



## FCCU Quick Start Payroll Guide

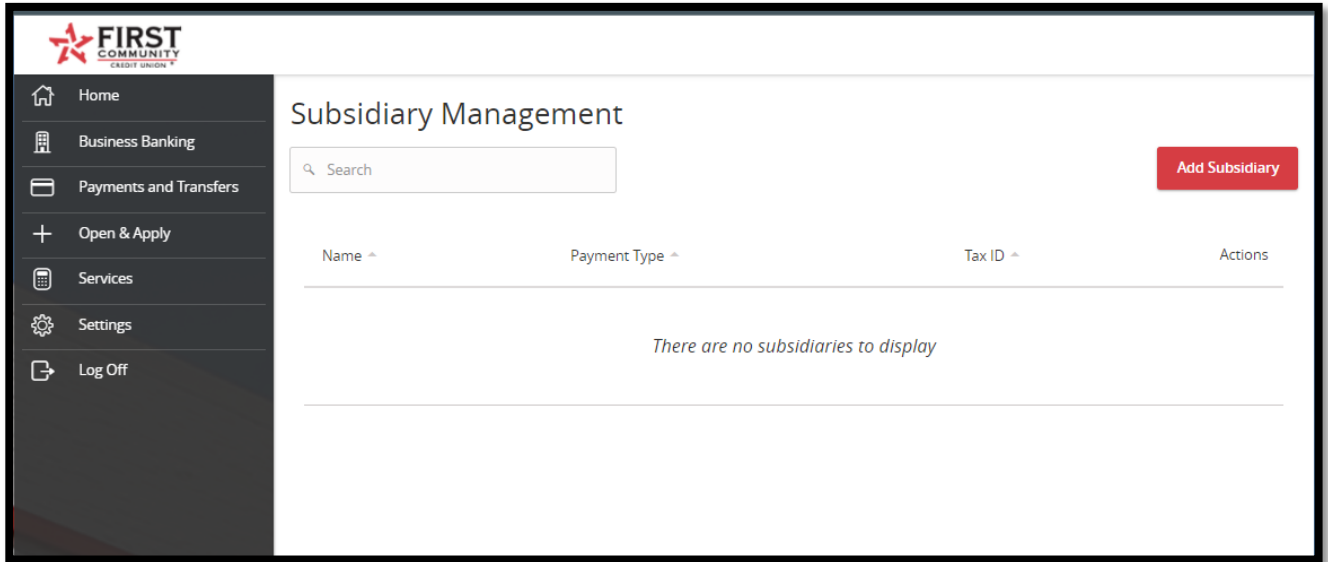
Once you login to Online Banking; follow the steps below to setup payroll for your staff. This includes instructions on creating a subsidiary account name and using templates.

### Create your Subsidiary account (this is a one-time step if wanted)

1. Click on **Business Banking** on the menu bar, under **Administration**, click on **Add Subsidiaries**

The screenshot displays the 'Business Banking' dashboard. On the left is a navigation menu with options: Home, Business Banking, Payments and Transfers, Open & Apply, Services, Settings, and Log Off. The main content area is titled 'Business Banking' and includes a search bar. Below the search bar are two sections: 'BUSINESS TRANSACTIONS' and 'ADMINISTRATION'. The 'BUSINESS TRANSACTIONS' section contains four tiles: 'Transfers', 'Send ACH Payments & Payroll', 'Send a Wire', and 'Positive Pay'. The 'ADMINISTRATION' section contains five tiles: 'ACH Recipients', 'Wire Transfer Recipients', 'User Management', 'Wire Transfer Reports', and 'Business Banking Help'. The 'Add Subsidiaries' tile is highlighted with a yellow background and is located in the bottom right of the Administration section. Its description reads: 'Add your Company's name for Payments/Payroll'.

