Direct Deposit Tab

> ✅ **This article is for Drake Accounting 2018. To view this article for Drake Accounting 2019, click here.**

Enter direct deposit information for the employee on the **Direct Deposit tab**.

Be sure that each field with a 🔴 icon is completed, as these are required entries.

> ✅ See **"Direct Deposit Overview"** for more information about setting up and transmitting direct deposit.

> ⓘ **Kotapay (formerly InterceptEFT) is Drake's agent for direct deposit.**
>
> **You must call them (866) 431-9926 and establish your account prior to using the Direct Deposit feature.**
>
> **Drake has established a special fee schedule with Kotapay for our clients.**
>
> **It's important that you identify yourself as a Drake client whenever you communicate with Kotapay.**

Direct Deposit Information

Direct Deposit Payroll Checks

- Select the check box if payroll checks are to be deposited directly into the employee's bank account.
- The **Account Type** and **Checking Numbers** fields activate.

Account Type

- Specify whether to deposit the pay into a **Checking** or **Savings** account, or **both.**
- Directly deposit payroll checks in up to two accounts for each employee.
- Checks can be split between any combination of checking and savings accounts including two checking or two savings accounts or one of each.
- These accounts can be at two different banks.
  - **Enter Amount to Apply to Savings**
    - Enter the dollar amount or a percent of the net pay amount to deposit into the second Direct Deposit account when the deposit is being split between two accounts.
    - This amount can be edited for each pay check.
    - If both **Checking** and **Savings** are selected as the **Account Type**, an entry in the **Apply to Savings field** is required.

- Then use the drop list to specify whether the amount to apply to savings is a flat dollars and cents amount or a percentage of the net pay amount.

Checking Numbers

- **Checking Routing Number**
  - Enter the routing number for the employee's bank account.
  - Find this number on the bottom of the employee's personal checks to the left of the account number.
  - Reenter the routing number in the **Retype Bank Routing Number** field.
- **Checking Account Number**
  - Enter the employee's checking account number for the direct deposit.
  - If the deposit is to be split between two savings accounts, enter the first savings account information here.
  - Reenter the account number in the **Retype Checking Account Number** field.

ⓘ **If the direct deposit will be split between two accounts at the same bank, enter the bank routing number select the Use Same Routing Number check box.**

The Checking Routing Number will be automatically entered into the Savings Routing Number field.

Savings Numbers

- **Savings Routing Number**

  - Enter the routing number for the bank where the employee's savings account (or second checking account) is located.
  - Reenter the routing number in the **Retype Bank Routing Number** field.

    - If this account is at the same bank as the checking account used above, select **Use Same Routing Number** to fill the **Savings Routing Number field** with the same routing number used for the checking account.

- **Savings Account Number**

  - Enter the employee's savings account number for the direct deposit.
  - If the deposit is to be split between two checking accounts, enter the second checking account information here.
  - Reenter the account number in the **Retype Savings Account Number** field.