

ACH Payroll

User Guide



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FAQs

How do I request the ACH Direct Deposit Payroll service?

Visit your nearest Financial Center or contact your Relationship Banker.

What are the fees associated with ACH Direct Deposit Payroll?

The monthly fee for ACH Direct Deposit Payroll is \$9.95.

When will my account be debited?

Payments are processed 1-2 business days prior to the effective date you scheduled for the payment, depending on when you submitted the payment(s).

Example 1: If you submit your payroll on a Monday with an effective date of that Friday, we will debit your account on Wednesday, 2 business days prior to your effective date.

Example 2: If you submit your payroll on a Wednesday after the 3pm cutoff time or before the 3pm cutoff time of Thursday with an effective date of that Friday, we will debit your account on Thursday, 1 business day prior.

If funds are not available at that time, a bank associate will contact you by phone to notify you of insufficient funds. We will continue to check for available funds for the next 2 business days. If the funds are still not available, your payment will be cancelled.

What happens if funds are not available?

If the funds are not available at the time of processing, the account balance will be re-verified up to 4 times per day for 3 business days. A bank associate will contact you after the first attempt to debit the account fails.

If funds are not available on the first attempts but are made available before 6:00pm on the day prior to the effective date, the payroll payments should be delivered by the early morning of the effective date.

The latest funds can be made available in the account to ensure payroll payments are delivered on the effective date without manual intervention is before 8:00am on the scheduled effective date.

If funds are available after 8:00am on the scheduled effective date, payroll payments will be delivered 1 business day later than the effective date.

If the funds are still not available at the end of 3 business days, the payroll payments will be cancelled, your employees will not receive their payroll payments, and the account will not be debited. Please note that the rejected payment will still show in the ACH Payroll reports in Online Banking.

What happens if my payment is rejected?

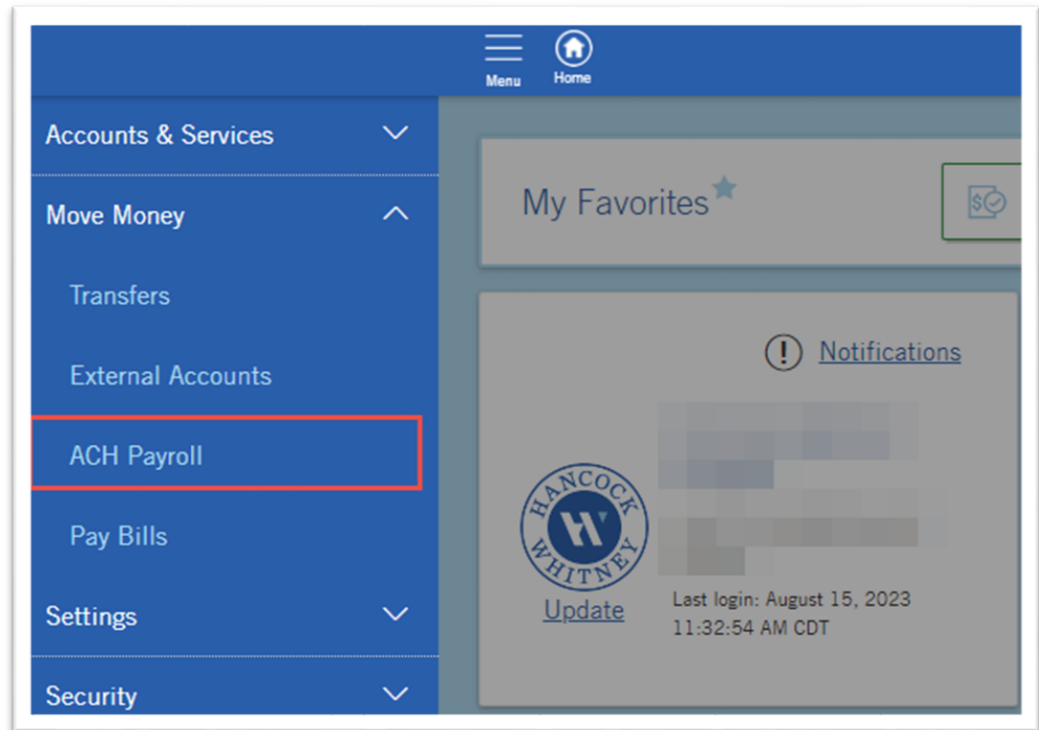
If funds are not available by the end of the third business day, your account will not be debited, and your recipients will not receive their payroll deposits. The rejected payment will still show in your ACH Payroll reports in Online Banking.

