



## Answers to Frequently Asked Direct Deposit Questions



This document will be updated as needed. To skip directly to information regarding the Payroll Card, click [HERE](#).

**Q: WHAT IS DIRECT DEPOSIT?**

**A:** Direct deposit is an electronic method used to deliver payroll. It is an alternative to issuing paper pay checks and eliminates the need to pick-up and cash a check to access funds.

**Q: HOW DOES DIRECT DEPOSIT WORK?**

**A:** On payday, your net pay (pay after taxes and other deductions) is deposited directly into an account, such as a personal checking/savings account from a financial institution of your choice or a payroll card, by electronic funds transfer.

**Q: HOW RELIABLE IS DIRECT DEPOSIT?**

**A:** Direct deposit is the fastest, most reliable payment method available. Three out of four Americans who have access to direct deposit choose to use it.

**Q: WHY DOES THE COMMONWEALTH OF KENTUCKY REQUIRE USE OF DIRECT DEPOSIT FOR NEW HIRES?**

**A:** Direct deposit is a convenient, reliable, cost and time saving alternative to issuing paper checks. Not only is it a valuable benefit to you, but it provides tremendous cost savings to the state. The cost of an electronic transaction is a fraction of the cost of issuing a paper check and checkstub.

**Q: IS DIRECT DEPOSIT REQUIRED FOR USE BY ALL EMPLOYEES?**

**A:** Direct deposit is required for use by all individuals hired on or after January 1, 2015 and paid through the Kentucky Human Resource Information System (KHRIS) which includes all judicial and executive branch employees.

**Q: WHAT IF I REFUSE TO ENROLL IN DIRECT DEPOSIT?**

**A:** If you were hired on or after January 1, 2015 and do not enroll with a personal account from a financial institution of your choice, a payroll card will be automatically created for you and provided in place of a paper check. It will be the only means for accessing your pay.

**Q: CAN I CLAIM A HARDSHIP AND REQUEST TO BE EXEMPTED FROM THIS POLICY?**

**A:** No. Only day laborers and state active duty employees are exempt from this policy. All others are required to make a selection for direct deposit and enroll accordingly.

**Q: WHAT ARE SOME OF THE ADVANTAGES OF UTILIZING DIRECT DEPOSIT INSTEAD OF RECEIVING A PAPER CHECK?**

**A:** Safety and convenience are big factors, as your net pay is deposited directly to your specified account(s) in a timely manner, even if you are absent from work on pay day or if there is inclement weather. With direct deposit, there are no more worries about unreliable mail service; no more concerns about lost or stolen checks; no more long lines at the bank waiting to deposit your paycheck.

**Q: HOW WILL I KNOW WHEN I HAVE BEEN PAID BY DIRECT DEPOSIT?**

**A:** This may vary based on the option you select for direct deposit. Some financial institutions offer features such as text and/or email alerts when funds are deposited to your personal account. Additionally you may be able to check your balance through other customer service options such as online, by phone, at an ATM, or with teller-assistance. All of these options are available with the payroll card.

***Q: HOW WILL I KNOW HOW MUCH I HAVE BEEN PAID THROUGH DIRECT DEPOSIT?***

**A:** Your electronic salary statements are available through the Employee Self-Service (ESS) feature of the Kentucky Human Resources Information System (KHRIS) at <https://khris.ky.gov/irj/portal>. Using your KHRIS User ID and password to log in you can click on “Payment Information,” then click on “Salary Statement” to view this information. Please see [Guide to Accessing and Understanding Your Electronic Salary Statement](#) for additional guidance.

Additionally, customer service options offered by your financial institution (if you enrolled with a personal account) may offer this information the same as the customer service options do that are associated with the payroll card, through Bank of America.

***Q: WHEN CAN I WITHDRAWAL MY MONEY USING DIRECT DEPOSIT?***

**A:** Most financial institutions make the funds available for withdrawal at the beginning of business on the same day as payday. If you enroll using a personal account you should check with your individual financial institution concerning fund availability and withdrawals. Funds are deposited to the payroll card (Bank of America’s CashPay VISA pre-paid debit card) by 6:00 a.m. eastern time on pay day and are available for immediate use.

***Q: WHAT IF I DO NOT HAVE A PERSONAL ACCOUNT SUCH AS CHECKING OR SAVINGS?***

**A:** If you do not have a personal account and wish to enroll in direct deposit in that manner, you may select a financial institution of your choice that best fits your needs in terms of convenience, safety, service, interest on deposits, and cost of service. Many financial institutions offer either a free or economy type banking account to employees who receive their pay by direct deposit. As an alternative, you may select the payroll card for direct deposit enrollment.

