

Guide to Completing the AC 2772 Direct Deposit Form for NYS Employees

If you are an employee of NYS hired on or after January 1, 2023, the **DIRECT DEPOSIT FORM FOR NYS EMPLOYEES (Form AC 2772)** is required to be completed regardless of Direct Deposit participation.

If you would like to begin Direct Deposit or modify how your funds are distributed, you must complete Form AC 2772 with your banking information. If you are a new NYS employee hired on or after January 1, 2023, full Direct Deposit (Balance Distribution) is required. Once it is processed, the distributions you specify on the form supersede **all** previous Direct Deposit information you have completed in **any** job paid by New York State. Your pay for all jobs will be deposited according to your most recent AC 2772 on file. Below are guidelines to follow when completing the form.

Section A:

Section A must be completed in its entirety with your personal information. This will be used by the agency to help verify your identity and ensure your account information is added to the correct payroll record.

Section B:

This section should only be completed for employees hired on or after January 1, 2023 if the employee is claiming an exemption from the provisions pursuant to [State Finance Law, Chapter 56, Article 14, §200\(4\)](#). If you are electing an exemption from full Direct Deposit, the exemption should be completed.

Section C and D:

Sections C and D must be filled out with your bank information. Examples are provided below demonstrating how to complete these sections for different types of Direct Deposit transactions and combinations of transactions. **Your name must appear on the account.** A voided check or written verification from the financial institution showing your name and account information is required for verification.

Example 1 – Entire Check into 1 Account:

I want my entire paycheck deposited into my checking account.

Complete the following information in Section C:

SECTION C: BALANCE ACCOUNT INFORMATION (REQUIRED)

Participating in full Direct Deposit requires one balance account; this account will receive any excess of funds after all other distributions are deposited as indicated. The balance account designated will be last in the deposit order. Non-payroll amounts, such as travel reimbursements, will be deposited in the balance account. If no other accounts are listed, the full net pay will be deposited into the balance account. The employee's name **must** appear on the account. A voided check or written verification from the financial institution showing the account number, routing number, and name(s) on the account must accompany this form for the balance account.

BALANCE ACCOUNT (REQUIRED)	ACTION <input checked="" type="checkbox"/> New <input type="checkbox"/> Change Account <input type="checkbox"/> Add/Change Joint Account Holder	
TYPE <input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings	ACCOUNT # 44444444444444444444	ROUTING # 4444444444
FINANCIAL INSTITUTION Example Bank 2	DISTRIBUTION <input checked="" type="checkbox"/> Excess	

Action: New

Type: Checking

Account #: Your checking account number

Routing #: Your 9 digit bank routing number

Financial Institution: Name of your Bank

Example 2 – Entire Check into Multiple Accounts (Percentage):

I want 10% of my paycheck deposited into my savings account at Bank 1, 15% into my checking account at Bank 2, and the remainder deposited into my checking account at Bank 1.

Complete the following information in Section C:

SECTION C: BALANCE ACCOUNT INFORMATION (REQUIRED)

Participating in full Direct Deposit requires one balance account; this account will receive any excess of funds after all other distributions are deposited as indicated. The balance account designated will be last in the deposit order. Non-payroll amounts, such as travel reimbursements, will be deposited in the balance account. If no other accounts are listed, the full net pay will be deposited into the balance account. The employee's name **must** appear on the account. A voided check or written verification from the financial institution showing the account number, routing number, and name(s) on the account must accompany this form for the balance account.

BALANCE ACCOUNT (REQUIRED)		ACTION <input checked="" type="checkbox"/> New <input type="checkbox"/> Change Account <input type="checkbox"/> Add/Change Joint Account Holder	
TYPE <input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings	ACCOUNT # 44444444444444444444	ROUTING # 4444444444	
FINANCIAL INSTITUTION Example Bank 2		DISTRIBUTION <input checked="" type="checkbox"/> Excess	

Action: New

Type: Checking

Account #: Your checking account number

Routing #: Your 9 digit bank routing number for Bank 1 Financial

Institution: Name of Bank 1

Complete the following information in Section D:

SECTION D: ADDITIONAL ACCOUNT INFORMATION (OPTIONAL)

Up to **seven** fixed amount or percentage deposits may be processed in addition to the balance account listed in Section B. The employee's name **must** appear on the account(s). (For more than five accounts, attach an additional AC 2772.) A voided check or written verification from the financial institution showing the account number, routing number, and name(s) on the account must accompany this form for each account listed.