Will I receive any reports? If so, what reports will I receive?

Yes, Business Online Banking provides a suite of reports that are designed to assist with your business management needs. To access these reports, select “ACH Payroll” under “Accounts & Services” in the main menu. On the “ACH Payroll” page, select “Reports.” Any rejected payments will still show in your ACH Payroll reports in Online Banking even though they were not sent.

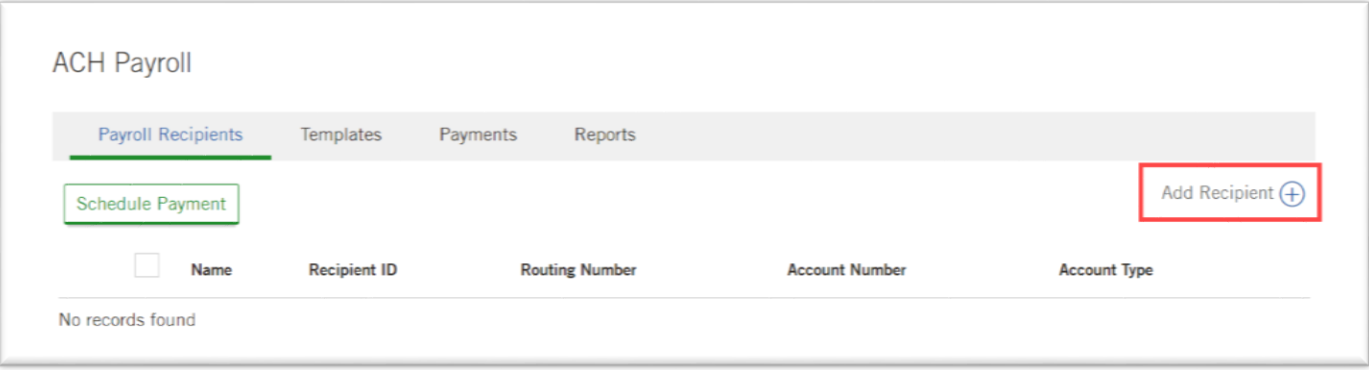
Accessing ACH Payroll

Once enrolled for ACH Payroll, you can access the service by selecting **ACH Payroll** under **Move Money** under the main menu.



Adding a New Recipient

To add a new recipient, select **Add Recipient** on the Payroll Recipients page.



The screenshot displays the 'ACH Payroll' interface. At the top, there are four tabs: 'Payroll Recipients' (which is underlined in green), 'Templates', 'Payments', and 'Reports'. Below the tabs, there are two buttons: 'Schedule Payment' on the left and 'Add Recipient +' on the right. The 'Add Recipient +' button is highlighted with a red rectangular border. Below the buttons is a table header with the following columns: Name, Recipient ID, Routing Number, Account Number, and Account Type. There is a checkbox to the left of the 'Name' header. Below the table header, the text 'No records found' is displayed.

Adding a New Recipient

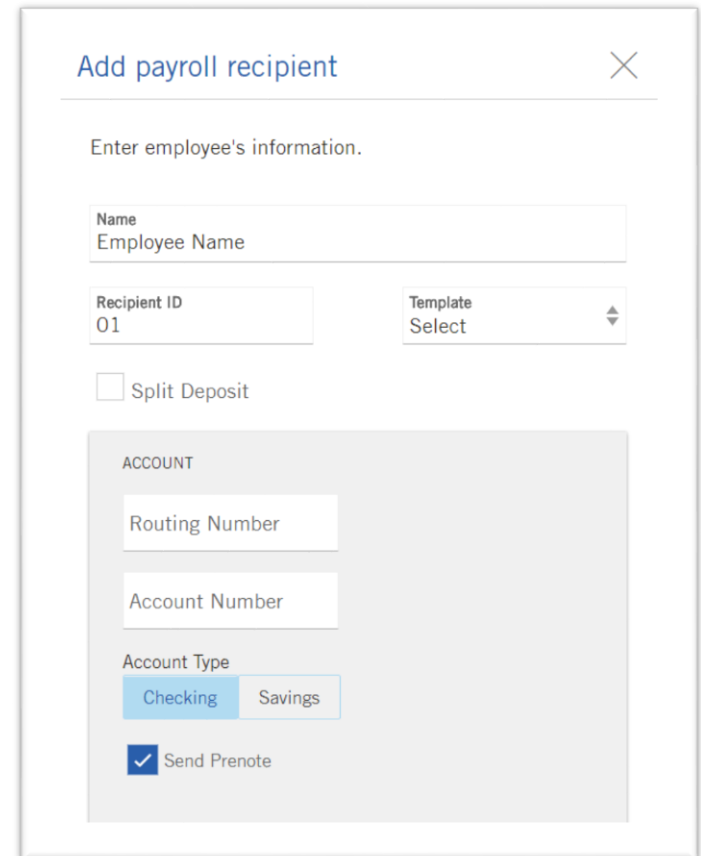
On the **Add Payroll Recipient** screen, you will add the recipient's first and last name and create a recipient ID for this individual.