***Q: IF I CHOOSE TO ENROLL IN DIRECT DEPOSIT WITH A PERSONAL ACCOUNT DO I HAVE TO USE A PARTICULAR FINANCIAL INSTITUTION FOR THIS PURPOSE?***

**A:** No. You may use any financial institution in the United States that is a member of the Automated Clearing House (ACH) Network. Eligible institutions include banks, credit unions and savings banks. You can also designate multiple accounts to deposit your money into.

***Q: HOW DO I SIGN UP FOR DIRECT DEPOSIT USING A PERSONAL ACCOUNT?***

**A:** You may enroll in direct deposit, using a personal account, in two different ways. The preferred method is to log into the Employee Self-Service (ESS) feature of the Kentucky Human Resource System (KHRIS) at <https://khris.ky.gov/irj/portal>, using your KHRIS User ID and password. Once in ESS, click on “Personal Information,” then click on “Bank Details.” Click on “Edit” to begin entering your information. A [tutorial](#) is available for this process as well as a printable guide. The alternate method to enrolling online is to complete the [Direct Deposit Enrollment Form](#) and turn it into your HR Administrator for manual processing. NOTE: The personal account must exist before you can enroll in direct deposit.

***Q: IF I ENROLL USING A PERSONAL ACCOUNT AND HAVE PROBLEMS OR QUESTIONS ABOUT MY ACCOUNT, WHO DO I CONTACT?***

**A:** For problems or questions regarding a personal account, please contact the financial institution administering that account. Your HR Administrator will not have access to your personal account nor can they answer questions regarding such.

***Q: HOW DO I SIGN UP FOR DIRECT DEPOSIT USING A PAYROLL CARD?***

**\*A:** You may enroll in direct deposit, using a payroll card, by completing the Direct Deposit Enrollment Form (selecting payroll card) and submitting it to your HR Administrator for processing. Your HR Administrator will submit a request to Bank of America, who will mail your payroll card to your home address.

***Q: IF I ENROLL USING A PAYROLL CARD AND HAVE PROBLEMS OR QUESTIONS ABOUT MY CARD, WHO DO I CONTACT?***

**A:** For problems or questions regarding your payroll card, please contact Bank of America’s CashPay Customer Service Center at (866) 213-4074. Your HR Administrator will not have access to your payroll card account nor can they answer questions regarding such.

**Q: ONCE I'VE ENROLLED, WHEN IS MY DIRECT DEPOSIT EFFECTIVE?**

**\*A:** Your direct deposit will become effective on the next pay date that payroll is processed in KHRIS, which is typically five to seven days prior to the actual pay date. You can confirm the exact effective date of your direct deposit with your HR Administrator.

*NOTE: New employees will not receive their first pay until the pay date for which the pay period they began work is processed and paid. Pay received on the 15<sup>th</sup> of the month is for work performed between the 16<sup>th</sup>-30<sup>th</sup> of the prior month. Pay received on the 30<sup>th</sup> of the month is for work performed between the 1<sup>st</sup>-15<sup>th</sup> of that same month. Therefore, enrolling in direct deposit does not affect when new employees are paid.*

**Q: HOW DOES DIRECT DEPOSIT AFFECT MY CURRENT PAYROLL DEDUCTIONS?**

**A:** Direct deposit does not affect your current payroll deductions.

**Q: WHAT IF I WANT TO MAKE A CHANGE TO MY PERSONAL ACCOUNTS USED FOR DIRECT DEPOSIT?**

**A:** You can change your personal account information at any time however, please be cautious of closing any personal account before consulting with your HR Administrator as the effective date of the change may vary, based on the current payroll schedule. The preferred method is to log into the ESS feature of KHRIS at <https://khris.ky.gov/irj/portal>, using your KHRIS User ID and password. Once in ESS, click on "Personal Information," then click on "Bank Details." Click on "Edit" to begin changing your information under the appropriate personal account. An alternate method for changing your information online is to complete the [Direct Deposit Enrollment Form](#) and turn it into your HR Administrator for manual processing.

**Q: CAN I SWITCH FROM USING A PERSONAL ACCOUNT TO USING A PAYROLL CARD FOR DIRECT DEPOSIT?**

**\*A:** Yes. You may change your enrollment option at any time; however, please be cautious of closing any personal account before consulting with your HR Administrator as the effective date of the change may vary, based on the current payroll schedule.

**Q: CAN I SWITCH FROM USING A PAYROLL CARD TO A PERSONAL ACCOUNT FOR DIRECT DEPOSIT?**

**A:** Yes. You may change your enrollment option at any time. The preferred method for enrolling with a personal account is to log into the Employee Self-Service (ESS) feature of the Kentucky Human Resource System (KHRIS) at <https://khris.ky.gov/irj/portal>, using your KHRIS User ID and password. Once in ESS, click on "Personal Information," then click on "Bank Details." Click on "Edit" to begin entering your information. A [tutorial](#) is available for this process as well as a printable guide. The alternate method to enrolling online is to complete the [Direct Deposit Enrollment Form](#) and turn it into your HR Administrator for manual processing.

