Self Service
Direct Deposit

Contents

Introduction

You can view and update your direct deposit information using Self Service. This data is secured by your user ID and password.

You are not required to enter direct deposit changes on the Self Service page. Agency Payroll/HR staff will continue to process direct deposit changes if they are submitted on paper forms. Note: If you will be transferring pay to a financial institution outside of the U.S.A. you must complete a paper form.

- **IF YOU COMPLETE DIRECT DEPOSIT CHANGES ONLINE, DO NOT SUBMIT PAPER FORMS.**

- **NOTE: If you have an existing direct deposit account and want to add a new direct deposit account or modify the account number of an existing account, you will be asked a security question. You will need to provide the full account number of a current or previous account before you can make changes to direct deposit accounts.**

- **If you want to add a new direct deposit account or modify an existing one and will be transferring any of your pay from that account to a financial institution outside of the U.S.A., you must send a Direct Deposit Authorization form to your payroll office for entry. YOU CANNOT ENTER THESE TRANSACTIONS IN SELF SERVICE.**

General Information

A direct deposit is set up using your financial institution's routing number and your account number. You may have up to 10 direct deposit records to distribute either a percentage or an amount of your net pay. The direct deposit distribution must include either an account with a Deposit Type of Percent with 100% or an account with a Deposit Type of Balance. The following guidelines apply to direct deposit records:

- When you set up distributions using percentages, the total percentages cannot exceed 100%.

- When you do NOT have a single account set up to receive 100% of net pay, the system will add an additional record with a Deposit Type of Balance. You may need to edit the account information on this Balance record.
- Your direct deposit distribution will be applied to all checks you receive.
- If a direct deposit is set up with a dollar amount, and your check includes regular pay and business expenses, you will have one direct deposit transmission and one paystub.
- If a direct deposit is set up with percentages or balance, and your check includes regular pay and business expenses, you will have two direct deposit transmissions and two paystubs. (The business expenses will be separate.)

Effective Date and Timing

Modifications to direct deposit information are assigned an effective date equal to the date of entry. Direct deposit changes entered 7 days before a regularly scheduled payday will normally be effective that payday. Holidays may affect this schedule. Only agency payroll staff can enter future effective-dated records. If you want a change to be effective on a future date, enter the change on the desired date or submit a paper form to your payroll office for processing. In any case, future effective-dated records (if they exist) will NOT display.

Deposit Order and Direct Deposit Examples

When you have more than one direct deposit account, the **deposit order** assigned to each account determines the order in which net pay is distributed. The lower the number in the Deposit Order field, the higher the processing priority; e.g., 1 has a higher processing priority than 2. If the Deposit Order field is left blank, the system treats the deposit order as number 0 and gives that deposit account the highest priority. You may assign values 1-998 to the Deposit Order field. A deposit order of 999 is system-generated.

The following examples illustrate how the distribution of net pay is affected by the way direct deposit accounts are set up.

Example 1:
An employee's net pay is $1,337. The employee wants $100 of net pay deposited in a savings account and 100% (of funds remaining) deposited into a checking account. You would set it up this way:

Account Type	Deposit Type	Amount/Percent	Deposit Order
Savings	Amount	$100	1
Checking	Percent	100%	2

Since there is a single record with 100%, a record with a Deposit Type of Balance will not be added by the system.

Example 2:

An employee's net pay is $1,337. She wants 10% of net pay deposited in a savings account, $100 deposited in a checking account and the balance of net pay deposited in a separate savings account. Since there is not a single record with 100%, the system will add a Savings record with a Deposit Type of Balance. This Balance record needs to be updated in this example. You would set it up this way:

Account Type	Deposit Type	Amount/Percent	Deposit Order
Savings	Percent	10%	1
Checking	Amount	$100	2
Savings (The system creates this record. You will need to update the account information. The system will deposit the balance of $1,103.30 into a separate savings account only if you change the savings account number.)	Balance	blank	999

10% will be deposited into a savings account ($133.70), $100 into a checking account, and the balance ($1,103.30) into a separate savings account.