Next, enter the recipient's Routing Number and Account Number and select the Account Type.

Selecting **Split Deposit** allows you to enter a second account for this recipient. You will designate how the deposit is split between the two accounts later when scheduling a payment.

Once all required information is entered, press **Add Recipient** at the bottom of the page.

If a prenote is returned, someone from our Online Banking team will give you a call so the information can be corrected.



The screenshot shows a web form titled "Add payroll recipient" with a close button (X) in the top right corner. Below the title is the instruction "Enter employee's information." The form contains the following fields and options:

- Name:** A text input field containing "Employee Name".
- Recipient ID:** A text input field containing "01".
- Template:** A dropdown menu with "Select" and a downward arrow.
- Split Deposit:** A checkbox that is currently unchecked.
- ACCOUNT:** A shaded section containing:
 - Routing Number:** A text input field.
 - Account Number:** A text input field.
 - Account Type:** Two buttons, "Checking" (highlighted in blue) and "Savings".
 - Send Prenote:** A checked checkbox.

Adding a New Recipient

Your new recipient will now be listed on the Payroll Recipients page.

ACH Payroll

Payroll Recipients Templates Payments Reports

Schedule Payment Add Recipient (+)

<input type="checkbox"/>	Name	Recipient ID	Routing Number	Account Number	Account Type	
<input type="checkbox"/>	EMPLOYEE NAME	01	XXXXXXXXXX	XXXXXXXXXX	Checking	View

Editing an Existing Recipient

It may be necessary to update information for a recipient if their deposit information changes.

To edit the recipient's information, locate the recipient on the Payroll Recipients page and click **View** to the right of their information.

ACH Payroll

[Payroll Recipients](#) [Templates](#) [Payments](#) [Reports](#)

[Schedule Payment](#) Add Recipient +

<input type="checkbox"/>	Name	Recipient ID	Routing Number	Account Number	Account Type	
<input type="checkbox"/>	EMPLOYEE NAME	01	XXXXXXXXXX	XXXXXXXXXX	Checking	View

Editing an Existing Recipient

On the View Payroll Recipient page, select **Edit Recipient**.

You can then edit the recipient's name, account information, or even add a second account for split deposits.

Once the new information has been entered, select **Update Recipient**.

The image shows two screenshots of a web application interface. The left screenshot is titled 'view Payroll Recipient' and displays the following information:

- Name: EMPLOYEE NAME
- Recipient ID: 01
- Last Transaction Date:
- Last Modified Date: 06/26/2018
- Account**
- Routing Number:
- Account Number:
- Bank Name: WHITNEY BANK
- Account Type: Checking
- Prenote Sent Date:

At the bottom of this page are three buttons: 'Cancel', 'Edit Recipient' (highlighted with a red box), and 'Delete Recipient'.

A blue arrow points from the 'Edit Recipient' button to the right screenshot, which is titled 'Edit payroll recipient'. This form is for editing the recipient's information and includes:

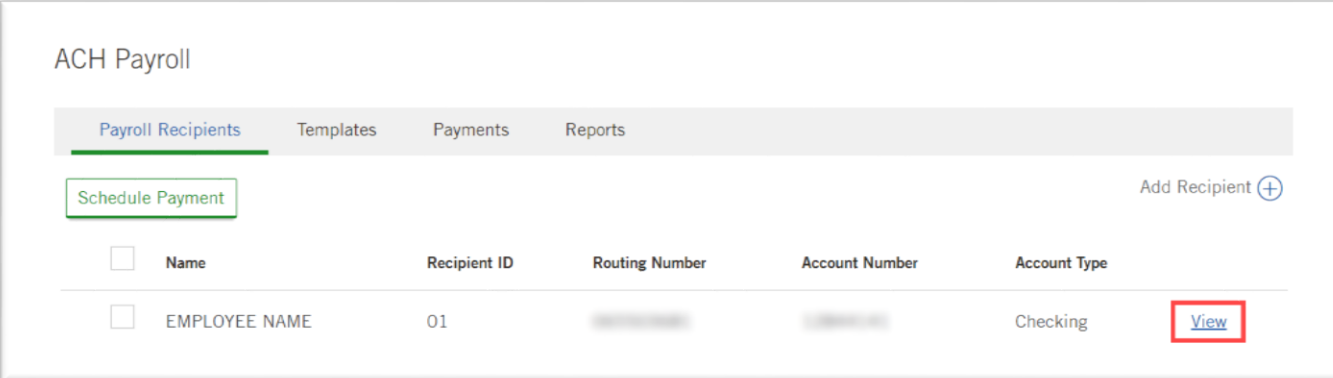
- Enter employee's information.
- Name: EMPLOYEE NAME
- Recipient ID: 01
- Split Deposit
- ACCOUNT**
- Routing Number
- Account Number
- Bank Name: WHITNEY BANK
- Account Type: Checking Savings
- Send Prenote

At the bottom of this form are two buttons: 'Update Recipient' and 'Cancel'.

Deleting an Existing Recipient

If you will not be making future payments to an individual, you can delete them from your recipient list.

To delete a recipient, locate the recipient on the Payroll Recipients page and click **View** to the right of their information.



The screenshot displays the 'ACH Payroll' interface. At the top, there are navigation tabs: 'Payroll Recipients' (highlighted), 'Templates', 'Payments', and 'Reports'. Below the tabs, there is a 'Schedule Payment' button on the left and an 'Add Recipient (+)' button on the right. A table lists recipients with columns for Name, Recipient ID, Routing Number, Account Number, and Account Type. The first row shows 'EMPLOYEE NAME' with Recipient ID '01' and Account Type 'Checking'. A red box highlights the 'View' link at the end of this row.

<input type="checkbox"/>	Name	Recipient ID	Routing Number	Account Number	Account Type	
<input type="checkbox"/>	EMPLOYEE NAME	01	XXXXXXXX	XXXXXXXX	Checking	View

Deleting an Existing Recipient

On the View Payroll Recipient page, verify this is the recipient you would like to remove.

Select **Delete Recipient** at the bottom of the page.

A confirmation message will display. Select **Yes** to delete the recipient.

The recipient will no longer be listed on the Payroll Recipients page.

The image shows a screenshot of a web application interface. The main window is titled "view Payroll Recipient" and contains the following fields:

- Name: EMPLOYEE NAME
- Recipient ID: 01
- Last Transaction Date:
- Last Modified Date:
- Account
- Routing Number:
- Account Number:
- Bank Name:
- Account Type:
- Prenote Sent Date:

At the bottom of the page, there are three buttons: "Cancel" (green), "Edit Recipient" (white), and "Delete Recipient" (white, highlighted with a red border).

Overlaid on the right side is a "Confirm" dialog box with the following text:

Recipient will be deleted from any associated templates. Recipient will not be removed from pending payments. Are you sure you want to delete the recipient?

The dialog box has two buttons: "Yes" (green) and "No" (white).

Creating a Template

Creating a template allows you to select multiple recipients, set deposit amounts for each recipient, and then schedule one-time or recurring payments to those recipients.

To create a template, select **Create Template** on the Templates page.



Creating a Template

First, enter a name for this template. Choose something that will help identify this template when making payments or viewing reports in the future.

After selecting a template name, you will select the recipients to add to the template. Place a check mark next to the recipient name and click the right arrow (>) to move the recipient to the **Add to Template** list.

Once all the desired recipients have been moved to the template list, select **Next – Add Amounts**.