**Q: CAN I USE MORE THAN ONE ACCOUNT FOR DIRECT DEPOSIT?**

**A:** Yes. Once you've enrolled in direct deposit with a main account, you do have the choice of adding additional accounts, though it is important to understand how this process works. Please review the Direct Deposit Information-Using Multiple Accounts information to be sure you understand this process before proceeding with any request or set-up.

**Q: AM I ALLOWED TO ENROLL IN DIRECT DEPOSIT USING BOTH A PERSONAL ACCOUNT AND A PAYROLL CARD?**

**\*A:** Yes. Multiple accounts are permitted for direct deposit and this can include use of both direct deposit options. Before requesting this option, please review the Direct Deposit Information - Using Multiple Accounts guide to be sure you understand this process. Payroll cards must be requested and set-up through your HR Administrator using the Direct Deposit Enrollment Form. You can enroll using a personal account through ESS or by including this information on the Direct Deposit Enrollment Form along with your request for the payroll card. You will need to consult with the HR Administrator regarding the order in which these accounts are set-up.

**Q: IF I AM ENROLLED IN DIRECT DEPOSIT AND WISH TO REVERT BACK TO RECEIVING A PAPER CHECK, MAY I?**

**A:** If you were hired prior to January 1, 2015, you may request to revert back to a paper check by completing the Direct Deposit Enrollment and Update form and providing it to your HR Administrator for processing. NOTE: Please be cautious

of closing any personal account before consulting with your HR Administrator as the effective date of the change may vary, based on the current payroll schedule.

\*During the implementation phase of this policy, the answers to these questions may differ.

## **Answers to Questions Specifically about the Payroll Card:**

### ***Q: WHY DOES THE COMMONWEALTH OF KENTUCKY UTILIZE THE PAYROLL CARD?***

**A:** The Commonwealth of Kentucky utilizes direct deposit and offers a payroll card as an alternative to utilizing a personal bank account for direct deposit purposes.

### ***Q: HOW MUCH DID IT COST TO MAKE THIS PAYROLL CARD AN OPTION FOR DIRECT DEPOSIT?***

**A:** There was no cost to the Commonwealth of Kentucky to make this payroll card available, nor is there a cost to employees who select this option. All production and program costs are absorbed by the issuer, Bank of America.

### ***Q: HOW MUCH WILL IT COST FOR ME TO USE THE PAYROLL CARD?***

**A:** The payroll card can be used at no cost. By utilizing a Bank of America or Allpoint ATM you can access your funds at no cost. In addition, you can visit any VISA bank and receive free teller-assisted withdrawals. A list of optional features and potential fees will be available on the Personnel Cabinet's website once the policy takes effect.

### ***Q: HOW DO I USE THE PAYROLL CARD?***

**A:** The payroll card is actually a pre-paid debit card and can be used in multiple ways. It can be used to withdraw your entire pay on pay day, like a check. It can also be used like a bank account, allowing you to use funds as you like by withdrawing cash and/or making purchases from a retailer, both in-store and online.

### ***Q: HOW DO I KEEP TRACK OF MY PAYROLL CARD ACTIVITY?***

**A:** Besides keeping your receipts and tracking the amount you have spent, Bank of America hosts an online system that allows you to monitor your balance and view your transaction history/account statement. Through that online system you can also sign-up to receive text and/or email alerts when deposits are posted. Additionally, you can request to have a paper account statement mailed to you.

### ***Q: WHEN CAN I WITHDRAWAL MY MONEY, DEPOSITED TO MY PAYROLL CARD, ON PAY DAY?***

**A:** Funds are available for immediate withdrawal by 6:00 a.m. eastern time on pay day.

### ***Q: IS THERE A LIMIT TO HOW MUCH MONEY I CAN WITHDRAWAL AT A TIME?***

**A:** To gain access to your full available balance, visit a Visa member bank, for a teller-assisted transaction. At an ATM, certain protections are in place to prevent fraudulent use and protect your money. Bank of America has a daily ATM withdrawal limit of \$1,000.00. An ATM, not owned by Bank of America, may have different limits and may require you to make multiple withdrawals to reach that limit. Or a specific ATM may not contain sufficient funds to supply the desired amount. Additionally, many merchants limit the amount of "cash back" obtained in connection with a purchase.

