

## FAQ - Direct Deposit Enrollment

### **What is Direct Deposit?**

Direct Deposit is an electronic payment conveniently deposited directly to your checking or savings account.

### **How soon can I access money after receiving a Direct Deposit payment?**

Your money will be available no later than the opening of business on the effective date.

### **Do I have to use a certain financial institution to participate in Direct Deposit?**

No. You may use any bank or credit union in the United States.

### **Does Direct Deposit cost me any money?**

No. In fact, many financial institutions waive other fees or provide other incentives if you use Direct Deposit. Also, Direct Deposit enables you to avoid the high fees charged by check-cashing services.

### **Why is a voided check required to enroll for Direct Deposit?**

The voided check, or a copy of the check, is used to verify your account number and the institution's routing transit number to ensure that the Direct Deposit is set up accurately.

### **Can I be sure my privacy is protected?**

Yes. Your transactions are safe and confidential since money transferred electronically is virtually unseen compared to transactions by paper check. Also, federal regulations and banking rules provide strong protections regarding electronic payments.

Once you sign up, your information becomes part of an electronic transaction that is sent through a safe and secure network. In fact, fewer people see your information with Direct Deposit compared to paper check processing.

### **What if I want to cancel my Direct Deposit?**

The authorization form you completed to enroll in Direct Deposit has information as to how to revoke authorization and discontinue participation as well as make any changes.

### **What should I do if I change financial institutions?**

Simply fill out a new [Direct Deposit Enrollment Form](#) with your new account and financial institution information and we will direct the payments to your new account. Be sure to leave the old account open until the first Direct Deposit transaction appears in your new account.

### **Can I receive Direct Deposit payments to different facilities that have different bank account information?**

Yes. You may complete a [Direct Deposit Enrollment Form](#) for each facility that has different bank account information and the payments will be directed appropriately.

**What should I do if I have a problem with Direct Deposit (EFT) or Electronic Remittance Advice (ERA)?**

Problems with electronic payments are rare and can usually be quickly corrected. If you have a problem, please contact 540.989.8000 ext. 3328 and one of our Provider Relations Specialists will be happy to help resolve your issue.

**Will Delta Dental of Virginia be able to take money out of my account?**

No. The only exception would be in the rare case that a duplicate or erroneous entry occurred and, in such case, Delta Dental of Virginia would contact you to discuss the situation before any action was taken.

**What is Electronic Remittance Advice?**

The Electronic Remittance Advice (ERA), or the 835, is the electronic method for providers to receive explanation of benefits (EOB), explanation of payment (EOP) and claims denial information.

**I have signed up for Direct Deposit, but would also like to sign up for Electronic Remittance Advice (ERA). How do I sign up?**

Providers who sign up for Direct Deposit are automatically enrolled to receive Electronic Remittance Advice (ERA).

**Will I still receive paper explanation of payment (EOP) in the mail if I am signed up to receive Electronic Remittance Advice (ERA)?**

No. Providers who sign up for Electronic Remittance Advice (ERA) will no longer receive Explanation of Payments (EOPs) via United States Postal Service. To view or print the Explanation of Payment (EOP) statements, please log into our [secure provider portal](#) with your username and password.

**How do I find the Explanation of Payment (EOP) information on the website?**

Log into our [secure provider portal](#) with your username and password to view the Explanation of Payment (EOP) information.