The screenshot displays the 'Create template with recipients' workflow. At the top, a progress indicator shows three steps: 'Detail and Recipients' (the first step, currently active), 'Amounts' (step 2), and 'Confirm' (step 3). Below this, the 'Template Name' is set to 'Test Template'. The interface is divided into two main sections: 'Recipients' on the left and 'Add to Template' on the right. In the 'Recipients' list, 'EMPLOYEE TWO' is selected with a checkmark. In the 'Add to Template' list, 'EMPLOYEE ONE' is not selected. A red box highlights a right-pointing arrow (>) between the two lists, indicating the action to move a recipient from the left list to the right list. At the bottom of the interface, there is an 'Add new Recipient (+)' button, a green 'Next - Add Amounts' button, and a 'Cancel' button.

Creating a Template

Enter the amount to pay each recipient in the **Total Amount** field.

If the recipient is set up for split deposits, you will now set how much is sent to each account. You can enter the amounts for split accounts 2 different ways:

- Enter an amount for one account, and the system will enter the remaining amount for the second account.
- Enter a percentage for one account, and the system will calculate the amount for both accounts based on that percentage.

Once amounts are entered for all recipients, select **Next – Confirm Template**.

Name	Total Amount	Account	Split Amount	Split Percent
EMPLOYEE ONE	Total Amount \$600.00	Checking -	Amount \$240.00	Percent 40.00%
		Checking -	Amount \$360.00	Percent 60.00%
EMPLOYEE TWO	Total Amount \$600.00	Checking -		

Payment Total: \$1,200.00

Next - Confirm Template Back Cancel

Creating a Template

Finally, verify all payment information is displayed correctly, including the Payment Total at the bottom.

If any information needs to be changed, select **Back** and edit the information.

If all information is correct, select **Create Template**.

This new template will now be listed on your Templates page.

Note: selecting **Create Template** will not schedule a payment as no payment date has been selected at this time.

create template with recipients

Detail and Recipients Amounts Confirm

ⓘ Please validate and confirm Template details

Template Name
Test Template

Name	Total Amount	Account	Split Amount	Split Percent
EMPLOYEE ONE	Total Amount \$600.00	Checking-	Amount \$240.00	Percent 40.00%
		Checking-	Amount \$360.00	Percent 60.00%
EMPLOYEE TWO	Total Amount \$600.00	Checking-		

Payment Total: \$1,200.00

Create Template Back Cancel

Types of Payments

There are two ways to schedule payroll payments:

- You can schedule a one-time payment from the Payroll Recipients tab.
- You can schedule a one-time payment or recurring payments from the Templates tab if a template has already been created.

Schedule One-time Payment

Payment to: EMPLOYEE ONE
Effective Date: 07/02/2018
\$0.00

Split Deposit

Percentage

ACCOUNT ONE
Percentage
Checking

Addenda (optional)

Schedule Payment

Schedule payment from template

Payment Description

Template: Template 1
Effective Date: 07/02/2018
Frequency: Select

Pay to	Total Amount	Account	Split Amount	Split Percent
EMPLOYEE ONE	Total Amount \$500.00	Checking-		Delete
Addenda				
EMPLOYEE TWO	Total Amount \$500.00	Checking-		Delete
Addenda				

Payment Total: \$1,000.00

Schedule Payments Cancel

Scheduling a One-Time Payment

To make a one-time payment, first you will select the recipients to pay. Place a check mark next to the desired recipients and select **Schedule Payment**.

ACH Payroll

Payroll Recipients Templates Payments Reports

Schedule Payment Add Recipient (+)

<input type="checkbox"/>	Name	Recipient ID	Routing Number	Account Number	Account Type	
<input type="checkbox"/>	EMPLOYEE ONE	01	#####	#####	Checking	View
<input checked="" type="checkbox"/>	EMPLOYEE TWO	02	#####	#####	Checking	View

Scheduling a One-Time Payment

Next, enter the payment date and amount. Then select **Schedule Payment**.

Verify your payment information and select **Confirm Payments**.

The image shows two sequential screenshots of a payment scheduling interface. The first screenshot, titled "Schedule One-time Payment", displays a form with the following fields: "Payment to: EMPLOYEE TWO", "Effective Date: 07/10/2018", and "Amount: 100.00". Below these fields is an "Addenda (optional)" field. At the bottom, there are two buttons: "Schedule Payment" (green) and "Cancel" (white). A blue arrow points from this screenshot to the second one. The second screenshot, titled "Confirm Scheduled Payment", shows the same information but with a warning icon and the text "Please validate and confirm payment details" at the top. The "Confirm Payments" button (green) is now the primary action button, with "Cancel" (white) below it.