Example 3:

An employee's net pay is $1,337. He wants $100 of net pay deposited in a savings account and the balance of net pay deposited in a checking account. Since there is not a single record with 100%, the system will add a Savings record with a Deposit Type of Balance. This Balance record needs to be updated in this example. You would set it up this way:

Account Type	Deposit Type	Amount/Percent	Deposit Order
Savings	Amount	$100	1
Savings (The system creates this record. You will need to update the account information. The system will deposit the balance of $1,237 into a checking account only if you change the Account Type to Checking and enter its account number.)	Balance	blank	999

The balance record always has the highest number in the **Deposit Order** field because the system distributes funds in deposit order.

Note: Examples 1 and 3 achieve the same result.

Access the Direct Deposit page

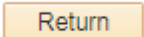To access the Direct Deposit page, take the following steps.

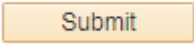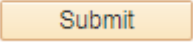| ACTION	RESULT
1. Access the Self Service Web site www.state.mn.us/employee.	**State of Minnesota Self Service** sign in page displays.
2. Sign in with your user ID and password. New employees obtain sign-in instructions from your Human Resources or Payroll office.	**Self Service** page displays.
3. On the menu, select State of MN Self Service.	**State of MN Self Service** page displays.
4. Select Other Payroll.	**Other Payroll** displays.
5. Select Direct Deposit.	**Direct Deposit** displays.
6. Select Direct Deposit.	**Direct Deposit** page displays with the current direct deposit information.

> Do *not* use the back and forward buttons on your browser; this could result in losing data you entered. Navigate using the Menu.
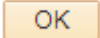
Add a Direct Deposit Account

| ACTION	RESULT
1. Review the **Deposit Order** field values for the current direct deposit accounts. Determine if the deposit order of the existing accounts will need to be changed due to the additional direct deposit account(s) to be added. Also determine the deposit order for the new account(s) you are about to add. Note: If you need to change the deposit order of existing accounts, select a new range of values to use. For example, if a checking account has deposit order 1 and you are adding a savings account that you want funds deposited to first, number the savings account 2 and renumber the checking account 3. The system will assign deposit order number 999 to the *balance* account so that it will be the last account to have funds distributed. Tip: The Direct Deposit Account Worksheet on page 15 was created to assist you with this task.	

ACTION	RESULT
2. On the **Direct Deposit** page, select the Add Account Add Account button.	**Add Direct Deposit** page displays.
3. In the **Routing Number** field, enter the ID number of the financial institution. The routing number is a nine-digit number that identifies a financial institution in the Federal Reserve System. This number is usually the first nine digits of the MICR code printed at the bottom of a check or deposit slip. Note: select "View check example" link to see a sample. Select the Return Return button to return to the Add Direct Deposit page.	
4. Using the 'Tab' or 'Enter' keys or a mouse curser, move out of the **Routing Number** field. Note: Employees who have not previously had their pay direct deposited (e.g. new hires) will not be asked the direct deposit security question. Go to Step 7	**Direct Deposit Security Question** page displays.
5. To confirm your identity, enter one of the account numbers where your pay has previously been deposited. The answer will not be retained. Note: You cannot make any further updates to your direct deposit information until you successfully enter a previous account number.	

ACTION	RESULT
6. Select the Enter [Enter] button. • If the Change Direct Deposit page displays, indicating the account number was correct, select the Submit [Submit] button. • If "Invalid Entry" displays, enter a correct account number and select the Enter [Enter] button again. • After three failed attempts, the error message "You have not entered a matching account number." displays. Sign out of Self Service, look at your records for a correct account number and try again. If you have questions regarding this process contact your Payroll contact provided in the error message.	**Change Direct Deposit** page displays.
7. In the **Account Type** field, select the type of account.	
8. In the **Deposit Type** field, select the type of deposit.	
9. In the **Amount/Percent** field, choose one of the following to indicate the amount or percent of net pay to be distributed: • If Amount is selected in the **Deposit Type** field, enter the amount of net pay to be distributed. • If Percent is selected in the **Deposit Type** field, enter the percentage of net pay to be distributed.	
10. In the **Deposit Order** field, enter the deposit order number as you determined in step 1 above. Reminder: The system treats a blank Deposit Order field as a number 0.	
11. Choose one of the following: • If you will be transferring any of your pay from this financial institution to a financial institution outside of the U.S.A., select the check box. • Continue to the next step.	
12. Select the Submit [Submit] button.	

