



## Direct Deposit Frequently Asked Questions

(A\$CEND participants, please consult the A\$CEND Handbook for enrolling in direct deposit)

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## General Information – Direct Deposit

### **1. Why should I enroll in direct deposit?**

- It's more secure than having checks mailed
- It's convenient
- It's easy to enroll
- Advance email payment notification

### **2. What do I need to enroll in direct deposit?)**

- Cell phone that is unique to you
- Email that is unique to you
- U.S. bank account that the payment will be deposited into, that agrees with the vendor/provider name
- Image of the check pertaining to the account that the payment will be deposited into
- Vendor ID (assigned by The Trust). For information on the vendor ID, refer to 8 and 9 below.
- A completed Vendor Direct Deposit/ACH Contact Information form (not applicable to Trust Central providers or incentive fka Wage\$ participants)

### **3. Is direct deposit required or will I have the option of receiving a live check?**

All providers and vendors that have a contract with The Children's Trust (The Trust) and A\$CEND participants are required to enroll in direct deposit. Vendors that do not have a contract with The Trust may have the option of receiving a live check unless their agreement with The Trust requires direct deposit.

### **4. I am an active vendor/provider. With the re-launch of direct deposit enrollment, do I need to re-enroll?**

No, if you are an active vendor/provider (based on the vendor ID assigned by The Trust – see 8 and 9 below for questions on the vendor ID) and your enrollment information has not changed, you do not need to enroll again. However, if you need to make changes to your enrollment information you do need to re-enroll.

### **5. Can I complete enrollment using my smart phone?**

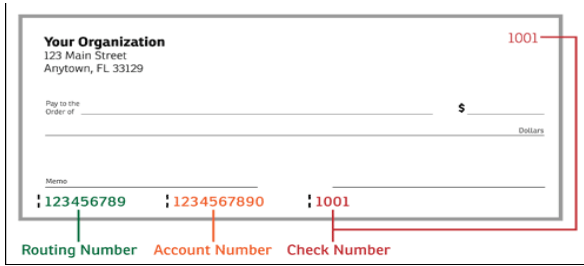
Yes. We strongly recommend that you use your smart phone during the enrollment process. The process for enrolling is the same when using your mobile phone or from your computer/laptop. Enrollee and/or their authorized representative is responsible for any TXT or SMS fees assessed by their cell phone carrier.

### **6. I cannot provide a voided check. What can I provide instead?**

In lieu of submitting an image of the voided check, you may provide a statement or letter from your bank, that includes the name that the account is held under, the type of account e.g. checking, the bank routing number, and the account number that the funds are to be deposited into. If a letter is submitted, the letter must be on the bank's letterhead and signed by a representative of the bank.

### **7. Where can I find my bank routing number and account number?**

You can find the bank routing number and your account number on your check. A sample check is provided below.



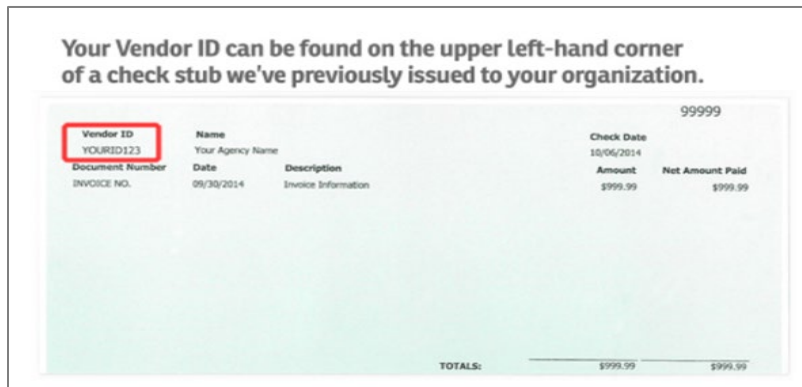
Note that the location of the bank's routing number on a check may vary by financial institution. The bank routing number must be nine digits.

