Change Electronic Funds Transfer (EFT)/Direct Deposit

Introduction

This guide provides the procedures for changing or updating bank account information in Direct Access (DA) for the delivery of retired/annuitant pay.

Discussion

This application gives you the ability to update Direct Deposit for your Net Pay.

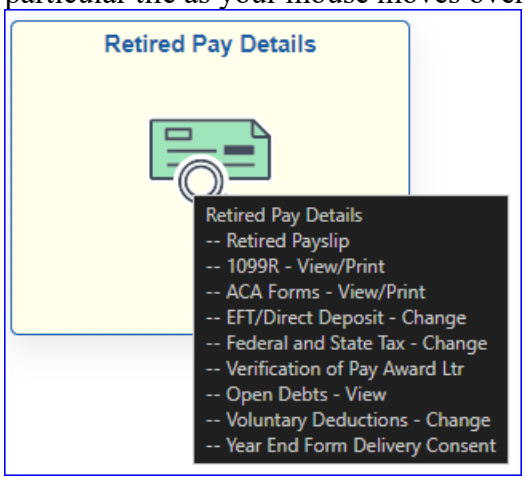
- If you already have Direct Deposit, you will be able to change bank and account information when you change banks.
- If you are currently receiving a paper check, you will be able to convert to Direct Deposit by adding a bank to your profile and electing to have your Net Pay deposited in an account at that bank.

You will **NOT** be able to:

- Change from Direct Deposit to receiving a paper check.
- Change direct deposit information for allotments – you will only be able to change direct deposit information for your Net Pay. To change an allotment, see Change My Voluntary Deductions guide.
- If you currently have a savings allotment, you cannot change your Direct Deposit to the same account.

Changes to Direct Access Homepage

You will notice a change in how Direct Access displays upon login. There is a new "hover" feature that shows what is covered under a particular tile as your mouse moves over the tile as shown below.



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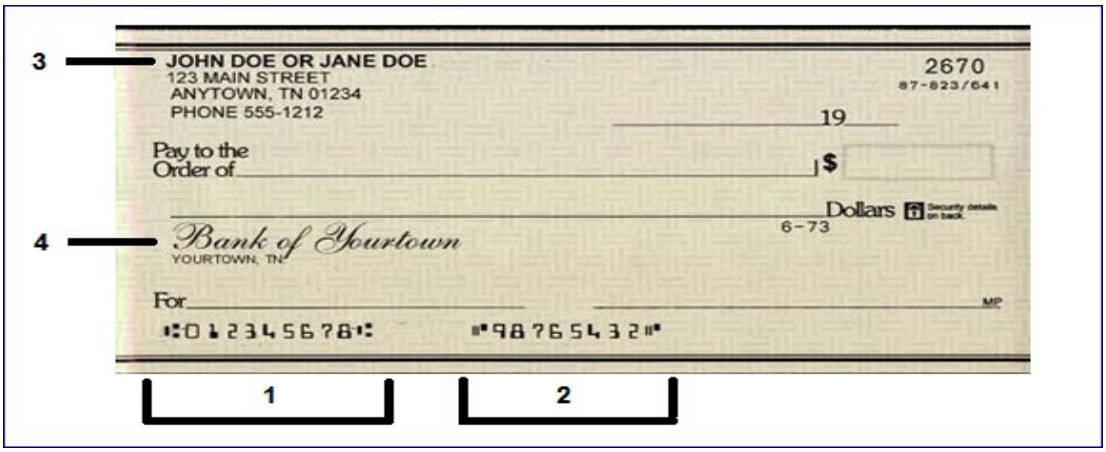
Change Electronic Funds Transfer (EFT)/Direct Deposit, Continued

Account and Bank Routing/Bank ID Numbers

You can obtain your Account and Bank Routing numbers from one of your checks (as shown below) or from your financial institution.



Field	Description
1	Transit/Bank Routing Number
2	Account Number – entered as “9876543”. No spaces are allowed. If dashes are indicated, they may be entered
3	Account Title – must include the employee name
4	Financial Institution Name **Note:** If your check or shared draft includes "payable through" under the bank name, contact the financial institution to help obtain the correct Bank ID number for Direct Deposit processing.