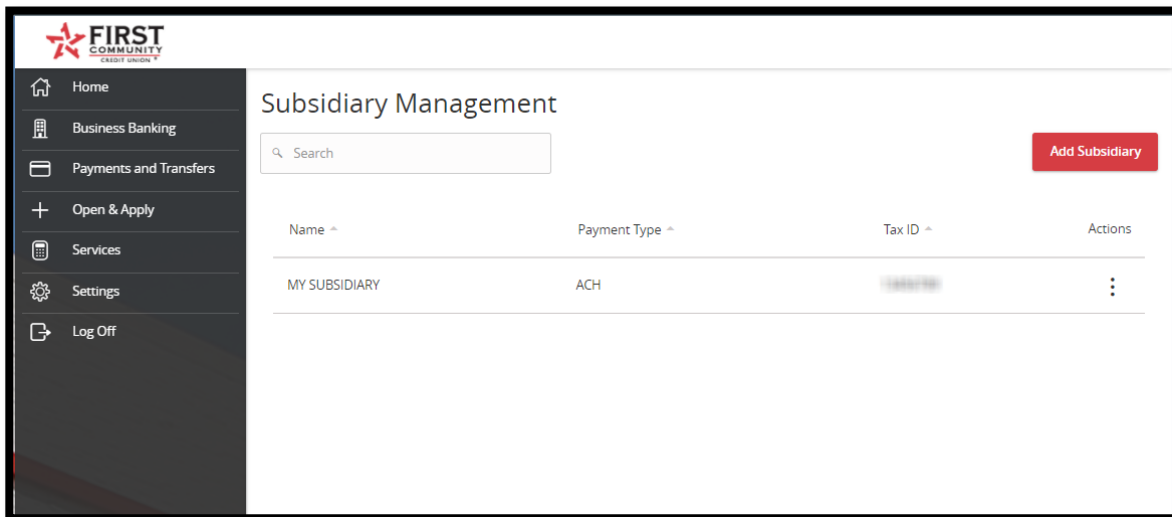
- Under Subsidiary Management page:  
Click **Add Subsidiary** button



- On the Add Subsidiary**  
Enter Subsidiary information  
Choose payment Types: ACH  
Wire Transfer is not available for business accounts at this time.

**ACH Header:** Company Name  
**ACH Tax ID:** Business Tax ID Number  
Save

- The subsidiary management page:**  
reflects any subsidiary names available to send payments to show as company name:

