



UNIVERSITY OF  
**South Carolina**

**Office of the Controller**  
**Direct Deposits Job Aid**

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## I. Objectives

By the end of this procedure, you should be able to:

- Initially add an account to direct deposit
- Edit an account
- Add multiple accounts to direct deposits
- Remove an account

## II. Tips and Tricks

Here are a few tips and tricks for direct deposits:

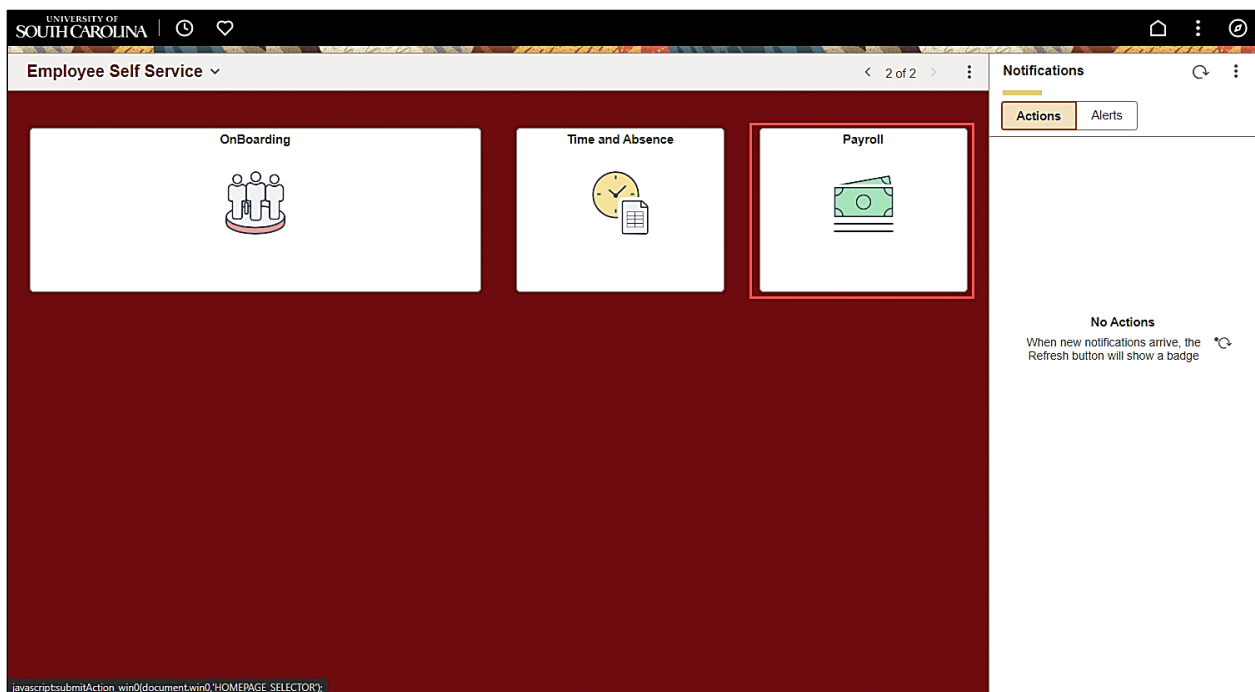
- Make sure the correct banking information is readily available. Always ensure that the bank account numbers and routing numbers provided are accurate. A simple mistake can delay deposits or send funds to the wrong account.
- There can be up to five bank or credit union accounts added.
- Keep an eye on bank statements or account notifications. This will help catch any discrepancies early and ensure that deposits are made correctly.
- For newly hired employees (faculty, staff and students), on the Employee Self Service page, click the **Onboarding** tile. Complete the steps to **First Day Tasks – Direct Deposits**.
- It is recommended that any direct deposit changes are entered at least seven days before payday to be effective with the upcoming payroll. Changes are subject to validation by the bank to guarantee the direct deposit change will be successful.
- The first account you add will be defaulted to a deposit type of Full Balance and your entire net pay will be deposited to this account.
- For multiple accounts, two deposit types will appear.
  - **Amount:** This refers to a specific, fixed dollar amount designated to be deposited into a particular bank or credit union account.
  - **Percent:** This refers to a portion of the total paycheck to be allocated to a bank or credit union account, expressed as a percentage.

### III. Initially Adding an Account to Direct Deposit

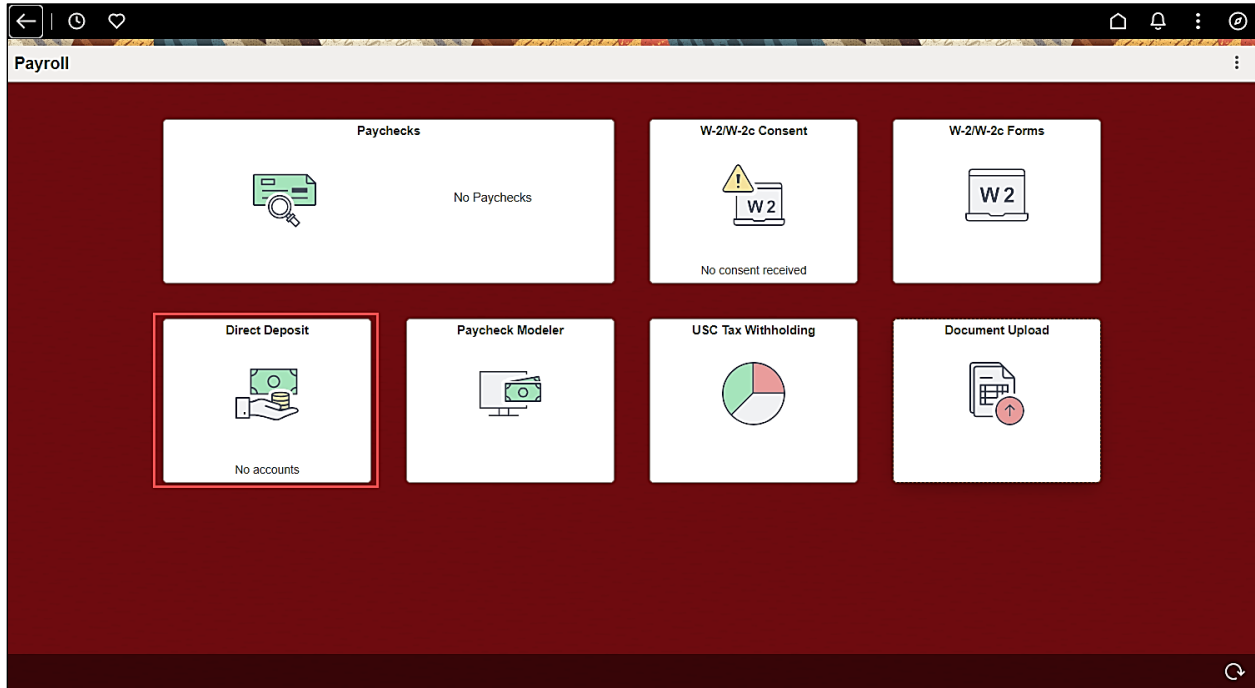
To access direct deposit information, navigate to [PeopleSoft HCM](#).

**Step 1:** For newly hired employees (faculty, staff and students), on the Employee Self Service page, click the **Onboarding** tile. Complete the steps to **First Day Tasks – Direct Deposits**. For current employees, click the **Payroll** tile on the Employee Self Service page.

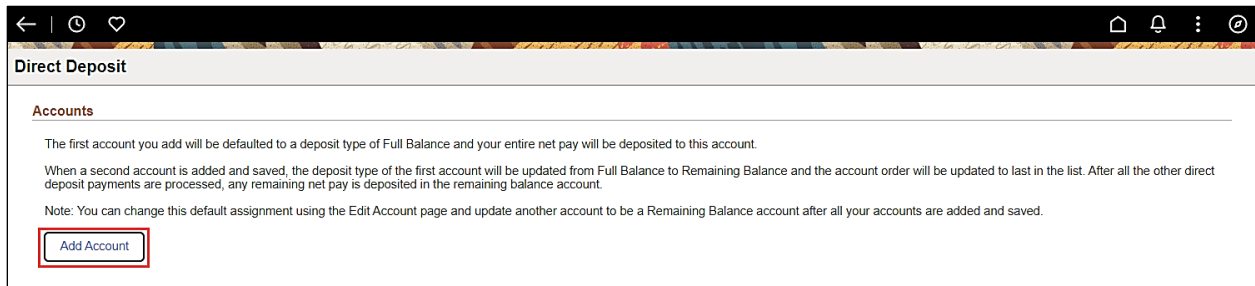
**Note:** Newly hired employees can find more a more detailed guide on the onboarding process in the [New Employee Onboarding in Employee Self Service \[pdf\]](#).



**Step 2:** Click the **Direct Deposit** tile.



**Step 3:** Click the **Add Account** button.



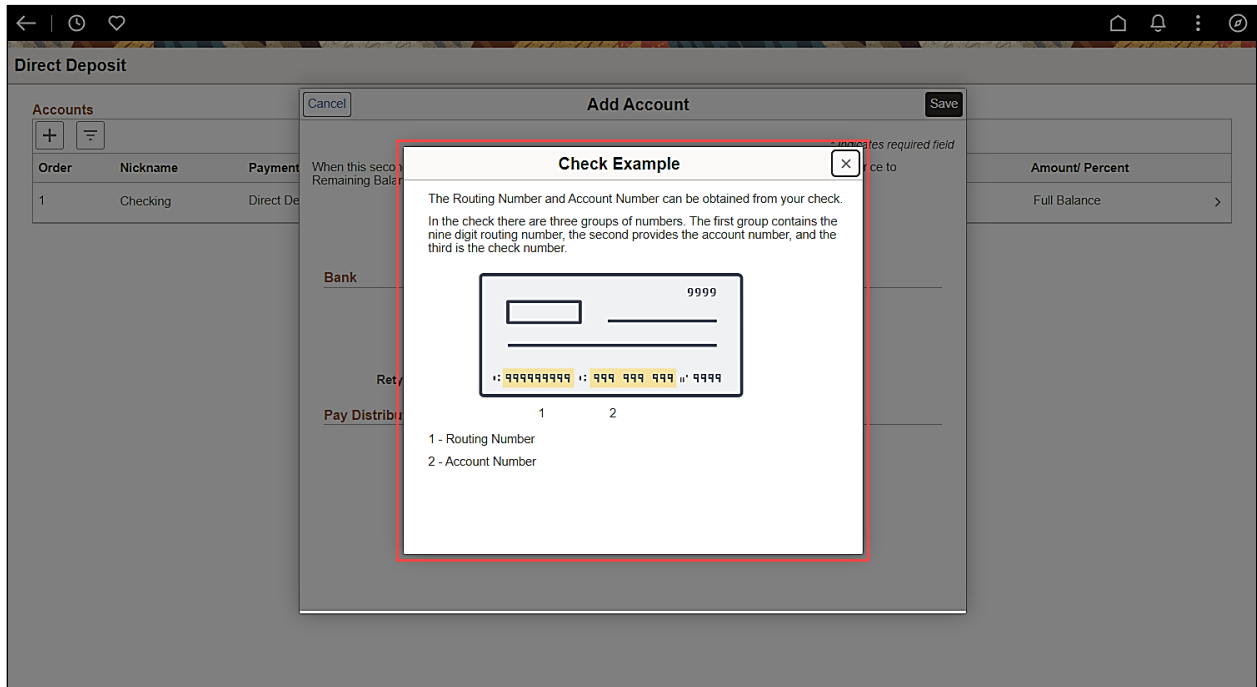
**Step 4: Enter a Nickname for the account.**

The screenshot shows a mobile application interface for adding a direct deposit account. A modal dialog titled "Add Account" is open, overlaying a "Direct Deposit" screen. The dialog has a "Cancel" button on the top left and a "Save" button on the top right. A note in the top right corner of the dialog states "\* Indicates required field". The "Nickname" field is highlighted with a red rectangular box. Below it, the "Payment Method" is set to "Direct Deposit". The "Bank" section contains three input fields: "Routing Number" (with an information icon to its right), "Account Number", and "Retype Account Number". The "Pay Distribution" section contains a dropdown menu labeled "\*Account Type".

