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?

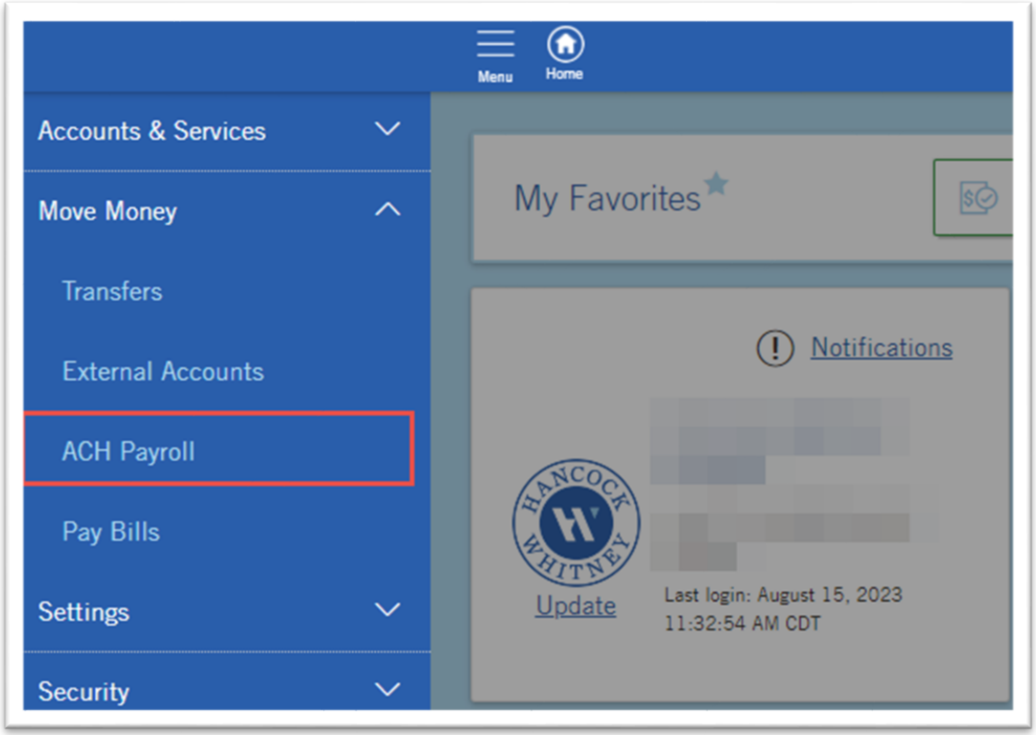
If funds are not available by the end of the third business day, your account will not be debited, and your recipients will not receive their payroll deposits. The rejected payment will still show in your ACH Payroll reports in Online Banking.

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.



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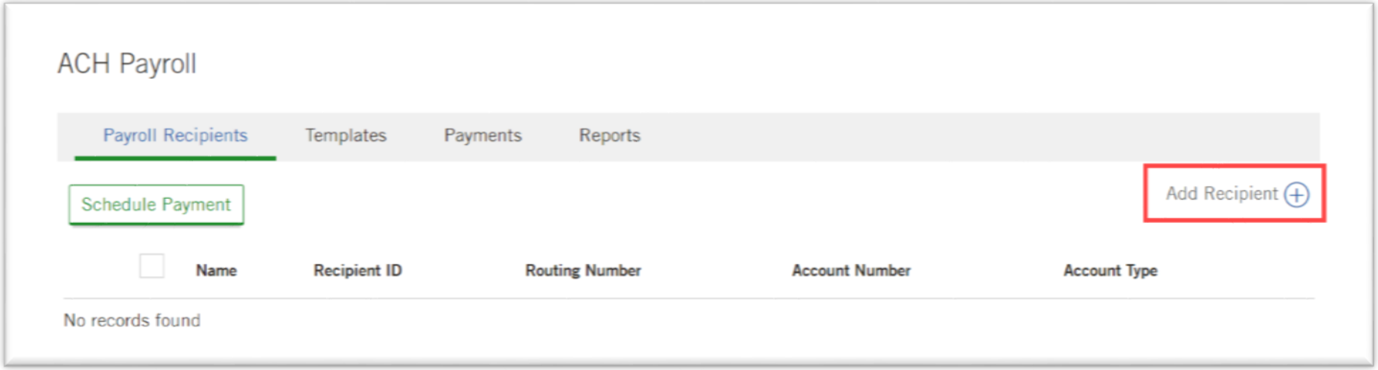
Adding a New Recipient