DEPOSIT ORDER-1		ACTION <input checked="" type="checkbox"/> Add <input type="checkbox"/> Change Distribution <input type="checkbox"/> Add/Change Joint Account Holder <input type="checkbox"/> Cancel	
TYPE <input type="checkbox"/> Checking <input checked="" type="checkbox"/> Savings	ACCOUNT # 44444445	ROUTING # 4444444444	
FINANCIAL INSTITUTION Example Bank 1		DISTRIBUTION \$ _____ or <u>10</u> %	
DEPOSIT ORDER-2		ACTION <input type="checkbox"/> Add <input type="checkbox"/> Change Distribution <input type="checkbox"/> Add/Change Joint Account Holder <input type="checkbox"/> Cancel	
TYPE <input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings	ACCOUNT # 55555555554	ROUTING # 4444444444	
FINANCIAL INSTITUTION Example Bank 2		DISTRIBUTION \$ _____ or <u>15</u> %	

Deposit Order - 1 (first priority deposit): Action:

Add

Type: Savings

Account #: Your savings account number

Routing #: Your 9 digit bank routing number for Bank 1

Financial Institution: Name of Bank 1

Distribution (%): 10

Deposit Order - 2 (second priority deposit):

Action: Add

Type: Checking

Account #: Your Checking Account Number

Routing #: Your 9 digit bank routing number for Bank 2

Financial Institution: Name of Bank 2

Distribution (%): 15

Direct Deposit Distributions would be as follows:

\$1000 Net Pay:

Deposit Order – 1 = \$100

Deposit Order – 2 = \$150

Balance Account = \$750

\$450 Net Pay:

Deposit Order – 1 = \$45

Deposit Order – 2 = \$67.50

Balance Account = \$337.50

Example 3 - Entire Check Multiple Accounts (Amount):

I want \$200 of my paycheck deposited into my savings at Bank 1, \$600 into my checking at Bank 1, and the remainder deposited into my checking account at Bank 2.

Complete the following information in Section C:

SECTION C: BALANCE ACCOUNT INFORMATION (REQUIRED)

Participating in full Direct Deposit requires one balance account; this account will receive any excess of funds after all other distributions are deposited as indicated. The balance account designated will be last in the deposit order. Non-payroll amounts, such as travel reimbursements, will be deposited in the balance account. If no other accounts are listed, the full net pay will be deposited into the balance account. The employee's name **must** appear on the account. A voided check or written verification from the financial institution showing the account number, routing number, and name(s) on the account must accompany this form for the balance account.

BALANCE ACCOUNT (REQUIRED)		ACTION	<input checked="" type="checkbox"/> New	<input type="checkbox"/> Change Account	<input type="checkbox"/> Add/Change Joint Account Holder		
TYPE	<input checked="" type="checkbox"/> Checking	<input type="checkbox"/> Savings	ACCOUNT #	44444444444444444444	ROUTING #	4444444444	
FINANCIAL INSTITUTION					Example Bank 2	DISTRIBUTION	<input checked="" type="checkbox"/> Excess

Action: New

Type: Checking

Account #: Your Checking Account Number at Bank 2 Routing #:

9 digit bank routing number for Bank 2

Financial Institution: Name of Bank 2

Complete the following information in Section D:

SECTION D: ADDITIONAL ACCOUNT INFORMATION (OPTIONAL)

Up to **seven** fixed amount or percentage deposits may be processed in addition to the balance account listed in Section B. The employee's name **must** appear on the account(s). (For more than five accounts, attach an additional AC 2772.) A voided check or written verification from the financial institution showing the account number, routing number, and name(s) on the account must accompany this form for each account listed.

DEPOSIT ORDER-1	ACTION	<input checked="" type="checkbox"/> Add	<input type="checkbox"/> Change Distribution	<input type="checkbox"/> Add/Change Joint Account Holder	<input type="checkbox"/> Cancel		
TYPE	<input type="checkbox"/> Checking	<input checked="" type="checkbox"/> Savings	ACCOUNT #	44444445	ROUTING #	444444444	
FINANCIAL INSTITUTION					Example Bank 1	DISTRIBUTION	\$ <u>200.00</u> or _____ %
DEPOSIT ORDER-2	ACTION	<input checked="" type="checkbox"/> Add	<input type="checkbox"/> Change Distribution	<input type="checkbox"/> Add/Change Joint Account Holder	<input type="checkbox"/> Cancel		
TYPE	<input checked="" type="checkbox"/> Checking	<input type="checkbox"/> Savings	ACCOUNT #	55555555554	ROUTING #	4444444444	
FINANCIAL INSTITUTION					Example Bank 2	DISTRIBUTION	\$ <u>600.00</u> or <u>1</u> %

Deposit Order - 1 (first priority deposit): Action:

Add

Type: Savings

Account #: Your Savings Account Number at Bank 1

Routing #: 9 digit bank routing number for Bank 1

Financial Institution: Name of Bank 1

Distribution (\$): 200

Deposit Order - 2 (second priority deposit):

Action: Add

Type: Checking

Account #: Your Checking Account Number at Bank 1

Routing #: 9 digit bank routing number for Bank 1

Financial Institution: Name of Bank 1

Distribution (\$): 600

Direct Deposit Distributions would be as follows:

\$1000 Net Pay:

Deposit Order – 1 = \$200

Deposit Order – 2 = \$600

Balance Account = \$200

\$450 Net Pay:

Deposit Order – 1 = \$200

Deposit Order – 2 = \$250

Balance Account = \$0

Example 4 - Entire Check Multiple Accounts (Amount/Percent):

I want \$300 of my paycheck deposited into my savings at Bank 1, 50% into my checking at Bank 1, and the remainder deposited into my checking account at Bank 2.