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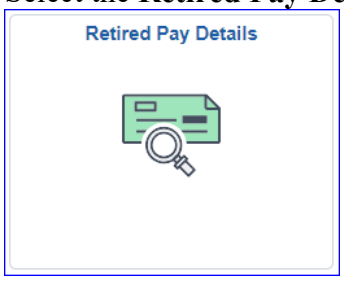
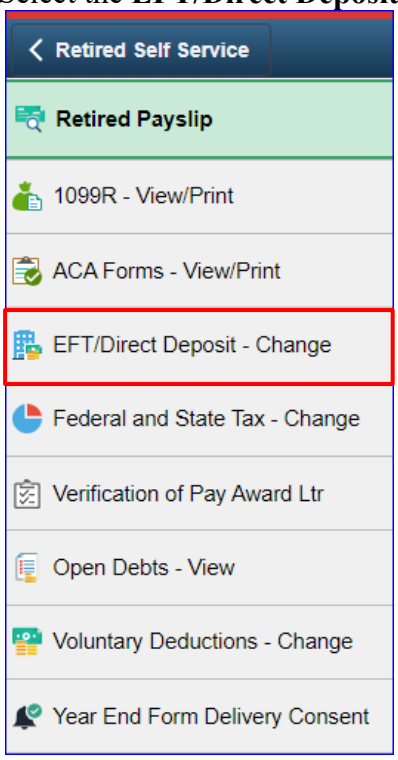
Change Electronic Funds Transfer (EFT)/Direct Deposit, Continued

Information Log into DA Self Service at Direct Access Self Service Sign In.

Procedure See below.

Step	Action
1	Select the **Retired Pay Details** tile from the Retiree Self Service homepage. 
2	Select the **EFT/Direct Deposit - Change** option. 

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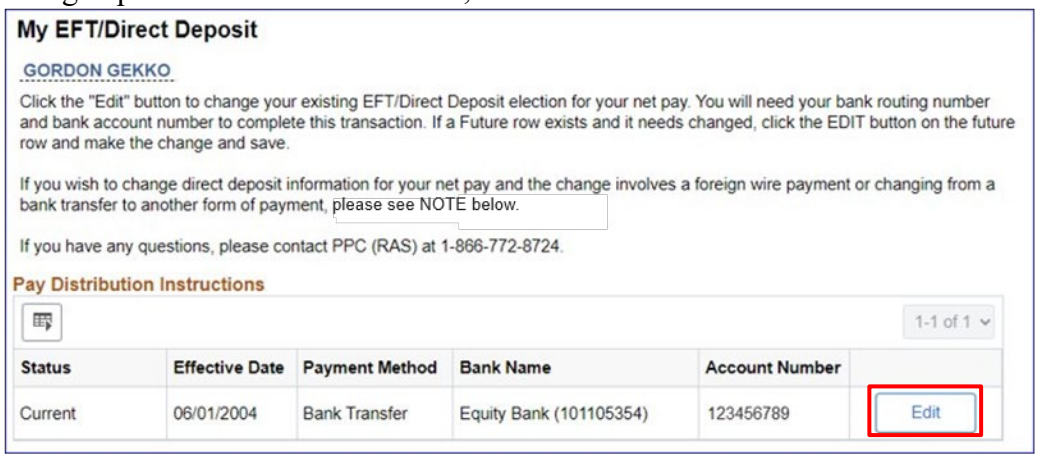
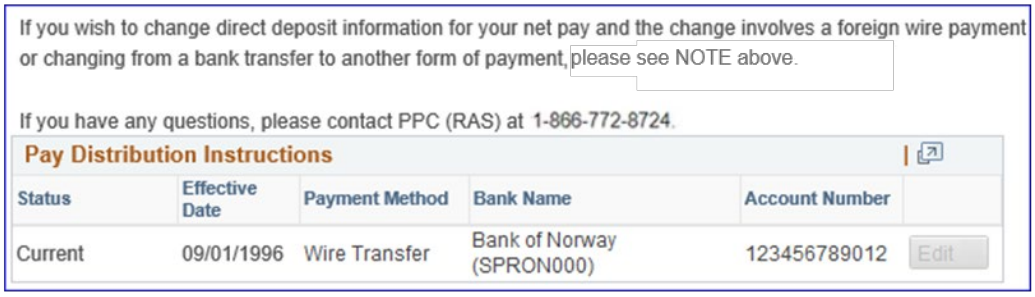
Change Electronic Funds Transfer (EFT)/Direct Deposit, Continued

Procedure, continued

Step	Action
3	The EFT/Direct Deposit page will display with the current information. To change/update the bank information, click **Edit**.  **My EFT/Direct Deposit** GORDON GEKKO Click the "Edit" button to change your existing EFT/Direct Deposit election for your net pay. You will need your bank routing number and bank account number to complete this transaction. If a Future row exists and it needs changed, click the EDIT button on the future row and make the change and save. If you wish to change direct deposit information for your net pay and the change involves a foreign wire payment or changing from a bank transfer to another form of payment, please see NOTE below. If you have any questions, please contact PPC (RAS) at 1-866-772-8724. Pay Distribution Instructions 1-1 of 1 Status | Effective Date | Payment Method | Bank Name | Account Number Current | 06/01/2004 | Bank Transfer | Equity Bank (101105354) | 123456789 | Edit **NOTE:** If you are unable to update your Direct Deposit Information in Direct Access Self-Service, use form CG-2015 and submit to PPC-RAS at PPC-DG-CustomerCare@uscg.mil along with a front and back copy of a valid Government ID.  If you wish to change direct deposit information for your net pay and the change involves a foreign wire payment or changing from a bank transfer to another form of payment, please see NOTE above. If you have any questions, please contact PPC (RAS) at 1-866-772-8724. Pay Distribution Instructions Status | Effective Date | Payment Method | Bank Name | Account Number Current | 09/01/1996 | Wire Transfer | Bank of Norway (SPRON000) | 123456789012 | Edit

