Enrolling in the Banner Payroll Direct Deposit Program

Direct deposit is a safe, simple and convenient way to receive your pay.

• You will never have to waste time standing in line at the bank to deposit or cash your pay check
• There are no worries about mail delays, lost checks or missing your check while on vacation
• Your net pay is immediately available the morning of pay day

Please read the following steps outlined this Program User Guide.

If you have any questions, please call Payroll Services at (732) 235-9207.
Payroll Direct Deposit Program User Guidelines

As an employee you now have the option of direct depositing your bi-weekly pay check into up to four (4) of your personal bank accounts - in fixed dollar amounts and/or as a percentage of your net pay.

Once you’ve selected or changed your bank account(s), your net pay is direct deposited on the pay day associated with the next processed pay period, eliminating the prior delay of a pay period (referred to as the pre-note process).

The following information is provided to help guide you through the process of establishing and maintaining your allocation of direct deposited funds.

For more information, or should you have questions, please contact the Payroll Services at 732-235-9207.

Included in this document are the following topics:

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</tr>
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I. Set Up or Add an Additional Bank Account

1. Log into the Banner Portal at my.rbhs.rutgers.edu

2. Select “Employee Services” in the Banner Self-Service Section located at the bottom center of the home page

3. Select “Pay Information”

4. Select “Direct Deposit Information / Update”

5. Select “Update Direct Deposit Allocation”
6. Select “Add / Update Direct Deposit”

Deactivate / Re-Order Direct Deposit Allocation

This page allows you to:

1. Re-order the bank accounts in which your pay will be distributed.
2. De-activate bank accounts - use this option if you do not wish to continue direct depositing funds into that account.

Note: When you have two Active Direct Deposit Accounts and the one marked as "Remaining" is de-activated, the one remaining account will automatically be marked as 100%. When you have three or more Active Direct Accounts and the one account marked as "Remaining" is de-activated, then the next active account with the highest priority will be automatically marked as "Remaining".

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Routing Number</th>
<th>Account Number</th>
<th>Account Type</th>
<th>Amount or Percent</th>
<th>Deactivate?</th>
</tr>
</thead>
<tbody>
<tr>
<td>HSBC BANK USA, N.A</td>
<td>022000020</td>
<td>XXXXX 1111</td>
<td>Savings</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>HSBC BANK USA, N.A</td>
<td>022000020</td>
<td>XXXXX 2222</td>
<td>Checking</td>
<td>$100.00</td>
<td></td>
</tr>
<tr>
<td>HSBC BANK USA, N.A</td>
<td>022000020</td>
<td>XXXXX 3333</td>
<td>Checking</td>
<td>100</td>
<td></td>
</tr>
</tbody>
</table>

You will now see the following “Add/Change Direct Deposit Information” screen:

Add/Change Direct Deposit Information

This page allows you to:

1. Add a new Bank Account(s).
2. Modify existing Bank Account(s) amount or percent.

Note: Do not enter a $ sign or % sign in the "Amount or Percent" column. Simply enter a whole number and use the drop down to indicate if it is an amount or percent.

- indicates a required field.

Add Allocation

<table>
<thead>
<tr>
<th>Bank Routing Number</th>
<th>Bank Name</th>
<th>Account Number</th>
<th>Account Type</th>
<th>Amount or Percent</th>
<th>Priority</th>
</tr>
</thead>
<tbody>
<tr>
<td>022000020</td>
<td>HSBC BANK USA, N.A</td>
<td>XXXXX 1111</td>
<td>Savings</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>022000020</td>
<td>HSBC BANK USA, N.A</td>
<td>XXXXX 2222</td>
<td>Checking</td>
<td>$100.00</td>
<td></td>
</tr>
<tr>
<td>022000020</td>
<td>HSBC BANK USA, N.A</td>
<td>XXXXX 3333</td>
<td>Checking</td>
<td>100</td>
<td></td>
</tr>
</tbody>
</table>
If four accounts are displayed, you cannot add any additional accounts. If you still would like to replace any of your accounts, then deactivate one or more of the accounts by following the steps in Section II.B.