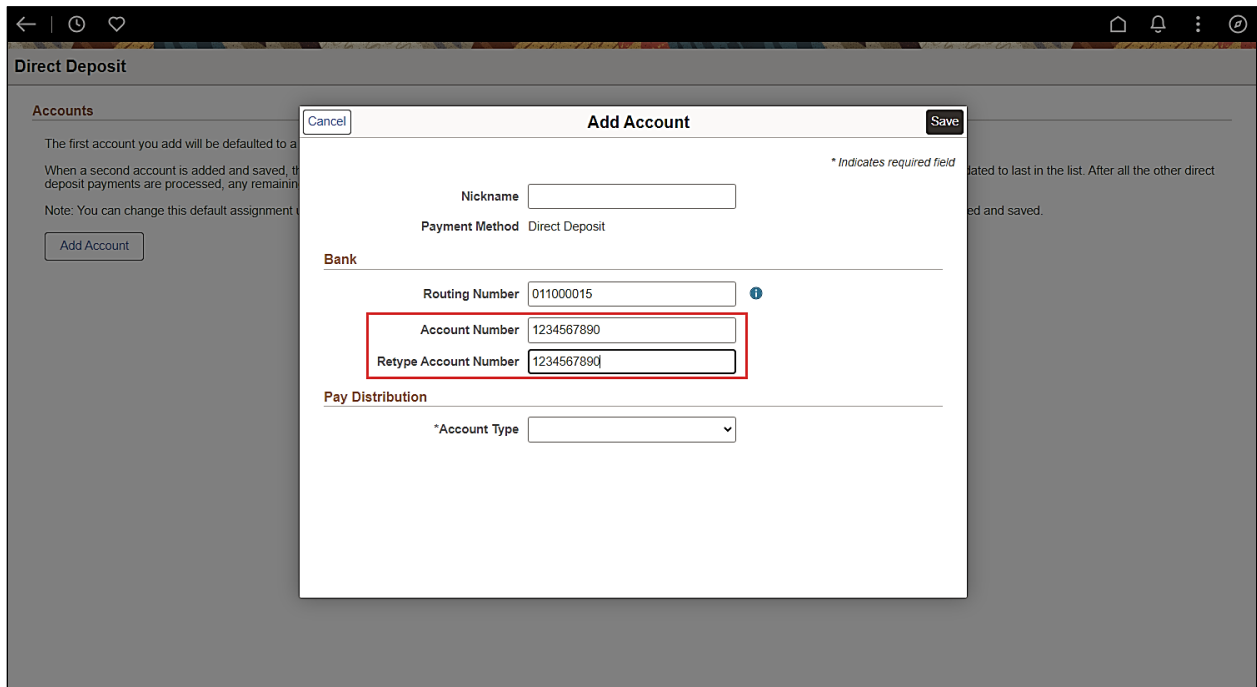
**Step 5: Enter the Routing Number for the bank or credit union account. Click the information icon to the right for more details.**

This screenshot shows the same "Add Account" dialog box as in Step 4. The "Routing Number" field is now filled with the value "011000015" and is highlighted with a red rectangular box. The information icon to the right of the "Routing Number" field is also highlighted with a red square. The other fields and the overall layout remain the same.

**Step 6:** The information icon will open a **Check Example** demonstrating where to find the Routing Number and Account Number on a check.



**Step 7:** Enter the **Account Number** of the bank or credit union account in the first field. Re-enter the **same Account Number** in the second field.



**Step 8:** Select the appropriate **Account Type** from the drop-down menu.

The screenshot shows the 'Add Account' form in the Direct Deposit interface. The form is titled 'Add Account' and has 'Cancel' and 'Save' buttons. It contains the following fields:

- Nickname: First Account
- Payment Method: Direct Deposit
- Bank information:
  - Routing Number: 011000015
  - Account Number: 1234567890
  - Retype Account Number: 1234567890
- Pay Distribution:
  - \*Account Type: Checking (selected)

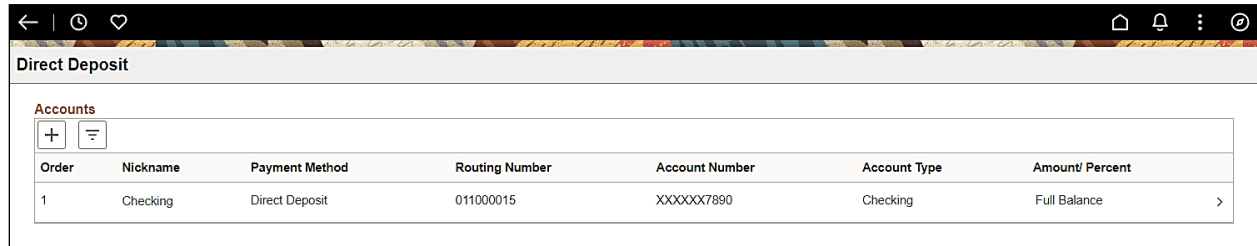
A red box highlights the 'Account Type' dropdown menu, which is open and shows 'Checking' and 'Savings' options.

**Step 9:** Click the **Save** button.

The screenshot shows the 'Add Account' form in the Direct Deposit interface. The form is titled 'Add Account' and has 'Cancel' and 'Save' buttons. The 'Save' button is highlighted with a red box. The form contains the following fields:

- Nickname: First Account
- Payment Method: Direct Deposit
- Bank information:
  - Routing Number: 011000015
  - Account Number: 1234567890
  - Retype Account Number: 1234567890
- Pay Distribution:
  - \*Account Type: Checking

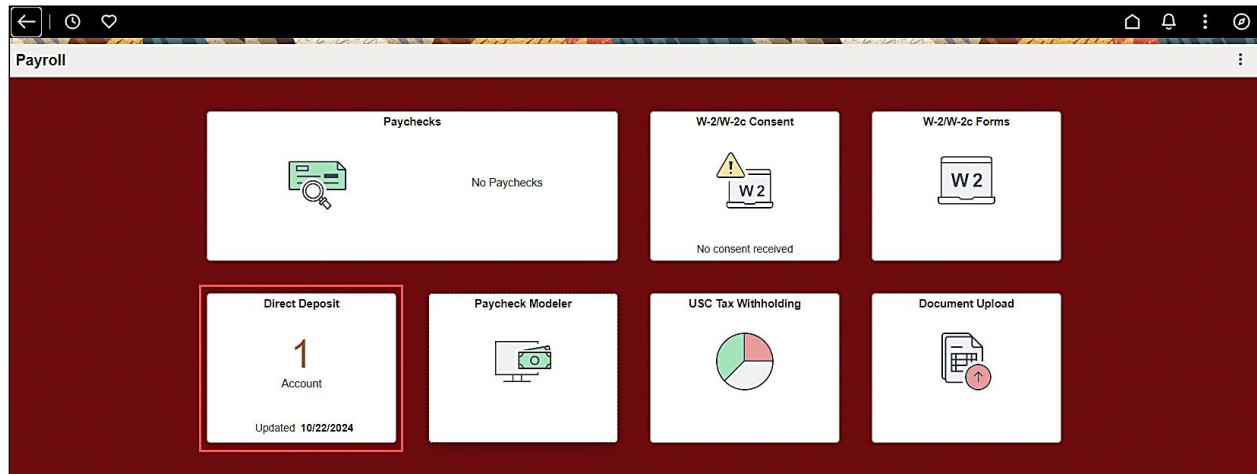
**Step 10:** The account will be added to the Direct Deposit screen.



The screenshot shows the 'Direct Deposit' screen with a table of accounts. The table has columns for Order, Nickname, Payment Method, Routing Number, Account Number, Account Type, and Amount/ Percent. One account is listed with Order 1, Nickname 'Checking', Payment Method 'Direct Deposit', Routing Number '011000015', Account Number 'XXXXXX7890', Account Type 'Checking', and Amount/ Percent 'Full Balance'.

Order	Nickname	Payment Method	Routing Number	Account Number	Account Type	Amount/ Percent
1	Checking	Direct Deposit	011000015	XXXXXX7890	Checking	Full Balance

**Step 11:** The Direct Deposit tile will also update to indicate the number of accounts added.



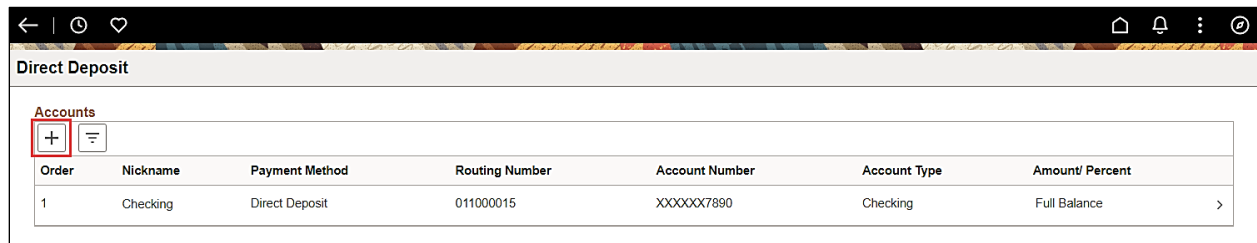
The screenshot shows the 'Payroll' dashboard with several tiles. The 'Direct Deposit' tile is highlighted with a red box and shows '1 Account' and 'Updated 10/22/2024'. Other tiles include 'Paychecks' (No Paychecks), 'W-2/W-2c Consent' (No consent received), 'W-2/W-2c Forms' (W 2), 'Paycheck Modeler', 'USC Tax Withholding', and 'Document Upload'.

## IV. Adding Multiple Accounts to Direct Deposit

PeopleSoft HCM provides the option to have the entire Net amount deposited into one account: 100% or a percentage of the Net amount divided into multiple accounts.

When a second account is added and saved, the deposit type of the first account will be updated from Full Balance to Remaining Balance and the account order will be updated to last in the list. After all the other direct deposit payments are processed, any remaining net pay is deposited in the remaining balance account.

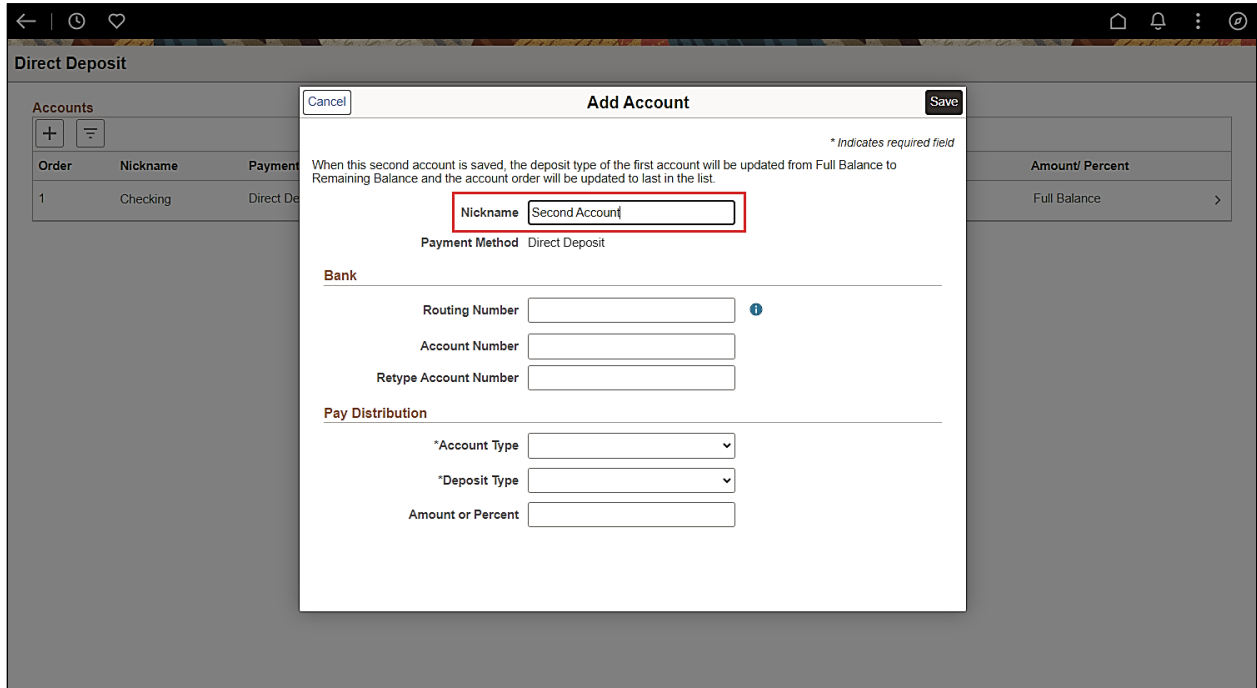
**Step 1:** On the Direct Deposit page, click the **plus** button to add another account.



