



# Employee & Retiree Service Center

## DIRECT DEPOSIT

### Frequently Asked Questions

#### What is direct deposit?

Direct Deposit 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?

To enroll in a direct deposit account or make changes to your existing account(s), first visit the **Direct Deposit web page**. Click the **Quick Start Guide** link for detailed enrollment instructions. Next, click the **Employee Self-Service (ESS)** link. From ESS, click the **My direct deposit** link and sign in using your MCPS username and password.

#### 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 is no cost to have a direct deposit account.

#### 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 percentage or a fixed dollar amount of their net pay sent to another U.S. bank or credit union in addition to their primary (default) bank or credit union.

#### 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.



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## What if I make a change?

You can make a change to your direct deposit account(s) at any time by logging into direct deposit on Mingle via ESS. 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 home address of record.
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 three 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 Mingle?

- For assistance with your MCPS password, visit [myID](#).
- For assistance with your MCPS username or other technical trouble, call the MCPS Help Desk at 240-740-9000.