Setting Up Direct Deposit for the First Time

Overview
Setting up direct deposit for student refunds is a 2-step process:

1) Adding the checking or savings account to the student’s bank account profile that will be used for direct deposit of student refunds.

2) Enrolling the checking or savings account that the student added in step 1 in direct deposit.

OPUS Navigation
A student can access the pages needed to set up or change direct deposit for refunds by either:

1) Selecting the Direct Deposit Setup link under Finances > My Account from the Student Center:

![Direct Deposit Setup](image1)

or

2) selecting Enroll in Direct Deposit from the navigation bar:

![Enroll in Direct Deposit](image2)
After making one of the selections above, the student is taken to the My Direct Deposit for Student Account Refunds page:

*NEW* A third tab is now displayed in self-service: Refund Setup. Refund Setup has 2 sub-tabs to be used by the student: direct deposit and bank accounts.

If a student has not enrolled in Direct Deposit, s/he will see the message displayed above indicating no current enrollment in Direct Deposit.
Adding a Bank Account To Be Used For Direct Deposit

After selecting the <<Enroll In Direct Deposit>> pushbutton, the student is taken to the Manage My Bank Accounts-Add Bank Account Details page.

On this page, the student is provided with the instructions needed to set up direct deposit:

1) First adding the bank account to be used for direct deposit

2) Enrolling the bank account added in step 1 in direct deposit.

The student can proceed to set up the bank account to be used for direct deposit by providing the requested information for each of the fields displayed under Add Bank Account Details.

Nickname: The student can personalize bank account names using this field. Examples might be My Checking or Financial Aid Refund Acct.

Account Type: The student can select either Checking or Savings from the dropdown.

Routing Number: In this field, the student enters a valid routing number for his/her bank account. Valid entries are only those banks that are registered with the Federal Reserve. If the student is unsure of the routing number format, help is available by selecting the View Sample Check link.

Please make sure the correct account number and routing number are entered correctly.
Account Number: The student enters an account number. The account number is encrypted and stored in the OPUS database after it is successfully submitted.

Confirm Account Number: The student must re-enter the account number as an additional verification step.

Account Holder: The student enters in here the name of the holder of the checking or savings account that is being set up.

If the user has entered in a valid routing number, the name of the related bank will appear in the Bank Details section right next to the routing number. If the routing number is invalid, the following error message will be displayed:
The student can click OK and enter a valid routing number in order to complete the bank account setup. If the student has entered in any values with invalid format after the routing number has been validated or left any fields blank, an error message will be displayed such as the one below:

![Error Message]

The last step in setting up the bank account is completing the **Bank Account Agreement**. This online agreement is displayed the first time a student sets up a bank account and authorizes the use of the automated clearinghouse electronic fund transfer (ACH).

![Bank Account Agreement]

After checking the box by “**Yes, I agree to the terms and conditions of this agreement**.” and then clicking the **Submit** pushbutton, the student is presented with a Result confirmation that the bank account has been successfully added:
After selecting the <<Proceed To Enroll in Direct Deposit>> pushbutton, the student is taken to the Bank Account Summary page which will display the list of bank accounts currently available in the student’s bank account profile to which direct deposit enrollment can be linked.

Enrolling a Bank Account in Direct Deposit
The 2nd Step in the process is enrolling the bank account in direct deposit. If the student is ready to enroll the bank account in direct deposit, s/he will next select the <<Proceed To Enroll in Direct Deposit>> pushbutton.

After selecting the <<Proceed To Enroll in Direct Deposit>> pushbutton, the student is taken to the Add Direct Deposit page:
It is here that the student selects the bank account to be used for Direct Deposit of refunds:

Notice that what appears in the dropdown is the Nickname for the bank account plus the last 4 digits of the account number.

After selecting the Bank Account Nickname from the dropdown and clicking the Next button, the student is presented with a Direct Deposit Agreement.
The direct deposit agreement must be agreed to by the student to make the direct deposit setup effective. It will authorize Emory University to deposit the student’s refund into the checking or savings account that s/he has enrolled in direct deposit. After clicking the Checkbox and clicking the <<Submit>> pushbutton, the direct deposit setup confirmation message below is displayed:

When the student selects the <<Go To Direct Deposit Summary>> push button, s/he will be taken to the Direct Deposit Summary page located under the direct deposit sub-tab which will indicate the current account that will be used for refunds:
The student also receives an email confirmation shortly after updating direct deposit enrollment:

Original Message-----
From: student.financials@emory.edu [mailto:student.financials@emory.edu]
Sent: Thursday, October 02, 2014 3:13 PM
To: Dooley, James W.
Subject: Confirmation of Direct Deposit Setup for Refunds

PLEASE DO NOT REPLY TO THIS EMAIL ADDRESS!

This email is being sent as acknowledgement that you have recently updated your information associated with the direct deposit of your student account refunds. If you did not make this change through the OPUS system, please notify us immediately at 404-727-6095.