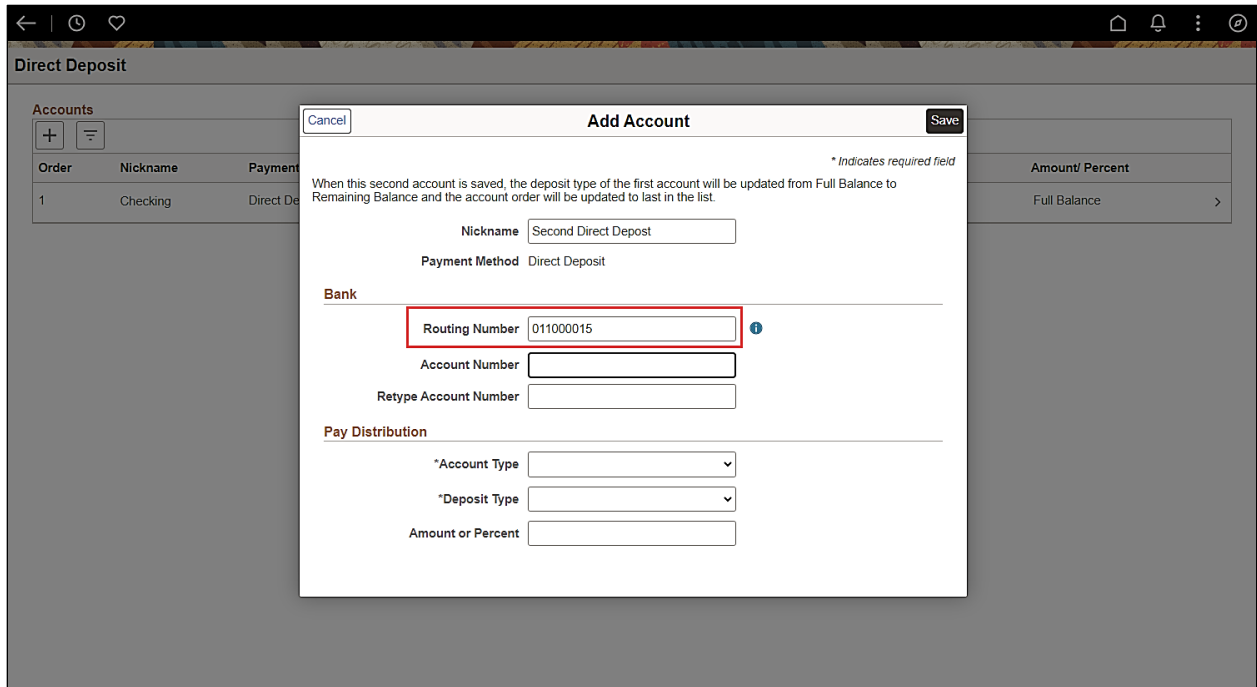
The screenshot shows the 'Direct Deposit' screen with a table of accounts. The plus button (+) in the 'Accounts' section is highlighted with a red box. The table has columns for Order, Nickname, Payment Method, Routing Number, Account Number, Account Type, and Amount/ Percent. One account is listed with Order 1, Nickname 'Checking', Payment Method 'Direct Deposit', Routing Number '011000015', Account Number 'XXXXXX7890', Account Type 'Checking', and Amount/ Percent 'Full Balance'.

Order	Nickname	Payment Method	Routing Number	Account Number	Account Type	Amount/ Percent
1	Checking	Direct Deposit	011000015	XXXXXX7890	Checking	Full Balance

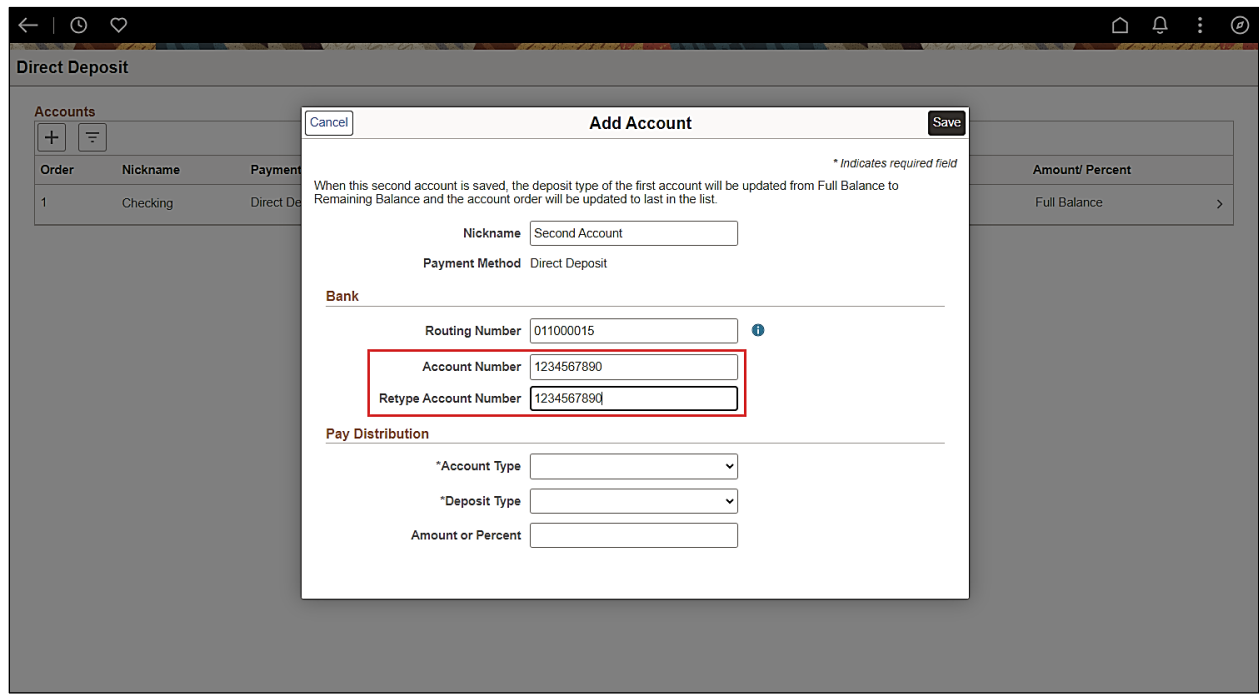
**Step 2:** Enter a **Nickname** for the account to differentiate between multiple accounts.



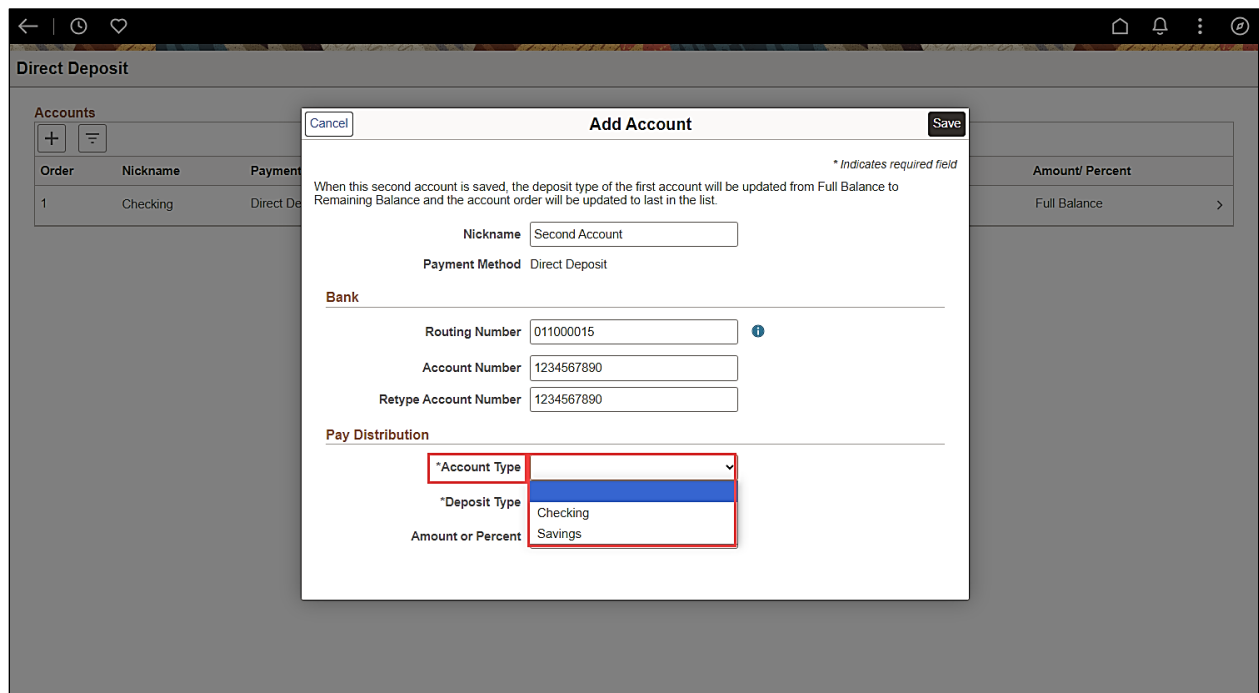
**Step 3:** Enter the **Routing Number** for the bank or credit union account.



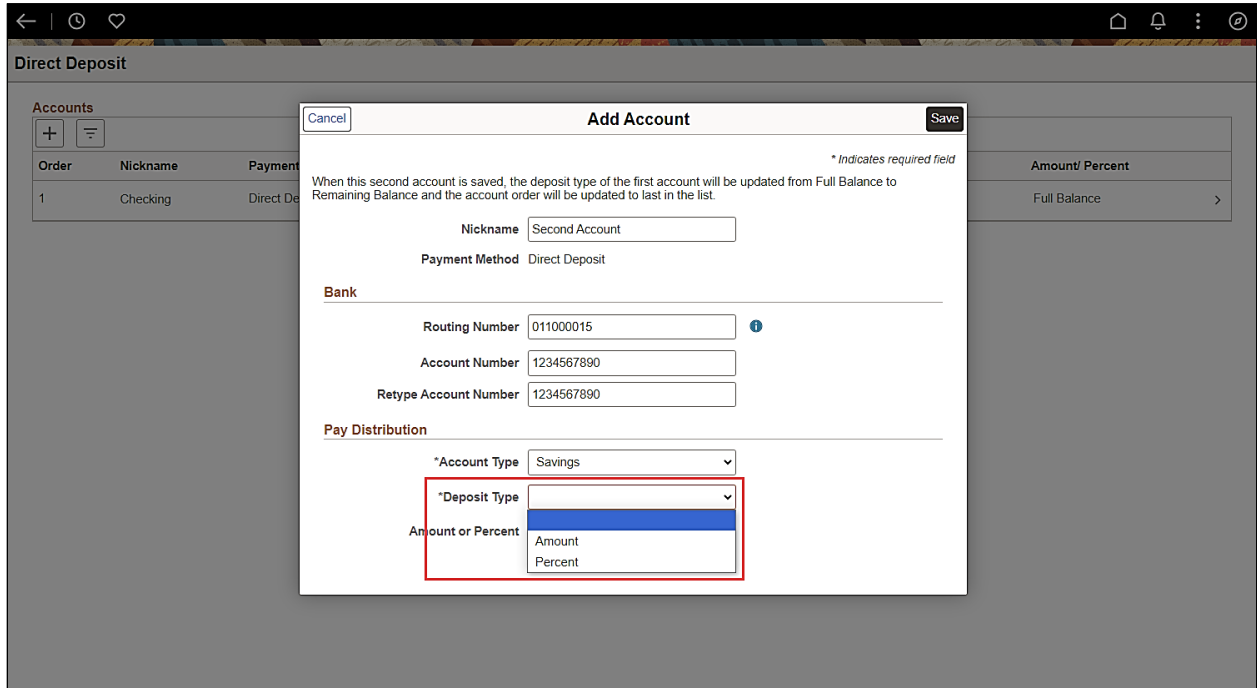
**Step 4:** Enter the **Account Number** of the bank or credit union account in the first field. Re-enter the **same Account Number** in the second field.