You may also contact your bank representative for help if you have any questions about the financial information requested.

**8. Do I need a vendor ID to enroll and where can I find my vendor ID?**

Yes. A vendor ID is assigned by The Trust for each entity that a payment is to be made to. In certain cases a vendor/provider may have more than one vendor ID (see 9 below). When an entity has more than one vendor ID, the vendor ID will be needed so that you may ensure that the correct banking information is provided for the vendor ID that you are enrolling.

If you previously received a check from The Trust, your Vendor ID is located on the upper left-hand corner of your check stub (refer to sample below).



For vendors with a Trust contract, your vendor ID may be located on the authorized signers/ signature page below the organization's federal identification number of The Trust's core contract. Or, you may contact your Trust representative.

**9. Do I have more than one vendor ID? How will I know if I do?**

A vendor/provider typically has only one vendor ID. However, if you provide more than one of the following types of services for The Trust, then you may have more than one vendor ID. For example, you have a direct service contract and a non-direct service contract with The Trust or a direct service contract and a separate sponsorship. You may also contact your Trust representative or a member of the finance team if you have any questions. Refer to 8 above regarding where you can locate your vendor ID.

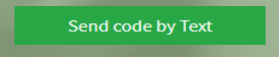

## General Information – Direct Deposit Web portal

### 10. How do I enroll in direct deposit?

It's easy and it is online!

#### **Providers and Vendors with a contract using Trust Central**

If you are currently **not** enrolled in direct deposit, a Trust finance representative will contact you by email. You may also contact your Trust representative if you have not heard from a member of the finance team.

- i. An email will be sent to the email address provided in Trust Central for direct deposit. This email will contain a web link that will be unique to you and will allow you to register
- ii. To register:
  - click on the link provided in the email
  - create a password (see 15 below for a strong password)
  - agree to the Terms
- iii. Once you have registered, have your cell phone available and select . A verification code, that is unique to you, will be sent to the cell phone provided
- iv. Enter the verification code and then select 
- v. Once the verification code is entered, you will be able to provide your banking information as well as the email address(es) that you would like payment information to be emailed to. Refer to 19 below on how to upload a copy of the voided check and 23 below to refer to email payment notification
- vi. Logout (for your security, once the enrollment process is complete, the weblink will no longer be accessible)

#### **Vendors and employees requesting reimbursement and are NOT using Trust Central**

- i. Complete a Vendor Direct Deposit/ACH Contact Information form. Refer to 32 below for more information about this form
- ii. An email will be sent to the email address provided on the completed Vendor Direct Deposit/ACH Contact Information form. This email will contain a web link that will be unique to you and will allow you to register
- iii. See steps ii thru vi above

### 11. Why do I need to provide my unique email address?

For security purposes, a unique email address is needed for either the enrollee or their authorized representative.

### 12. Why do I need to provide my unique mobile/cell phone number?

For security purposes, a unique mobile/cell phone is needed for either the enrollee or their authorized representative. A verification code will be sent to your cell

phone to ensure that the web link that we have emailed is received by you or your authorized representative.

**13. How long is the unique weblink available?**

The web link is available up to five days from the date of the email being sent.

**14. What do I do if the weblink is no longer available or I am receiving an error message when attempting to access the web portal?**

You may inform the finance team member of the issue by replying to the original email containing the weblink. Or, contact your Trust representative who will coordinate with the finance department.

**15. What is a “Strong” password for the web portal?**

A strong password must contain at least 8 characters, one of which must be a capital letter, lowercase letter, symbol (@, #, \$, %, etc.), and a number.

**16. I submitted my properly completed contact information form. Why am I getting a phone call to confirm the information that was submitted?**

As part of The Trust's overall risk management approach, The Trust may randomly call a vendor, using the contact information on file, prior to emailing the vendor's unique direct deposit/ACH weblink. The Trust will then confirm that the contact information submitted is current.

