Setting Up Multiple Accounts For Direct Deposit

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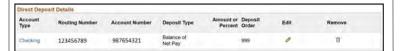
Multiple Accounts in Direct Deposit

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, click here or view the Setting Up Direct Deposit guide at 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** on the last page.