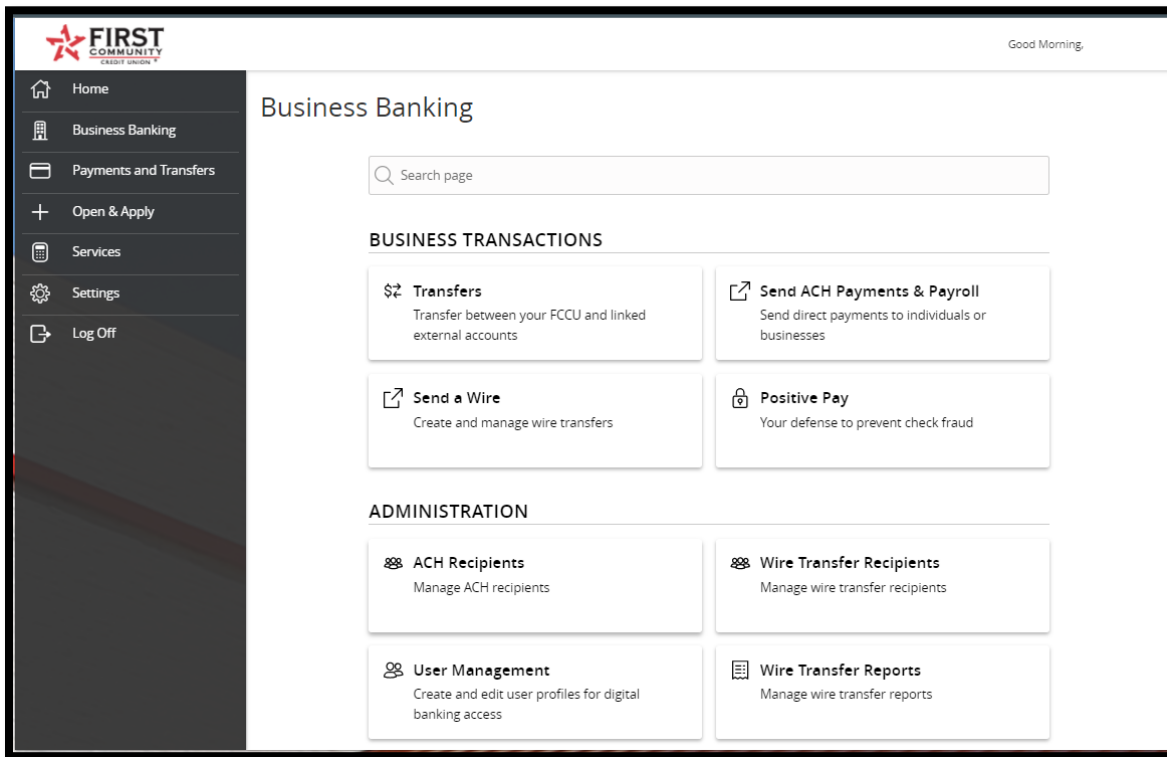


# Payroll Recipients

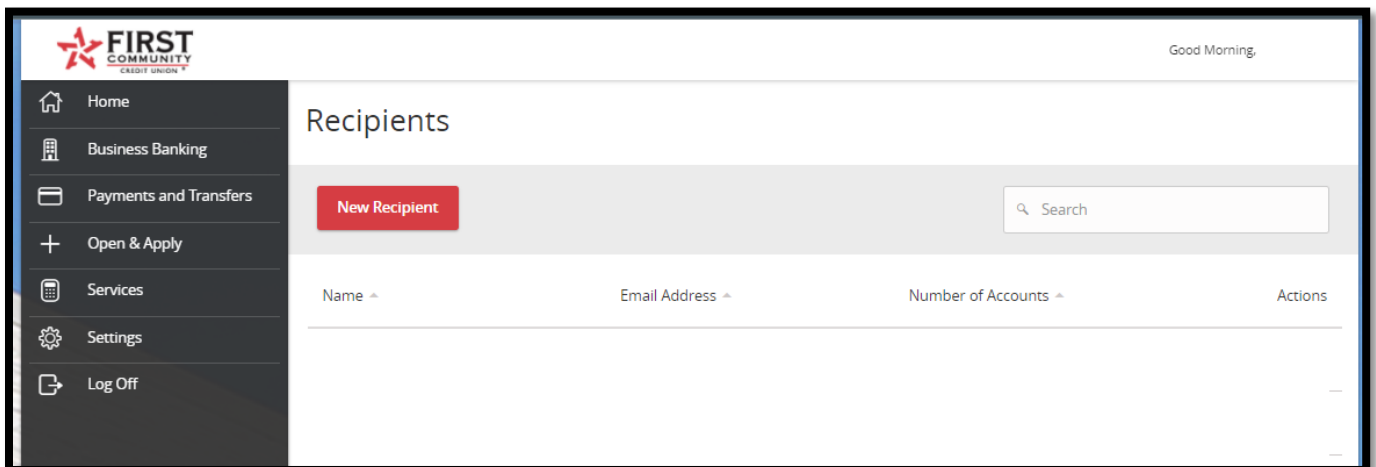
## 1. Create your Recipients

Create new recipient's and store for future payroll payments.

