Multi-account direct deposit is a complex functionality. Please review and understand the instructions prior to making any adjustments.

### Setting Up Multiple Accounts in Direct Deposit

Direct Deposit in ConnectCarolina enables you to split your paycheck between multiple accounts by percent or amounts. Accounts will be assigned a deposit order which determines the order in which your pay will be deposited into your accounts. Accounts with a deposit order of 1 will receive pay first.

### Setting up Duo 2-Step

To access Direct Deposit in ConnectCarolina you need to have activated Duo 2-Step Authentication. For help in setting up Duo 2-Step, navigate to [https://help.unc.edu/help/duo/](https://help.unc.edu/help/duo/) or view the Setting Up Direct Deposit guide at [http://go.unc.edu/direct-deposit-guide](http://go.unc.edu/direct-deposit-guide)

### Editing and Setting Up a Balance Account

To use multiple accounts for Direct Deposit you need to first set up a Balance of Net Pay account. This account will accept pay in excess of the percentages and amounts as well as any reimbursements from Accounts Payable. This account will be assigned deposit order 999. To set up and edit Balance of Net pay accounts follow the instructions below:

1. Log into ConnectCarolina with your Onyen and password
2. From the Self Service home page, click the My Pay and Taxes tile.
3. Click Direct Deposit
4. Log in via Duo 2-Step Authentication
5. If you’ve already set up direct deposit and need to make changes, click Edit. If you are setting up direct deposit for the first time, click Add Account.
6. Enter the routing number and account number for the Savings or Checking account you wish to use for the balance of your pay.
7. Select Balance of Net Pay for deposit type. This means that any paycheck amounts after applying percentages or amounts will be sent to this account.
8. Click Submit

### Setting Up Multiple Accounts by Percent

You can split your pay into multiple savings or checking accounts by percentage. To do so, follow the instructions below:

1. Edit or set up your Balance of Net Pay account. See Editing and Setting Up a Balance Account
2. Click Add Account
3. Enter the Routing Number and Account Number for the Savings or Checking Account you wish to use
4. Select Percent for Deposit Type
5. Enter the desired percentage of your paycheck you wish to send to this account (Less than 100%)
6. Enter a unique Deposit Order for the account (1, 2, 3 etc)
   **Note:** The account designated Balance of Net Pay will be the account used for employee reimbursements. (Order 999)
7. Click Submit
8. Repeat steps 2-7 to add additional accounts.
   **Note:** Ensure total account percentages do not exceed 100%

### Setting Up Multiple Accounts by Amount

You can split your pay into multiple savings or checking accounts by dollar amounts. To send a specific amount of each paycheck to a specific account follow the steps below:

1. Edit or set up your Balance of Net Pay account. See Editing and Setting Up a Balance Account
2. Click Add Account
3. Enter the Routing Number and Account Number for the Savings or Checking Account you wish to use
4. Select Amount for Deposit Type
5. Enter the desired dollar amount of your paycheck you wish to send to this account (ex: $500)
6. Enter a unique Deposit Order for the account (1, 2, 3 etc)
   **Note:** The account designated Balance of Net Pay will be the account used for employee reimbursements. (Order 999)
7. Click Submit
8. Repeat Steps 2-7 to add additional accounts.
   **Note:** If the total amount exceed your paycheck, pay will be distributed in the amounts specified in the deposit order you selected until total pay is deposited. See **Note: Deposit Order**

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When setting up multiple accounts, employees may designate multiple deposit types such as percent. To do so follow the instructions on the previous page to log in to ConnectCarolina and Direct Deposit then follow the instructions below:

1. If you’ve already set up direct deposit and need to make changes, click **Edit**. If you are setting up direct deposit for the first time, click **Add Account**.

2. Enter the routing number and account number for the savings or checking account you wish to use for Balance of Net Pay.

3. Select **Balance of Net Pay** for deposit type. This means that any paycheck amounts left over after applying percentages or deducting amounts will be sent to this account. Click **Submit**.

4. Click **Add Account**.

5. Enter the routing number and account number for the savings or checking account you wish to use.

6. Select either **Amount** or **Percent** for the Deposit Type.

7. Enter the dollar amount or percent of your paycheck you want deposited into the account. Be sure this does not exceed the paycheck amount or the percent does not exceed 100.

8. Enter a unique **Deposit Order** number (1, 2, 3 etc)

9. Click **Submit**.

10. Repeat Steps 5-10 for additional accounts.

**Note: Deposit Order**

Deposit Order will affect percentages and amounts. If the first account accepts 90% of a $1000 paycheck the second account cannot receive $200. Instead a second account set to **Amount** $200 will receive $100. All users will have one account designated **Balance of Net Pay**. This is also the account that will receive reimbursements from Accounts Payable. It will have a deposit order of 999.

**Account Types Supported**

Direct Deposit at UNC supports only savings and checking accounts at US credit unions and banking institutions. Money market, 401k, and brokerage accounts are not supported by Direct Deposit. Routing numbers for these accounts will not be accepted by Direct Deposit.

**Resources and Help**

- **Direct Deposit Guide**: [http://go.unc.edu/direct-deposit-guide](http://go.unc.edu/direct-deposit-guide)
- **Onyen Online Services**: [https://its.unc.edu/onyen-services/](https://its.unc.edu/onyen-services/)
- **For help call 962-HELP or visit help.unc.edu**
- **FAQs on Direct Deposits**: [http://go.unc.edu/directdeposit](http://go.unc.edu/directdeposit)