



In Home Supportive Services (IHSS)/ Waiver Care Personal Care Services (WPCS) Direct Deposit Frequently Asked Questions

Q: What is Direct Deposit?

A: Effective July 1, 2022, direct deposit is the way IHSS and WPCS Providers receive their payroll checks. With direct deposit your payroll checks are deposited directly into your checking or savings account or to a pay card of your choice. Direct deposit has several advantages: paychecks are not lost in the mail; your payroll deposit goes securely into your account; and, no traveling to or waiting in line at your bank to deposit your paycheck.

Q: Is the enrollment and continued use of Direct Deposit mandatory?

A: Yes. A state mandate requires all IHSS/WPCS providers to receive their payroll checks using direct deposit beginning July 1, 2022.

Q: How do I enroll in Direct Deposit?

A: Enrolling is easy, just log into your account on the IHSS Electronic Services Portal (ESP), select Direct Deposit in the Menu on the top of the screen and follow the easy steps. On the Direct Deposit Screen, you can select your option: **NEW** - to enroll or re-enroll in Direct Deposit; **CHANGE**- to change your personal banking or paycard account; or, **CANCEL** - to cancel Direct Deposit. Complete the fields on the form and select **submit**.

Providers are also able to submit a paper In-Home Supportive Services Provider Direct Deposit Enrollment/Change/Cancellation Form ([SOC 829](#)), which can be found on the CDSS website at:

www.cdss.ca.gov/inforesources/ihss-providers/resources/direct-deposit

Please send the completed SOC 829 form to the address listed on the form instructions.



To have an SOC 829 sent to you in the mail, you can call the IHSS Service Desk toll free at (866) 376-7066.

Q: What type of information do I need to enroll in Direct Deposit?

A: You will need the following to enroll in direct deposit on the IHSS Electronic Services Portal (ESP):

- You must be registered on ESP
- You must be actively working for an IHSS or WPCS recipient
- Have a checking account, savings account, or paycard
- Have your bank name or paycard Information, and your routing number and the account number

If you do not have the required routing and account numbers, you will need to contact your bank or pay card company.

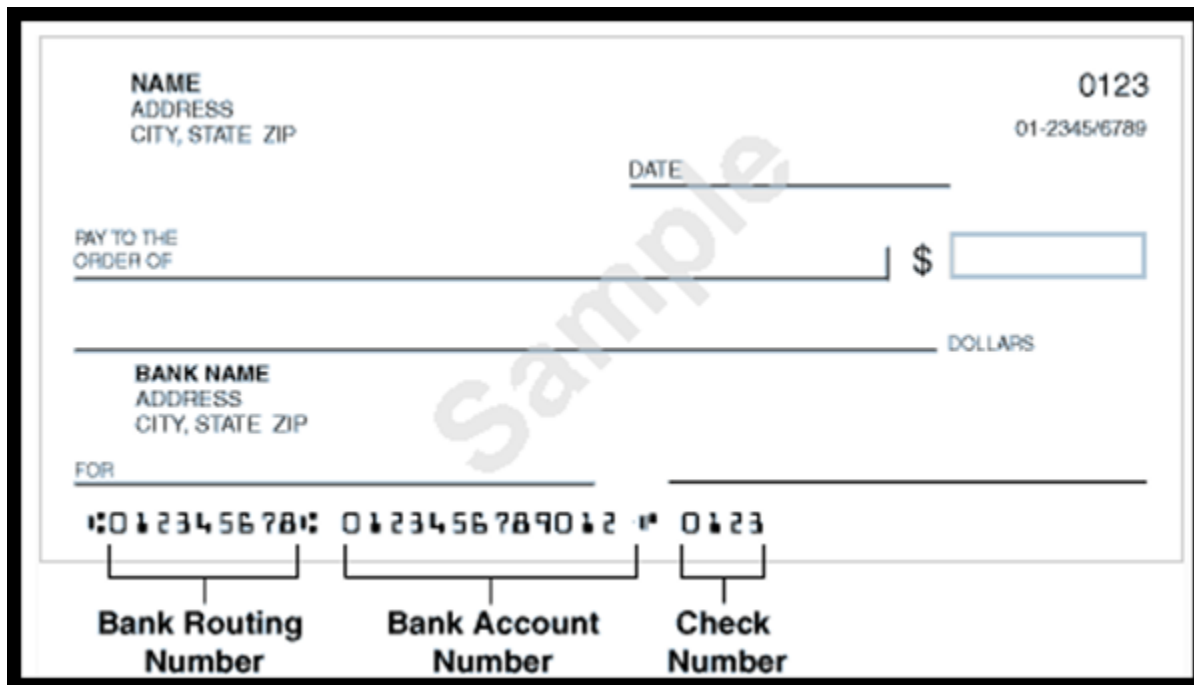
If you are submitting a paper In-Home Supportive Services Provider Direct Deposit Enrollment/Change/Cancellation Form ([SOC 829](#)), you will need additional information such as your provider number and the recipient case number. Please see the In-Home Supportive Services Provider Direct Deposit Enrollment/Change/Cancellation Form ([SOC 829](#)) for more details.

Q: Where is the routing number on my bank check?

A: Look in the bottom left corner of your bank check. Your routing number will always be 9 digits and begin with a 0, 1, 2 or 3. When you enter your routing number, just enter the 9 digits; no spaces, punctuation or other characters that appear before the 9-digit number.

Q: Where is my account number on my bank check?