Thank You,
Student Financial Services

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Note: A student can only have one account enrolled in Direct Deposit at a time. The student can have multiple different bank accounts set up but only one of those accounts can be enrolled in direct deposit at any given time.
Changing Direct Deposit Setup To Use A Different Account

Overview
The purpose of this section is to describe the steps a student must take in self-service to change her/his direct deposit setup to use a different account.

OPUS Navigation
When a student signs into self-service and selects the Direct Deposit Setup link from the Student Center or Enroll in Direct Deposit from the navigation bar, s/he is taken to the Direct Deposit Summary page. This page displays the Nickname and last 4 digits of the account number that is set up for direct deposit.

Modify Direct Deposit Setup
If the student wants to use a different account, s/he must have first set up the alternate bank account. To begin this process, the student should select the Modify Direct Deposit pushbutton on the Direct Deposit Summary page.
Adding an Alternate Bank Account To Be Used For Direct Deposit

Clicking the "Modify Direct Deposit" pushbutton takes the student to the Bank Account Summary page which provides a listing of the current bank accounts set up in the student’s bank account profile:

Here the student can click the "Add Another Bank Account" pushbutton to begin setup of an alternate bank account.
Selecting the "Add Another Bank Account" pushbutton will take the student to the Add Bank Account Details page where information for the alternate bank account can be input:

In the example below, an alternate Savings account will be added:

After selecting the "Next" pushbutton, the student is presented with a confirmation that the My Savings bank account has been successfully set up:
At this point, the student can either choose Add Another Bank Account or choose to Proceed To Modify Direct Deposit to change his/her direct deposit to use a different account.

Choosing Account To Be Used For Direct Deposit If Student Has More Than One Bank Account

After selecting the <<Proceed To Modify Direct Deposit>> pushbutton, you will notice that there are now 2 different Bank Accounts listed under the Bank Account Summary:
To change the bank account to be used for Direct Deposit, the student should select the <<Proceed To Modify Direct Deposit>> pushbutton.

The student is then taken to the Modify Direct Deposit page.

Under the Bank Account Nickname field, the student will then notice 2 different accounts listed when selecting from the dropdown menu:

To change the direct deposit setup from the checking account to the savings account, the student should select my savings from the dropdown, then click the <<Next>> pushbutton.

The student is presented with the Direct Deposit Enrollment Agreement for the new savings account.
After selecting the Checkbox by “Yes, I agree to the terms and conditions of this agreement.” and clicking the <<Submit>> pushbutton, the student is presented with a confirmation of the change to the direct deposit setup:

![Confirmation Screen]

After selecting the <<Go To Direct Deposit Summary>> pushbutton, the student is taken back to the Direct Deposit Summary page which displays the Nickname and last 4 digits of the account that was selected for direct deposit, in this case My Savings-1122.

![Direct Deposit Summary]

Emory University, Office of Student Financial Services, Setting Up Direct Deposit
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Deleting a Bank Account from Bank Account Profile

Overview
This section will describe how students can remove a bank account from their bank account profiles. If a student has set up a bank account incorrectly, s/he will need to delete it from their bank account profile. The student cannot simply edit the existing bank account and correct the invalid setup. The invalid account must be deleted and a valid account setup added.

Navigation
To view a listing of the bank accounts currently set up in their bank accounts profile, students can access the Bank Accounts Summary page by either:

a) Selecting the bank accounts sub-tab from the Refund Setup tab

![Bank Accounts Summary](image)

or

b) Select Manage My Bank Accounts from the Campus Finances dropdown on the navigation bar:
Deleting a Bank Account Not Enrolled in Direct Deposit

If a student has incorrectly set up a checking account by entering in an invalid routing number or account number, as an example, the student will need to delete the bank account.

On the Bank Account Summary page, the student can select the Garbage Can icon beside the invalid account to delete it.

After clicking on the Garbage Can icon, the following confirmation question is asked:

If the student selects “Yes”, the account is deleted and the student is returned to the Bank Account Summary page. The Bank Account Summary page will no longer display the account that was deleted.
If the student had chosen “No” to the question, the account would not have been deleted and the student would have been returned to the Bank Account Summary page, leaving the account intact.

Deleting a Bank Account That Is Enrolled in Direct Deposit

IMPORTANT:
A student cannot delete a bank account that is currently enrolled in Direct Deposit.

If a student tries to delete a bank account that is currently enrolled in direct deposit, s/he will receive the error message below:
In order to un-enroll the account from direct deposit, the action required will be based on whether or not a student has an alternate account set up in his/her bank account profile:

a) If the student does not have an alternate account set up in his/her bank account profile, the following action is needed:

Select the <<Add Account>> pushbutton from the Bank Account Summary page:

After successfully entering in the new bank account details and receiving the confirmation message on the Manage My Bank Accounts Result confirmation page, select the <<Modify Direct Deposit>> pushbutton.
After selecting the <<Modify Direct Deposit>> pushbutton the user is taken to the Direct Deposit Summary page. The student should select the <<Modify Direct Deposit>> pushbutton from the Direct Deposit Summary page.

