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## QUALITY ASSURANCE REVIEW FINDINGS REPORT NO.: 2023 - SC-02

### Direct Deposit Scorecard CY 2023

#### SUMMARY

The Department of Financial Services (DFS) Post Audit Subsection has provided a review of monthly Direct Deposit statistics for salaried employees only, at each agency throughout the year.

Establishing Direct Deposit is required by Florida Law per Section 110.113(2), Florida Statutes (F.S.) which reads, *“As a condition of employment, a person appointed to a position in state government is required to participate in the direct deposit program pursuant to s. 17.076. An employee may request an exemption from the provisions of this subsection when such employee can demonstrate a hardship or when such employee is in an other-personal-services position.”*

#### CONCLUSIONS

This report is a snapshot of salaried employees receiving paper warrants over the course of the calendar year (CY). Employees can receive paper warrants for several reasons such as the employee could be new to state employment and just not set up direct deposit yet, or have changed bank accounts, or not be allowed to have a bank account for various reasons.

The final statewide average for 2023 was 98.9% of salaried employees participating in the direct deposit program. 19 agencies maintained 98% or higher throughout the entire year.

Individually BOSP would like to recognize the following seven agencies who all worked diligently and either reached 100% direct deposit participation or improved their salaried employee participation rates from 2022 year-end.

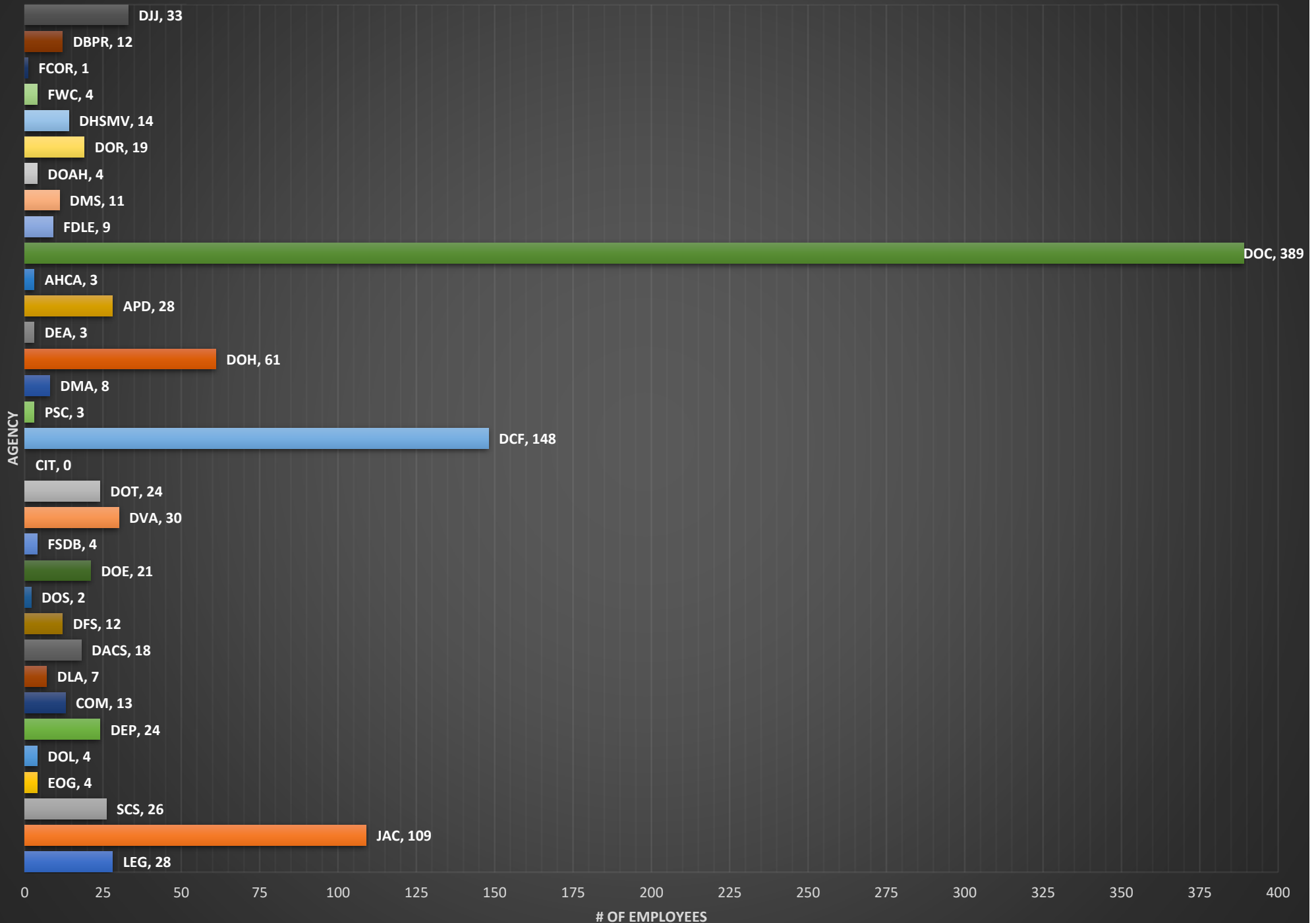
- Department of Citrus **(100%)**
- Fish and Wildlife Conservation Commission **(99.8%)**
- Agency for Health Care Administration **(99.8%)**
- Department of Transportation **(99.6%)**
- Department Revenue **(99.6%)**
- Department of Highway Safety & Motor Vehicles **(99.6%)**
- Florida Legislature, who had the largest year over year increase **(98.1%, +2.5%)**

