



Office of the State Comptroller

PAYROLL BULLETIN

Subject Revisions to Direct Deposit Processing	Bulletin No. P-972
	Date January 8, 1998

In an effort to increase enrollment in direct deposit, we have streamlined the process when employees direct deposit into personal checking accounts. An employee may now attach a voided personal check to the new Direct Deposit Enrollment Form (AC-2772) and submit it directly to his/her payroll office. Prior authorization from a financial institution is no longer required.

Please note - employees who choose not to attach a voided personal check or request direct deposit into a savings account must complete Section 2 on Form AC-2772 including a signature from a representative of the financial institution.

Revised Instructions for Direct Deposit of Salary and a supply of the new Direct Deposit Enrollment Forms AC-2772 will be mailed to payroll offices in mid-January 1998. Agencies may immediately begin using the new AC-2772 Forms. Please discard any AC-2772 Forms dated 2/94.

When enrolling an employee on-line using a voided check, it is very important to input the routing number and account number exactly as it appears on the check. Both numbers are found on the Magnetic Ink Character Recognition (MICR) line at the bottom of the check. Do not try to get this information from deposit slips.

Routing Number

The eight digit routing number and single check digit is found between the routing number symbols **⑈211177023⑈**. See sample check below.

Thrift institutions (credit unions, mutual savings banks, and savings and loan associations) present a special situation. Many thrifts have their check processing done by a commercial bank or a data processing organization. Therefore, the routing number on the face of a thrift institution's check may identify the processing bank, not the customer's financial institution. This might cause problems with delivery of ACH credit transactions. Accordingly, in the case of thrifts, look for the words "payable through" near the lower left-hand side of the voided check where the bank's name and address usually appear. If the check says payable through, then the routing number is that of a commercial bank processing for the thrift or credit union. You must then call the OSC Payroll Control Unit at (518) 474-8990 or 474-1255 to obtain the correct routing number. If the check does not mention "payable through," then simply input the routing number as instructed in the previous paragraph.

Account Number

The account number may be up to 17 positions and is found after the second routing symbol on the MICR line. All spaces and symbols except for alphabetic characters and hyphens must be removed when entering account numbers into the on-line system. Hyphen symbols appear on the MICR line (iii) as and should be entered as (-). See sample check below for account number 2051760.

JOHN Q. PUBLIC MARY J. PUBLIC 1 MAPLE AVENUE ANY TOWN, USA 00000		<u>19</u>	1044 16-35/1220
Pay to the order of _____		\$	
Somewhere Credit Union Any Town, USA		Dollars	
Memo _____	_____		
⑈ 211177023⑈ 2051760⑈ 1044			

Routing Number 21117702 3

Account Number 2051760

Whether or not the employee chooses to use this streamlined process when enrolling in direct deposit, he/she must still indicate the type of account (checking or savings) in Section 1 and sign in the signature block. In cases of joint accounts (two names in the upper left-hand corner of the voided check), both account holders must sign.

Questions relating to on-line enrollment may be directed to Ms. Geri Ferraro at (518) 474-8990.