A: Your account number on your bank check is located between the routing number and the check number. The account number must be 4 to 17 numbers. Please see the sample bank check image below:



NAME
ADDRESS
CITY, STATE ZIP

0123
01-2345/6789

DATE _____

PAY TO THE ORDER OF _____ \$

_____ DOLLARS

BANK NAME
ADDRESS
CITY, STATE ZIP

FOR _____

⑆0 2345678⑆ 0 234567890 2 ⑆ 0 23

Bank Routing Number Bank Account Number Check Number

Figure 1: Sample Bank Check

Note: Your routing number and account number may be different if you choose to use your savings account for direct deposit.

Q: When can I expect my first Direct Deposit transaction to be credited to my bank account?

A: You will receive paper checks by mail until your direct deposit account has been established. It can average 30 calendar days from the date your request for direct deposit is received for direct deposit activity to start with your bank or pay card. You will receive an email with more information when your registration is complete. After 30-days, the IHSS Service Desk can verify if your direct deposit request was processed. The IHSS Service Desk can be contacted at (866) 376-7066. If your direct deposit was received but has not been activated within 30 days of the date of your request, please contact your banking institution or pay card company.

Q: What do I do if I work for more than one recipient?

A: Since each recipient you work for acts as your individual employer, you are required to sign up for direct deposit for each recipient. When using the Electronic Services Portal (ESP) to enter your direct deposit information, you can select one or more recipient(s) on the Direct Deposit: Recipient Selection Screen and enter your bank or pay card information on the Direct Deposit: Bank Details Screen only once.

If you choose to submit a paper In-Home Supportive Services Provider Direct Deposit Enrollment/Change/Cancellation Form ([SOC 829](#)), you **must** fill out and submit a separate [SOC 829](#) form for each recipient you work for.

Q: How am I going to securely sign the Direct Deposit form online using the IHSS Electronic Services Portal (ESP)?

A: You will sign your ESP Direct Deposit Request electronically. After checking your account information (type of account/routing number/account number/bank name) and selecting your name, you will select **Electronically Sign Request & Submit for Processing** button for signature.

Q: What happens if I stop working for a recipient?

A: Providers who stop working for a recipient will be paid by direct deposit for timesheets submitted within 90 days of their last pay period. If you do not submit any timesheets for 90 days, your Direct Deposit will be automatically cancelled. You will receive a paper check by mail for any timesheets submitted after the 90-day time period.

Q: What happens if I want to change a Direct Deposit account?

A: The requirement for IHSS/WPCS providers to use direct deposit beginning July 1, 2022, is a state mandate and is required for IHSS/WPCS payroll payments. You will need your new bank or pay card account information to request a new account or to change an existing direct deposit account.

If you need to cancel a direct deposit account, you can select the **CANCEL** option on the ESP Direct Deposit screen and your request to cancel/stop direct deposit will be processed within 5 days after the date of your request.

If you use a paper In-Home Supportive Services Provider Direct Deposit Enrollment/Change/Cancellation Form ([SOC 829](#)), changes **must** be submitted on a separate [SOC 829](#) form for each recipient.

Do not close your old account until you have received your first payment in your new account. If payment is issued before your new account is active and your existing account is canceled, you will receive a paper check in the mail.

Q: How can I keep track of my payments?

A: Using the Electronic Services Portal (ESP), providers can view or download a copy of their remittance advice (pay stub) using the following steps:

1. Log into your ESP account
2. Select **Financial** tab at the top of the landing page
3. Select **Recent Payments** from the sub menu
 - Most recent payment will display if it was made in the last 14 days
 - If no recent payment was made in the last 14 days, you can enter the payment date you are seeking
4. Select **View Payment Detail** in blue section
5. Select either **email or download or print** in the blue section

Helpful Hints/Reminders

- Your request for direct deposit does not change the way you submit your timesheets, so make sure you continue to submit your timesheets. New providers will receive paper checks by mail until your direct deposit account has been established.
- Please note, it can take up to 30 calendar days after the date your request is received to process NEW and CHANGE requests and up to 5 business days after the date of your request to process CANCEL requests.
- Entering an incorrect routing number or account number (do not use a deposit slip) will cause your direct deposit request to be rejected.
- If you need help finding your routing number and account number, please contact your banking institution or pay card company.



- Do not call your county office as they will not be able to help you with the Electronic Services Portal (ESP) direct deposit enrollment process.
- If you have additional questions or problems, you can contact the IHSS Service Desk toll free at (866) 376-7066 during the normal business hours of 8 a.m. through 5 p.m. Monday through Friday, excluding major holidays. IHSS Service Desk staff are unable to help with determining your account or routing numbers.
- When you call the IHSS Service Desk you will need to have the information regarding each recipient you work for. You must have this information for the IHSS Service Desk to be able to assist you.
- If your recipient pays you directly (Advance Pay) you are still required to use direct deposit for overtime and travel time payments.
- CDSS does not charge any fees for direct deposit.
- Providers should work directly with pay card companies to be sure of their daily and/or monthly limits, cost of use, and other fees companies may charge before signing up for a pay card.
- CDSS has contracted with five pay card companies shown below to provide pay card services for IHSS providers. If these options don't work for you, you may contact your local IHSS provider union which may be able to assist you in finding another pay card option. For information on direct deposit, please visit CDSS [Direct Deposit Information Page](#).

This is a list of CDSS approved pay card companies. However, providers can select any pay card company of their choice if not listed below. Please contact the pay card company of your choice directly for questions on pay card details and additional information:

1. AAAA Paycard International
(626) 390-5066
www.AAAAPCI.com
2. First Data Government Solutions
Money Network Card
www.Providerpaycard.com
3. SmartGiving Card provided by Locker 81 Fundraising Solutions LLC
(833) 542-5811
www.SmartGivingCard.com



4. smiONE
(866) 674-9628
www.smionecard.com/circle/ca
5. U.S. Bank Focus Card
www.CAIHSS.usbank.com