

Internal Customer FAQs

Last Updated: February 24, 2026

What does it mean to switch my direct deposit?

Switching your direct deposit means updating where your paycheck is sent. Instead of your pay going to your previous bank account, it will be deposited into your new account or split between accounts, if you prefer. We handle this change directly with your employer's payroll system, so you don't have to track down forms or contact HR yourself.

Is my information kept secure and private?

Yes. Your data is encrypted in transit and at rest and is used solely to complete your direct deposit update. We follow industry-standard security practices and never sell or share your personal information with third parties.

How long does it take to set up?

Most users complete setup in just a few minutes. Once submitted, the change typically takes effect within 1–2 pay cycles depending on your employer's payroll processing schedule.

When will my direct deposit be applied?

In most cases, your updated direct deposit will be active within 1–2 pay cycles. Exact timing depends on your employer's payroll cutoff dates. If your change is submitted after a cutoff, it may not take effect until the following cycle.

What is a Remainder Switch?

A Remainder Switch keeps all of your existing paycheck allocations (such as savings contributions or split deposits) exactly as they are and redirects only the remaining portion of your paycheck to your new account. If you have no existing allocations, a Remainder Switch works the same as a Full Switch, your entire paycheck goes to the new account.

What is a Full Switch?

A Full Switch redirects your entire paycheck to your new account, replacing any previously set deposit destination. This is the simplest option if you want all of your pay going to one place.

What if I make a mistake or want to change it later?

You can update your direct deposit at any time by going through the setup flow again.

Do I need to contact my employer or HR?

No. Our tool communicates directly with your employer's payroll system, so there's no need to fill out paper forms or reach out to HR separately.

Can I split my paycheck between multiple accounts?

Yes. Many employers support split deposits, which let you divide your paycheck between two or more accounts. For example, sending a fixed amount to savings and the rest to checking. You can set this up during the flow.

What if my employer isn't supported?

If we're unable to connect to your employer's payroll system, we'll let you know during setup. In that case, you can use Pinwheel's direct deposit form or update your direct deposit directly with your HR or payroll department using your new account details.

What should I do if I receive an error?

For any errors where the user is not able to act on, you should use the Pinwheel direct deposit form as a fallback or update your direct deposit directly with your HR or payroll department using your new account details.

Who can I contact if I have issues?

If you experience any problems during setup, please reach out to your supervisor or team lead, who will escalate to the Pinwheel team on your behalf.