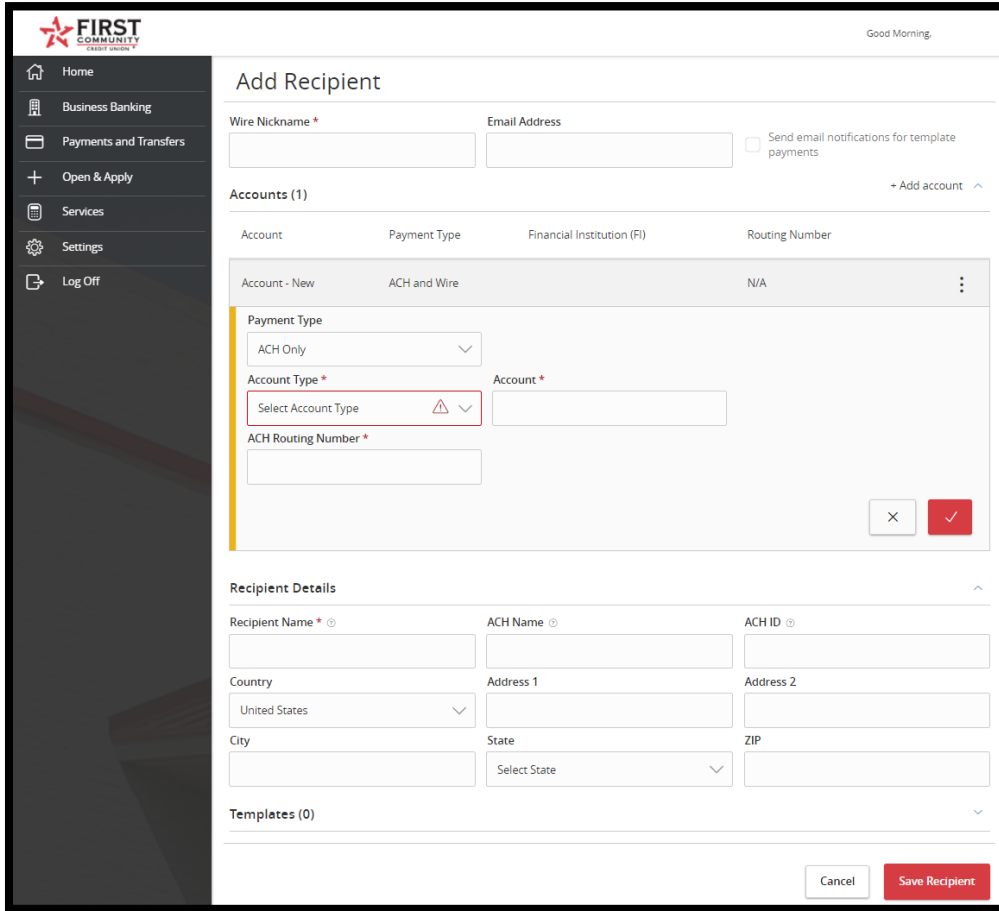
Go to Business Banking menu, under Administration: click on ACH Recipients.



- Click **New Recipient**



- Enter the Recipient’s information on the **Add Recipient form**:



The screenshot shows the 'Add Recipient' form with the following fields and sections:

- Wire Nickname \*** and **Email Address** text input fields.
- Send email notifications for template payments
- Accounts (1)** section with a table:
 

Account	Payment Type	Financial Institution (FI)	Routing Number
Account - New	ACH and Wire		N/A
- Payment Type** dropdown menu (selected: ACH Only).
- Account Type \*** dropdown menu (selected: Select Account Type) with a warning icon.
- Account \*** text input field.
- ACH Routing Number \*** text input field.
- Recipient Details** section:
  - Recipient Name \***, **ACH Name**, and **ACH ID** text input fields.
  - Country** dropdown menu (selected: United States).
  - Address 1** and **Address 2** text input fields.
  - City** text input field.
  - State** dropdown menu (selected: Select State).
  - ZIP** text input field.
- Templates (0)** section.
- Cancel** and **Save Recipient** buttons at the bottom right.

Enter all information required (indicated by \*) and any additional information you can to ensure accurate completion.