ACTION	RESULT
13. Choose one of the following: • If the Save Confirmation page displays, indicating that the save was successful, select the OK `OK` button. • If a message displays, describing an error, select the OK `OK` button, fix the error and save again. • If you selected the check box indicating that you will be transferring pay from this financial institution to a financial institution outside of the U.S.A., a message will display directing you to send a Direct Deposit Authorization form to your payroll office for processing; you cannot enter this transaction in Self Service. Select the OK `OK` button and select the "Return to List" link.	**Direct Deposit** page displays.
14. Choose one of the following: • If existing direct deposit records need to be updated, go to the *Modify a Direct Deposit Account* instructions below. • To add another direct deposit account, return to step 2 above. • To delete a direct deposit account, go to the *Delete a Direct Deposit Account* instructions below. • If no other changes are needed, continue with the next step.	

To Exit

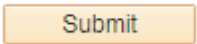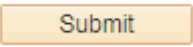| ACTION	RESULT

When you are finished with Direct Deposit, choose one of the following:
 	
• To return to **State of MN Self Service** page:
   o Select the Home `Home` link in the upper-right corner of the page.
   - AND -
   o On the menu, select State of MN Self Service.
 	
• To exit Self Service, select the Sign out `Sign out` link in the upper-right corner of the page.
	Self Service page displays.
	
	State of MN Self Service page displays.
	
	State of Minnesota Self Service sign in page displays.

Modify a Direct Deposit Account

To modify direct deposit accounts, follow the instructions below.

> Note: Modifications to your direct deposit information will always be assigned an effective date equal to the date of entry.

ACTION	RESULT
1. Review the **Deposit Order** field values for the existing direct deposit accounts. Determine if the deposit order of the existing accounts will need to be updated due to the change you will be making. Reminder: The system treats a blank Deposit Order field as a number 0. Note: If you need to change the deposit order of the direct deposit accounts, select a new range of values to use. For example, if this direct deposit account currently has checking as deposit order 1 and you want a direct deposit to savings first; renumber the checking 4 and the savings account 3. Tip: The Direct Deposit Account Worksheet on page 14 was created to assist you with this task.	
2. On the **Direct Deposit** page, locate the record to be modified and select the Edit button.	**Change Direct Deposit** page displays.
3. In the **Routing Number** field, enter the ID number of the financial institution. The routing number is a nine-digit number that identifies a financial institution in the Federal Reserve System. This number is usually the first nine digits of the MICR code printed at the bottom of a check or deposit slip. Note: Select the "View check example" link to see a sample.	
4. Using the 'Tab' or 'Enter' keys or a mouse curser, move out of the Account Number field.	**Direct Deposit Security Question** page displays.
5. To confirm your identity, enter one of the account numbers where your pay has previously been deposited. The answer will not be retained. Note: You cannot make any further updates to your direct deposit information until you successfully enter a previous account number	

ACTION	RESULT
6. Select the Enter [Enter] button. • If the Change Direct Deposit page displays, indicating the account number was correct, select the Submit [Submit] button. • If "Invalid Entry" displays, enter a correct account number and select the Enter [Enter] button again. After three failed attempts, the error message "You have not entered a matching account number." displays. Sign out of Self Service, look at your records for a correct account number and try again. If you have questions regarding this process contact your Payroll contact provided in the error message.	**Change Direct Deposit** page displays.
7. In the **Account Number** field, enter the checking or saving account number of the account to which net pay is to be distributed. The account number usually follows the routing number. You will need to use the tab key on your keyboard in order to reenter your account number for verification. Note: If you are modifying the **Account Number** only, you will be directed to complete steps 4-6.	
8. In the **Account Type** field, select the type of account.	
9. In the **Deposit Type** field, select the type of deposit.	
10. In the **Amount/Percent** field, choose one of the following to indicate the amount or percent of net pay to be distributed: • If Amount is selected in the **Deposit Type** field, enter the amount of net pay to be distributed. • If Percent is selected in the **Deposit Type** field, enter the percentage of net pay to be distributed. If Balance is in the **Deposit Type** field, you cannot change the **Amount/Percent** field or the **Deposit Order** field.	
11. In the **Deposit Order** field, enter the deposit order number as you determined in step 1 above.	