Scheduling a One-Time Payment

Once confirmed, the payment will be listed as a pending payment on the Payments tab. You can edit or cancel this payment by selecting **View** any time before the payment is sent for processing.

ACH Payroll

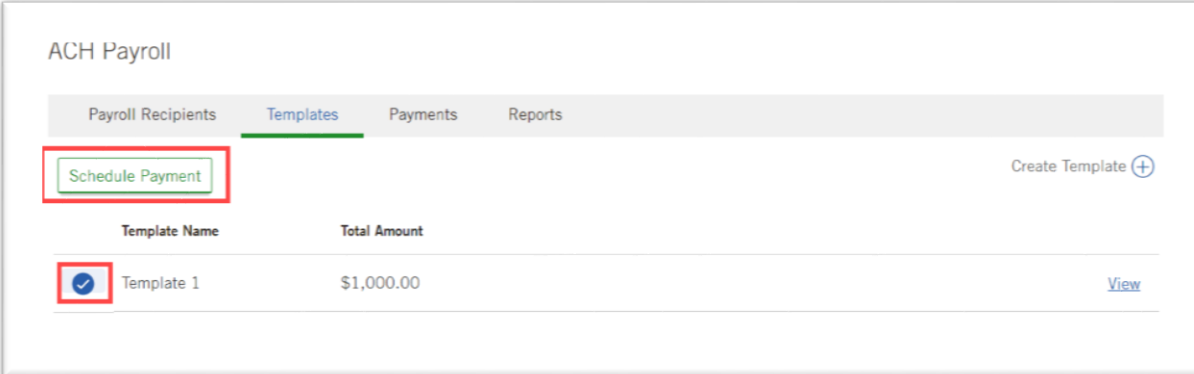
Payroll Recipients Templates Payments Reports

Pending Payments

Recipient/Template Name	Amount	Effective Date	Submitted	
EMPLOYEE TWO	\$100.00	07/10/2018	06/29/2018	View

Scheduling Payments from a Template

Payments can also be scheduled using previously created templates. These payments can be scheduled as a one-time payment or a recurring payment. To schedule a payment, select the template you would like to use and select **Schedule Payment**.



The screenshot displays the 'ACH Payroll' interface. At the top, there are four tabs: 'Payroll Recipients', 'Templates', 'Payments', and 'Reports'. The 'Templates' tab is active. Below the tabs, there is a 'Schedule Payment' button (highlighted with a red box) and a 'Create Template +' button. Below this is a table with two columns: 'Template Name' and 'Total Amount'. The table contains one entry: 'Template 1' with a total amount of '\$1,000.00'. A red box highlights a checkmark icon in the first column of this row. A 'View' link is located to the right of the table entry.

Template Name	Total Amount
<input checked="" type="checkbox"/> Template 1	\$1,000.00

Scheduling Payments from a Template

Next, enter a payment description, effective date, and frequency.

Available frequencies include:

- One-Time
- Daily
- Weekly
- Every 2 Weeks
- Monthly
- Bimonthly
- Quarterly
- Semi-annually
- Annually

Verify or edit the amounts for each employee. Then select **Schedule Payments**.

The screenshot shows a web interface titled "Schedule payment from template". It includes a "Payment Description" field with the text "Recurring Payment". Below this, it shows "Template: Template 1", "Effective Date: 07/16/2018" with a calendar icon, and "Frequency: Monthly" with a dropdown arrow. A table lists two employees:

Pay to	Total Amount	Account	Split Amount	Split Percent
EMPLOYEE ONE	Total Amount \$50.00	Checking-		
Addenda				
EMPLOYEE TWO	Total Amount \$50.00	Checking-		
Addenda				

At the bottom right, it says "Payment Total: \$100.00". There are two buttons at the bottom: "Schedule Payments" (green) and "Cancel" (white).

Scheduling Payments from a Template

After verifying all payment information is correct, select **Confirm Payments**.