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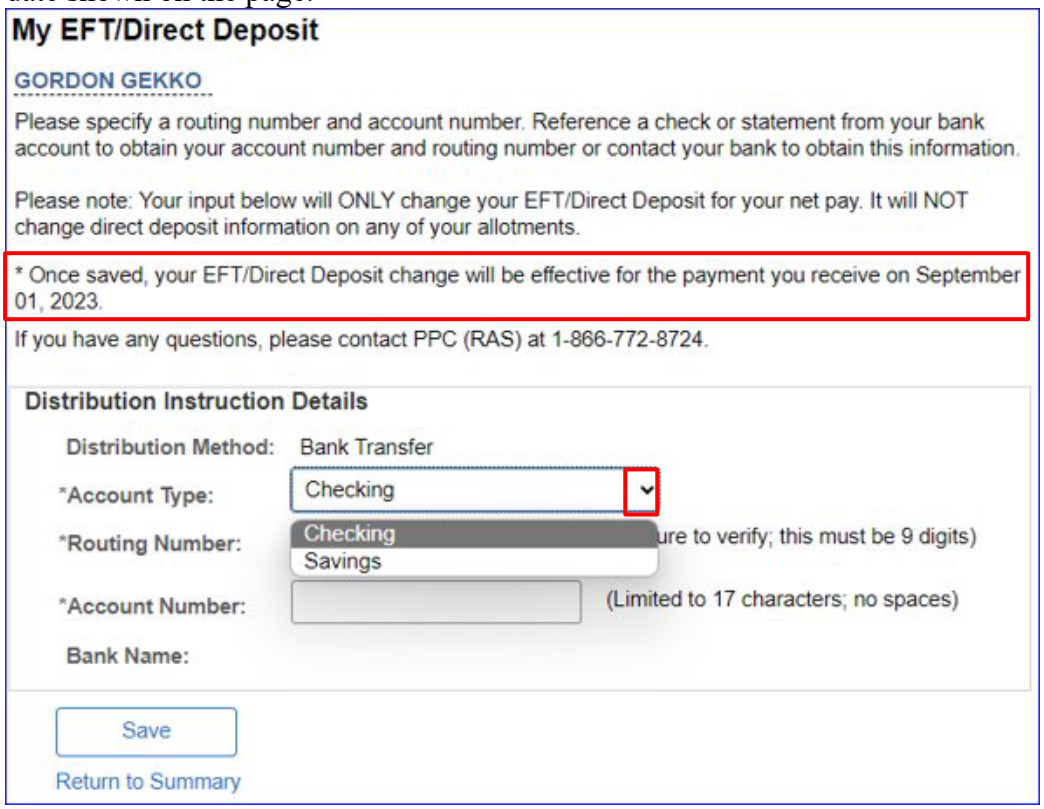
Change Electronic Funds Transfer (EFT)/Direct Deposit, Continued

Procedure, continued

Step	Action
4	The EFT/Direct Deposit page will display. Select **Checking** or **Savings** from the drop-down menu. **NOTE:** Any saved changes to your direct deposit account will be effective the date shown on the page. 