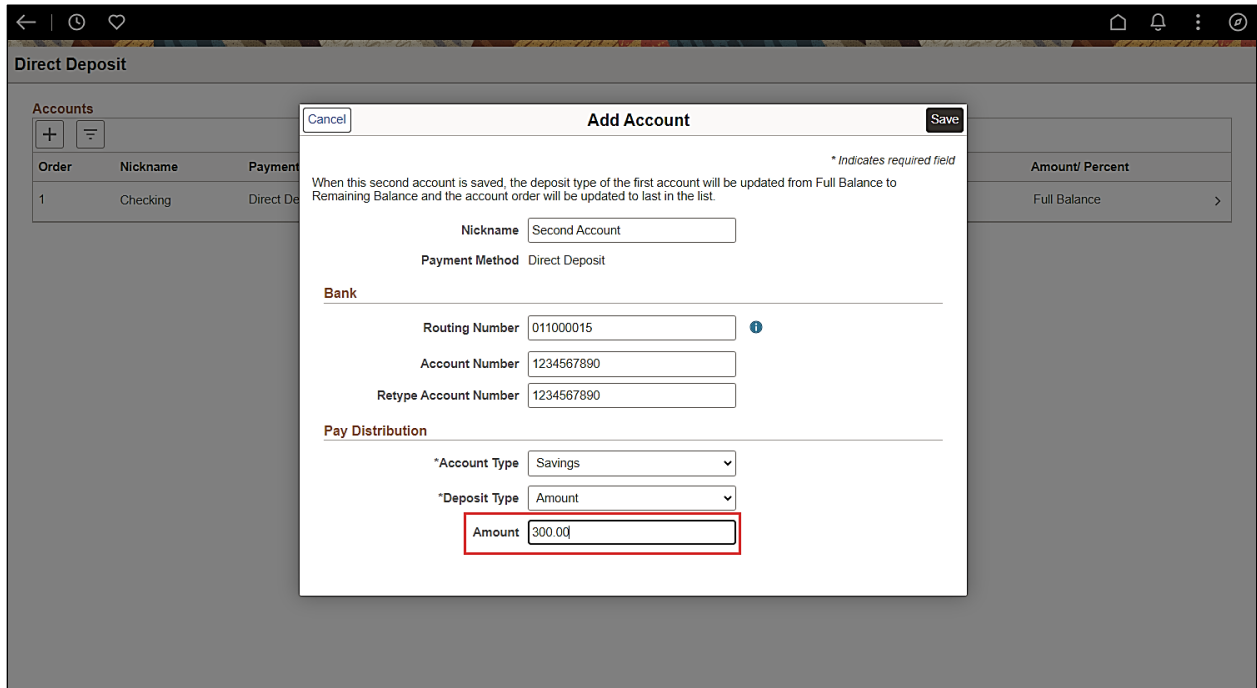
**Step 5:** Select the appropriate **Account Type** from the drop-down menu.



**Step 6:** Select the appropriate **Deposit Type** from the drop-down menu.



**Step 7:** Enter the **dollar amount** desired if Amount is chosen as the Deposit Type.



**Step 8:** Enter a desired **percentage** if Percentage is chosen as the Deposit Type.

Direct Deposit

Accounts

Order	Nickname	Payment Method	Amount/ Percent
1	Checking	Direct De	Full Balance >

**Add Account** Cancel Save

\* Indicates required field

When this second account is saved, the deposit type of the first account will be updated from Full Balance to Remaining Balance and the account order will be updated to last in the list.

Nickname

Payment Method Direct Deposit

**Bank**

Routing Number  ⓘ

Account Number

Retype Account Number

**Pay Distribution**

\*Account Type

\*Deposit Type

Percent

**Step 9:** Click the **Save** button.

Direct Deposit

Accounts

Order	Nickname	Payment Method	Amount/ Percent
1	Checking	Direct Deposit	Full Balance >

**Add Account** Cancel Save

\* Indicates required field

When this second account is saved, the deposit type of the first account will be updated from Full Balance to Remaining Balance and the account order will be updated to last in the list.

Nickname

Payment Method Direct Deposit

**Bank**

Routing Number  ⓘ

Account Number

Retype Account Number

**Pay Distribution**

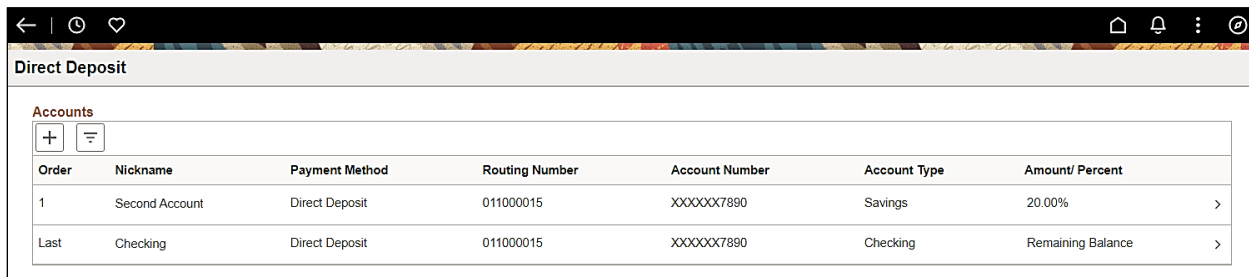
\*Account Type

\*Deposit Type

Percent

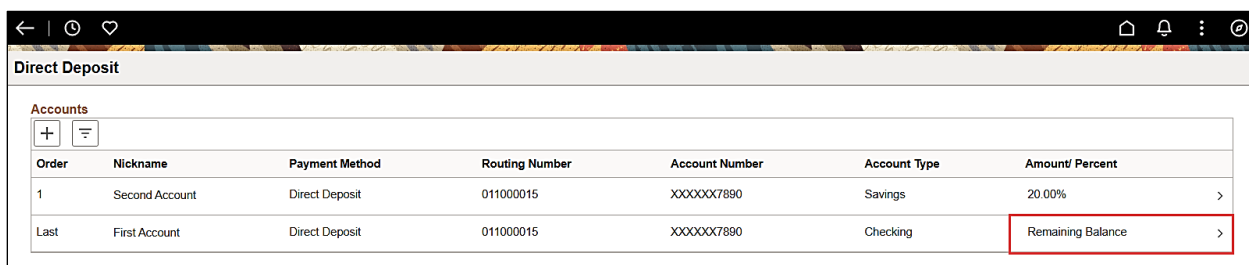
**Step 10:** The Direct Deposit page will update with the new account.

**Note:** If the employee has multiple accounts, the primary account will not have an amount or percent. It will say remaining balance; the other accounts can be a combination of percentages or flat amounts.



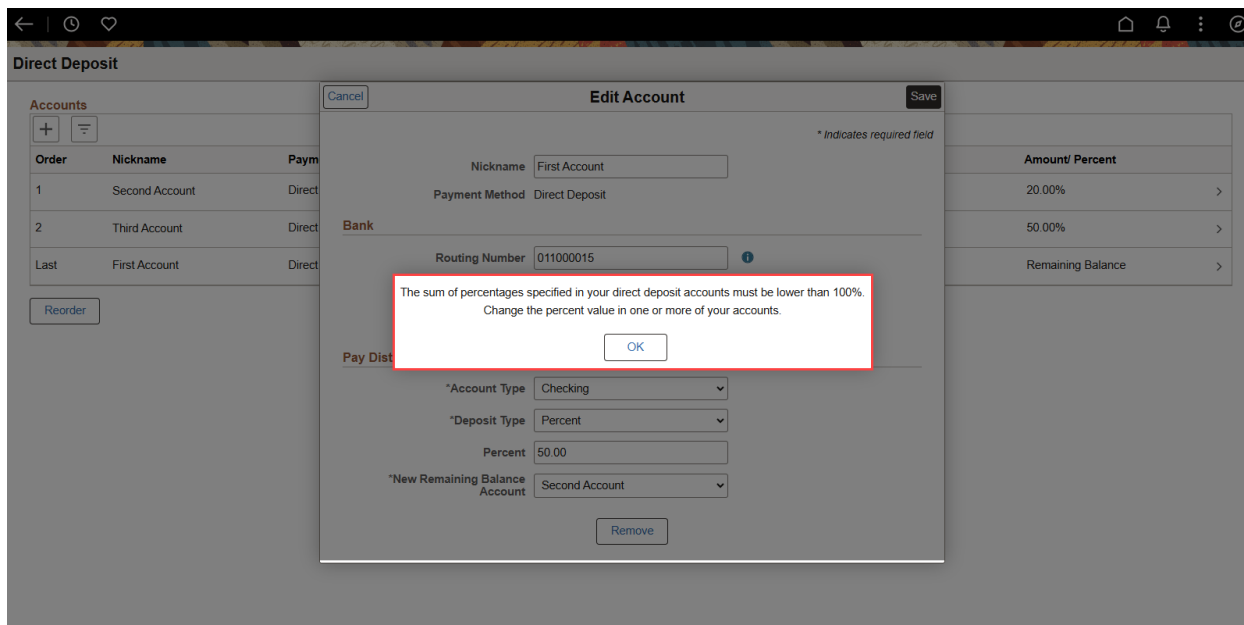
Order	Nickname	Payment Method	Routing Number	Account Number	Account Type	Amount/ Percent
1	Second Account	Direct Deposit	011000015	XXXXXX7890	Savings	20.00%
Last	Checking	Direct Deposit	011000015	XXXXXX7890	Checking	Remaining Balance

**Step 11:** The original account added will automatically have a Deposit Type of **Remaining Balance**.



Order	Nickname	Payment Method	Routing Number	Account Number	Account Type	Amount/ Percent
1	Second Account	Direct Deposit	011000015	XXXXXX7890	Savings	20.00%
Last	First Account	Direct Deposit	011000015	XXXXXX7890	Checking	Remaining Balance

**Step 12:** If the accounts do not equal 100%, this error message will occur. Edit the percentage and click the **Save** button.



**Direct Deposit**

**Accounts**

Order	Nickname	Payment Method	Routing Number	Account Number	Account Type	Amount/ Percent
1	Second Account	Direct				20.00%
2	Third Account	Direct				50.00%
Last	First Account	Direct				Remaining Balance

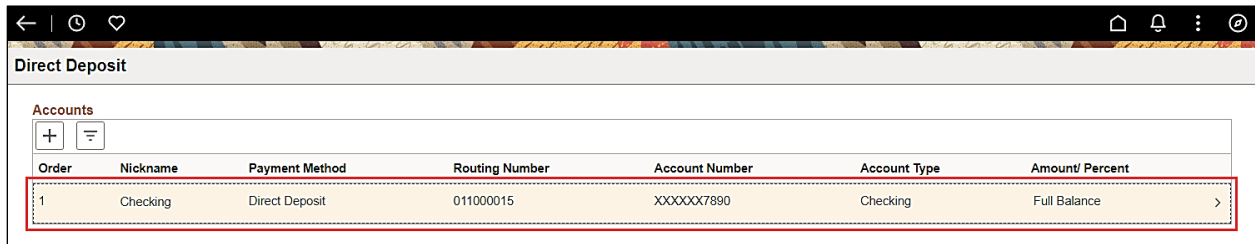
**Edit Account**

Nickname: First Account  
Payment Method: Direct Deposit  
Bank: Routing Number: 011000015  
Pay Dist: \*Account Type: Checking, \*Deposit Type: Percent, Percent: 50.00, \*New Remaining Balance Account: Second Account

**Error Message:** The sum of percentages specified in your direct deposit accounts must be lower than 100%. Change the percent value in one or more of your accounts.

## V. Editing an Account

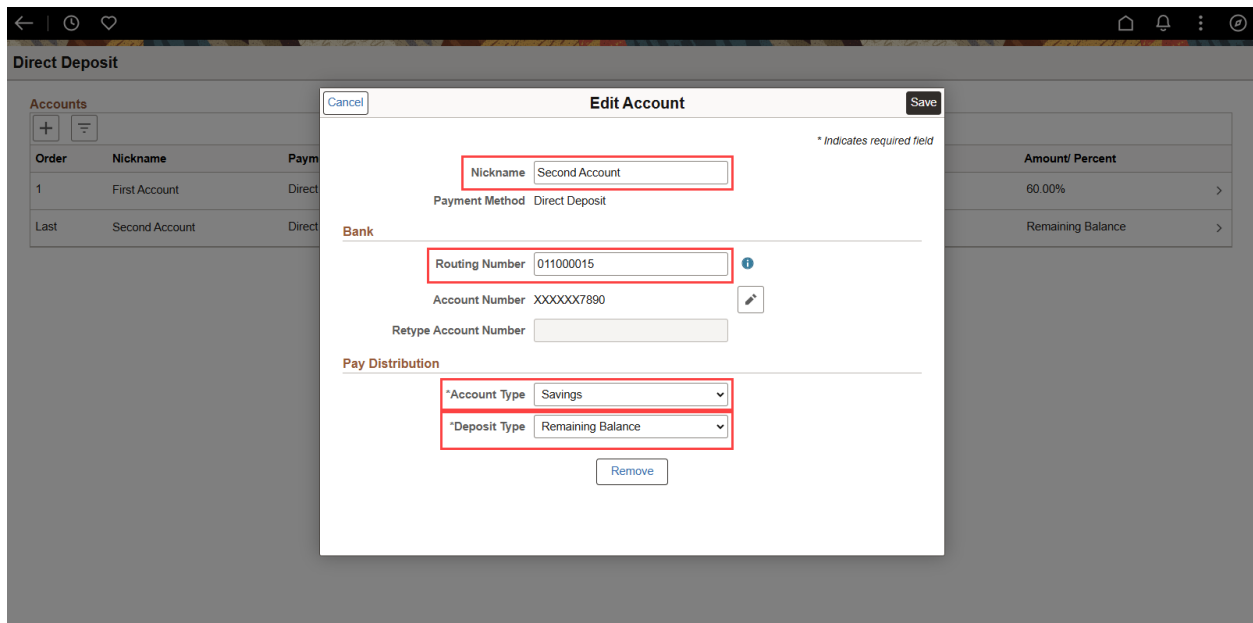
**Step 1:** On the Direct Deposit page, click the **row** for the account you would like to change.