| ACTION	RESULT
12. Choose one of the following: • If you will be transferring any of your pay from this financial institution to a financial institution outside of the U.S.A., select the check box. • If the check box is already selected and you will no longer be transferring any of your pay from this financial institution to a financial institution outside of the U.S.A., clear the check box. • Continue to the next step.	
13. Select the Submit ⬚ Submit button.	
14. Choose one of the following: • If the Submit Confirmation page displays, indicating that the save was successful, select the OK ⬚ OK button. • If a message displays, describing an error, select the OK ⬚ OK button, fix the error and save again. • If you selected the check box indicating that you will be transferring pay from this financial institution to a financial institution outside of the U.S.A., a message will display directing you to send a Direct Deposit Authorization form to your payroll office for processing; you cannot enter this transaction in Self Service. Select the OK ⬚ OK button and select the "Return to List" link.	**Direct Deposit** page displays.
15. Choose one of the following: • To modify another account, return to step 2 above. • To add a new direct deposit account, go to the *Add a Direct Deposit Account* instructions above. • To delete a direct deposit account, go to the *Delete a Direct Deposit Account* instructions below. • If no other changes are needed, continue with the next step.	

To Exit

ACTION	RESULT

When you are finished with Direct Deposit, choose one of the following:
 	
• To return to **State of MN Self Service** page:
    ○ Select the Home [Home] link in the upper-right corner of the page.
    - AND -
    ○ On the menu, select State of MN Self Service.
 	
• To exit Self Service, select the Sign out [Sign out] link in the upper-right corner of the page.
	Self Service page displays.
	
	State of MN Self Service page displays.
	
	State of Minnesota Self Service sign in page displays.

Delete a Direct Deposit Account

To delete a direct deposit account, follow the instructions below.

Note: Modifications to your direct deposit information will always be assigned an effective date equal to the date of entry.

ACTION	RESULT

1. Review the **Deposit Order** field values for the existing direct deposit accounts. Determine if the deposit order of the remaining accounts will need to be updated due to the change you will be making to an existing record.
 	
    Reminder: The system treats a blank Deposit Order field as a number 0.
 	
    Tip: The Direct Deposit Account Worksheet on page 14 was created to assist you with this task.	

2. On the **Direct Deposit** page, locate the record to delete and Select the Remove [🗑] button.	**Delete Confirmation** page displays.
3. Read the question and choose one of the following: • Select the Yes – Delete [Yes - Delete] button to delete the direct deposit record. Continue with the next step. • Select the No – Do Not Delete [No - Do Not Delete] button and return to step 2 above.	Message displays. **Direct Deposit** page displays.

ACTION	RESULT
4. Choose one of the following: • If the Save Confirmation page displays, indicating that the delete was successful, select the OK ⬚OK⬚ button. • If a message displays, read the message and Select the OK ⬚OK⬚ button.	**Direct Deposit** page displays.
5. Choose one of the following: • If remaining direct deposit record(s) need to be updated, go to the *Modify a Direct Deposit Account* instructions above. • To delete another account, return to step 2 above. • If no other changes are needed, continue with the next step.	

To Exit

ACTION	RESULT

When you are finished with Direct Deposit, choose one of the following:
• To return to **State of MN Self Service** page:
 	
   o Select the Home ⬚Home⬚ link in the upper-right corner of the page.
 	
   - AND -
   o On the menu, Select State of MN Self Service.
• To exit Self Service, Select the Sign out ⬚Sign out⬚ link in the upper-right corner of the page.
	Self Service page displays.
	
	State of MN Self Service page displays.
	
	State of Minnesota Self Service sign in page displays.

Problems and Solutions

Use the following guide to resolve problems. For additional help, contact your agency Payroll/HR office.

