

DIRECT DEPOSIT GUIDE

U.S. Employees

Under the direct deposit program, you can have your pay deposited in up to ten separate accounts. This guide provides instructions to set up and manage your direct deposits.

Eligible Accounts

You can have your pay deposited into any account affiliated with a financial institution that has a nine-digit ABA Transit Number. Accounts include, but are not limited to:

- Checking
- Savings
- Money market
- Mutual fund

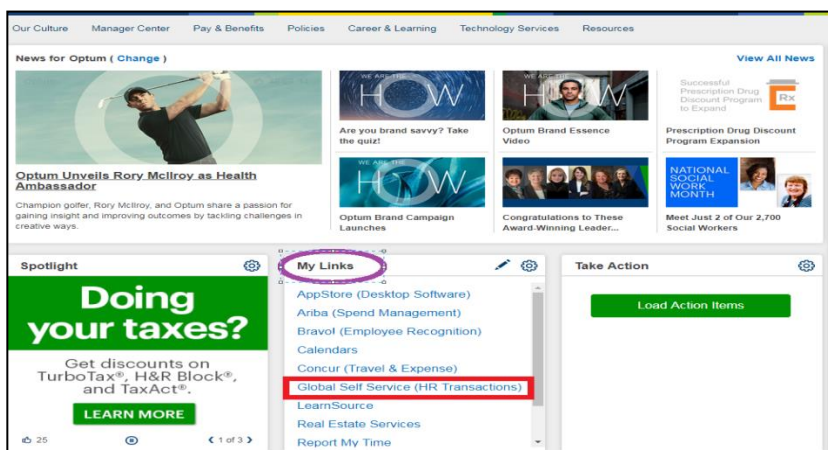
Your pay can be deposited into a maximum of ten accounts.

Setting up Direct Deposit

**Global Self Service (GSS) will accept only one direct deposit change per day.

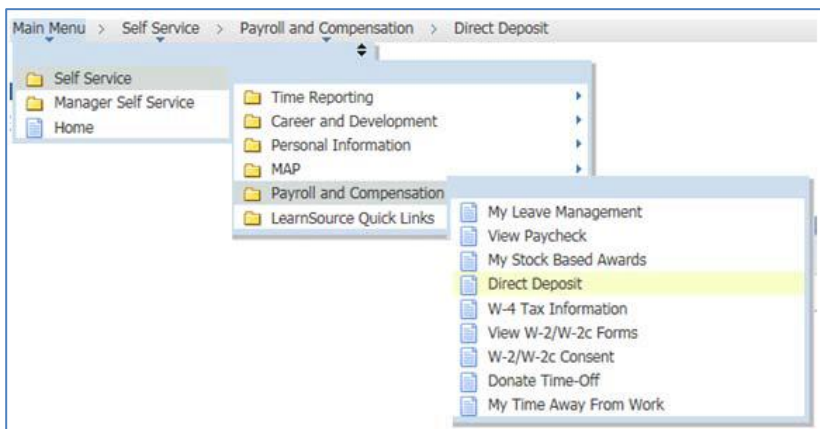
To set up a direct deposit, you must complete an online direct deposit form found in Global Self Service:

1. Click on **Global Self Service**—under the My Links section on The Hub- UnitedHealth Groups Intranet home page.
- GSS (Intranet) <https://globalselfservice.uhg.com/> >Payroll and Compensation>Direct Deposit
 - GSS (Internet) <https://globalselfservice.unitedhealthgroup.com/> >Payroll and Compensation > Direct Deposit



2. Log-in to **Global Self-Service** using your MS ID and MS Password if logging in with the Intranet link. Otherwise, use your Employee ID.

3. Under Self-Service, go to Payroll and Compensation➤ Direct Deposit



Setting up or making changes to your direct deposit online form is effective for your next payday if you request the change in Global Self Service before noon Central Time on the Tuesday of the pay week. If you miss this deadline, your pay will be directly deposited starting on the next payday.

You must have your entire net pay (see Terms below) deposited if you choose direct deposit. You cannot have a portion of your net pay deposited and receive the rest as a check.

Setting Up Direct Deposit for One (1) Account

In Global Self Service, you will choose the “Add Account” button to enter your account information. Regardless of whether you are setting up one or multiple accounts, **the first account you enter must be deposit type of "balance."**

Also, the “balance” account will always have a deposit order of “999,” meaning that if there are multiple accounts set up, the “balance” account will be the last one that receives funds from your net pay. When entering a “balance” account, the “amount” section will be left blank.

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Favorites | Main Menu > Self Service > Payroll and Compensation > Direct Deposit

Direct Deposit

Review, add or update your direct deposit information.