The screenshot shows a mobile application interface for Direct Deposit. At the top, there are navigation icons (back, home, search, refresh). Below the title "Direct Deposit", there is a section for "Accounts" with a "+" and "-" icon. A table lists the accounts with the following columns: Order, Nickname, Payment Method, Routing Number, Account Number, Account Type, and Amount/ Percent. The first row is highlighted with a red dashed border.

Order	Nickname	Payment Method	Routing Number	Account Number	Account Type	Amount/ Percent
1	Checking	Direct Deposit	011000015	XXXXXX7890	Checking	Full Balance

**Step 2:** Edit any necessary information in the **Nickname, Routing Number, Account Type, or Deposit Type** fields.

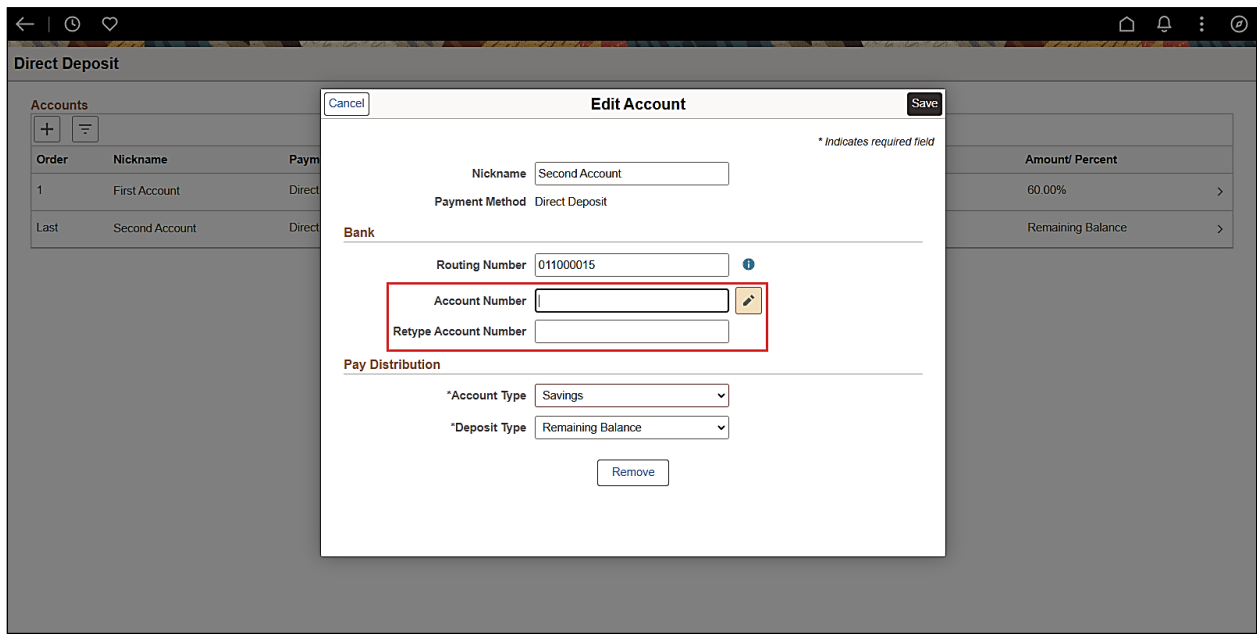


The screenshot shows the "Edit Account" modal form overlaid on the Direct Deposit page. The modal has a "Cancel" button on the left and a "Save" button on the right. It contains the following fields:

- Nickname:** "Second Account" (highlighted with a red box)
- Payment Method:** "Direct Deposit"
- Bank:**
  - Routing Number:** "011000015" (highlighted with a red box)
  - Account Number:** "XXXXXX7890" (with an edit icon)
  - Retype Account Number:** (empty field)
- Pay Distribution:**
  - \*Account Type:** "Savings" (dropdown menu, highlighted with a red box)
  - \*Deposit Type:** "Remaining Balance" (dropdown menu, highlighted with a red box)

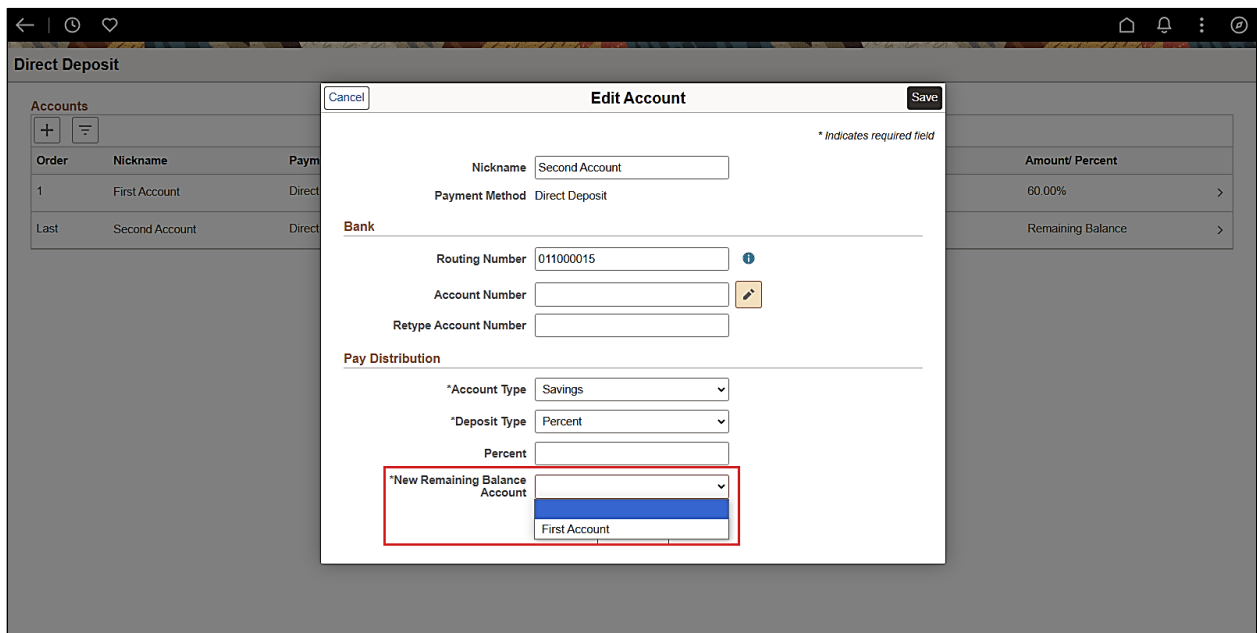
A "Remove" button is located at the bottom of the modal. A note "\* Indicates required field" is present in the top right corner of the modal.

**Step 3:** Click the pencil button to edit the **Account Number**.

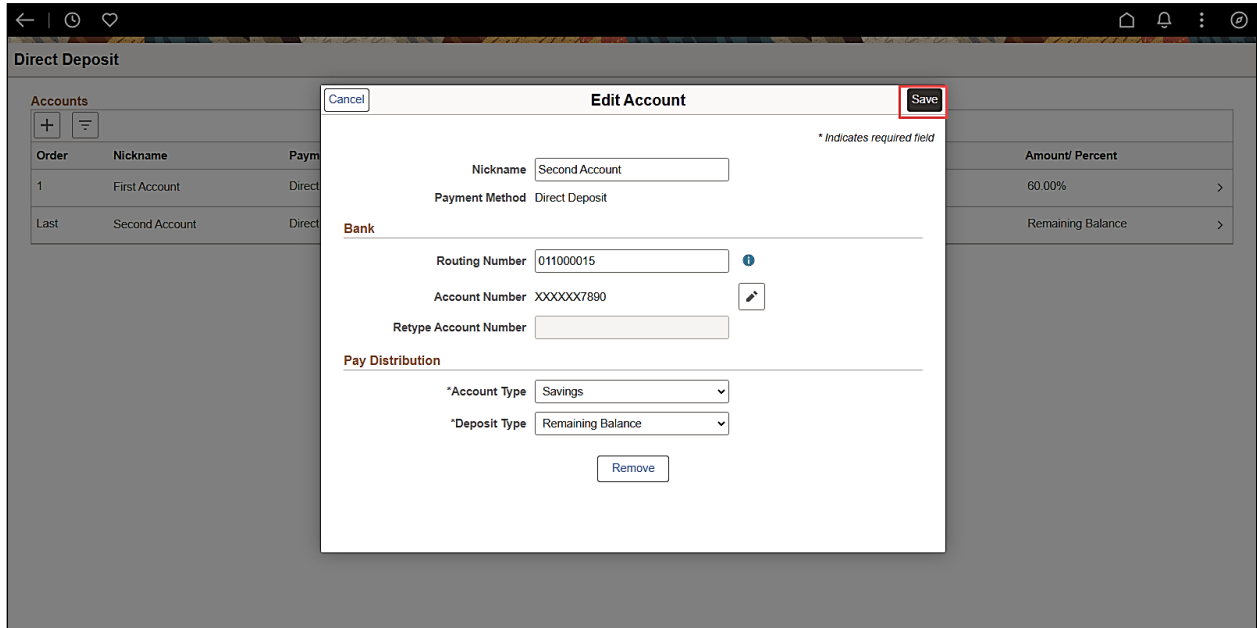


**Step 4:** If the Deposit Type is changed on the account set to Remaining Balance, the **New Remaining Balance Account** field will appear. Select the new account to set as **Remaining Balance**.

**Note:** The system will require one account to be set as Remaining Balance.

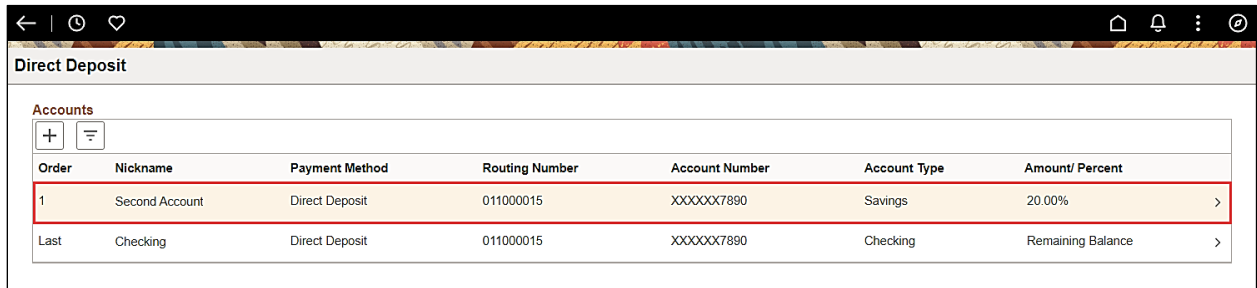


**Step 5:** Click the **Save** button.



## VI. Removing an Account

**Step 1:** On the Direct Deposit page, click the **row** of the account to remove.



**Step 2:** Click the **Remove** button.

Direct Deposit

Accounts

Order	Nickname	P
1	Second Account	D
Last	Checking	D

Amount/ Percent

20.00%	>
Remaining Balance	>

**Edit Account** Cancel Save

\* Indicates required field

Nickname

Payment Method Direct Deposit

**Bank**

Routing Number  ⓘ

Account Number  ✎

Retype Account Number

**Pay Distribution**

\*Account Type  ▾

\*Deposit Type  ▾

Percent

**Step 3:** Click the **Yes** button to remove the account.

Direct Deposit

Accounts

Order	Nickname	P
1	Second Account	D
Last	Checking	D

Amount/ Percent

20.00%	>
Remaining Balance	>

**Edit Account** Cancel Save

\* Indicates required field

Nickname

Payment Method Direct Deposit

**Bank**

Routing Number  ⓘ

Account Number  ✎

Retype Account Number

**Pay Distribution**

\*Account Type  ▾

\*Deposit Type  ▾

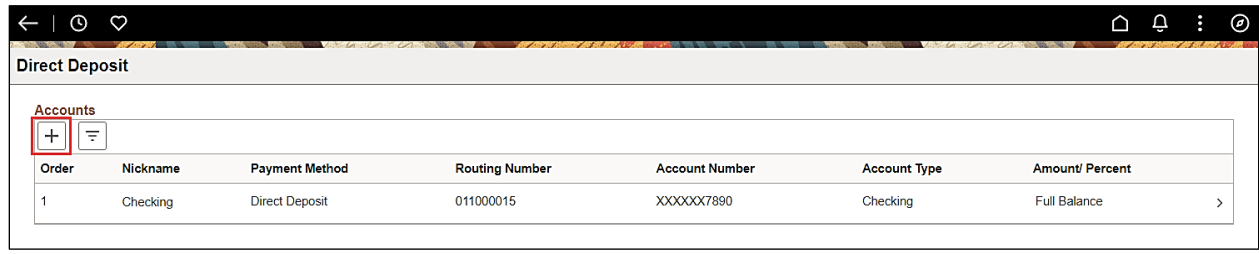
Percent

Are you sure you want to remove the account?

