

DIRECT DEPOSIT

A Fact Sheet for Montgomery County Public Schools Employees

What is direct deposit?

It is a program that offers employees the convenience of having their net pay (pay after taxes and deductions) deposited directly into their checking or savings account.

How do I enroll in direct deposit?

Log in to [Human Resources Online \(HRO\)](#) using your MCPS username and password. Follow the on-screen instructions to enroll in direct deposit or to make changes to your existing direct deposit account(s).

Who may have direct deposit?

The direct deposit program is mandatory for all employees hired on or after **February 1, 2001**. If you do not enroll in direct deposit within **30 days** of your employment, your paycheck will be held at the Employee and Retiree Service Center (ERSC) for pickup. You will be required to present a valid ID to receive your check during ERSC business hours, Monday – Friday from 8:00 a.m. to 4:30 p.m.

Is there a charge for this service?

No, there are not any hidden charges for direct deposit.

How does direct deposit work?

By 9:00 a.m. each payday, your net pay will be deposited into the bank account(s) you have chosen. An electronic funds transfer is executed and your money is sent to your bank. Direct deposit will eliminate waiting in line on payday to deposit your check or making special arrangements when you are on vacation, etc.

Do I need to use a particular bank?

Funds may be transmitted to any U.S. bank or credit union. Employees may have a fixed dollar amount sent to the Montgomery County Teachers Federal Credit Union (MCTFCU) in addition to having the net amount sent to any other bank or credit union. A split is only permitted between MCTFCU and another bank or credit union – not between 2 financial institutions.

May I use the MCT Federal Credit Union for direct deposit?

Yes, funds may be transmitted to MCTFCU. You may choose to have a fixed dollar amount sent to MCTFCU and your net pay sent to another financial institution, or you may choose to have your net pay sent to an MCTFCU account.

When does direct deposit start?

After you enroll in direct deposit, the process takes up to three paydays to begin. ERSC must submit one zero dollar transaction (prenote) to your bank or credit union for account verification, before sending live funds.

What if I make a change?

You can make a change to your direct deposit account(s) at any time by logging into HRO. You will see your current direct deposit choices displayed and will be asked what change(s) you wish to make. **Do not close your old bank account until you receive a deposit to your new account.** The direct deposit into the new account will take up to three paydays to begin.

If you have cancelled an account, do not close your account until you receive your full net pay in your new account or in a paper check.

Why does it take up to three paydays for my direct deposit enrollment or change to take effect?

Direct deposit enrollment/changes take up to three paydays to take effect due to a process called “prenotification.”

What is “prenotification”?

Prenotification is a financial term for the process the payroll system uses to verify that an account at a financial institution exists and can receive a direct deposit.

There are two steps to prenotification:

1. On the next pay date, the MCPS payroll system sends a “prenote,” a test deposit of zero dollars, to the routing number and account number you have provided. This zero dollar deposit allows MCPS to verify that the account you have provided is functional and will accept funds. **For this pay date, you will receive a paper check at your location. Substitute teachers, temporary employees, and members of the Division of Transportation will receive a paper check at their home address.**
2. If the test deposit is accepted, your pay will be directly deposited to that account on the following pay date. If there is a problem with the test deposit, a staff member from the Employee and Retiree Service Center will contact you. You will know that your account has successfully completed prenotification when your pay is directly deposited to your new account. This process can take up to 3 pay dates.

Are there other benefits for having direct deposit?

Many banks encourage the use of direct deposit through reduced fees or other incentives. Check with your financial institution to see if a special package is offered.

Where do I go to get help with logging into HRO?

For assistance with your MCPS password, visit *myID* at www.montgomeryschoolsmd.org/departments/myid.

For assistance with your MCPS username or other technical trouble, call the MCPS Help Desk at 301-517-5800.

How do I get help with using the online direct deposit feature on HRO?

For assistance with enrolling or updating your direct deposit on HRO, visit the [Direct Deposit webpage](#). There you will find a printable Quick Start Guide document that walks you through the steps to using this online feature.