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



Adding a New Recipient

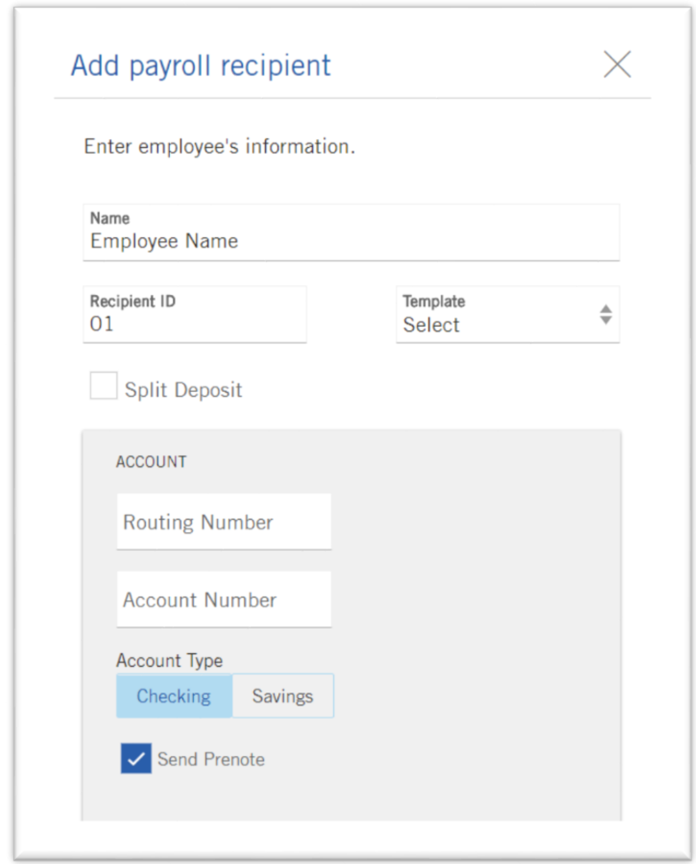
On the **Add Payroll Recipient** screen, you will add the recipient's first and last name and create a recipient ID for this individual.

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.



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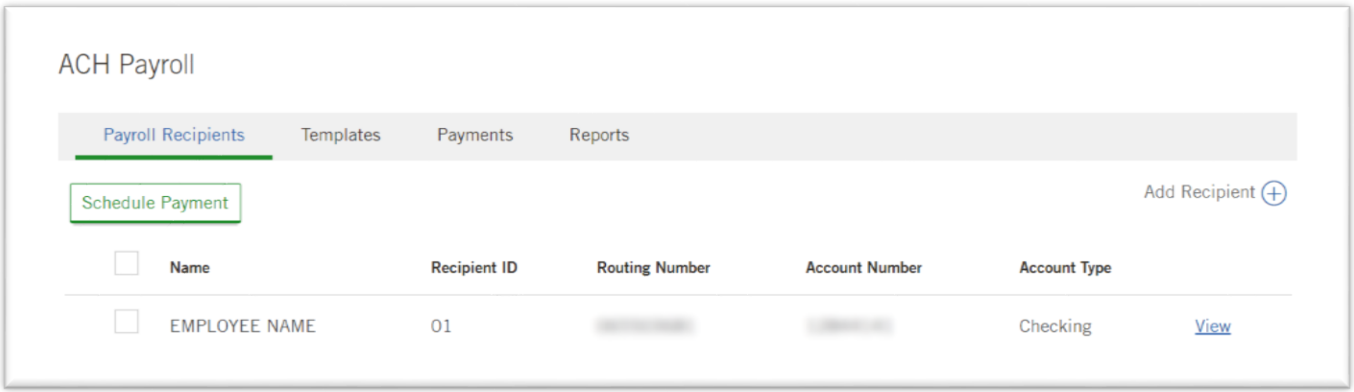
Adding a New Recipient

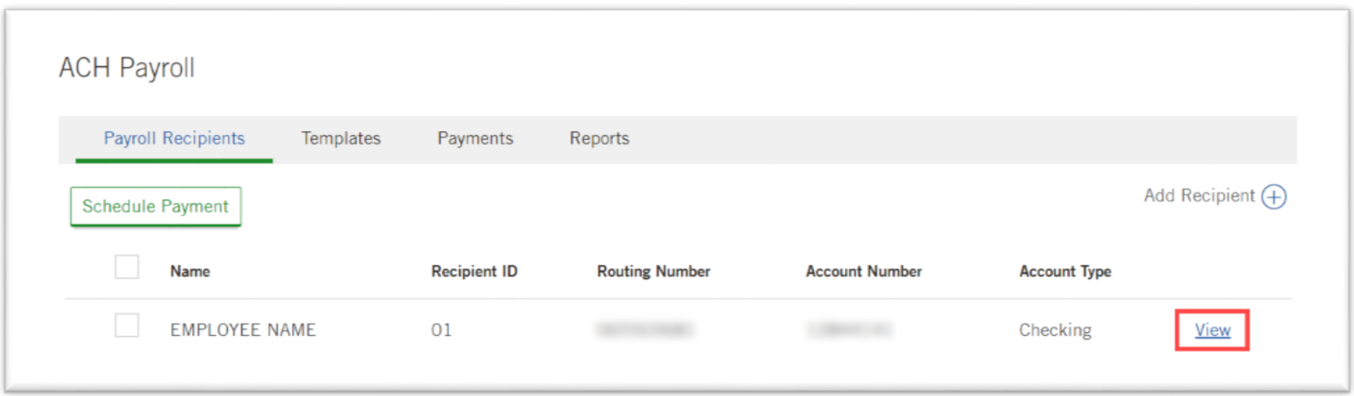
Your new recipient will now be listed on the Payroll Recipients page.