Account Type	Routing Number	Account Number	Deposit Type	Amount	Deposit Order		
Checking			Balance			Edit	Delete

[Pay Statement Print Option](#) ★

[Add Account](#)

★ **Note:** If you live in one of the following states: AZ, CA, DE, HI, KS, MN, OR, VA and do not want to receive a mailed copy of your paycheck stubs, click on the **Pay Statement Print Option** and select the option to 'Do not send a paper copy to home address.' Direct deposit paycheck stubs will automatically be printed and mailed to your home address for these states.

Setting up direct deposit Multiple Accounts:

If you have more than one account, up to a maximum of ten accounts, you must first set up your “balance” account before you set up any of the other accounts that will receive a fixed dollar amount.

Once your balance account is set up, you may add more accounts by selecting the “Add Account” button and entering the account information. Each additional account needs the following information entered:

- Routing Number
- Account Number (entered twice for verification)
- Account Type (checking or savings)
- Deposit type of “Amount”
- Amount (dollar amount to be deposited into the account)
- Deposit Order (order in which you want the funds from your pay distributed)

Example: If you want to set up three accounts (Savings Account 123 to receive \$50, then Savings Account 145 to receive \$25, with the remainder going into Checking Account 167) you would set up your accounts as follows:

1. Enter account information for Checking Account 167 as your “Balance” account with Deposit Order of “999”.
2. Enter account information for Savings Account 123 as an “Amount” account for \$50 with Deposit Order of “1”.
3. Enter account information for Savings Account 145 as an “Amount” account for \$25 with Deposit Order of “2”.

Canceling or Changing Your Direct Deposits

Use the same online direct deposit form in Global Self Service that you used to set up your direct deposit to either cancel or to make changes to your current direct deposit.

You can only make changes to your accounts one time per day. If you leave the Global Self Service Direct Deposit page at any time, you will need to wait until the following day to make additional updates.

If you delete all of your accounts, your transaction for the day will be deemed as completed, and you will not be able to add any new accounts until the following day.

Making changes to your direct deposit online form is effective for your next payday if you request the change in Global Self Service **before noon Central Time on the Tuesday of the pay week**. If you miss this deadline, your change will be effective starting on the next payday. If you would like to update your "balance" account, use the "Edit" button to change it instead of the "Delete" button.

What to Do if You Did Not Receive an Expected Direct Deposit on Time

If you didn't receive your expected direct deposit, first verify that the correct ABA and account numbers have been entered into your direct deposit online form in Global Self Service and make corrections to the form as needed. Then contact the ACH (Automatic Clearing House) department of your financial institution to confirm the posting of the funds to your account. Account information obtained from an ATM, bank teller, or automated phone system may not be complete or up to date.

If your financial institution's ACH department cannot confirm the deposit within three business days of payday, **contact HRdirect**.

Once the funds have been returned to UnitedHealth Group, a refund will be processed. As most banks send/pick up files on different schedules, this process can take up to five business days following payday.

If the funds are returned to UHG, you will automatically receive an email to your work email address notifying you that the funds were returned and how they will be re-issued to you.

- If the funds returned total less than \$100.00, they will be added to your next regular paycheck.
- If the funds returned total \$100.00 or more, an off-cycle paycheck will be issued to you.
- Off-cycle paychecks for the returned funds will be sent one of the following ways:
- The funds will be direct-deposited if the incorrect information has been corrected in Global Self Service; please allow two business days after processing for the off-cycle payment to post to your account(s).
- The funds will be issued via a paper paycheck if the incorrect information has not been updated, and incorrect information will be deleted.

Off-cycle Payments

If you receive an off-cycle direct deposit paycheck, it will be deposited in your bank account using the same process and designation as in your online direct deposit form.

Example: If you have \$50 being deposited into a savings account and the remaining balance into a checking account, the same designation will be used for off-cycle payments.

The off-cycle deposit will be made two business days after the request is processed. For example, if the request is made on Monday afternoon via HRdirect, the deposit request may be processed the next day (Tuesday) and the payment direct deposited two days later (Thursday). U.S. Direct Deposit Guide Rev. 12/2017

Since these payments are made via direct deposit, paycheck stubs will not be mailed and will be available online in Global Self Service (GSS) within two weeks:

- GSS (<https://globalselfservice.uhg.com/>) > Payroll and Compensation > View Paycheck

Exceptions to this process are for legal regulations only. Some states require live checks to be issued.

Termination of Employment

When you terminate from your employer, your final pay is made in the same form of payment as when you were an active employee. If you had direct deposit as an employee, your final pay will be direct deposited. If

you previously received a paper check, your final pay will be in the form of a check, which will be mailed to your home address in Global Self Service (unless specific state regulation differs).

If you work in a state that requires final payment to be made prior to the next regular payday, the payment may be made in the form of a live manual check.

Terms

ABA Transit Number (routing number) – Identifies your bank and its location; it is generally located in the lower left-hand side of a check.

Net Pay (take-home pay) – The amount of earnings that are left after taxes and payroll deductions are taken.