

## *Answers to Frequently Asked Questions:*

### **Q: HOW DO I SIGN UP FOR DIRECT DEPOSIT?**

**A:** You may enroll in direct deposit in two different ways. The preferred method is through the Employee Self-Service (ESS) feature of the Kentucky Human Resource Information System (KHRIS) at <https://khris.ky.gov/irj/portal>. A tutorial for this process is available at <https://personnel.ky.gov/Pages/learning-KHRIS-ESS.aspx>. An alternate method to enrolling is through your HR office.

### **Q: CAN I USE MORE THAN ONE ACCOUNT FOR DIRECT DEPOSIT?**

**A:** You can certainly use more than one account and/or account type. However, it's important to understand how direct deposit works with multiple accounts, so before setting this up, please see information on direct deposit—multiple accounts for a full understanding of the process. <https://personnel.ky.gov/Pages/DirectDeposit.aspx>

### **Q: HOW DO I KNOW WHEN MY ENROLLMENT WILL BE EFFECTIVE, OR WHEN I CAN EXPECT MY FIRST DIRECT DEPOSIT PAYMENT?**

**A:** Your direct deposit will become effective on the next pay date that payroll is processed in KHRIS, which is typically five to seven days prior to the actual pay date. You can confirm the exact effective date through your HR office.

### **Q: WHAT IF I WANT TO MAKE A CHANGE TO MY FINANCIAL INSTITUTION(S)?**

**A:** You can change your banking information at any time. The preferred method is through the Employee Self-Service (ESS) feature of the Kentucky Human Resource Information System (KHRIS) at <https://khris.ky.gov/irj/portal>. A tutorial for this process is available at <https://personnel.ky.gov/Pages/learning-KHRIS-ESS.aspx>. An alternate method to making a change is through your HR office.

### **Q: DOES DIRECT DEPOSIT AFFECT MY CURRENT PAYROLL DEDUCTIONS?**

**A:** Direct deposit does not affect current payroll deductions.

### **Q: WHAT HAPPENS IF I DO NOT ENROLL IN DIRECT DEPOSIT?**

**A:** If hired on or after 1/1/15, only the choice to use a bank account or a Payroll Card is optional with the direct deposit policy. Failure to enroll with either will not result in a paper check. Instead, you will default to a Payroll Card which will automatically be set-up for you.

### **Q: MAY I REQUEST AN EXEMPTION FROM THIS POLICY?**

**A:** No, only day laborers and state active duty employees are exempt from this policy.

**For a full listing of answers to frequently asked questions, regarding direct deposit, please visit the Personnel Cabinet's website at <https://personnel.ky.gov/Pages/DirectDeposit.aspx>.**

Prepared by:



For more information, please contact your agency HR office.



## Direct Deposit—Options

### Bank Account or Payroll Card Information & Account Options



All individuals hired on or after January 1, 2015 and paid through the Kentucky Human Resource Information System (KHRIS), including judicial and executive branch employees, are required to utilize direct deposit in compliance with the [Direct Deposit and Electronic Salary Statement Policy](#) implemented by the Personnel Cabinet, in support of the Smart Government Initiative (SGI), effective March 15, 2015.

## What is direct deposit?

Direct deposit is an electronic method used to distribute your pay by having your net pay (pay after taxes and other deductions) deposited directly into an account at a financial institution of your choice or onto a Payroll Card. This free service is provided because it is safe, fast, and convenient. Not only is it a valuable benefit to you, but it provides tremendous cost savings to the state.

## How does direct deposit work?

Direct deposit is the fastest, most reliable payment method available. On payday, net pay is deposited directly into your account or onto your Payroll Card by electronic funds transfer. With direct deposit, there are no more worries about unreliable mail service and no more concerns about lost or stolen checks. No more long lines waiting to deposit or cash a paycheck. Whether or not your scheduled to work on payday or inclement weather prevents you from getting there, your pay is already waiting on you without the need to physically go and pick it up!

## How do you know you've been paid?

On payday, you can check your account or Payroll Card balance to verify the deposit of your pay, as most financial institutions make the funds available for withdrawal at the beginning of business on the same day as payday. If using an account, you should check with your individual financial institution concerning fund availability and withdrawals.

You may also access your electronic salary statement through the Employee Self-Service (ESS) feature of the Kentucky Human Resource Information System (KHRIS).

# Bank Account or Payroll Card?

*It's really up to you! Both are backed by a financial institution and are suitable for direct deposit.*

### OPTION A:

A bank account (checking and/or savings) provides a routing number and an account number, which is necessary for direct deposit. If you do not already have an account, you can select a financial institution (bank or credit union) of your choice that best fits your needs in terms of convenience, safety, service, interest on deposits, and cost of service. Most financial institutions now offer either a free or economy type bank account to those who receive their pay by direct deposit.

Pay deposited to checking and/or savings accounts would be accessible at the financial institution itself, by writing checks or at ATMs using the associated debit card. Fees could apply, so individuals should be aware of their financial institution's fee schedule.

Bank accounts typically offer technology perks such as various avenues for customer service (phone, in person, and online), online bill pay and more. Use of these services is at the individual's discretion.

Depending on the type of bank account, it is possible to earn interest or other rewards. Individuals should seek additional information from their financial institution.

NOTE: Not all individuals may be able to obtain a checking and/or savings account for various reasons including past credit history.



### OPTION B:

Using a Payroll Card is like receiving a paper check. It's just plastic and reusable! You keep your Payroll Card safe and secure, as you would your paper check, and each payday your wages are loaded to it.

The Commonwealth of Kentucky currently holds a contract with Bank of America, who is the financial institution issuing the Payroll Card, which is their prepaid CashPay VISA debit card.

There is no credit check so no one can be denied. It provides full consumer protection, is FDIC insured and has exceptional privacy policies and data security.

Please see the summarized fee schedule below:

#### Withdrawals:

No Fee (Free)=	at Bank of America (BOA) locations at in-network ATMs (BOA & Allpoint) at VISA branded banks/credit unions
\$1.25=	at OUT of network ATMs
\$3.00=	at ATMs outside of the USA

#### Balance Inquiries:

No Fee (Free)=	at Bank of America (BOA) locations at in-network ATMs (BOA & Allpoint) at VISA branded banks/credit unions at OUT of network ATMs at ATMs outside of the USA
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Also Free= Account statements (online and mail), account alerts (email/text), retail purchases (signature & PIN based), and online funds transfer.  
Other= Card replacement: one free per year/\$3.00 after-rush delivery available for \$12.50.  
Foreign currency conversion = 2.50%.

**The full fee schedule and disclosures (as required by 12 CFR Part 1005 Regulation E) are readily available at <https://personnel.ky.gov/Pages/DDpayrollcard.aspx>**