The following table provides a final percentage for CY 2022 and 13 points of data for CY 2023 for all agencies:

## Direct Deposit by Agency for **Salaried Employees Only:**

OLO	Agency	Final 2022	1/4	2/3	3/3	3/31	4/28	6/2	6/29	8/4	9/11	9/29	10/27	12/1	12/27
1100	LEG	95.6%	95.6%	95.7%	97.1%	98.0%	98.0%	98.7%	98.1%	97.9%	97.6%	97.0%	98.3%	98.3%	98.1%
2100	JAC	98.3%	98.6%	98.5%	98.2%	98.4%	98.3%	98.1%	98.1%	98.2%	96.8%	97.9%	98.5%	98.8%	98.8%
2200	SCS	99.3%	99.0%	98.3%	99.0%	99.0%	98.9%	99.1%	99.1%	98.9%	98.8%	98.8%	99.0%	99.0%	99.4%
3100	EOG	99.5%	99.3%	99.3%	99.0%	99.8%	99.3%	97.8%	98.8%	98.6%	98.6%	99.1%	98.8%	99.5%	99.1%
3600	DOL	98.7%	99.7%	99.2%	99.0%	98.2%	99.2%	99.3%	99.3%	99.2%	97.3%	99.3%	99.0%	98.8%	99.0%
3700	DEP	98.9%	99.1%	98.2%	98.5%	99.1%	99.0%	99.0%	98.7%	99.1%	98.9%	98.9%	98.9%	99.0%	99.2%
4000	COM	98.6%	99.1%	98.8%	99.0%	99.0%	99.4%	99.3%	98.9%	98.1%	99.5%	99.5%	99.4%	98.5%	99.0%
4100	DLA	98.7%	99.6%	98.8%	99.8%	99.7%	99.5%	99.8%	99.5%	99.2%	99.5%	99.3%	99.2%	99.4%	99.3%
4200	DACS	99.1%	99.1%	99.2%	99.4%	99.3%	99.6%	99.4%	99.5%	99.5%	99.5%	99.5%	99.4%	99.3%	99.5%
4300	DFS	99.3%	99.3%	99.1%	99.1%	99.3%	99.3%	99.5%	98.8%	99.3%	99.1%	99.0%	99.5%	99.4%	99.5%
4500	DOS	99.4%	99.7%	99.4%	99.4%	99.4%	99.4%	98.2%	99.2%	99.2%	99.4%	99.2%	99.2%	98.6%	99.5%
4800	DOE	98.6%	99.1%	99.2%	99.1%	99.2%	98.8%	99.1%	98.5%	98.4%	99.1%	98.8%	99.3%	98.3%	98.9%
4890	FSDB	99.1%	99.5%	99.5%	99.0%	98.6%	99.1%	99.7%	98.8%	99.7%	98.2%	99.2%	99.8%	99.5%	99.3%
5000	DVA	97.3%	97.9%	98.1%	98.5%	97.9%	98.7%	97.2%	98.3%	97.8%	98.1%	98.9%	98.1%	98.2%	97.2%
5500	DOT	99.3%	99.5%	99.5%	99.5%	99.7%	99.5%	99.4%	99.5%	99.5%	99.5%	99.5%	99.5%	99.6%	99.6%
5700	CIT	100.0%	100.0%	96.2%	100.0%	100.0%	100.0%	96.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
6000	DCF	98.3%	98.5%	98.7%	98.9%	98.9%	99.0%	98.8%	98.7%	98.3%	98.5%	98.5%	98.7%	98.2%	98.7%
6100	PSC	99.1%	99.6%	98.7%	99.6%	100.0%	100.0%	100.0%	100.0%	97.8%	99.1%	99.1%	99.6%	98.3%	98.7%
6200	DMA	97.5%	98.0%	98.0%	98.5%	96.5%	97.6%	98.3%	98.3%	98.1%	97.8%	98.3%	97.9%	98.4%	98.1%
6400	DOH	99.2%	99.4%	99.3%	99.4%	99.4%	99.5%	99.5%	99.4%	99.3%	99.5%	99.3%	99.4%	99.3%	99.4%
6500	DEA	99.7%	99.7%	99.4%	100.0%	99.7%	99.4%	99.0%	99.0%	98.4%	99.0%	98.1%	99.1%	99.7%	99.1%
6700	APD	98.3%	98.3%	98.5%	98.8%	98.7%	98.8%	98.7%	98.6%	98.3%	98.6%	98.5%	98.6%	98.5%	98.7%
6800	AHCA	99.5%	99.8%	99.2%	99.7%	99.3%	99.1%	99.3%	99.8%	99.3%	99.4%	99.6%	99.3%	99.8%	99.8%
7000	DOC	97.4%	97.9%	97.8%	98.0%	98.3%	98.3%	98.0%	97.9%	98.1%	98.0%	97.7%	97.8%	97.8%	98.2%
7100	FDLE	99.6%	99.6%	99.6%	99.3%	99.6%	99.6%	99.4%	99.7%	99.6%	99.7%	99.6%	99.8%	99.6%	99.5%
7200	DMS	98.9%	98.7%	99.0%	99.1%	96.8%	99.1%	99.3%	98.3%	98.4%	99.4%	99.4%	99.4%	99.0%	98.8%
7297	DOAH	100.0%	99.5%	99.5%	99.5%	99.5%	99.5%	99.5%	99.5%	99.5%	97.4%	98.5%	98.5%	99.5%	98.0%
7300	DOR	99.2%	99.5%	99.0%	99.1%	99.2%	98.9%	99.3%	99.2%	99.0%	99.0%	99.1%	99.1%	99.4%	99.6%
7600	HSMV	98.9%	99.2%	97.9%	99.1%	99.5%	99.5%	99.4%	99.6%	99.8%	99.6%	99.5%	99.5%	99.6%	99.6%
7700	FWC	99.8%	99.8%	99.8%	99.7%	99.8%	99.5%	99.7%	99.6%	99.7%	99.7%	99.6%	99.7%	99.8%	99.8%
7800	FCOR	98.5%	100.0%	100.0%	100.0%	99.2%	99.2%	99.2%	100.0%	100.0%	97.9%	98.7%	98.1%	98.1%	99.3%
7900	DBPR	99.2%	99.4%	99.2%	99.7%	98.6%	98.9%	99.2%	98.9%	99.4%	99.1%	98.9%	98.9%	98.7%	99.1%
8000	DJJ	98.5%	98.8%	99.3%	98.9%	99.1%	99.3%	98.8%	98.4%	97.4%	98.4%	98.9%	98.5%	98.3%	98.8%
<b>Final 2022 Avg:</b>		<b>98.5%</b>	<b>98.7%</b>	<b>98.6%</b>	<b>98.8%</b>	<b>98.9%</b>	<b>98.9%</b>	<b>98.8%</b>	<b>98.7%</b>	<b>98.7%</b>	<b>98.6%</b>	<b>98.6%</b>	<b>98.8%</b>	<b>98.7%</b>	<b>98.9%</b>