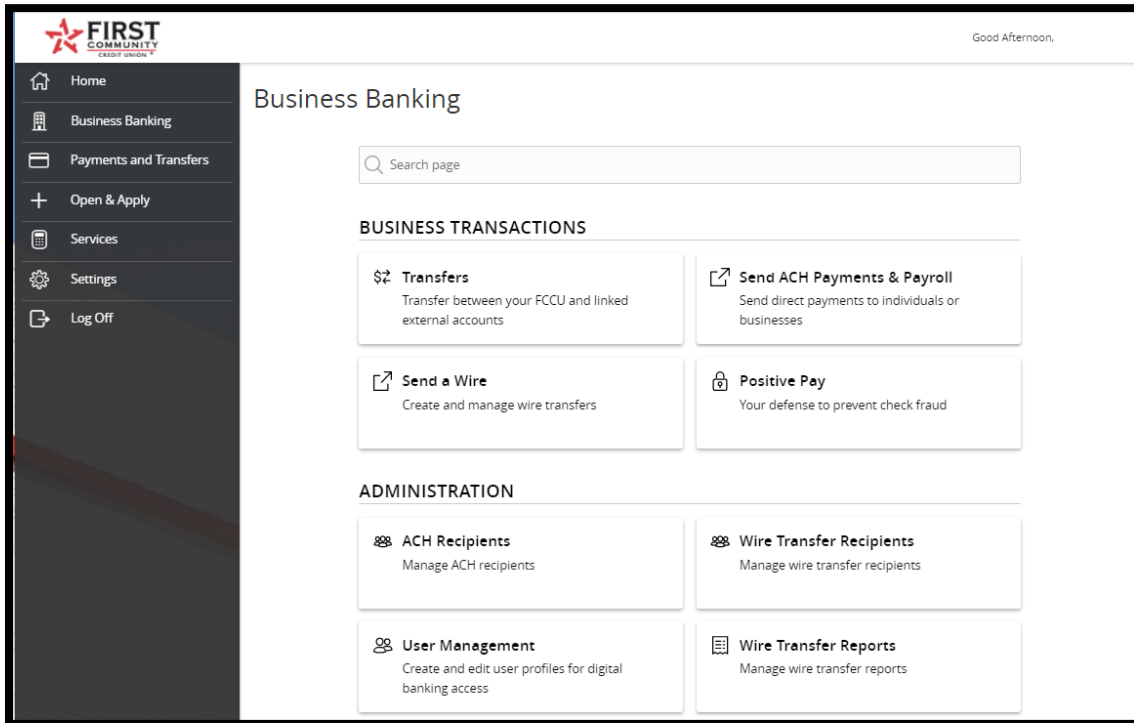
**Please note:** form is also used to send wires and may reference the term wire; ie Wire Nickname is Recipient nickname and can be anything you choose.

- Once the above is complete, click the **“Save Recipient”** button.

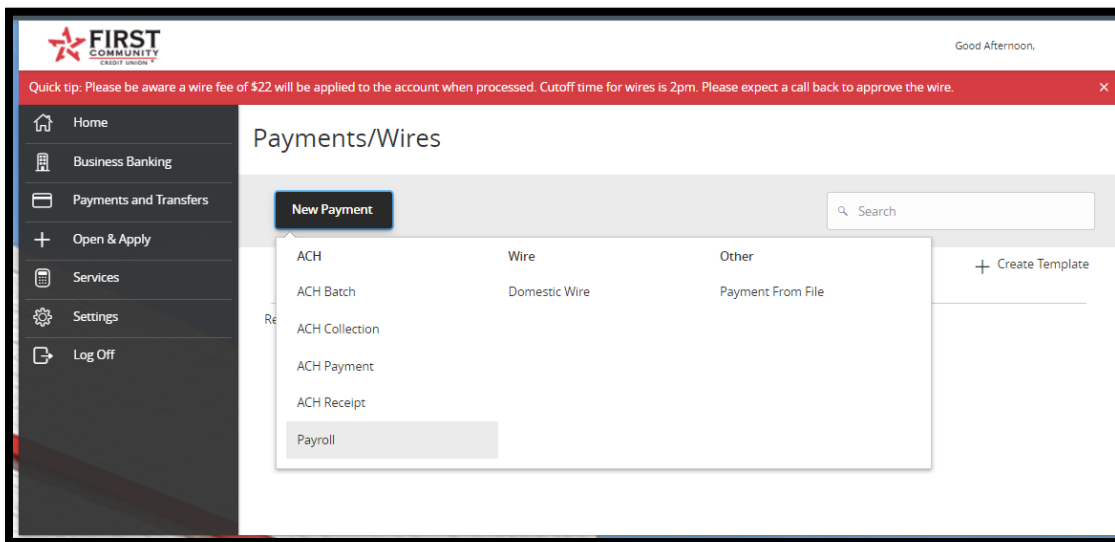
## FCCU Quick Start Payroll Guide (cont'd)