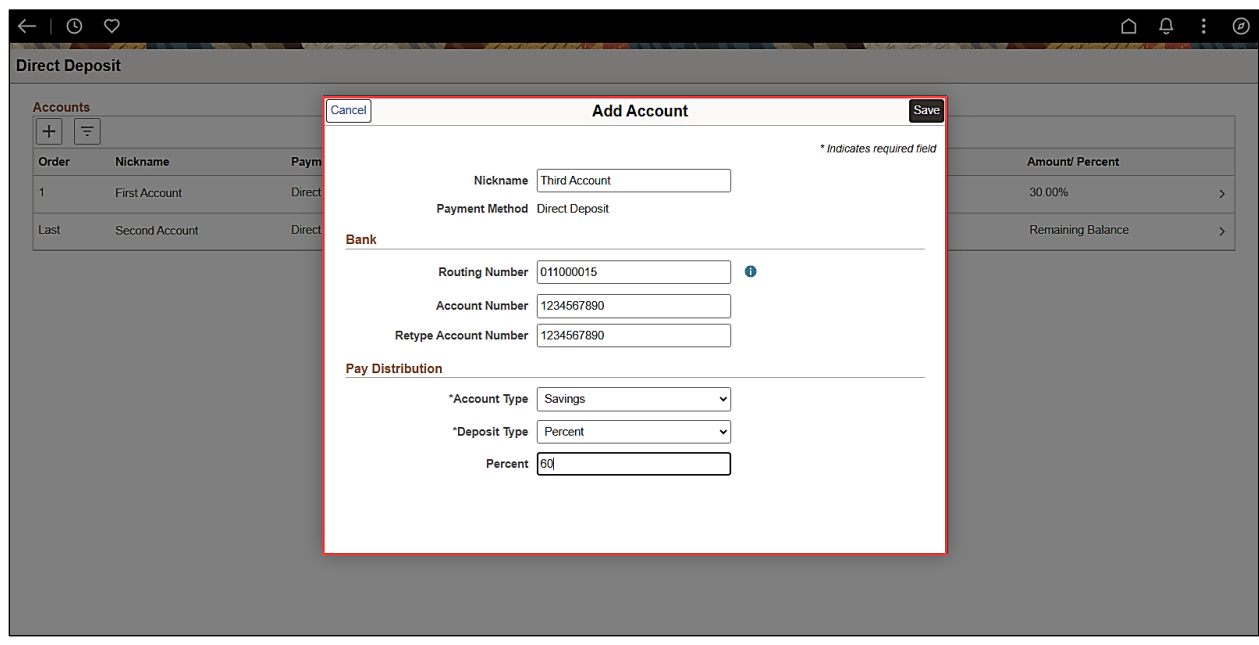
## VII. Adding a New Account as Remaining Balance

To add a new account as the Remaining Balance, the account needs to be first added as a percentage or amount. The current Remaining Balance account can then be edited to reflect the desired changes.

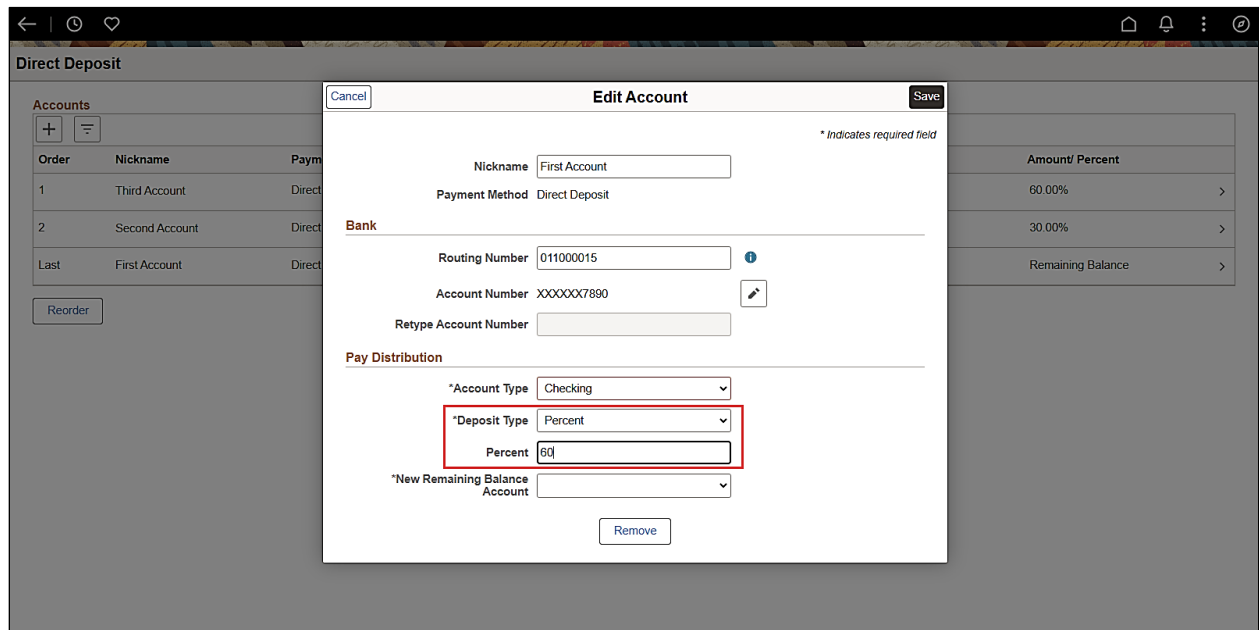
**Step 1:** On the Direct Deposit screen, click the **plus** button to add a new account.



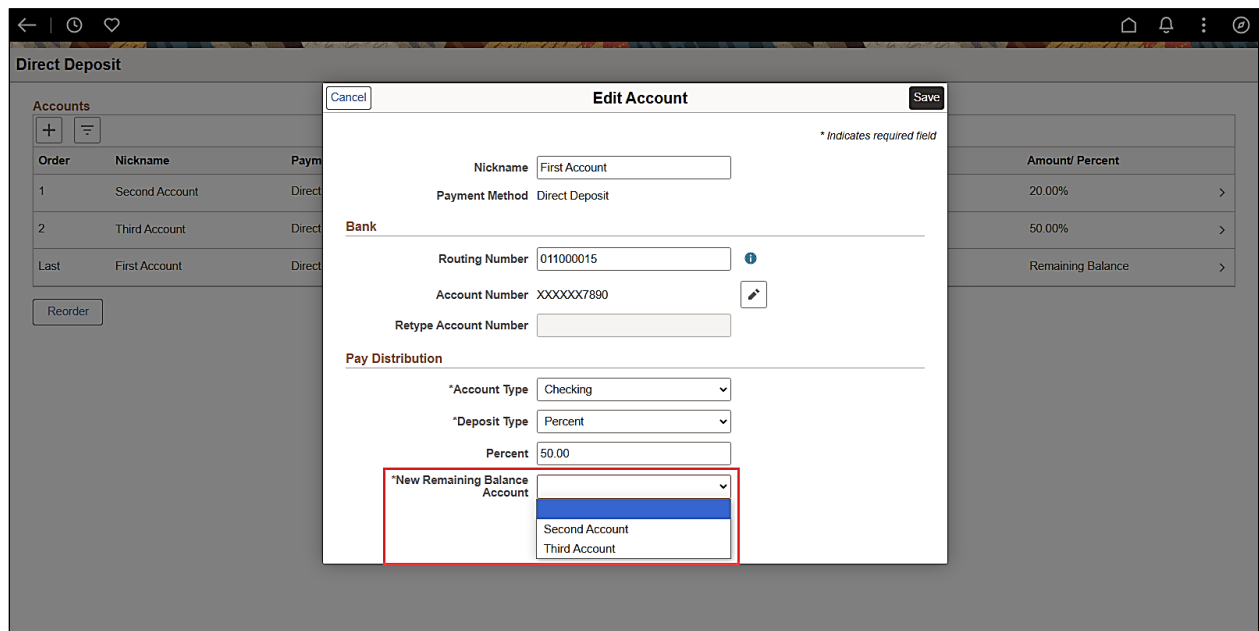
**Step 2:** Enter the information for the account. The Percentage across all accounts must equal less than 100%. The Amount across all accounts must equal less than the net pay.



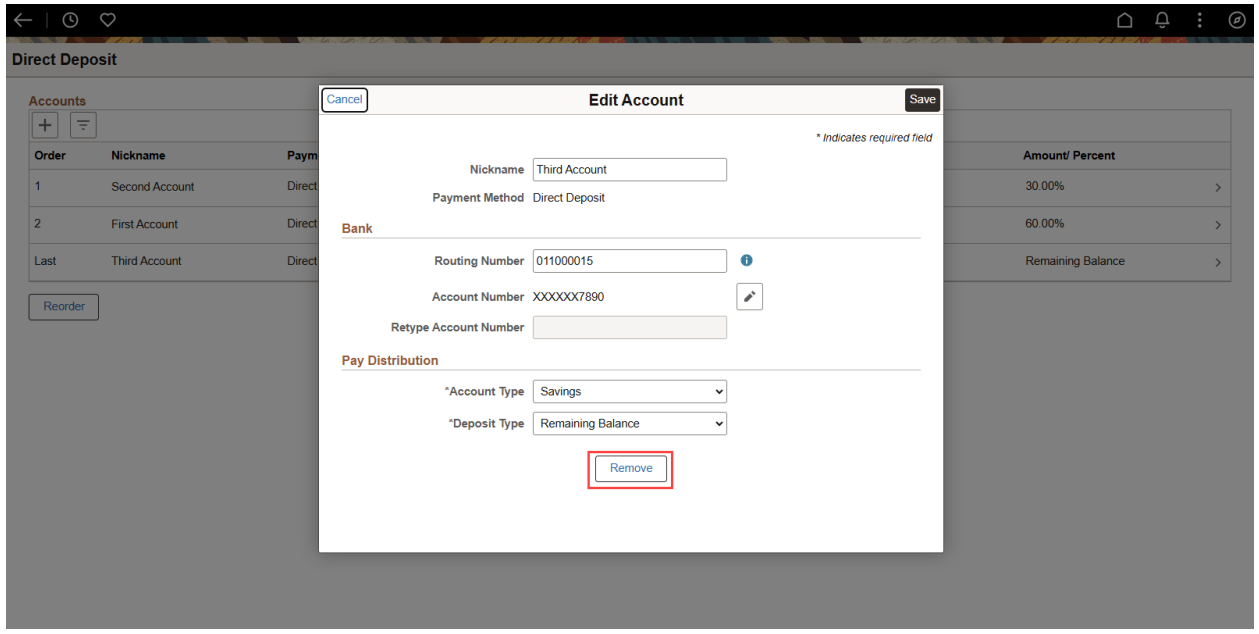
**Step 3:** Click on the row of the current account set to Remaining Balance. Edit the Deposit Type to the desired percentage or amount.