### ***Q: DO I HAVE TO MAINTAIN A MINIMUM BALANCE ON MY PAYROLL CARD?***

**A:** No. You may cash-out the full value of your payroll card or spend it down to a zero balance with no penalty.

### ***Q: WHAT HAPPENS IF I OVERDRAFT MY PAYROLL CARD?***

**A:** Your payroll card is designed to only allow you to spend and withdrawal cash based on your available balance. In certain limited circumstances, merchants that do not obtain a proper authorization may apply the transaction directly to your account, which could result in an overage. In that case, Bank of America would simply recover that amount (no fines or fees charged as a penalty) on the next pay day.

**Q: MY BALANCE DOES NOT MATCH THE AMOUNT OF MY DEPOSIT/PAY. WHY?**

**A:** You should first contact your HR Administrator to verify that your payroll was processed and/or there were no issues. If it was, you should contact Bank of America. If you had previously over-drafted your payroll card, it is likely that money was recovered once the new deposit was made. While Bank of America does not charge overdraft fees at this time, they will recover the amount of the overdraft once funds are again available.

**Q: CAN I PAY FOR GAS AT THE PUMP?**

**A:** Yes, but you should consider pre-paying inside. When paying at the pump, you swipe your card before fueling your vehicle. Because there is no way for the machine to know how much you will spend, that initial swipe creates a pre-authorization that places a hold on a portion of your existing balance to cover the potential cost of fueling, until the transaction can clear the system. While some banks do not permit paying at the pump, others, like Bank of America, use this process to offer flexibility and permit this transaction type while also ensuring the final purchase can be paid. For Bank of America the pre-authorization hold amount is \$100 and the time for the transaction to clear is approximately 2 hours. Pre-paying inside will eliminate this pre-authorization hold and will simply deduct the actual amount spent.

Note: If your balance is not sufficient to cover this pre-authorization hold, the transaction will be declined. In that event, simply go inside and pre-pay to continue and complete your purchase.

**Q: ARE THERE ANY OTHER SPECIAL TRANSACTIONS I SHOULD BE AWARE OF?**

**A:** *Tips:* Restaurants may verify you have enough in your account for the dining bill. Make sure you have enough to cover any added tip. *Reservations:* Hotels may hold the amount of your estimated bill, making that amount unavailable for other purchases until you check out and the bill clears, which could take a couple days. You can use your card to pay the final bill for a car rental, but a credit card may be required to reserve the rental car. *Returns:* When returning a purchase, store return policies may vary. If the store provides a credit to your account it could take a week for the credit to process and for the funds to become available for use.

**Q: DOES THE PAYROLL CARD EXPIRE?**

**A:** Yes. After 2 years, your payroll card will expire. As long as your account is in good standing, Bank of America will send you a new card approximately 30 days prior to the expiration date. You will need to activate the new card and then destroy the old card. To ensure prompt delivery of future payroll cards, it is important to maintain an accurate address with Bank of America. This can be achieved through one of their customer service options.

**Q: WHAT IF MY PAYROLL CARD IS LOST OR STOLEN?**

**A:** You should contact Bank of America's CashPay Customer Service Center IMMEDIATELY at (866) 213-4074. You are allowed to replace your payroll card free, once per year. If you need to rush delivery, it costs \$12.50. Additional cards cost \$3.00 (\$15.50 if rush delivery is requested).

**Q: MY PAYROLL CARD HAS EXPIRED. WHY HAVEN'T I RECEIVED A NEW ONE?**

**A:** You should contact Bank of America's CashPay Customer Service Center at (866) 213-4074. It is likely that your address is incorrect and the new card, which is sent approximately 30 days prior to the expiration date, has been returned as undeliverable. You should also confirm that your address is current through ESS or by consulting your HR Administrator.

**Q: CAN I HAVE AN ADDITIONAL PAYROLL CARD CREATED FOR MY SPOUSE?**

**A:** No. Only one payroll card is permitted per account. Additionally, you should safeguard your account information as use may not be considered 'unauthorized' if account and access information was intentionally shared with another. In the event that you need to change your access information, please contact Bank of America's CashPay Customer Service Center at (866) 213-4074.

***Q: IF I SEPARATE FROM STATE EMPLOYMENT, MAY I KEEP MY PAYROLL CARD?***

**A:** Your payroll card is not portable and once you receive your final payroll after separating, no additional deposits will be made. However, your account will only be closed once it has been inactive for at least 365 days; meaning no deposits, withdrawals, or other actions have occurred for that minimum time period.

***Q: WHO DO I CONTACT IF I HAVE QUESTIONS ABOUT MY PAYROLL CARD?***

**A:** Please contact Bank of America's CashPay Customer Service Center at (866) 213-4074.

Click [HERE](#) to access Bank of America's FAQs available on their website.

NOTE: The Commonwealth's contract with Bank of America results in some differences from their standard programs. This can include a difference in fees and other information seen on their website. If you have questions, please contact [Bank of America's CashPay Customer Service Center](#).