The student will now see two accounts to choose from for direct deposit. The student should then select the <<Proceed To Modify Direct Deposit >> pushbutton and then select the newly added bank account from the dropdown on the Modify Direct Deposit page. After doing so, the student would then select the <<Next>> pushbutton to complete the direct deposit enrollment of the new account.
After the direct deposit enrollment has been switched to the new account, the previous account can then be deleted by the student on the Bank Account Summary page by selecting the Garbage Can icon next to it.

b) If the student already has an alternate account set up in his/her bank account profile, the following action is needed:

Select the <<Modify Direct Deposit>> pushbutton from the Direct Deposit Summary page:
The student will then be taken to the **Bank Account Summary** page where the **<<Proceed To Modify Direct Deposit>>** pushbutton should be selected:

<table>
<thead>
<tr>
<th>Bank Account Summary as of 10/02/2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Account Nickname</td>
</tr>
<tr>
<td>Credit Union Checking-4654</td>
</tr>
<tr>
<td>Wells Savings-1663</td>
</tr>
</tbody>
</table>

The student would then be taken to the **Modify Direct Deposit** page where s/he would select which account should be used for direct deposit and then click the **<<Next>>** pushbutton:

After the direct deposit enrollment has been switched to the new account, the previous account can then be deleted by the student on the **Bank Account Summary** page by clicking on the **Garbage Can** icon next to it.
Editing Bank Account Setup

On the Bank Account Summary page, a student can edit the Nickname that is associated with a bank account by clicking on the Pencil icon next to the associated account:

After clicking the Pencil icon, the Edit Bank Account Details page is launched. The only field that is editable on this page is the Nickname field:
After editing the **Nickname** field, as in this example, with *Financial Aid Refund Account*, the student should click the **Next** pushbutton.

The student will then be presented with a confirmation that the **Nickname** update was successful and will display the new Nickname by the checkmark:

![Image](image1)

The student can then either select the **Modify Direct Deposit** pushbutton if they need to make further changes to his/her direct deposit enrollment or select the **Manage My Bank Accounts** pushbutton to be returned to the **Bank Accounts Summary** page.

![Image](image2)
Cancelling Direct Deposit Setup Completely

If a student wishes to be removed from direct deposit enrollment completely and have her/his refunds issued as check refunds, the student will need to notify the Student Financial Services Office.

Once a student has enrolled in direct deposit for refunds, s/he cannot remove herself/himself from direct deposit via OPUS self-service. A student can change what account is used for direct deposit but cannot delete enrollment in direct deposit in order to receive a paper refund check once direct deposit for refunds has been established.

Account Representative procedures for removing a student from direct deposit enrollment are documented in the staff training document related to delivered direct deposit functionality.

Factors Impacting Whether a Refund Is Issued as Direct Deposit or Check

Consideration needs to be given regarding what format a refund will be issued as to a student who has been making self-service direct deposit enrollment changes on the same day that the Account Representative is posting a refund for that student.
IMPORTANT: In order to determine what format the refund will be issued as, the Account Representative will need to consider whether s/he posted the refund on the student’s account before the student enrolled in direct deposit.

- **Scenario I:** If a student enrolls in direct deposit *prior* to his/her refund being posted by the Account Representative, the refund will be issued as direct deposit.
  
  **Example:**

  1. Student enrolls in direct deposit at 10:00am.
  2. Account Representative posts the refund at 10:15am.
  3. The refund will be issued as direct deposit.

- **Scenario II:** If a student enrolls in direct deposit *after* his/her refund has been posted by the Account Representative, the refund will be issued as a check.
  
  **Example:**

  1. Student enrolls in direct deposit at 10:00am.
  2. Account Representative had already posted the refund at 9:45am.
  3. The refund will be issued as a check. Any refunds posted after that date will be issued as direct deposit.

  If the Account Representative finds out by phone call or email that the student signed up for direct deposit after the Account Representative had posted the refund, the Account Representative could reverse the previously issued refund and repost it. The refund would then get issued as direct deposit instead of check.

- **Scenario III:** If a student is already enrolled in direct deposit at the time the Account Representative posts the refund, the student can change his/her direct deposit setup to use a different routing/account number at any point up until 2:00pm and the new direct deposit routing/account number information will be used for that refund.
  
  **Example:**

  1. Student was enrolled in direct deposit linked to account xxxx1234 at 10:00am.
  2. Account Representative posts the student’s refund at 10:30am.
  3. Student at 1:30pm changes her direct deposit enrollment to link to account xxxx5678.
  4. Refund will be direct deposited into account xxxx5678.