

## **Court Appointed Counsel (CAC) – Direct Deposit Compensation Program Frequently Asked Questions and Answers**

### **1. What is the direct deposit program?**

Under the direct deposit program of the Administrative Office of the Courts (AOC), the AOC will transfer your compensation claim payments directly into a checking or savings account at a financial institution designated by you. Instead of receiving a paper warrant (i.e., government check), you will receive a Direct Deposit Advice that shows your compensation earnings. This voluntary payment program is for Court Appointed Counsel (CAC) compensation claim payments only and is available to attorneys representing indigent defendants in the Courts of Appeal.

### **2. What are some of the advantages of direct deposit?**

Direct deposit of your compensation earnings offers several benefits, including:

- Fewer trips to your financial institution.
- Avoiding long lines at your financial institution on payday.
- Convenient and consistent deposit of compensation claim payments regardless of where you reside.
- Less risk or error due to a lost warrant or misdirected deposit by your financial institution.

### **3. Will I be eligible for direct deposit if I reside out-of-state?**

Yes, payments can be deposited in any financial institution within the United States, as long as your institution is participating in the program for automated deposits. Check with your financial institution to find out if it will accept automated deposits.

### **4. How do I enroll in the direct deposit payment program?**

To enroll in the direct deposit program, you must complete the Direct Deposit Enrollment Authorization Form. It is important that you verify the bank routing and account numbers with your financial institution when completing the form. Mail the completed form with a copy of a void check or a deposit slip to the AOC Accounting Office at the following address:

**Administrative Office of the Courts  
455 Golden Gate Avenue, 7th Floor  
San Francisco, CA 94102-3688  
Attn: AOC Accounting -- Florence Loi**

**5. Why is the bank routing number and the account number requested in the enrollment authorization form?**

These numbers are used to identify your financial institution and account. It is extremely important that this information be accurate. If not, it will increase the length of time to enroll in the Direct Deposit Program. If incorrect, funds could be routed to the wrong account. We recommend that you verify your bank routing and account numbers with your financial institution before the enrollment authorization form is submitted to the AOC Accounting Office. Instructions have also been included on the reverse side of the form to assist you in identifying these numbers.

**Please Note:** A number of credit unions and other financial institutions use a depository service company to process personal check transactions. The bank routing number for this depository service may be printed on your personal checks. **This may not be the correct routing number to use for direct deposit.** For the correct routing number, please contact your financial institution.

**6. What will happen after I submit the enrollment form?**

The AOC Accounting Office will review your enrollment form, and verify it is complete. Afterwards, a “Prenote” file will be submitted to the State Controller’s Office (SCO) to verify that you have an active account at your designated financial institution. **The “Prenote”, or test file, only verifies that an actual account exists. After this test, your account will be ready for direct deposit.**

If the account information is accurate, direct deposit will be activated within 15 to 30 days after the Prenote file is sent to the SCO. *(For example: After your account information is processed and the Prenote file is sent to the SCO, you may expect the first CAC claim submitted after your account information has been verified by the Prenote will be directly deposited to your verified account.)*

If your account information is inaccurate, the financial institution will notify the AOC Accounting Office, which will contact you for corrections.

**7. When will my direct deposit funds be posted to my account and available to me?**

Compensation claims are transmitted to the SCO every Monday, Wednesday, and Friday. Funds should be available to you at the beginning of the sixth business day after the AOC’s transmission to the SCO, not counting weekends or holidays.

**8. How will I know my payment has been sent to my financial institution?**

You will receive a Direct Deposit Advice that shows compensation earnings. This document informs you that the funds were sent to your financial institution and will identify the account and routing number into which the funds were deposited.

**9. Can I have my payments deposited to either my checking or savings account?**

Yes, you may deposit your payments into either account. However, you may designate only one account to receive your funds.

**10. What if I choose to transfer my direct deposit to another account or financial institution?**

If you choose to transfer your direct deposit to another account or financial institution, you will need to complete and submit an enrollment form to the AOC Accounting Office to make the change. **It is extremely important that you leave the old account open until your first payment is deposited into your new account.**

Once a deposit is made to your new account, the old account may be closed. If your old account is closed before you notify the AOC Accounting Office of the change, the payment will be rejected by the financial institution and payment **will not** be made until the funds are returned to the AOC Accounting Office.

**11. What happens if I had direct deposit and closed my account, but didn't notify the AOC Accounting Office?**

If you close the account without notifying the AOC Accounting Office, the funds will be returned to the AOC by your financial institution. The AOC will cancel the direct deposit and will notify you of the account closure. The direct deposit will be replaced with a paper warrant when the returned funds are received by the AOC Accounting Office.

**12. What will happen if a payment is rejected by my financial institution due to a problem with the account?**

If your financial institution rejects a payment due to an invalid account number, the financial institution will notify the AOC Accounting Office, which will notify you of the return. Payment **will not** be made until the AOC Accounting Office receives the returned funds from the financial institution. This process usually takes three to five business days.

**13. If my funds are not deposited on the scheduled date, who should I contact?**

If your funds are not available by the designated date (sixth business day after the AOC's transmission to the SCO), you should do one of the following:

- If you received a Direct Deposit Advice that shows that a payment was issued, contact your financial institution to verify the posting status. Usually, the problem can be resolved at this level.
- If your financial institution has not received your funds or they were rejected due to a change in your account, contact the AOC Accounting Office immediately so that a trace can be initiated.

#### **14. What will happen if I am overpaid through direct deposit?**

You will receive a notification with a due date for returning the amount of the overpayment. You may settle the full amount via a personal check payable to the State of California and mailed to the AOC Accounting Office with the notification attached.

If the overpayment is not received on the notification date, the AOC Accounting Office will submit a withholding levy to the Franchise Tax Board to recover any overpayment. The AOC Accounting Office also has the option to recover any overpayment by deducting a specified amount from your future CAC compensation claim payments.

#### **15. What should I do if I still receive a paper warrant check after my direct deposit is activated?**

Contact the AOC Accounting Office. You will continue to receive a paper warrant if the AOC Accounting Office has encountered problems while processing your compensation claim payment, such as a special withholding or the bank account you have indicated is closed.