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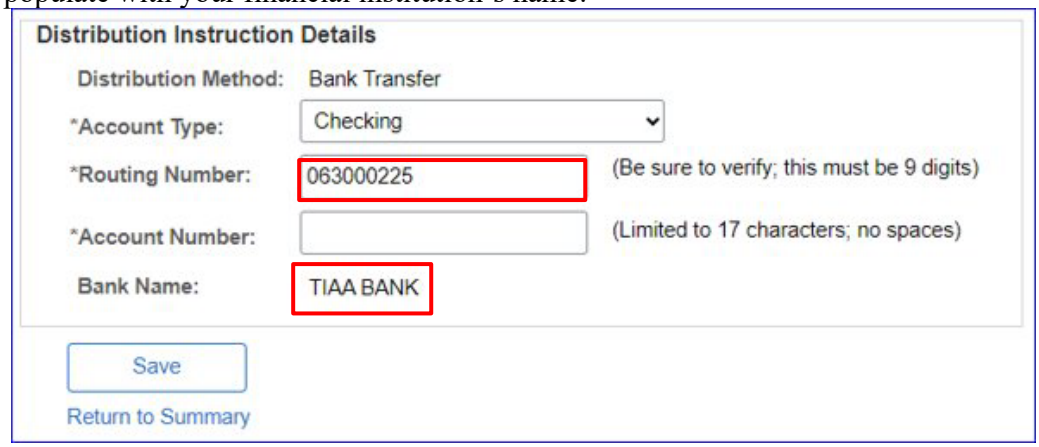
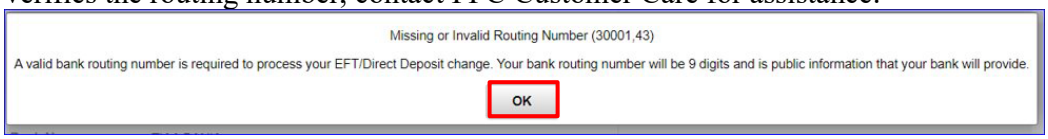
Change Electronic Funds Transfer (EFT)/Direct Deposit, Continued

Procedure, continued

Step	Action
5	Enter the 9-digit **Routing Number** and press the Tab key. The **Bank Name** will populate with your financial institution's name.  **NOTE:** If the number you entered does not match a valid number in the database, you will receive an error message after pressing the Tab key. Click **OK** and ensure you have typed the number correctly. If it is correct, contact your financial institution to verify the ability to receive Treasury payments. If the institution verifies the routing number, contact PPC Customer Care for assistance. 

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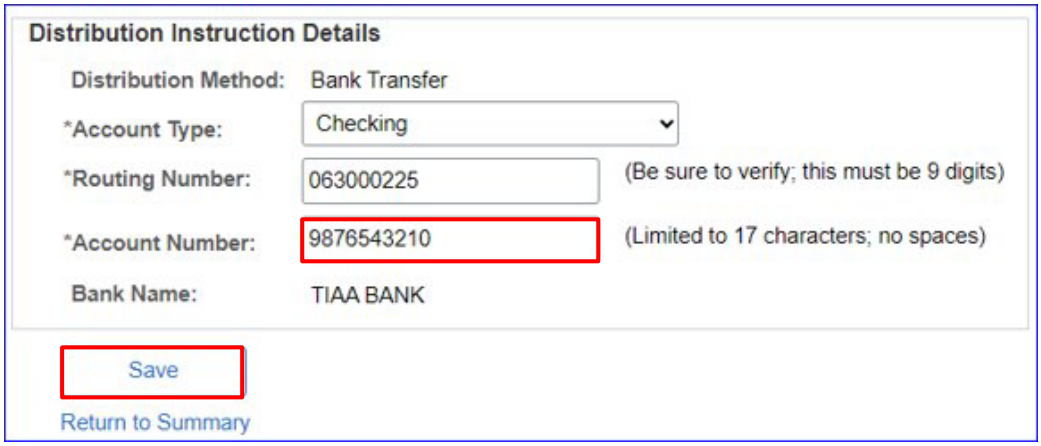
Change Electronic Funds Transfer (EFT)/Direct Deposit, Continued

Procedure, continued

Step	Action
6	Enter the **Account Number** (account number may not exceed 17 characters; letters, numbers, and hyphens may be used but NO spaces). Ensure this information is entered correctly. Once you have verified all the information is correct, click **Save**.  **Remember:** The page displays when the EFT/Direct Deposit change will take effect based on the date you save the change.

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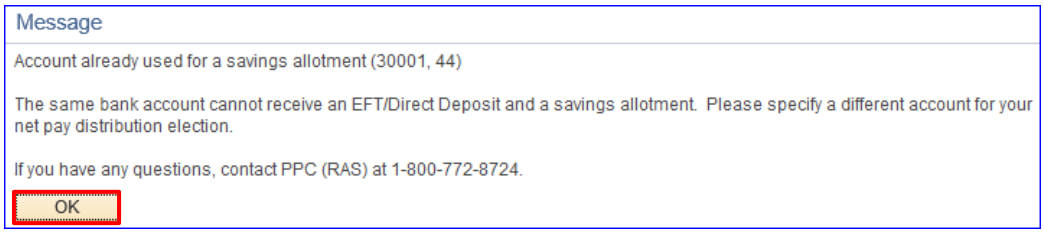
Change Electronic Funds Transfer (EFT)/Direct Deposit, Continued

Procedure, continued

Step	Action
7	If you specify the same account that is currently used for a savings allotment, you will receive an error message, click **OK**. If you want to cancel your savings allotment and have all your net pay go to a single account, contact PPC Customer Care. 
8	A Save Confirmation message will display.