To set up your direct deposit account(s), you will need your bank routing number(s) and account number(s). This information is usually found along the bottom of your personal check or deposit slip. You may also contact your bank for these numbers.

7. Enter Your Bank Routing Number
   - Your bank name will be displayed after entering the Bank Routing Number. If it is not displayed please recheck the number and try again.

8. Enter Your Bank Account Number

9. Choose Your Account Type (Checking or Savings) – if you are not sure, please check with your banking institution.

Amount or Percent field - You can elect a combination of dollar amounts and/or percents of net pay to be deposited into your selected bank accounts.
There is a requirement that one account must be designated as “100” percent allocation (if you do not make this designation, the system will default your highest priority account to be your remaining balance account). The 100 percent allocation account will be the account where any unallocated remaining balance net pay will be deposited.

Note that when entering a percent, amounts are calculated based on the remaining balance. For example if net pay is $1,000.00 and if Priority 1 account amount is $100.00, Priority 2 account is 50 percent, Priority 3 account amount is 20 percent, and Priority 4 account is 100 percent (as mentioned above, remaining balance will be designated as 100 percent), your net pay will be distributed as follows:

Priority 1 account = $100.00; $900.00 remaining to be allocated
Priority 2 account = $450.00 (50% of $900.00); $450.00 remaining to be allocated
Priority 3 account = $90.00 (20% of $450.00); $360.00 remaining to be allocated
Priority 4 account = $360.00 (remaining balance)

For more examples, please refer to the appendix.

10. Enter Amount or Percent (in whole numbers) to be deposited for this bank account

11. Use the drop down arrow to indicate a percent or amount

Priority cannot be edited on this screen, but can be changed on the “Deactivate / Re-Order Direct Deposit Allocation” form (see II.A. below)

12. Click on the Save button to execute your account allocations. As confirmation, you will see the below message:
The new allocation has been saved successfully.

13. Review your input and click the Save button again.

14. If the Proposed Pay Distribution information is as intended, your direct deposit set up is COMPLETE! Click the “logout” icon in the menu bar at the top of the screen.
II. Deactivate / Re-Order Direct Deposit Allocation

A. Re-order Direct Deposit Allocation

A logical sequence of allocating Direct Deposit funds is needed to ensure monies are deposited as requested. The sequence is determined by priority numbers which you can change as needed.

1. Log into the Banner Portal at my.rbhs.rutgers.edu

2. Select “Employee Services” in the Banner Self-Service Section located at the bottom center of the home page

3. Select “Pay Information”

4. Select “Direct Deposit Information / Update”
5. Select “Update Direct Deposit Allocation”

View Direct Deposit Information

*Important Information: Click Here for Direct Deposit Notice.*

Direct Deposit changes will NOT be available between Friday 5:00 PM and Sunday 8:00 AM - the weekend prior to pay day. Please plan accordingly. Thank you.

The following bank accounts are listed in the order in which your pay will be distributed.

Pay Distribution as of Jul 20, 2012

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Routing Number</th>
<th>Account Number</th>
<th>Account Type</th>
<th>Total Net Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>HSBC BANK USA, N.A 0220000020</td>
<td>XXXXX 4224</td>
<td>Checking</td>
<td>5,702.19</td>
<td></td>
</tr>
<tr>
<td>Total Net Pay</td>
<td></td>
<td></td>
<td>5,702.19</td>
<td></td>
</tr>
</tbody>
</table>

Proposed Pay Distribution:

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Routing Number</th>
<th>Account Number</th>
<th>Account Type</th>
<th>Priority</th>
<th>Amount or Percent</th>
<th>Total Net Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>HSBC BANK USA, N.A 0220000020</td>
<td>XXXXX 1111</td>
<td>Savings</td>
<td>1</td>
<td>10.00%</td>
<td>$70.22</td>
<td>5,702.19</td>
</tr>
<tr>
<td>HSBC BANK USA, N.A 0220000020</td>
<td>XXXXX 2222</td>
<td>Checking</td>
<td>2</td>
<td>$100.00</td>
<td>100.00</td>
<td>5,702.19</td>
</tr>
<tr>
<td>HSBC BANK USA, N.A 0220000020</td>
<td>XXXXX 3333</td>
<td>Checking</td>
<td>3</td>
<td>Remaining</td>
<td>5,031.97</td>
<td>5,702.19</td>
</tr>
</tbody>
</table>

Deactivate / Re-Order Direct Deposit Allocation

This page allows you to:

1. Re-order the bank accounts in which your pay will be distributed.
2. De-activate bank accounts - use this option if you do not wish to continue direct depositing funds into that account.

Note: When you have two Active Direct Deposit Accounts and the one marked as "Remaining" is de-activated, the one remaining account will automatically be marked as **100%**. When you have **three** or **more** Active Direct Deposit Accounts and the one account marked as "Remaining" is de-activated, then the next active account with the highest priority will be automatically marked as "Remaining".

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Routing Number</th>
<th>Account Number</th>
<th>Account Type</th>
<th>Priority</th>
<th>Amount or Percent</th>
<th>De-activate and Reorder</th>
</tr>
</thead>
<tbody>
<tr>
<td>HSBC BANK USA, N.A 0220000020</td>
<td>XXXXX 1111</td>
<td>Savings</td>
<td>1</td>
<td>10.00%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HSBC BANK USA, N.A 0220000020</td>
<td>XXXXX 2222</td>
<td>Checking</td>
<td>2</td>
<td>$100.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HSBC BANK USA, N.A 0220000020</td>
<td>XXXXX 3333</td>
<td>Checking</td>
<td>3</td>
<td>Remaining</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
6. Change the Priority numbers of the Bank Accounts to your desired allocation.

7. To save your Re-ordered Priority changes, click on the “De-activate and/or Re-Order” button.

8. To end your session, click the “logout” icon in the menu bar at the top of the screen.
B. To Deactivate a Direct Deposit Allocation

1. Follow steps 1 to 5 in A. ‘Re-order Direct Deposit Allocation’ above.

2. To remove selected account(s), place a check mark in the Deactivate box.

Note: You can deactivate and re-order your accounts at the same time. If you delete and/or do not specify a “Remaining” balance account, the system will default the next highest priority number account as the “Remaining” balance account.

3. To save deactivation changes, click on the “Deactivate and/or Re-Order” button.
4. To end your session, click the “logout” icon in the menu bar at the top of the screen.

For more information, or should you have questions, please contact the Payroll Services at 732-235-9207 or email us at payroll_help@umdnj.edu.

Appendix

Direct Deposit Allocation Examples:

**Ex 1.**
If net pay is $5,000.00 and if Priority 1 account amount is $2,000.00, Priority 2 account is 25 percent, Priority 3 account amount is $1,000.00, and Priority 4 account is 100 percent (as mentioned above, remaining balance will be designated as 100 percent), your net pay will be distributed as follows:

- Priority 1 account = $2,000.00; $3,000.00 remaining to be allocated
- Priority 2 account = $750.00 (25% of $3,000.00); $2,250.00 remaining to be allocated
- Priority 3 account = $1,000.00; $1,250.00 remaining to be allocated
- Priority 4 account = $1,250.00 (remaining balance)

**Ex 2.**
If net pay is $2,250.00 and if Priority 1 account is 10 percent, Priority 2 account amount is $600.00, and Priority 3 account is 100 percent (as mentioned above, remaining balance will be designated as 100 percent), your net pay will be distributed as follows:

- Priority 1 account = $225.00; (10% of $2,250.00) $2,025.00 remaining to be allocated
- Priority 2 account = $600.00; $1,425.00 remaining to be allocated
Priority 3 account = $1,425.00 (remaining balance)

For more information, or should you have questions, please contact the Payroll Department at 732-235-9207 or email us at payroll_help@umdnj.edu.