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.

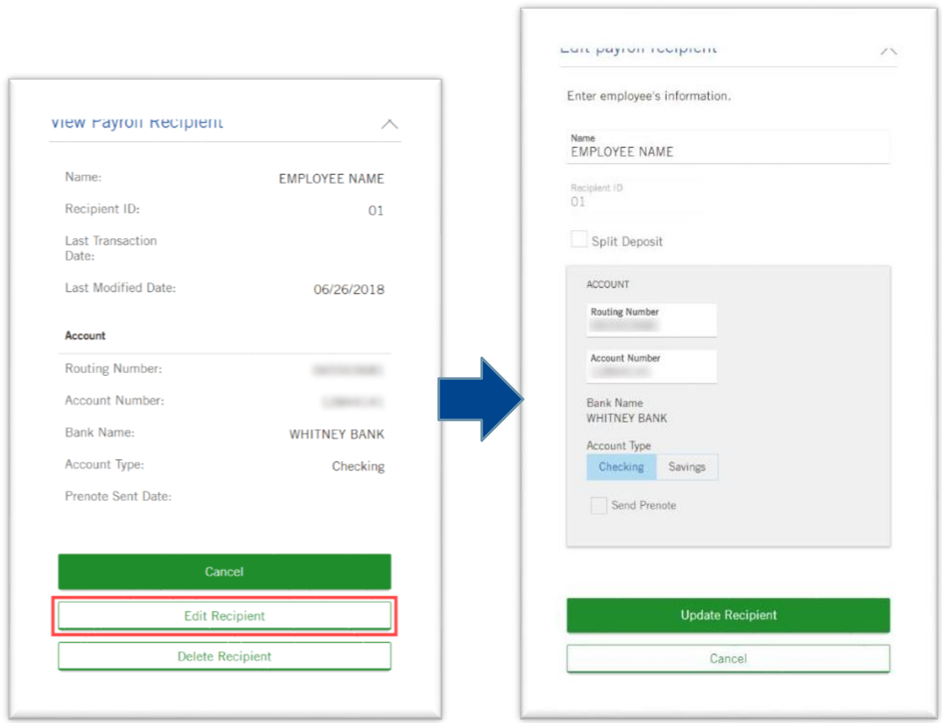


Editing an Existing Recipient

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**.



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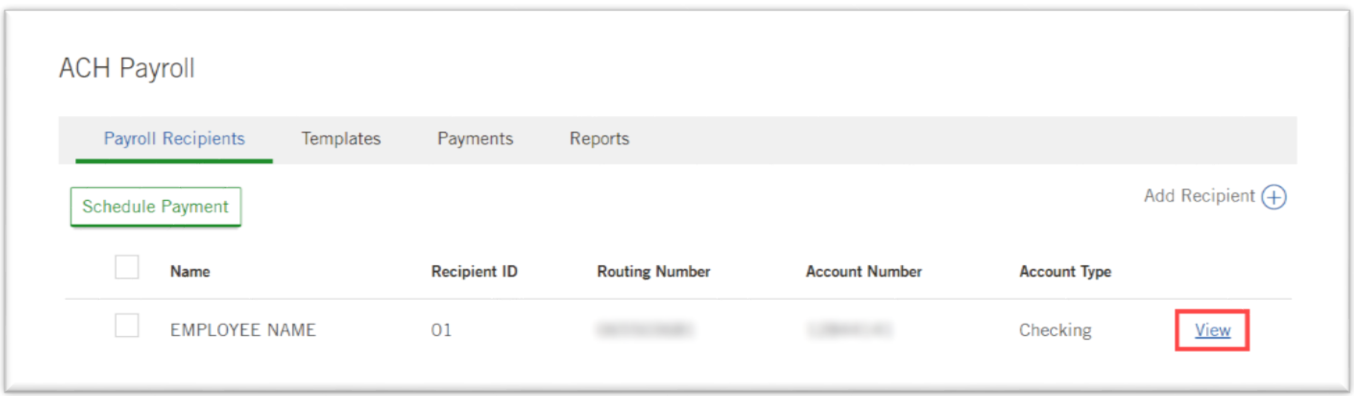
Deleting an Existing Recipient

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.



