



## **Direct Deposit Program and You**

### **Frequently Asked Questions**

**Q. Who is eligible to participate?**

A. The program is available to all New York State employees. However, your Personnel or Payroll Office may exclude an individual who has very low leave accrual balances or frequent unauthorized absences.

**Q. How do I join?**

A. Obtain an enrollment form from the State Payroll Services page on the Office of the State Comptroller web site at [www.osc.state.ny.us/payroll](http://www.osc.state.ny.us/payroll), or your Personnel or Payroll Office. If you are going to deposit funds into a checking account, you may attach a voided check to the form. However, if your direct deposit is going into a savings account, you must take the form to your financial institution for account certification and data completion. When the form is complete, take it to your Personnel or Payroll Office.

**Q. How will I know when my paycheck has been deposited?**

A. On payday you will receive a direct deposit advice. The advice will show the amount which has been credited to your account(s) at the financial institution(s) you selected. If you have any questions about the transaction, you should contact your financial institution.

**Q. Are all financial institutions participants in the Direct Deposit Program?**

A. In order to participate in the Direct Deposit Program, financial institutions must be capable of receiving transactions through the Automated Clearing House system.

**Q. Can my account be a joint account?**

A. Yes. However, the joint account holder must also sign the enrollment form.

**Q. Can I have my pay directed to more than one financial institution or account through the Direct Deposit Program?**

A. Yes. You can have up to eight different savings or checking accounts in one or more financial institutions. You can even change the amount that goes in each account. However, the distribution of funds for loans, mortgages, and other transactions must be arranged with your financial institution.

**Q. How can I change my account from one financial institution to another?**

A. Submit a new enrollment form to your Personnel or Payroll Office to cancel the deposit to the old account and to add the new account. It is important to keep both accounts open until the new account begins to receive your salary.

**Q. How do I cancel Direct Deposit for one or more accounts?**

A. Submit a new enrollment form to your Personnel or Payroll Office to cancel Direct Deposit for one or all of your accounts. It is important to keep all accounts open until the change takes effect.

**Q. Will my Direct Deposit transfer if I move from one State agency to another, go on LWOP, or leave State service?**

A. It depends. If you transfer from one State agency to another agency without a break in service, Direct Deposit may continue. If you go on Leave Without Pay (LWOP), have a break in service when going to another State agency, or leave State service entirely, Direct Deposit may be discontinued. Please contact your Personnel or Payroll Office to confirm your Direct Deposit status.

**Q. How can I get more information about the Direct Deposit Program?**

A. Contact your Personnel or Payroll Office.