**17. What happens if the bank information provided does not agree to the copy of the voided check image or the image cannot be read?**

A Trust representative will notify you of the issue so that you may supply the updated information using the web portal enrollment process.

## **Instructional – Web portal**

**18. What steps do I need to complete once in the direct deposit/ACH web portal? Please present it in a visual fashion.**

Once you have performed the procedures noted in 10 above, you have only two easy steps before your enrollment is submitted.

- Step 1 – list the email address(es) that advance payment notification will be made to
- Step 2 – upload an image of a voided check of the bank account that payment will be deposited into (this step must be completed in order for payment to be deposited into your designated account)

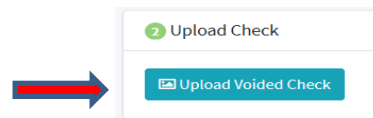
The screenshot shows the 'Direct Deposit / ACH Portal' interface for a 'Sample Vendor ACH - SAMPLEACH'. It is divided into two steps:

- Step 1: Update Payment Notification Email**
  - ACH Phone #: [Redacted] Your cell phone
  - Payment Notification Email(s): [Text input field]
  - Format: emails separated by semicolon (,)
  - Example: johndoe@me.com;janedoe@me.com
  - Update Notification Email button
- Step 2: Upload Check**
  - Upload Voided Check button
  - Signer's name: Sample Vendor Contact Name
  - Bank Country/Region: United States
  - Bank Name: Bank Name
  - Transit Routing Number: [Text input field]
  - Bank Account Number: [Text input field]
  - Account Type: Checking
  - Status: In Review

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**19. How do I upload a copy of my check into the web portal AND what type of image may be uploaded?**

Click on the Upload Voided Check button.



You may now upload an image of the check by selecting the upload button. The image must have a .jpeg, .png, or .gif extension. No documents may contain extensions like .pdf, .doc (Word), or .xls (Excel). Note, we strongly recommend that you use your smart phone during the enrollment process, especially when uploading an image of your check (users have found using their smart phone to be easier).

The 'Upload Voided Check' dialog box is shown with two steps:

- 1 Upload check**: Features an 'Upload check' button with a red arrow pointing to it.
- 2 Confirm your bank account information**: Features a 'Next' button.

Buttons for 'Close' and 'Next' are visible at the bottom of the dialog.

Once you have uploaded the image, you will have a chance to review and confirm the bank information that has been captured. (See 7 above for sample location of the placement of the transit and routing number on a check.)

## **I enrolled in direct deposit – now what?**

### **20. When will direct deposit payments begin?**

We will verify the information with your bank after the direct deposit online enrollment has been successfully submitted. The verification process may take up to fifteen (15) business days, from this date. If there are no issues, your next payment will be deposited directly into your bank account. If there are issues during the verification process, we will contact you.

### **21. Are my payments going to be processed on the same schedule as they were before being direct deposited?**

#### **Providers and Vendors with a contract using Trust Central**

Providers that submit their invoices using SAMIS (the system used to approve provider reimbursement requests via Trust Central), will continue to have their invoices approved in SAMIS. Once the invoice has been approved, payments will then be processed in our GP accounting system (the system that creates direct deposit payments) on Monday morning and deposited on Friday of the same week, provided that all required documentation is received. Invoices and the required documentation, if any, that are not approved by The Trust on Monday of a given week, will not be processed for payment in the GP accounting system during the same week. It is on the deposit date (noted in the email sent to providers – refer to question #11) that the funds will be directly deposited into your designated account.

#### **Vendors and employees requesting reimbursement and are NOT using Trust Central**

Vendors will continue to submit their invoices to The Trust via their regular process. Invoices and the required documentation, if any, that are not approved by The Trust on Monday of a given week, will not be processed for payment in the GP accounting system during the same week. It is on the deposit date (noted in the email sent to vendors – refer to 23 below) that the funds will be directly deposited into your designated account.