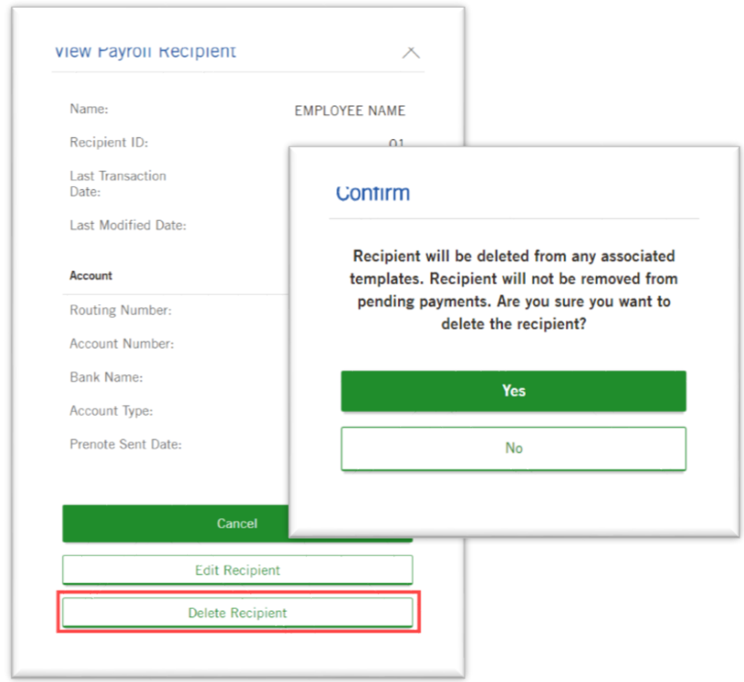
Deleting an Existing Recipient

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.



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.

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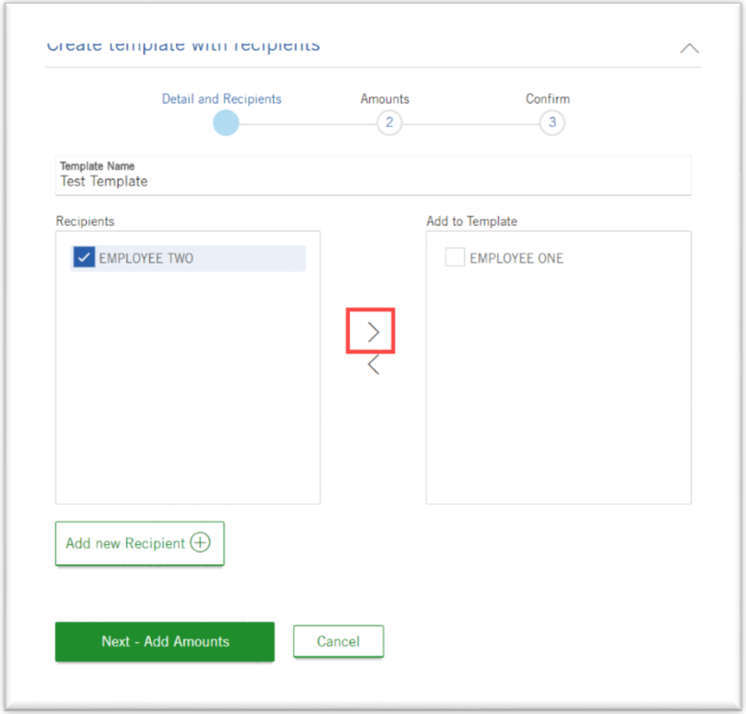
Creating a Template

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**.



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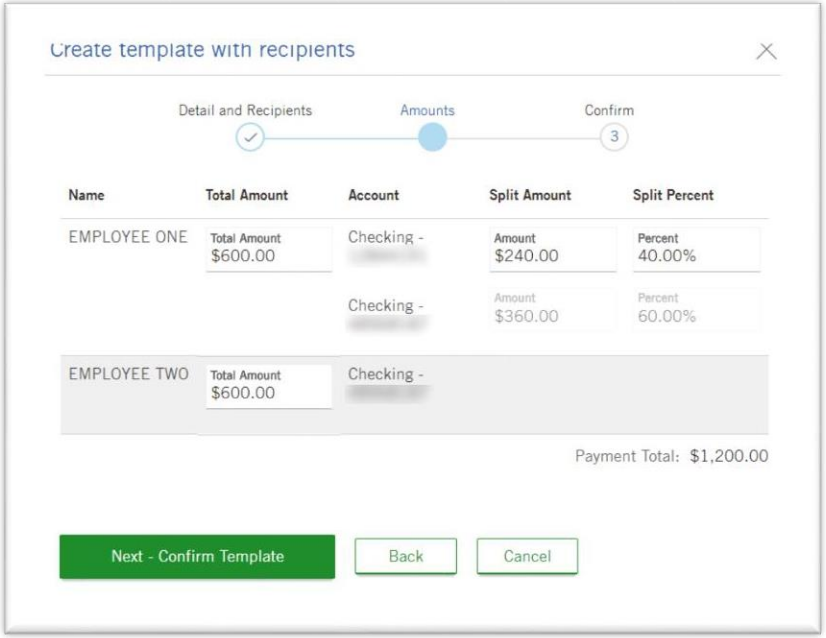
Creating a Template

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**.



