

DIRECT DEPOSIT FAQs

- This is ONLY for claimant payments.
- Currently Death benefits cannot be processed via direct deposit as these are “vendor” payments within SIMS.
- This does not apply to self-insured accounts
- For now, only Work Comp –Auto is phase 2
- E-deposits are sent at 1:00pm daily so all approvals need to be made prior to 1:00pm for the payment to go that day.
- By November 1st, the Authorization Form will be added to all new claim packets. It will let the claimant know that should they become entitled to benefits they can opt in to direct deposit. The claimant can return the form at any time.
 - The form MUST be returned and the email address validated before selecting the e-deposit payment method.
 - This is the ADJUSTER responsibility, however the indexing team will mark the forms high priority in Alfresco before placing in the workflow.
- If the claimant changes email addresses to which they want to be contacted by PNC- they need to complete an entirely new form. Where we send their money is based off of the supplied email address so a phone call making an update is not sufficient- we need a paper trail.
- Adjusters can offer to send the form and let their claimants know we now have direct deposit! The form can be emailed in PDF format or mailed to the claimant.
- The form should ideally be emailed in PDF form back to Alfresco- a GIF image won't work, such as pictures from a phone. If not returning in PDF format, form should be mailed or emailed to adjuster for processing
- Once we get the form the adjuster needs to validate the email address on the form matches the one in claim maintenance- we can then change the preferred payment method. The form must be added into Alfresco. If the form is received via email to the adjuster directly, it must be in the claim prior to changing the preferred payment method.
- The form notes that we have the right to pull money back from their account. Should we need to retrieve funds please notify your Supervisor and the Payment team will work through this process on an individual basis. An adjuster should never enter a negative transaction for an e-deposit independently.
- PNC will get notified each day of preferred payment method updates and will reach out to the claimant via email to get the deposit setup-this is ALL handled via PNC.
- The claimant should get the email from PNC for acceptance the same day the payment issues. This email needing acceptance from the claimant is sent each time a payment is being issued.
- If the claimant does not respond to the PNC email/contact within 24 hours their payment will atomically swap to a paper check and the preferred payment method will be automatically switched in SIMS.
- If a claimant changes their mind they can notify us to remove direct deposit- we should note the file with the date and time of communication and change the payment method back to check.
- If the claimant specifically rejects the payment we will get an internal error report and can review for next steps- this will come to the payment team and they will reach out to adjuster or supervisor.
- Questions about the direct deposit can be sent to PNC if its related to communications from PNC. See screen shots from PNC.
- We should NEVER obtain the banking info from a claimant, once we have the form we considered the claimant authorized and we communicate that to PNC by switching the payment method –PNC does not get a copy of the authorization form.
- Auto-pays that approved and previously set up before the preferred payment method change will not switch to new preferred payment method. Auto-pays will need to be DELETED and reset as eDeposit.