### **22. How quickly will a payment be deposited into my designated account?**

Payments are deposited on the settlement date i.e. date that payments are available in your designated bank account.

### **23. Will I receive advance notification of payment as to when the monies will be deposited into my designated account?**

Yes. You will receive an email that serves as an advance notification of payment from The Trust alerting you that payment is being sent to your designated bank account, along with an anticipated deposit date. This email is sent approximately two to three business days prior to the date that the monies are to be deposited into your designated account. The email address(es) that were submitted when enrolling will be the email address(es) used for the advance notification of payment i.e. Step 1 of the enrollment process (see 18 above). We recommend that one of the email addresses include your finance representative that will record the transaction in your accounting system. We also recommend that a group email account be created by your organization that will include all personnel that should receive an email notification.



Additionally, you may contact your bank directly or use online banking, mobile applications, and regular bank statements to confirm the deposit. Please note that while most banks do not charge a fee for direct deposits made into your account, some banks charge a nominal fee. Please contact your bank if you have any questions about bank fees that they may charge.

**24. How will I know what the payment is for?**

The advance notification of payment email that you receive from The Trust will list the applicable invoice(s), along with any credits applied against that invoice, so that you will know what the payment is for. Refer 23 above regarding advance notification of payment.

**25. Can I cancel my direct deposit enrollment? What happens if I do?**

If your contract with The Trust requires payment using direct deposit, you cannot cancel your direct deposit enrollment while the contract is in effect. Provided that there is no requirement to enroll in direct deposit, enrollment may be canceled by completing the Direct Deposit/ACH Cancellation form. You must contact The Trust's finance department for this form. If direct deposit is cancelled future payments will be paid by check.

**26. I am not receiving direct deposit related emails. Why is this happening?**

Please check your junk email and/or spam folder. If the address is correctly listed and the email is not in the junk and/or spam folder, please contact The Trust's finance department and/or your Trust representative.

## **Changes to enrollment information that was previously submitted**

**27. Who should I notify at The Trust if the individual who enrolled in The Trust's direct deposit program is no longer an authorized representative?**

For vendors/provider that are active in Trust Central, please contact your Trust representative. For vendors that are **not** in Trust Central refer to response provided in 32 below in regards to the Direct Deposit/ACH Contact information form.

**28. What must the provider/ vendor do if the provider/vendor's bank and/or account number changes?**

Whenever a change occurs pertaining the information required for enrollment, inform your Trust representative so that a finance team member may email a weblink to you so that you may edit the bank account information. The process is the same as described in 10 and 18 above.

**29. How do I add or remove persons to receive email payment notification?**

Inform your Trust representative that you would like to make a change to your direct deposit enrollment information. Your Trust representative will then notify the finance department to email your unique web link. This web link will allow you to update your direct deposit enrollment.

**30. I forgot to notify The Trust that my bank account changed and payment was submitted to the outdated/closed bank account. What do I do now?**

Please contact your Trust representative and/or the finance department and together we will do what is necessary to resolve the issue.

## **Forms and Terms and Conditions**

**31. What are the Terms and Conditions for enrolling in direct deposit?**

Please visit <https://www.thechildrenstrust.org/ach-direct-deposit> to review the terms and conditions. The terms and conditions will also be provided during the enrollment process.

**32. Where can I find the Vendor Direct Deposit/ACH Contact Information Form?**

*(form used if you are not a Trust Central provider/vendor or an incentives fka Wage\$ participant)*

Please visit <https://www.thechildrenstrust.org/ach-direct-deposit>.

For questions not addressed above, please contact either Chareka Hawes, Accounting Operations Manager, at [chareka@thechildrenstrust.org](mailto:chareka@thechildrenstrust.org) or Wendy Duncombe, Controller, at [wendy@thechildrenstrust.org](mailto:wendy@thechildrenstrust.org).