# Salaried Employees not enrolled in Direct Deposit, as of 12/27/23



## RECOMMENDATIONS

All agencies complete an annual [State Agency Payroll Compliance Checklist \(DFS-A3-2166\)](#). The purpose of this form is to provide the Department of Financial Services (DFS) with reasonable assurances that agencies are presenting accurate and reliable information to the Bureau of State Payrolls (BOSP) for payroll processing and to ensure compliance with the applicable guidelines governing this process. The form asks, *“Our agency has documented hardship waivers on file for any employee not participating in Direct Deposit and can provide the documentation upon request.”* The agency selects yes or no.

As payroll professionals, payroll teams should always be looking for ways to increase Direct Deposit participation. In today’s economy, most companies are looking for ways to decrease operating expenses. No matter how small, every bit helps your bottom line. Other benefits to increasing direct deposit participation:

### **Direct Deposit can save your agency money.**

- Direct Deposit expenses are lower as printing and mailing costs of pay statements are eliminated. Costs are multiplied when considering replacement checks for lost or stolen checks, as they would no longer be necessary; nor would the need to mail the replacement check, using costly expedited delivery.
  - Check stock usage is greatly reduced.
  - MICR printer costs are also reduced, as fewer checks are printed.
  - Time spent monitoring outstanding checks and escheating to states is reduced.

### **Direct Deposit can help your agency gain productivity.**

- Studies show that some employees spend the equivalent of three workdays each year making working hour trips to the bank on payday to deposit their paychecks.
- Direct Deposit makes payroll reconciliation easier and can help to streamline year-end tax reporting.
- With Direct Deposit, there is no need for special check handling when employees are out of the office.

### **Direct Deposit is the safest and most confidential way to pay employees.**

- Payments made by Direct Deposit are secure. Employees are much more likely to have a problem with a check or warrant, including the payment being lost.
- Problems (which are rare) are quickly resolved. By contrast, problems with warrants may take much longer to correct, sometimes up to three weeks.
- Direct Deposit is more confidential. A warrant passes through many more hands than an electronic transfer.
- Use of Direct Deposit also reduces **the employer’s** exposure to check fraud.

### **Direct Deposit is fast and convenient.**

- Direct Deposit gives many people access to their payments one to four days earlier than a warrant. There is no waiting for a check to clear.
- Pay is deposited directly into employees’ accounts whether they are on vacation, traveling on business, or out sick. And there is no need to make a special trip to the office to pick up paychecks.
- Direct Deposit can be made to several accounts, including college funds, bill-pay services, mortgages, etc., improving the employees’ quality of life.
- Direct Deposit to a pay card can allow employees who might not otherwise have access to electronic financial transactions to engage in online commerce and other activities.