirement Incentive



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Earnings (continued)

Short Description	Long Description
Retro OT	Retroactive Overtime Pay
Retro Reg	Retroactive Regular Pay
Academics	Special Payments Academics
Shift 2	Shift 2 Pay - Salaried
Shift 3	Shift 3 Pay - Salaried
Severance	Severance Pay
Shift 2	Shift 2 Pay - Hourly
Shift 3	Shift 3 Pay - Hourly
Sck Payout	Sick Leave Payout
Agy Misc 1	Misc Agency Supplemental Pay 1
Agy Misc 2	Misc Agency Supplemental Pay 2
Agy Misc	Misc Agency Specific Pay Amt
Agy Misc	Misc Agency Specific Pay Hours
NT Stpnd	Student Stipend NonTaxable
Stpnd Txbl	Student Stipend Taxable
VSDP Ben	VSDP Benefits
Stipend	Stipend
SeWzPd	SelEnfor/WrkZon/PrivDty
Txb Fringe	Taxable Fringe Benefit
Txb HC	Taxable Health Care
Cash Tips	Cash Tips Due to Employee
Temp Pay	Temporary Pay
TxbOffExp	Taxable Office Expense
TxbPerDiem	Taxable Per Diem
TxbTuition	Taxable Tuition
Txb Pay	Misc Agency Specific Pay
VRS Base	VRS Contribution Base for Retirement Benefits Calc
VSDP WC	VSDP Work Comp Pay
Work Comp	Workers Comp
WC Splmnt	Workers Comp Supplement
WSS OT	Work Study Student Overtime
Work Study	Work Study Student



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Deduction Codes

Short Description	Long Description	Short Description	Long Description
Admn Fee	DOA Admin Fee for Misc Ins	Grp Life	*Group Term Life - Judicial
AFSCME	AFSCME	Grp Life	*Group Term Life - Regular
Agy Misc	Agency Miscellaneous	Grp Life	*Group Term Life - SPORS
AgyPrk AT	Agency Parking Post Tax	Grp Life	*Group Term Life - VLORS
AgyPrk BT	Agency Parking Pre Tax	HJRMDB	Judges Hybrid Defined Benefit
AgyPrkRev	Agency Parking Revenue	HVRMDB	VRS Hybrid Defined Benefit
Annuity	403(b) Annuity Plan	HYB MDC	Hybrid Mandatory DC
Assoc 1	Association 1	HYB Rtmt	Hybrid Retirement
Assoc 2	Association 2	HYB VDC	VRS HB Vol Defined Contr
ChSupFee	Child Support Fee	Imp Life	Imputed Life
COVA HA	COVA Health Aware	Kaiser	Kaiser-Permanente HMO
COVA HD	CoVA High Deductible Hlth Plan	Loc Retr	Local Retirement Contribution
COVACARE	CoVA Care	Meal/Rnt	Meals and Rental Qtrs Post Tax
CVC	Combined Virginia Campaign	Meal/RntBT	Meals and Rental Qtrs Pre Tax
CWA	Communication Wrkrs of America	Med FSA	Medical FSA
Deceased	Deceased Net	Misc Ins	Posttax Misc Insurance
Def Comp	457 Deferred Compensation	OHB Pen	Ofc of Health Benefit Penalty
DGS Park	DGS Parking Post Tax Lower Rt	Opt Life	Optional Group Life
DGS Prk AT	DGS Parking Post Tax	Optima	Optima HMO
DGS Prk BT	DGS Parking Pre Tax Lower Rt	Othr Ins	Other Insurance
DGS Prk BT	DGS Parking Pre Tax	Pool Veh	Pool Vehicle
DpCr FSA	Dependent Care FSA	PPS-Jud AT	Purchase of Prior Serv-Judcial Post Tax
DueAgy	Due Agency	PPS-Jud BT	Purchase of Prior Serv-Judicial Pre Tax
FBMC Fee	FBMC Administrative Fee	PPS-SPR AT	Purchase of Prior Serv-SPORS Post Tax
Flex Fee	Flex Administrative Fee	PPS-SPR BT	Purchase of Prior Serv-SPORS Pre Tax
FlxDepPY	Dependent Care FSA-Prior Year	PPS-VAL AT	Purchase of Prior Serv-VALORS Post Tax
FlxFeePY	Flex Admin Fee-Prior Year	PPS-VAL BT	Purchase of Prior Serv-VALORS Pre Tax
FlxMedPY	Medical FSA-Prior Year	PPS-VRS AT	Purchase of Prior ServVRS Post Tax
Found 1	Foundation 1	PPS-VRS BT	Purchase of Prior Serv-VRS Pre Tax
Found 2	Foundation 2	Prem Rwd	Healthcare Premium Reward
Garn Fee	Garnishment Fee	PreTrans	Pretax Transportation
Garnish	Garnishment	Ret Hlth	Retiree Health Credit-Judicial



Cardinal Employee Self-Service (ESS)

ESS Understanding Your Paycheck

Deduction Codes (continued)

Short Description	Long Description
Ret Hlth	*Retiree Health Credit-Regular
Ret Hlth	*Retiree Health Credit-SPORS
Ret Hlth	*Retiree Health Credit-VLORS
Retmt DB	Employee Retirement Defined Benefit
Retmt DC	Employee Retirement Defined Contribution
Revenue	Revenue- Misc
TRICARE	TRICARE
VGEA	VA Government Employees Assoc
VSDP LTD	*LTD/VSDP-Regular
VSDP LTD	*LTD/VSDP-SPORS
VSDP LTD	*LTD/VSDP-VLORS

*Benefits provided in accordance with the employee's retirement plan. The rates for these are established in the Appropriations Act each year and the benefits are managed by VRS for all employees including ORP employees.