Problem	Solution
I have a direct deposit record with Deposit Type "Balance" that I did not enter. Why?	If direct deposit records do not include 100% to a single account, the system adds a "balance" record with a Deposit Order of 999 (the lowest priority possible) to ensure all of net pay is direct deposited.
Why can't I set up my direct deposit record to have the "balance" go to a single account?	Only the system can add a "balance" record. However, you may be able to accomplish the same thing by designating 100% of your net pay to a single account.
I can't delete the direct deposit record with Deposit Type "Balance" or change its deposit type or deposit order. Why?	That is a system-generated record which ensures all of your net pay is direct deposited. Because it acts as a "safety net" to catch any remaining portion of your pay, you cannot delete the record, and the Deposit Type "Balance" and Deposit Order cannot be changed. However, the Deposit Order value is the lowest priority possible (999), so any deposit records you enter will take priority over it. You CAN change the Account Type, Routing Number, and Account Number on an existing "balance" record. You may also update the "balance" record to the same account you have listed in a different direct deposit record. Example: Previously you set up your direct deposit with a Deposit Order 1 record with 20% going to a savings account and a Deposit Order 2 record with 80% going to a checking account. Now you need to change your checking account information and notice that the system added a Deposit Order 999 record with "balance" going to that same checking account. <table><tr><th>Deposit Order</th><th>Percent</th><th>Account Type</th></tr><tr><td>1</td><td>20%</td><td>Savings - A</td></tr><tr><td>2</td><td>80%</td><td>Checking - B</td></tr><tr><td>999</td><td>Balance</td><td>Checking - B</td></tr></table> You cannot delete the Deposit Order 999 "balance" record. To update your checking account information, do ONE of the following: - Update the checking account information in both the Deposit Order 2 and Deposit Order 999 records - Delete the Deposit Order 2 record and update the checking account information in the Deposit Order 999 record. Note: Both changes will have the same effect.

Problem	Solution
I receive an error message related to the Routing Number.	Confirm you are entering the Routing Number and NOT the Account Number. For more assistance, contact your Payroll/HR office.
I made a change to my direct deposit record and at least one of my accounts is not receiving any funds.	Review each account and pay attention to the deposit order number assigned to each record. Funds are distributed to accounts in deposit order – lowest number first. You may need to change the deposit order number of one or more accounts to achieve the desired results.
Direct deposit changes I entered took effect sooner or later than I expected.	Modifications to your direct deposit information will be assigned an Effective date equal to the date of entry. Direct deposit changes entered 7 days before a regularly scheduled payday will normally be effective that payday. Holidays may affect this schedule.
If I go on an unpaid leave of absence, do I need to update or reenter my direct deposit information after returning to work?	If your direct deposit record information is still accurate, you do not need to enter or change your information.
My bank is merging with another financial institution. Do I need to change my direct deposit information?	Contact the direct deposit representative at your financial institution and ask if your routing number or account number is changing due to the merger. If yes, ask when the change is effective. Obtain your new routing and account numbers. Modify your record 7 days before the first regularly scheduled payday the new information will be used.
I have 13 savings accounts set up in my name, one for each grandchild. Can I set up a small direct deposit to each account?	No. The maximum number of direct deposit records you can have is 10. This includes a single record with 100% or a system-added record with "Balance."
My bank statement shows multiple transmissions for my paycheck. Why is the amount split?	Employees who receive business expense reimbursements AND have a direct deposit disbursement set up with ONLY percentages or balance will see the business expenses on a separate paystub. There will be two direct deposit transactions and two paystubs. For example, an employee who receives business expense reimbursements will receive two paystubs with the following direct deposit disbursement: Checking account, Percent = 100% Employees who receive business expense reimbursements AND have a direct deposit disbursement with at least one account set up with a dollar amount will have a single transmission and only one paystub. For example, an employee who receives business expense reimbursements will receive only one paystub with the following direct deposit disbursement: Savings account, Amount = $100 Checking account, Percent = 100%

Direct Deposit Account Worksheet

Use this worksheet to plan your direct deposit changes before entering them.

Account Type	Deposit Type	Amount/Percent	Deposit Order
Checking / Savings	Amount / Percent	/	1
Checking / Savings	Amount / Percent	/	2
Checking / Savings	Amount / Percent	/	3
Checking / Savings	Amount / Percent	/	4
Checking / Savings	Amount / Percent	/	5
Checking / Savings	**Balance**	**Blank**	**999**