



Direct Deposit Authorization Form
University of Massachusetts · Amherst

Please PRINT or TYPE

Name _____ HR Employee ID 100 _____
Last First MI 8-digit ID starts with 100

SSN - - Phone _____ E-Mail _____

Action Requested (*Check ✓ One*) Start Direct Deposit Stop Direct Deposit Change (add/delete a bank, increase/decrease fixed amount or select new balance account)

* A change replaces the direct deposit authorization currently on file. Fill in every row of bank information to show how your check should now be deposited.

Bank Name	Routing # ----- (9 digits)	Checking <input type="checkbox"/> or Savings <input type="checkbox"/>	Full Deposit <input type="checkbox"/> or Fixed Amount \$ _____	<input type="checkbox"/> Balance Account Deposit any balance of net pay to this account.
Acct# _____				

If depositing to more than one (1) bank, you must choose one Balance Account.



Bank Name	Routing # ----- (9 digits)	Checking <input type="checkbox"/> or Savings <input type="checkbox"/>	Full Deposit <input type="checkbox"/> or Fixed Amount \$ _____	<input type="checkbox"/> Balance Account Deposit any balance of net pay to this account.
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I authorize the University of Massachusetts to deposit my net pay via direct deposit to my account(s) as indicated above. If funds to which I am not entitled are deposited to my account(s), I authorize the University to direct the financial institution(s) to return said funds.

I understand that it is my responsibility to verify that payments have been credited to my account(s) and that the University assumes no liability for overdrafts for any reason. I understand that in the event my financial institution(s) is/are not able to deposit any electronic transfer into my account due to any action I take, the University cannot issue the funds to me until the funds are returned to the University by my financial institution(s).

I understand this authorization will override any previous authorization and will remain in effect until a) revoked by my written request; or b) immediately following my termination from employment with the University; or c) 120 days after my last paycheck was issued.

I understand I must immediately notify the Payroll Office **before** I close any/all account(s) listed above while this authorization is in effect.

Employee Signature _____ Today's Date _____



Attach a voided check and/or deposit slip for each new account entered above.

Bring or send the completed Authorization form with attached check(s)/deposit slip(s) to:
Human Resources, 3rd floor, Whitmore Administration Building.

Please allow up to five (5) weeks (2 pay cycles) for this authorization to take effect.

Questions? Call the Payroll Office, (413) 545-3761 or 545-0391.

How to Fill Out the Direct Deposit Form

Action Requested

1. Check one box to indicate the action you are requesting:

- Start** - for new enrollments only to start Direct Deposit. Allow up to five (5) weeks for the deposit to go into effect.
- Stop** - to stop direct deposit of paycheck to all accounts. Your request to stop deposit must be received by Human Resources at least seven (7) days before the next payday.
- Change** - to add or delete a bank, increase or decrease a fixed amount, and/or change the Balance Account. Allow at least one (1) pay cycle for the change to take effect. A change replaces the direct deposit authorization currently on file. Fill in every row of bank information to show how your check should now be deposited.

Employee Information

2. **Name** – Enter your name in the order of: Last Name, First Name, Middle Initial
3. **HR ID** – If you are a new employee and have never been paid, leave this space blank. All others, enter the last 5 digits of your HR employee ID # (see upper left corner of your pay statement.)
4. **SSN** – Enter your social security number. Human Resources (HR) uses the number to verify that the direct deposit being processed is for the correct employee.
5. **Phone & E-mail** – Enter your daytime phone number and email address. HR uses this information to contact you in the event there is a question about your direct deposit.

Deposit Options

The entire net pay amount must be direct deposited. Partial direct deposits are not allowed. There are two deposit options available:

- send 100% of your net pay to one checking or savings account.
- assign a fixed dollar amount to go to as many four (4) different banks. One bank must also be selected as the **Balance Account** to take any leftover net pay.

