**Frequently Asked Questions   
about Direct Deposit via ACH**

**What is Direct Deposit via ACH?**

Direct Deposit is an electronic payment deposited directly to a checking or savings account or payroll card. Direct Deposit can be used for payroll, employee expense reimbursements, government benefits, tax refunds, and more.   
  
ACH is an acronym for Automated Clearing House. ACH is the nation's largest electronic payments network, which provides a safe, secure, payment option for consumer, business, and government payments.

**Do I need a checking account to use Direct Deposit?**

No. If you don’t have a checking or savings account, your employer may provide information about obtaining a payroll card.

**How will I know when my pay goes into my account?**

Companies typically issue a payment stub that is identical to a paper check stub, or provide employees access to a secure, online service that shows the amount and the date of the deposit, as well as tax and other withholding information.

**Are taxes and deductions withheld from my pay with Direct Deposit?**

Yes. The payment stub or secure, online service provided by your employer should show the details of your taxes, insurance, or any other deductions.

**How soon can I withdraw money after I receive a Direct Deposit?**

Your money is available at the start of business on the day of the deposit.

**What if my pay date falls on a weekend or holiday?**

Employers typically adjust their payroll processing so that funds are available on the first business day before the scheduled pay date. Ask your employer if it does the same.

**What should I do if I change financial institutions?**

You will need to give your new account information to your employer or the company issuing your payment. You may be asked to complete a new authorization form.

**What if I want to cancel my Direct Deposit via ACH?**

Contact your employer or the company issuing your Direct Deposit. The enrollment form you originally used to enroll should also include instructions for revoking the authorization and stopping the service.

**What if I don’t want the joint owner of my account to see how much money I make?**

The best way to keep transactions confidential from a joint account holder is to open another single account and split your deposits.