Creating a Template

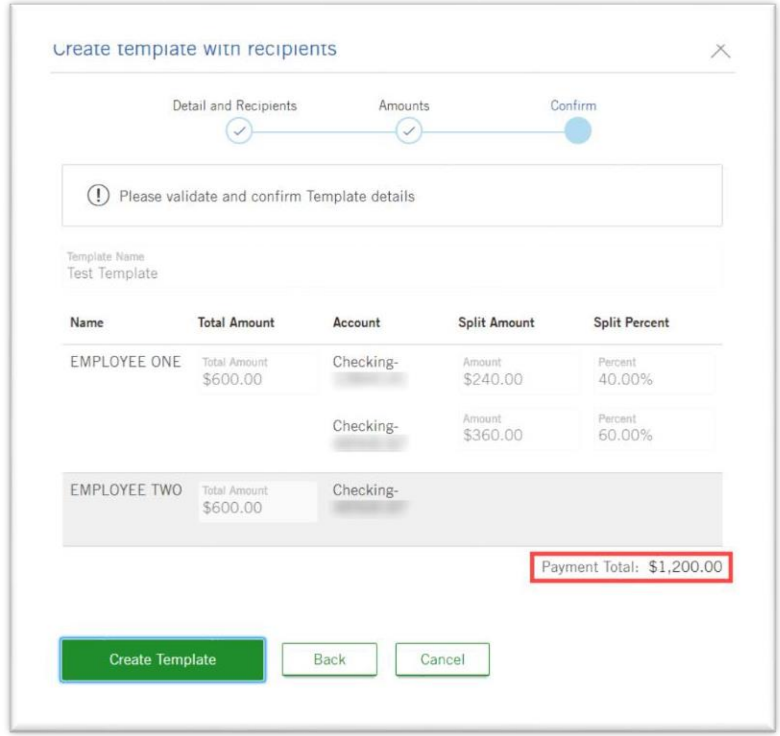
Finally, verify all payment information is displayed correctly, including the Payment Total at the bottom.

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.



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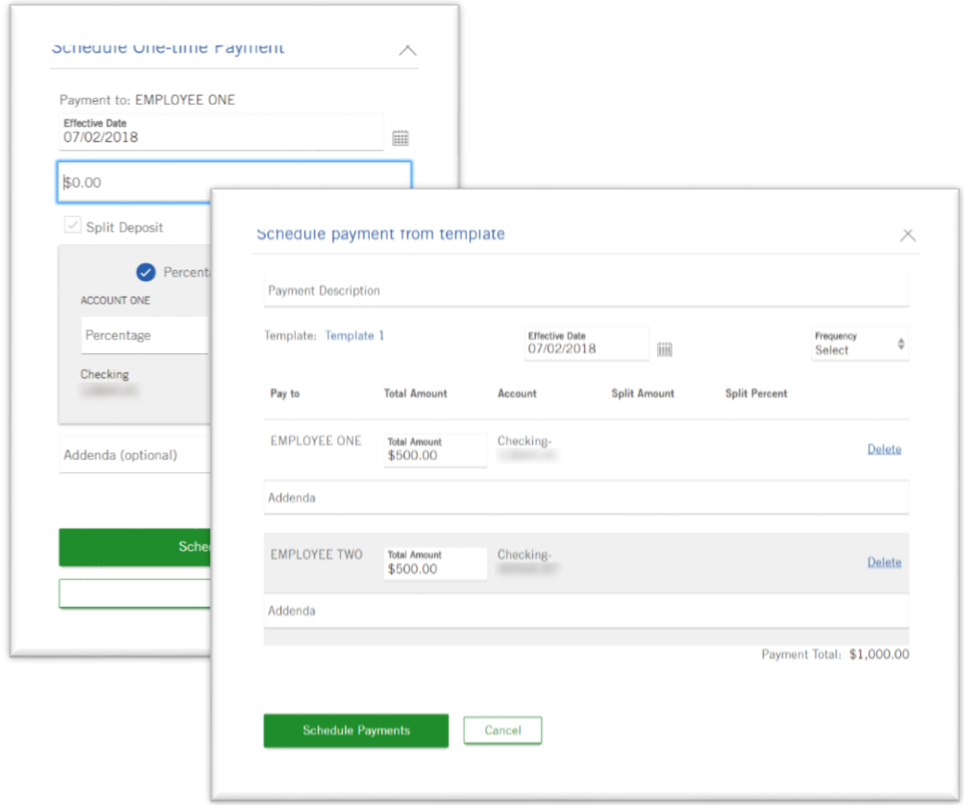
Types of Payments

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.



