

Employee Self Service: Direct Deposit

Key points

This page describes the key points to bear in mind when using the Direct Deposit form on PeopleSoft's Employee Self Service page.

Balance account

If you use direct deposit, there must be one balance account. This is the account where you want the balance of your pay to be deposited, after any other deposits you elect. Harvard policy will not allow a pay advice and a physical check. Therefore, you must direct deposit your **entire check** into one or more accounts. You can edit or change a balance account, but you cannot delete it.

Transit number / bank ID

Refer to the image below to determine your account number and your bank's transit / ID number.

The image shows a check stub with the following details:

- Payee: John Q Public, Jane Q Public, 111 Main Street, Anytown USA 12345
- Bank: MAIN STREET BANK, 800 Main Street, Anytown USA 12345
- Routing Number: 0123456789
- Account Number: 123456789
- ABA Number: 0101

Annotations on the left side of the check:

- "Checking account number, between two marks" points to the account number 123456789.
- "Transit number, nine digits, between two marks" points to the routing number 0123456789.

Many savings account deposit slips do not contain a 9-digit bank transit number. If you are trying to deposit to a savings account and there is no transit number on your deposit slip, please contact your financial institution to verify their transit number (also referred to as a "routing number" or "ABA number").

Important note: If the account number printed on your check contains non-numerical characters such as hyphens or periods, **do not** include these characters when entering your account number in ESS. For example, if the printed account number reads *123-45-6789*, simply enter *123456789*. Otherwise the bank will reject your account number.

Confirm bank name

After entering the transit number, make sure that your bank's name appears on the screen correctly.

Invalid transit number

If you enter an invalid transit number, you will see this error message:



Pre-note to test a new / updated direct deposit

If you create a new direct deposit or change the transit or account number of an existing one, a pre-note will be generated. A pre-note is a “test transfer” to the bank account to ensure that everything is working correctly. This may delay your new direct deposit instruction by one or two pay periods. During the pre-note time, you may receive a paper check.

Update flag

By checking the box at the bottom of the *Direct Deposit* page and clicking the **Update Flag** button, you can elect to no longer receive the paper copy of your pay advice. This will save the University money on paper, printing, and delivery costs, and will save many trees as well.

Withdrawing From the Direct Deposit Program

Due to the expense to the University of printing, delivering, and processing paper checks, it is preferred that everyone participate in the direct deposit program. However, if you need to withdraw entirely from the direct deposit program (to start receiving your paper check by mail), please contact Central Payroll at 495-3001 for assistance. You cannot withdraw from the program through Employee Self Service.