Note: All percentage deductions are calculated on the Net Pay. Therefore, no money will be deposited into the balance account until the Net Pay is greater than \$600 (\$300 + 50%) to cover the first two deposits.

Complete the following information in Section C:

SECTION C: BALANCE ACCOUNT INFORMATION (REQUIRED)

Participating in full Direct Deposit requires one balance account; this account will receive any excess of funds after all other distributions are deposited as indicated. The balance account designated will be last in the deposit order. Non-payroll amounts, such as travel reimbursements, will be deposited in the balance account. If no other accounts are listed, the full net pay will be deposited into the balance account. The employee's name **must** appear on the account. A voided check or written verification from the financial institution showing the account number, routing number, and name(s) on the account must accompany this form for the balance account.

BALANCE ACCOUNT (REQUIRED)		ACTION <input checked="" type="checkbox"/> New <input type="checkbox"/> Change Account <input type="checkbox"/> Add/Change Joint Account Holder	
TYPE <input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings	ACCOUNT #4444444444444444	ROUTING #4444444444	
FINANCIAL INSTITUTION Example Bank 2		DISTRIBUTION <input checked="" type="checkbox"/> Excess	

Action: New

Type: Checking

Account #: Your Checking Account Number at Bank 2 Routing #:

9 digit bank routing number for Bank 2

Financial Institution: Name of Bank 2

Complete the following information in Section D:

SECTION D: ADDITIONAL ACCOUNT INFORMATION (OPTIONAL)

Up to **seven** fixed amount or percentage deposits may be processed in addition to the balance account listed in Section B. The employee's name **must** appear on the account(s). (For more than five accounts, attach an additional AC 2772.) A voided check or written verification from the financial institution showing the account number, routing number, and name(s) on the account must accompany this form for each account listed.

DEPOSIT ORDER-1	ACTION	<input checked="" type="checkbox"/> Add	<input type="checkbox"/> Change Distribution	<input type="checkbox"/> Add/Change Joint Account Holder	<input type="checkbox"/> Cancel
TYPE	<input type="checkbox"/> Checking	<input checked="" type="checkbox"/> Savings	ACCOUNT # 44444445	ROUTING # 44444444	
FINANCIAL INSTITUTION Example Bank 1				DISTRIBUTION \$ 300.00	or _____%
DEPOSIT ORDER-2	ACTION	<input checked="" type="checkbox"/> Add	<input type="checkbox"/> Change Distribution	<input type="checkbox"/> Add/Change Joint Account Holder	<input type="checkbox"/> Cancel
TYPE	<input checked="" type="checkbox"/> Checking	<input type="checkbox"/> Savings	ACCOUNT # 5555555554	ROUTING # 44444444	
FINANCIAL INSTITUTION Example Bank 2				DISTRIBUTION \$ _____	or 50 %

Deposit Order - 1 (first priority deposit): Action:

Add

Type: Savings

Account #: Your Savings Account Number at Bank 1

Routing #: 9 digit bank routing number for Bank 1

Financial Institution: Name of Bank 1

Distribution (\$): 300

Deposit Order - 2 (second priority deposit):

Action: Add

Type: Checking

Account #: Your Checking Account Number at Bank 1

Routing #: 9 digit bank routing number for Bank 1

Financial Institution: Name of Bank 1

Distribution (%): 50

Direct Deposit Distributions would be as follows:

\$1000 Net Pay:

Deposit Order – 1 = \$300

Deposit Order – 2 = \$500

Balance Account = \$200

\$450 Net Pay:

Deposit Order – 1 = \$300

Deposit Order – 2 = \$150

Balance Account = \$0

Section E:

This section should be checked only if your agency participates in NYSPO and you would like to view your Direct Deposit information exclusively in NYSPO and stop receiving your printed advice.

Section F:

This section must be signed by you and any joint account holders. By signing this you authorize that all NYS salary payments be deposited as described on the form. This includes salary for any job paid through the NYS payroll system, including any secondary job paid regularly or infrequently. Additionally, any travel expenses that you are paid through the Statewide Financial System (SFS) will be deposited into the Balance Account designated on the form.