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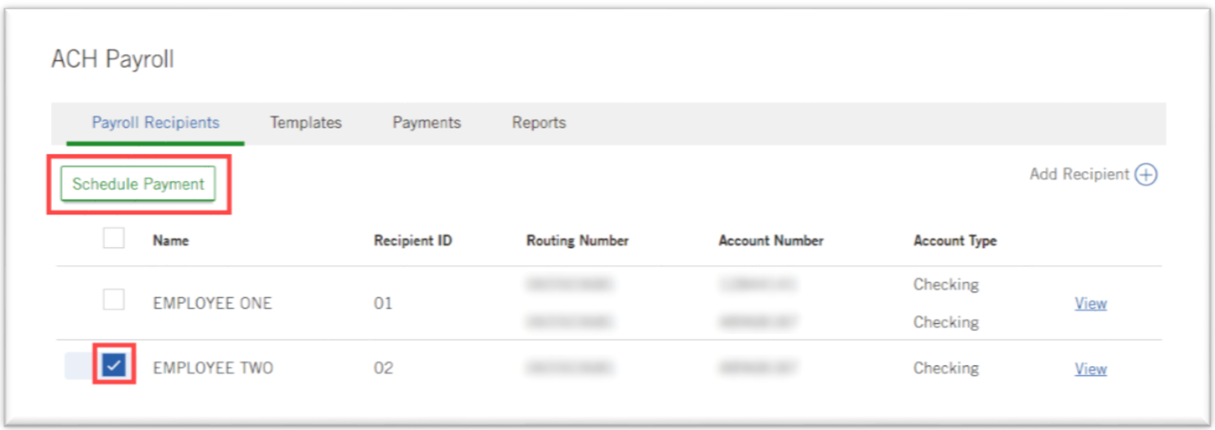
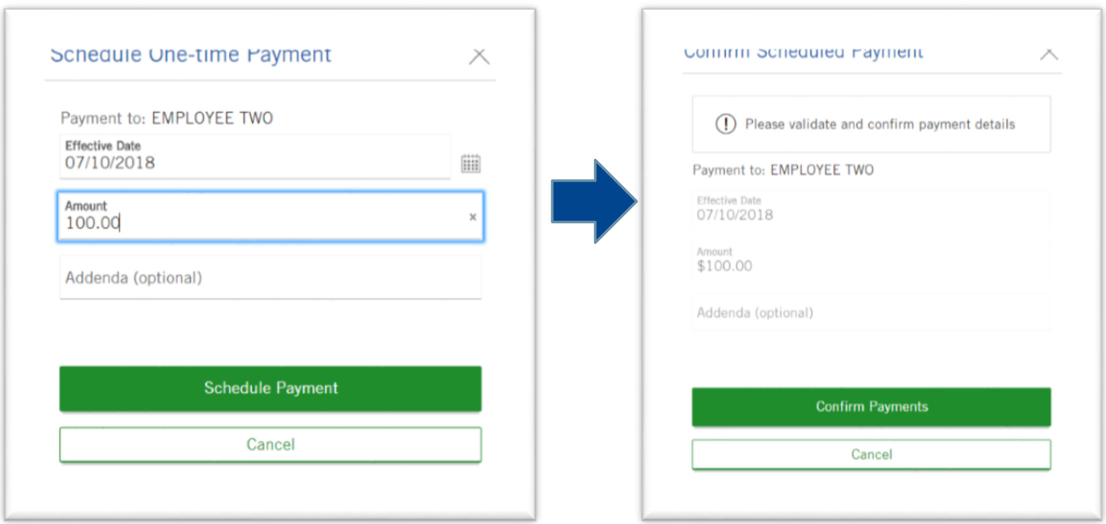
Scheduling a One-Time Payment

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.**



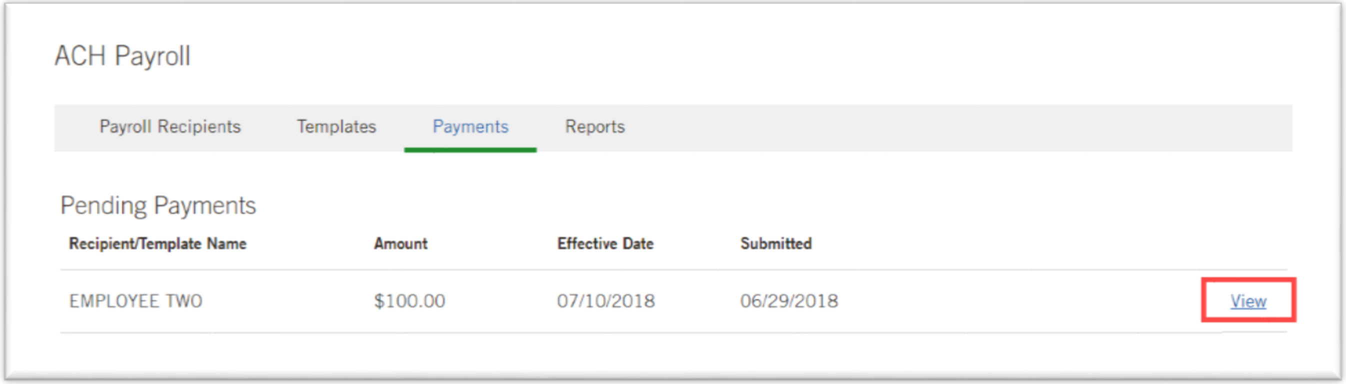
Scheduling a One-Time Payment

Next, enter the payment date and amount. Then select **Schedule Payment**.
Verify your payment information and select **Confirm Payments**.



