Direct Deposit Frequently Asked Questions

Q: How do I sign up for Direct Deposit?
A: Direct Deposit forms are available on our website at: Payroll Direct Deposit Form, or can be picked up and completed at the Office of Payroll Services in College Hall – Room 314. We will ask for a copy of a blank check that has been marked “Void.” An easy way to do this is to photo copy a blank check and then write void on the copy, thereby saving a check for your use.

Q: Do I have to use a particular financial institution for Direct Deposit?
A: No. You may use any eligible financial institution in the United States that is a member of the ACH Network. Eligible financial institutions include banks, credit unions, and savings banks.

Q: How reliable is Direct Deposit?
A: Montclair State University has been successfully providing Direct Deposit to employees since 1992.

Q: Can I divide my pay among different accounts if I use Direct Deposit?
A: You may select up to two checking and two savings accounts to divide your pay through Direct Deposit.

Q: Can I have some of my pay deposited into an account and have the rest paid on paper check?
A: No. When participating in Direct Deposit, the full net pay amount must be made through Direct Deposit.

Q: What if I do not have an account with a financial institution?
A: If you do not have a checking or savings account, review financial institutions and select the financial arrangement that is best for you in terms of convenience, safety, service, interest on your deposits, and cost of service. Many financial institutions now offer either a free or an economy type account to employees who receive their pay by Direct Deposit.

Q: As a new participant, how will I receive my first paycheck?
A: Your first paycheck after submitting the Direct Deposit form will be made by paper check. A pay cycle is required to establish your Direct Deposit. The Office of Payroll Services sends a test transaction which is verified to ensure the account information entered is valid prior to allowing funds to be processed through as Direct Deposit. If the test transaction is successful, your next scheduled pay will be by Direct Deposit.

Q: How do I know when my payment has been deposited?
A: Your account balance can be verified with your financial institution by phone or on-line.

Q: When do I have access to the money?
A: Typically, your payment is available at the opening of your financial institution on payday. If your money is not in your account on payday, you should contact your financial institution.
Q: What if I want to make a change in financial institutions?
A: To make a change, enter the new information on a Direct Deposit Form and submit the form to the Office of Payroll Services. All changes except the dollar amount to an existing Direct Deposit account will require the pre-notification process to be performed. Your next scheduled pay after submitting the direct deposit change will be delivered one of three ways:

1. If you changed only a dollar amount on your direct deposit or have successfully completed the pre-notification process prior to processing final payroll, your next scheduled pay will be directly deposited according to your new instructions.
2. If your change was submitted or approved after final payroll is processed, your next scheduled pay will be deposited into your old account. Do not close your old account until you have successfully completed the pre-notification process.
3. If your change was submitted and approved before final payroll is processed and you have not completed the pre-notification process, your next scheduled pay will be a paper check.

If you have any questions about this process or are concerned about how you will receive your next scheduled pay, please contact Cindy Tarallo in the Office of Payroll Services at 973-655-4244 or by email at taralloc@mail.montclair.edu.

Q: How does Direct Deposit affect my current payroll deduction(s)?
A: Direct Deposit does not affect your current payroll deductions.

Q: What if I close my account?
A: If you close your account and you do not stop your Direct Deposit through informing the Office of Payroll Services, you will have to wait until your financial institution sends the money back to the Montclair State University. Once the funds are returned a replacement check will be issued to the employee.

Q: If I sign up for Direct Deposit, how can I be sure no one will have access to my account?
A: Direct Deposit is a confidential way to send and receive payments. Although the Office of Payroll Services does have a limited ability to reverse your Direct Deposit payment, it can only access funds for a limited time that were deposited in error. Fewer people see your account information with Direct Deposit than with a paper check.