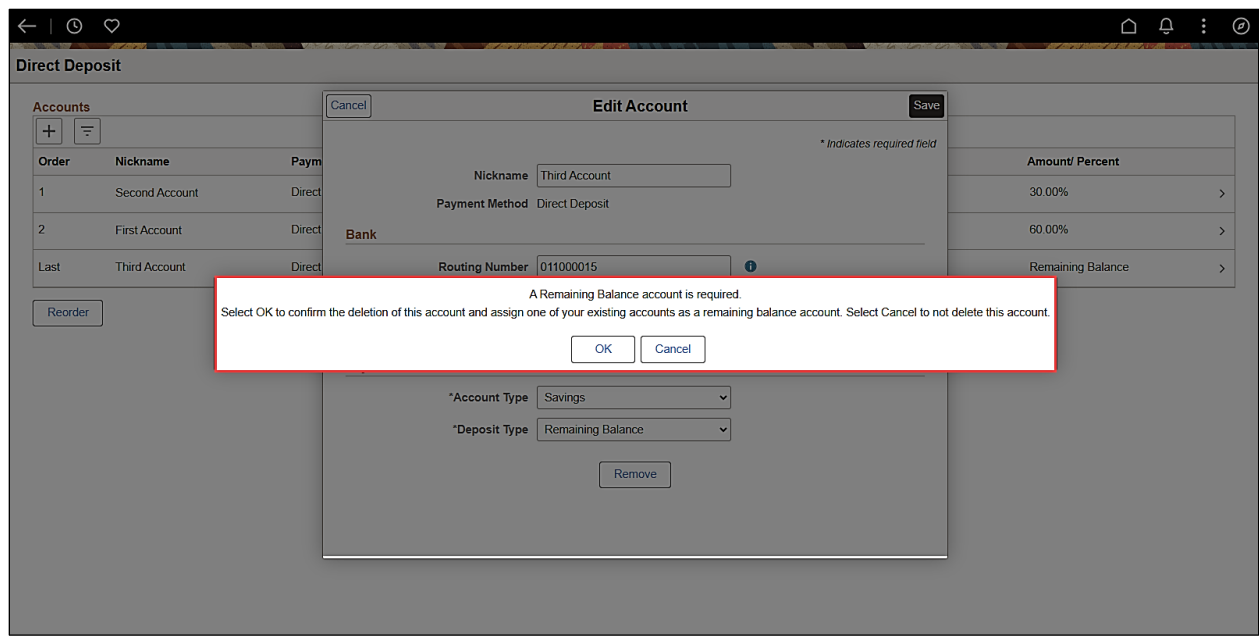
**Step 4:** This will require a New Remaining Balance Account. Choose a new account that will become the New Remaining Balance Account. Click the **Save** button.



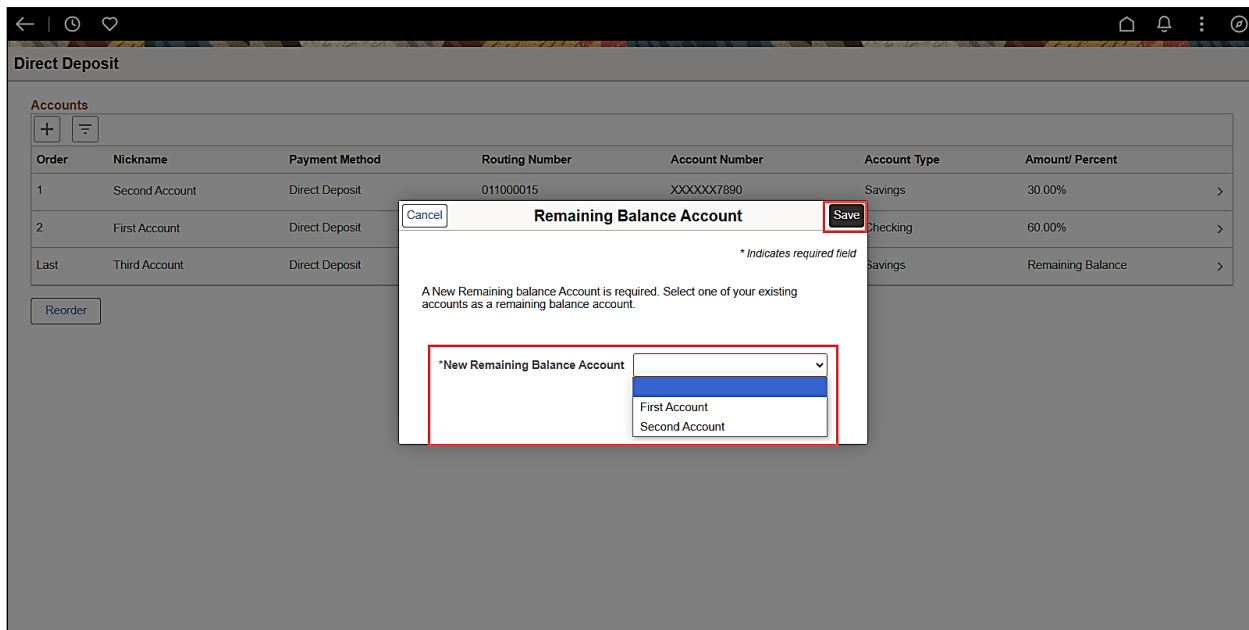
**Step 5:** Click the **Remove** button to delete the current Remaining Balance Account.



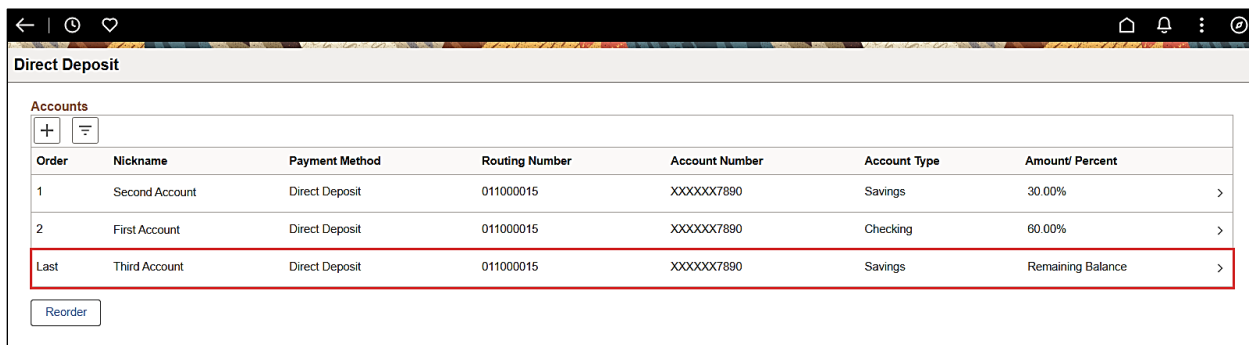
**Step 6:** This message will appear to warn that one account must be set to Remaining Balance. Click the **OK** button.



**Step 7:** Select the New Remaining Balance Account desired. Click the **Save** button.

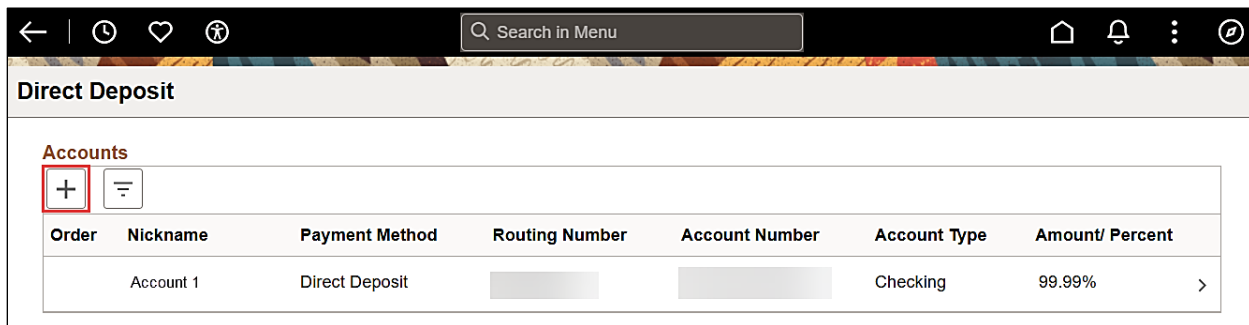


**Step 8:** The Direct Deposit screen will reflect the new account set to Remaining Balance.



## VIII. Changing Account to Balance of Net Pay

**Step 1:** On the Direct Deposit screen, click the **plus** button to add a new account.



**Step 2:** Enter the account number you want to use for the balance of net pay account.

**Note:** In most cases, this will be the existing account. It is okay if both accounts are the same.

The screenshot shows the 'Add Account' dialog box. The 'Nickname' field contains 'Account 2'. Under the 'Bank' section, the 'Routing Number' is '011000015', 'Account Number' is '1234567890', and 'Retype Account Number' is '1234567890'. Under 'Pay Distribution', '\*Account Type' is set to 'Checking' and '\*Deposit Type' is set to 'Remaining Balance'. A red box highlights the Nickname field, and another red box highlights the Bank fields. A third red box highlights the \*Account Type dropdown.

**Step 3:** Select either **Percentage** or **Amount** for the account type. You will not be able to set it as the balance of net pay account yet. This selection is only temporary.

This screenshot shows the same 'Add Account' dialog box, but with the '\*Deposit Type' dropdown menu open. The menu options are 'Percent', 'Amount', 'Percent', and 'Remaining Balance'. The 'Save' button in the top right corner is highlighted with a red box. A red box also highlights the dropdown menu.

**Step 4:** Enter the **remaining percentage that will equal to 100%**. For this example, the Account 1 is set to 99.99%, so Account 2 will be a 0.01%.

The screenshot shows the 'Add Account' form with the following fields and values:

- Nickname: Account 2
- Payment Method: Direct Deposit
- Bank**
  - Routing Number: 011000015
  - Account Number: 1234567890
  - Retype Account Number: 1234567890
- Pay Distribution**
  - \*Account Type: Checking
  - \*Deposit Type: Percent
  - Percent: .01 (highlighted with a red box)
  - \*New Remaining Balance Account: (empty dropdown)

**Step 5:** Select the original account from the New Remaining Balance Account drop-down menu.

The screenshot shows the 'Add Account' form with the 'New Remaining Balance Account' dropdown menu open. The 'Percent' field is now empty. The dropdown menu is highlighted with a red box and shows 'Account 1' selected.

- Nickname: Account 2
- Payment Method: Direct Deposit
- Bank**
  - Routing Number: 011000015
  - Account Number: 1234567890
  - Retype Account Number: 1234567890
- Pay Distribution**
  - \*Account Type: Checking
  - \*Deposit Type: Percent
  - Percent: (empty)
  - \*New Remaining Balance Account: Account 1 (selected)

Step 6: Click the Save button.

The screenshot shows a mobile application interface for adding a new account. The form is titled "Add Account" and includes a "Cancel" button on the top left and a "Save" button on the top right, which is highlighted with a red box. The form contains the following fields and sections:

- Nickname:** Account 2
- Payment Method:** Direct Deposit
- Bank Section:**
  - Routing Number:** 011000015
  - Account Number:** 1234567890
  - Retype Account Number:** 1234567890
- Pay Distribution Section:**
  - \*Account Type:** Checking
  - \*Deposit Type:** Percent
  - Percent:** 0.01
  - \*New Remaining Balance Account:** Account 1

A note at the top right of the form states: "\* Indicates required field".

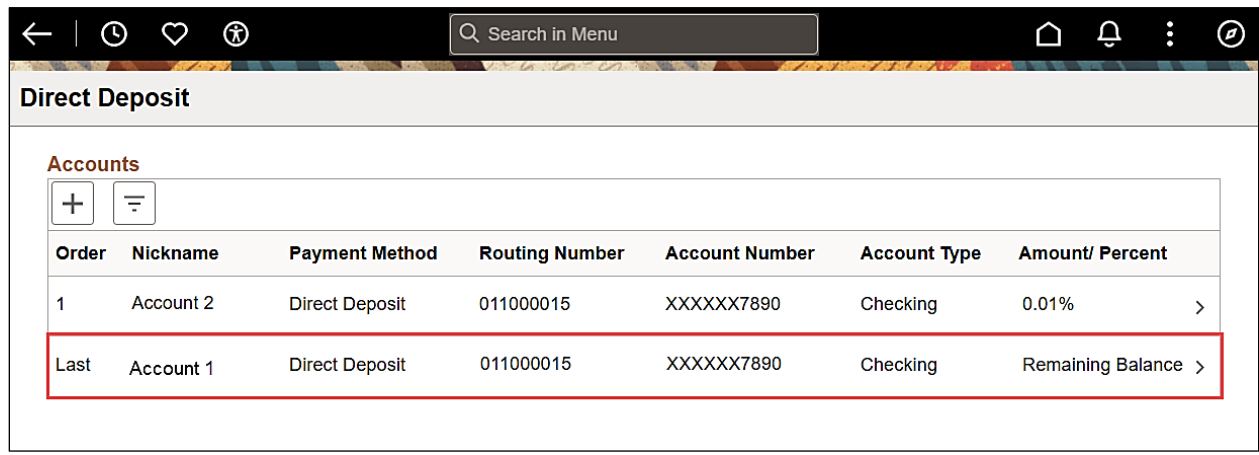
Step 7: Click the OK button.