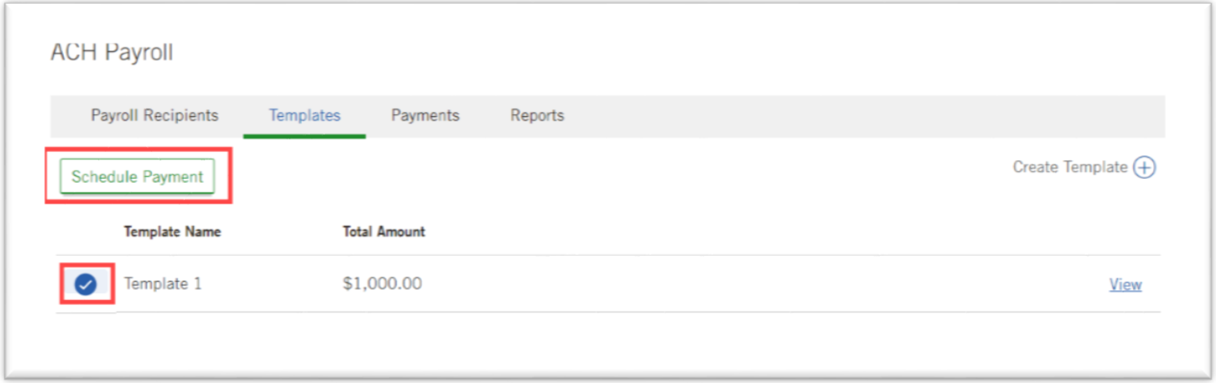
Scheduling a One-Time Payment

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.



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**.



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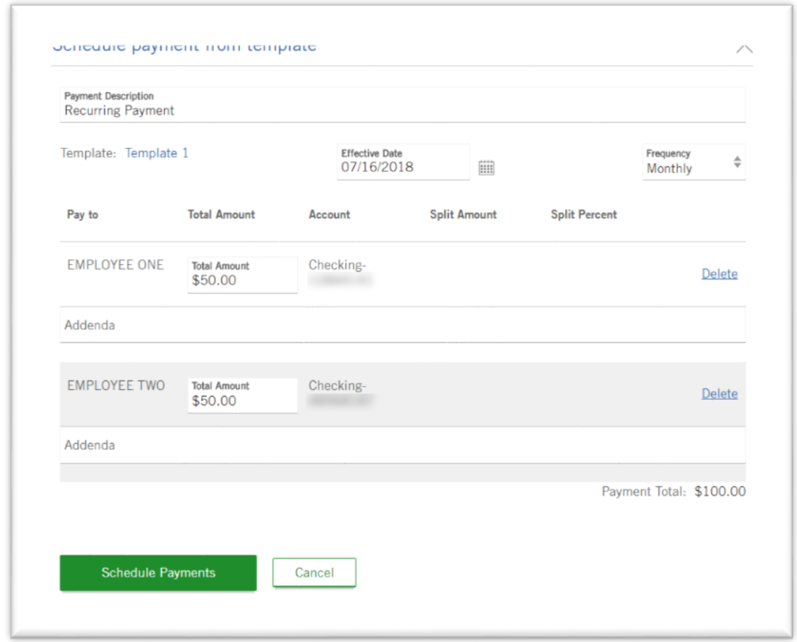
Scheduling Payments from a Template

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

Available frequencies include:

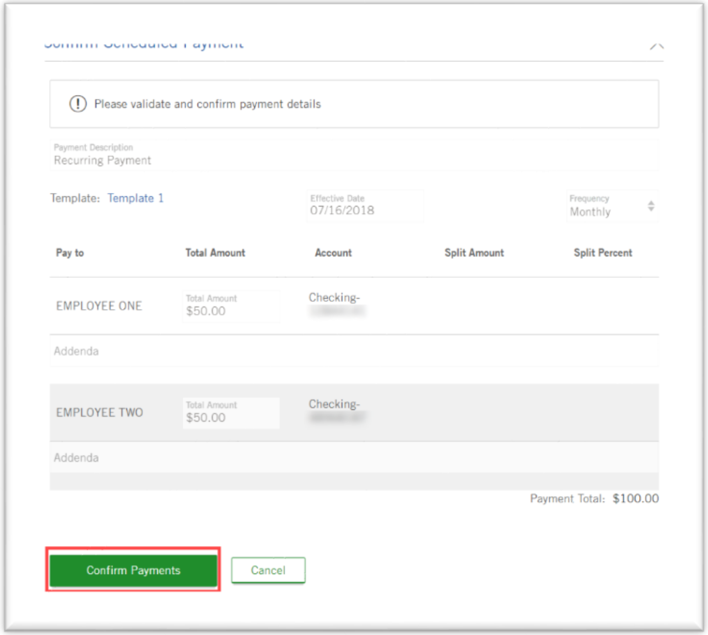
- One-Time
- Daily
- Weekly
- Every 2 Weeks
- Monthly
- Bimonthly
- Quarterly
- Semi-annually
- Annually



