Frequently Asked Questions about Payroll Direct Deposit

Q. How does Direct Deposit work and are there any costs for participating?
A. Each payday the University will deposit your net pay directly into your checking or savings account at your financial institution. Direct Deposit is a safe and convenient way to receive your pay and has no costs to the employee.

Q. Am I required to have my pay deposited into my account or can I get paid with a check?
A. All employees working for the University are required to be paid by direct deposit.

Q. Is it possible to have a portion of my check put into my savings account and the balance in my checking account?
A. Yes. The authorization agreement allows you to designate the amount to one account and the balance automatically goes to another account, the primary account.

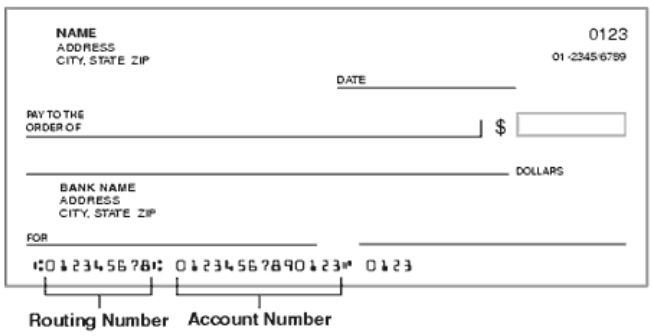
Q. What is the minimum amount I can use for my secondary account?
A. The minimum amount that can be used is $5.00.

Q. What is the earliest date I can make cash withdrawals on the amount of the Direct Deposit?
A. The money will be available to you on payday; however you may want to confirm with your bank before using any funds.

Q. What if I decide to change banks? What do I have to do?
A. The authorization and any required bank information must be completed and processed online through the Employee Dashboard My Missouri State on the Profile Tab for Part-Time and Full-Time Faculty & Staff and on the Student Tab for Student Employees. However, DO NOT close your existing account until the first Direct Deposit has been received by the new bank.

Q. If I have closed my account and forgotten to tell the University, what will happen to my pay?
A. Complete the authorization and any required bank information for your new account online through My Missouri State and email Payroll@MissouriState.edu as soon as possible. After verification that the funds have been returned to the University's bank, Payroll will then redirect the direct deposit to your new account.

Q. I am leaving the country in May. Can I use a bank in my home country to receive my net pay?
A. Direct deposit is available in US currency to US financial institutions only. You will need to make arrangements with your US bank to wire funds to you after you leave the US.

Q. If I signed up for Direct Deposit the last time I worked at the University, will I need to complete the Payroll Direct Deposit authorization again?
A. You should check the bank and account number through My Missouri State to verify this information is still accurate. If you do not see your bank information or if you have changed accounts you will need to complete the authorization and any required bank information online.

Q. The authorization form asks for my checking or savings account number and my bank's routing number. How do I find that information?
A. Checking account and routing numbers are printed at the bottom of your personal check. If you are using a savings account for direct deposit or only have your debit card for reference, you will need to contact your bank for these numbers. Please note that the routing number on a deposit slip is not the correct routing number that is needed for direct deposit.