Confirm Scheduled Payment

ⓘ Please validate and confirm payment details

Payment Description
Recurring Payment

Template: Template 1 Effective Date: 07/16/2018 Frequency: Monthly

Pay to	Total Amount	Account	Split Amount	Split Percent
EMPLOYEE ONE	Total Amount \$50.00	Checking-		
Addenda				
EMPLOYEE TWO	Total Amount \$50.00	Checking-		
Addenda				

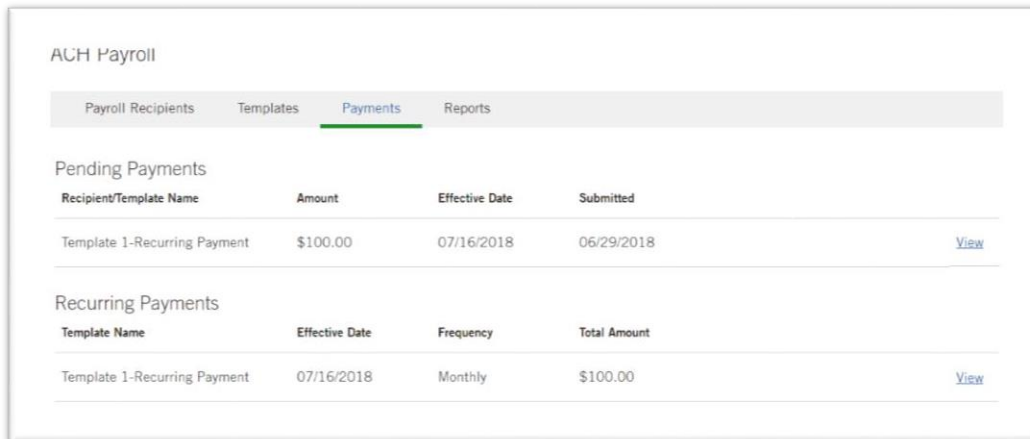
Payment Total: \$100.00

Confirm Payments Cancel

Scheduling Payments from a Template

Once confirmed, the first payment will be listed as a pending payment on the Payments tab. You can edit or cancel this payment by selecting **View** any time before the payment is sent for processing.

If recurring, the recurring payment details will also display on this page. Selecting **View** next to the recurring payment will allow you to edit the frequency or amount of the future payments or delete the recurring payment.



The screenshot displays the 'ACH Payroll' interface with the 'Payments' tab selected. It is divided into two sections: 'Pending Payments' and 'Recurring Payments'. The 'Pending Payments' table lists a payment of \$100.00 for 'Template 1-Recurring Payment' with an effective date of 07/16/2018 and a submitted date of 06/29/2018, including a 'View' link. The 'Recurring Payments' table lists the same 'Template 1-Recurring Payment' with an effective date of 07/16/2018, a monthly frequency, and a total amount of \$100.00, also including a 'View' link.

ACH Payroll			
Payroll Recipients	Templates	Payments	Reports
Pending Payments			
Recipient/Template Name	Amount	Effective Date	Submitted
Template 1-Recurring Payment	\$100.00	07/16/2018	06/29/2018 View
Recurring Payments			
Template Name	Effective Date	Frequency	Total Amount
Template 1-Recurring Payment	07/16/2018	Monthly	\$100.00 View

Reports

On the Reports tab, you can view reports for all your processed payments. Click **View** to the right of the report information to open the report.

ACH Payroll

Payroll Recipients	Templates	Payments	Reports
Created Date	Effective Date	Username	
02/21/2018	02/21/2018	View	
11/28/2017	11/28/2017	View	

Reports

Payroll reports list information for payments created on a specific day. Within the report, each recipient and account is listed with the date and amount paid to each account. At the bottom of the report, the total amount paid for that day is listed. The report is displayed as a PDF so you can download the file to print or save for your records. Any rejected payments will still show in your ACH Payroll reports in Online Banking even though they were not sent.

ACH Payroll File Report								
Customer:	Customer Name							
Category:	Payroll	Customer ID:						
Recipient Name	Recipient ID	Routing Number	Account Number	Account Type	Date Prenote Sent	Credit Amount	Effective Date	Processing Date
Employee Three	352	XXXXXXXXXX	XXXXXXXXXX	DDA	09/29/2017	\$50.00	10/03/2017	09/29/2017
Employee Two	351	XXXXXXXXXX	XXXXXXXXXX	DDA	09/29/2017	\$50.00	10/03/2017	09/29/2017
Employee Two	351	XXXXXXXXXX	XXXXXXXXXX	DDA	09/29/2017	\$150.00	09/29/2017	09/29/2017
Employee One	350	XXXXXXXXXX	XXXXXXXXXX	DDA	09/29/2017	\$250.00	10/03/2017	09/29/2017
Total for all Transactions								
Transactions Count			4					
Prenote Count								
Transactions Total			\$500.00					