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

Scheduling Payments from a Template

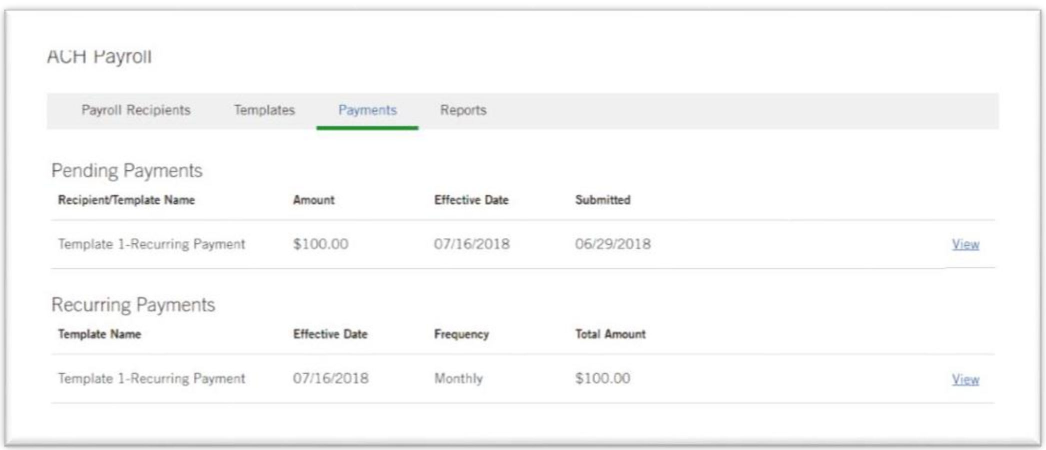
After verifying all payment information is correct, select **Confirm Payments**.



Scheduling Payments from a Template

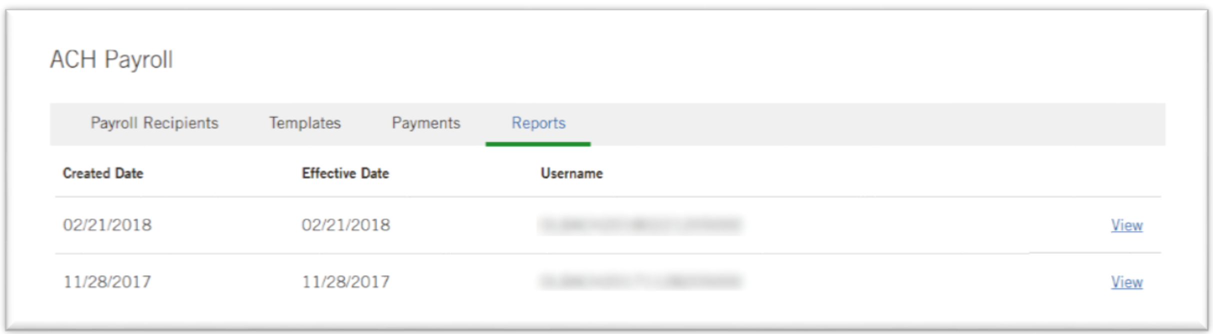
Once confirmed, the first payment will be listed as a pending payment on the Payments tab. You can edit or cancel this payment by selecting **View** any time before the payment is sent for processing.

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.



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.



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

ustomer: Customer Name

ategory: Payroll Customer ID:

ecipient lame	Recipient ID	Routing Number	Account Number	Account Type	Date Prenote Sent	Credit Amount	Effective Date	Processing Date
mployee Three	352	[illegible]	[illegible]	DDA	09/29/2017	$50.00	10/03/2017	09/29/201
mployee Two	351	[illegible]	[illegible]	DDA	09/29/2017	$50.00	10/03/2017	09/29/201
mployee Two	351	[illegible]	[illegible]	DDA	09/29/2017	$150.00	09/29/2017	09/29/201
mployee One	350	[illegible]	[illegible]	DDA	09/29/2017	$250.00	10/03/2017	09/29/201

otal for all Transactions

ransactions Count	4
renote Count	
ransactions Total	$500.00

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