

## **Canadian Financial Institutions** **Frequently Asked Questions**

*Due to certain complexities related to Canadian banking, WSU direct deposit is limited to the following Canadian financial institutions:*

Bank of Canada  
Bank of Montreal  
Bank of Nova Scotia  
National Bank of Canada  
Royal Bank of Canada  
Toronto-Dominion Bank

### ***How do I sign up?***

You must go to your financial institution and notify them you plan to electronically direct deposit U.S. funds. At that time, ask for the appropriate U.S. routing number (combination of the Institution number and Transit number) and account number. Complete the *Canadian Direct Deposit of Net Pay - Employee Authorization* form which may be obtained from the Payroll Office or the payroll website [www.wayne.edu/fisops/index.php](http://www.wayne.edu/fisops/index.php). Please bring this form to Payroll (3800 A/AB) along with the letter from your financial institution regarding the routing and account information. You can email us the completed form and financial institution letter to [Payroll@wayne.edu](mailto:Payroll@wayne.edu) using your WSU assigned email account.

### ***Can I use Pipeline Self-Service to enroll in Direct Deposit for my Canadian accounts?***

No. Currently WSU is unable to offer Self-Service for Canadian financial institutions.

### ***When will my funds be available if I use Direct Deposit?***

Typically funds will be available on pay day. Occasionally, Canadian direct deposit may post a day later.

***How is my direct deposit affected by a Canadian Holiday which does not correspond to a U.S. Holiday?***

Holidays, both U.S. and Canadian, which fall on Monday or Wednesday of a pay week may cause a one day delay in posting to a Canadian account.

***Can I direct deposit part of my pay and receive a check for the remainder?***

NO. You must deposit your entire pay check into your financial institution.

***How long does it take to start my direct deposit?***

As long as Payroll receives your form by **Thursday 3:00 p.m.** prior to payday, your direct deposit will take effect for that pay.

***How can I cancel my direct deposit?***

Cancellations for direct deposit must be submitted in writing to the Payroll Office by **Thursday 3:00 p.m. before** pay day for it to take effect for that pay date. Payroll will accept an email cancellation sent to [payroll@wayne.edu](mailto:payroll@wayne.edu) if it is from your WSU email account. This email must include your Banner ID.

***What if I close my account?***

You are responsible for terminating your direct deposit with the Payroll Office. If this is not completed on the Thursday prior to payday, your funds will transmit to the financial account on record at WSU. You will then have to contact your Financial Institution for resolution. WSU will not be notified regarding any changes to your account.

***What if I want to use direct deposit for an account other than savings or checking?***

WSU can only deposit into a Savings or Checking account. You will need to contact your financial institution for any other account type.

***Who should I call if I have additional questions about Canadian Direct Deposits?***

Contact the Payroll Office at 313-577-2138

Revised 11/19/07