This screenshot shows the same "Add Account" form as in Step 6, but with a confirmation dialog box overlaid in the center. The dialog box contains the following text:

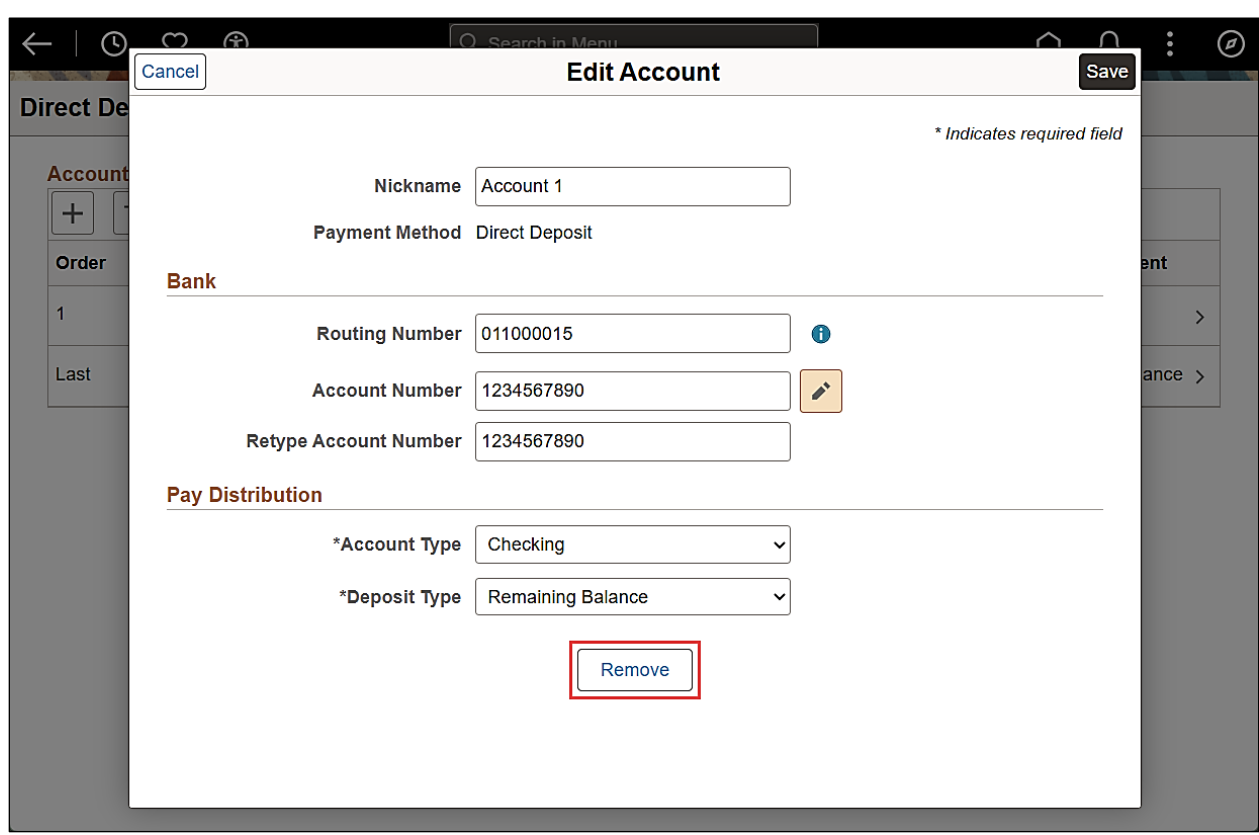
The deposit type of the selected account will be changed from Amount or Percent to Remaining Balance and the account order will be updated to last in the list. Select OK to continue, or Cancel to make another selection.

The dialog box has two buttons: "OK" and "Cancel". The "OK" button is highlighted with a red box. The background form is dimmed, but the "Save" button remains visible in the top right corner.

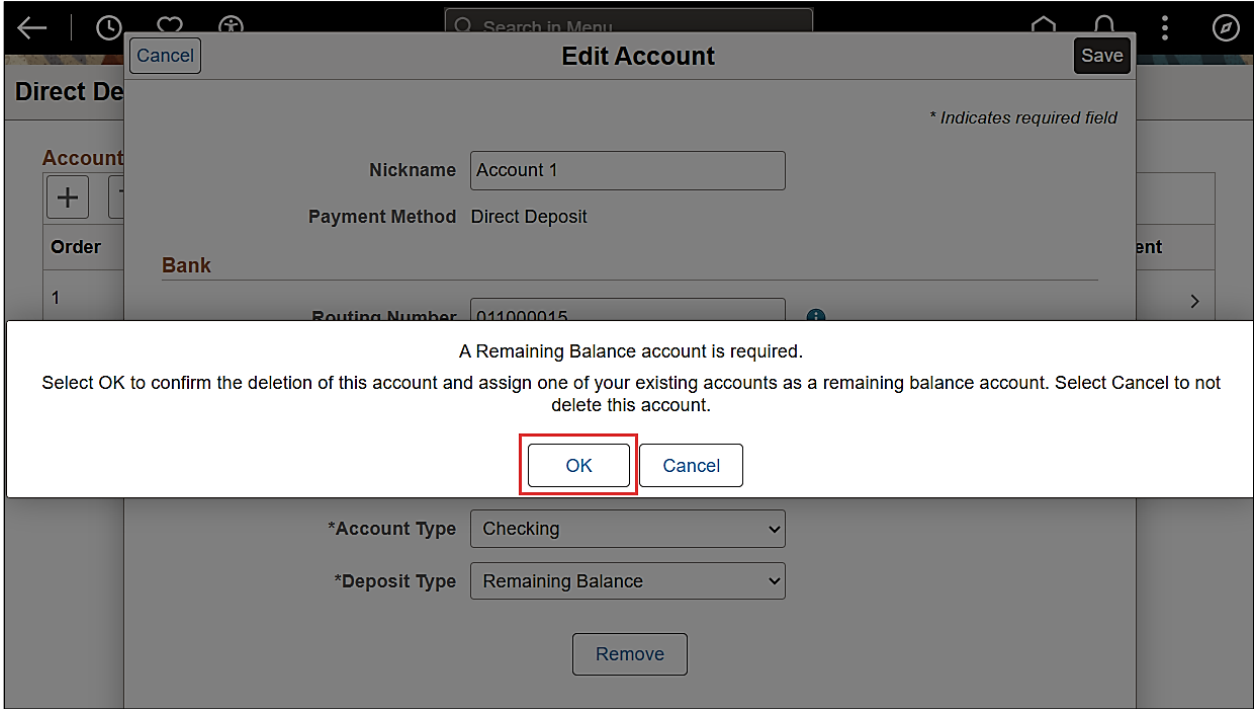
**Step 8:** Click on the **row of Account 1** to return to your original account.



**Step 9:** Click the **Remove** button for the original account.

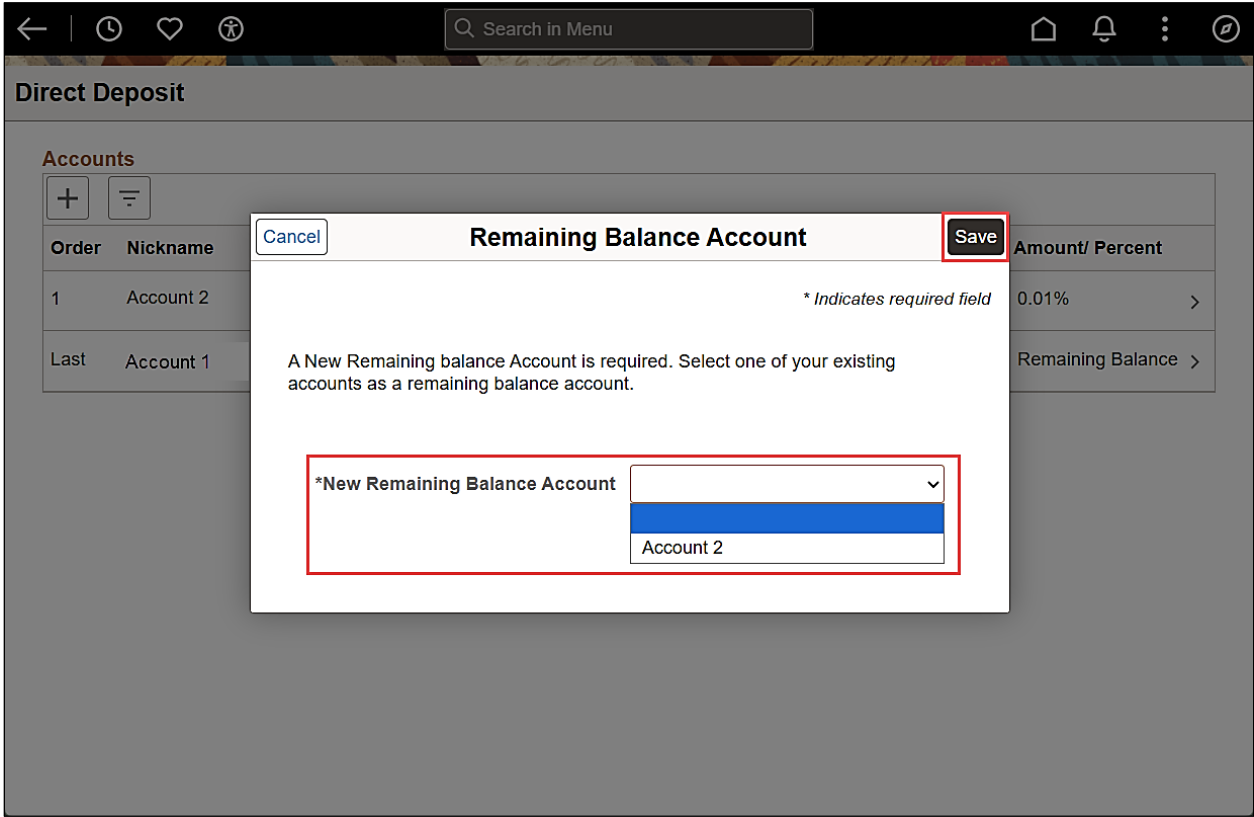


**Step 10:** The message will appear that a balance of net pay account is required. Click the **OK** button.

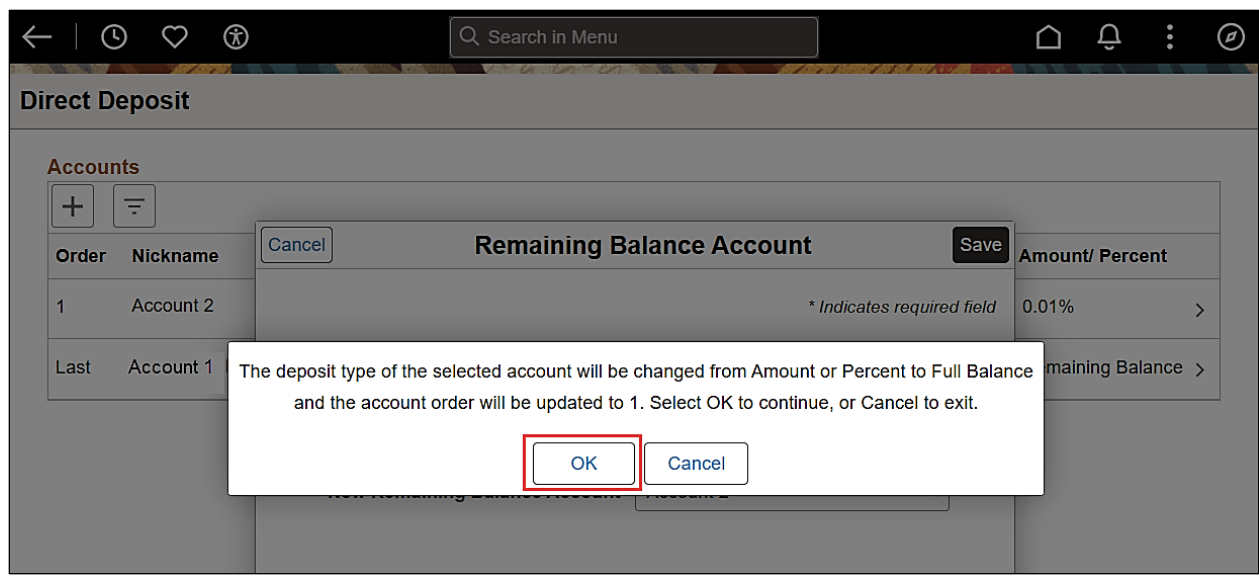


**Step 11:** Select the newly added account from the New Remaining Balance Account drop-down menu.

**Step 12:** Click the **Save** button.



**Step 13:** The deposit type of the selected account will be changed from Amount or Percent to Full Balance and the account order will be updated to 1. Click the **OK** button.



**Step 14:** The remaining account should now be set to Full Balance.