Account Information

6. **Bank Name** – enter the name of your bank, credit union or financial institution.
7. **Routing #** – enter the 9-digit transit routing number that identifies your bank (see example below).
8. **Account #** – enter your bank account number (see below). Only one account per bank is allowed for direct deposit. If you want your pay distributed to different accounts within the same bank, you must make arrangements with the bank to have this done for you.
9. **Checking** or **Savings** - Check one box.
10. **Full Deposit** - Check this box if all your net pay will be directly deposited to one bank.
or
Fixed Amount \$ - If depositing to more than one account, fill in the dollar amount you want to deposit in each account.
11. **Balance Account** – If your pay is going to more than one place you must check one bank your “Balance Account.” Any money left after the fixed amounts are deposited will go into the Balance Account.

Tyler Ann Munson
1 Ashes Lane
Hadley, MA 01375

Date 976

Pay to the order of _____ \$ _____ Dollars

void

KeyBank
New York, NY 10016
memo _____

I: 987654321 | XXXXXXXX || 976

Transit Routing #

Account #

Frequently Asked Questions about Direct Deposit

How do I sign up for direct deposit?

Download the Direct Deposit Authorization Form from our website and fill in the required information. Attach a voided check or savings deposit slip to the form and either mail or bring in to the Human Resources (HR) Information Center, Room 327C, Whitmore Administration Building. You can also pick up a Direct Deposit form from our HR Information Center which is open Monday through Friday from 9:00 a.m. to 4p.m.

How long does it take for the direct deposit to take effect?

It can take up to five (5) weeks or two (2) pay cycles for a new Direct Deposit to take effect. In the meantime, you will receive a regular paycheck at the department where you work.

Is direct deposit required for employees?

All employees hired after February 24, 2002, with the exception of student hourly personnel and graduate employees, are required to sign up for automatic payroll deposit. If this requirement causes an undue hardship for an employee, he or she may appeal to the President's Office for an exemption.

What is pre-noting?

Pre-noting (short for pre-notification) is an electronic test done to verify that a payroll check can be transmitted to a bank's routing number and into your account number.

How will I know when my check starts going to the bank?

You will get a pay statement at the department where you work that details your earnings and withholdings. The amount deposited to your account(s) will be printed in the lower right corner of the statement as:

DIR DEP [Amount]

Can I have a partial direct deposit where a fixed dollar amount goes to a bank and the rest is paid to me in a regular paycheck?

No. Direct deposit is an all or nothing proposition. You must have the entire amount of net pay deposited.

What if I change accounts or close my account?

Do not close your account before you've filled out a new Direct Deposit form with Human Resources. Failure to notify HR will cause your pay to be rejected from where it was previously deposited and you will have to wait for the money to be returned to the University Treasurer's Office which can take several days.

If you change your direct deposit account or bank, you need to fill out another Direct Deposit Authorization Form and attach a voided check or cancelled savings deposit slip. It usually takes 1 pay cycle (2 weeks) for the pre-note process and for direct deposit to resume. In the meantime you would receive a regular paycheck until the change takes effect.

What do I need to fill in on the Direct Deposit Form if I'm making a change?

Complete the entire Direct Deposit form. A change means you are replacing the Direct Deposit Authorization form currently on file with Human Resources. Make sure to fill in every row of bank information on the form to show exactly how you want your check deposited. Also attach a voided check if you are adding a bank.

Can I direct deposit part of my check into a checking account and the rest into a savings account at the same bank?

You cannot do this through direct deposit. You can send your check to one account per bank. You may want to ask your bank to split the money into separate accounts you may have there.

I have my check deposited into two banks – one gets a fixed amount and the other bank gets the balance. What would happen if I closed the account that was receiving the balance of my check and I didn't tell the Payroll Office?

Only the fixed amount for the active account would go to your bank. The balance would be rejected since the account number was now inactive. Rejected directed deposit amounts are electronically returned through a very lengthy process to the University Treasurer's Office.