### 2. Send a One-Time Payment

- Business Banking -> Send **ACH payments and Payroll**

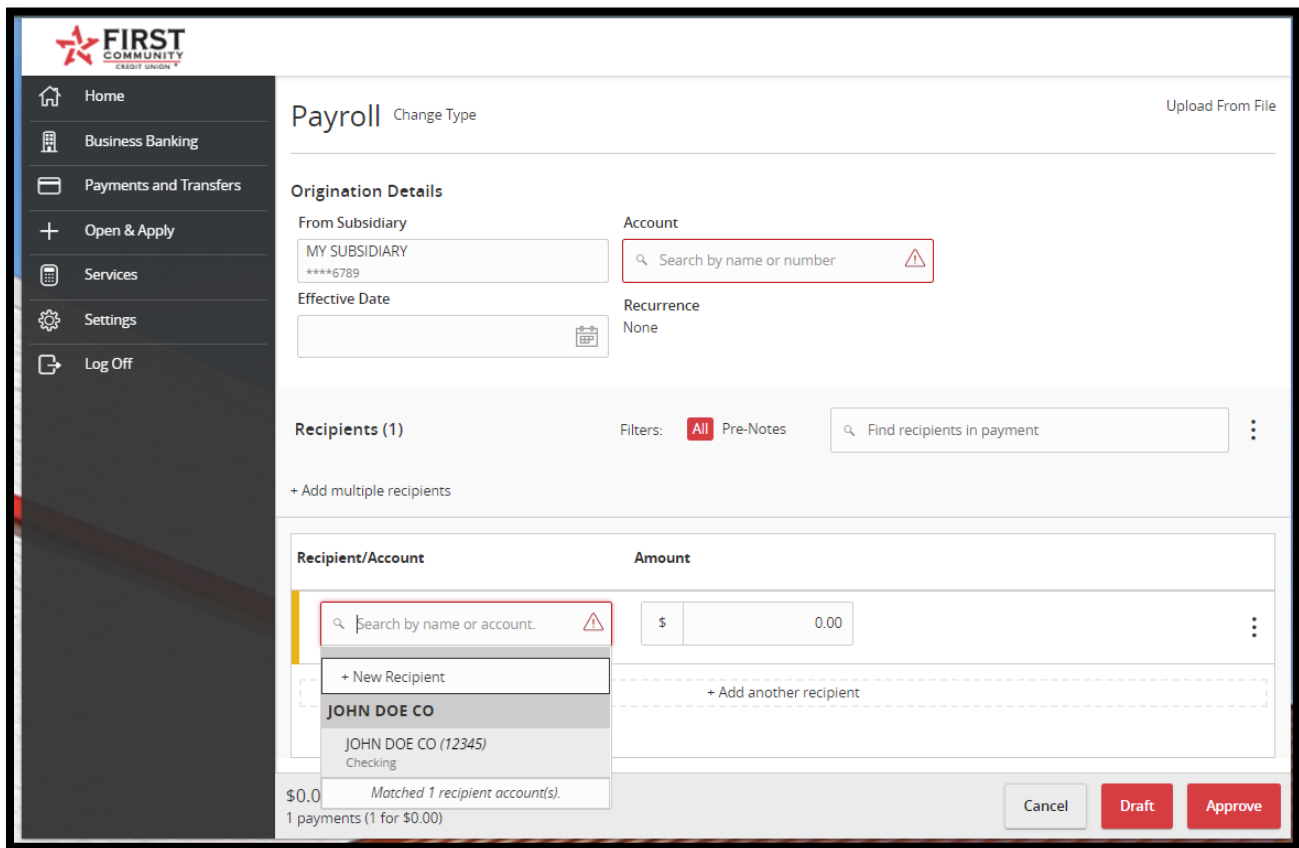


- Click **New Payments**, then select **Payroll**



## FCCU Quick Start Payroll Guide (cont'd)

- Choose the subsidiary to use for this payment (if multiple).
- Choose the account to pull funds **from**.
- Choose the **effective date**.
- Optional: under **Recurrence**: click on **none** to set recurring schedule if payment will be on frequency.



The screenshot shows the 'Payroll' interface with the following sections:

- Origination Details:**
  - From Subsidiary:** MY SUBSIDIARY (\*\*\*\*6789)
  - Account:** Search by name or number (with a warning icon)
  - Effective Date:** (with a calendar icon)
  - Recurrence:** None
- Recipients (1):**
  - Filters: All Pre-Notes
  - Search: Find recipients in payment
  - + Add multiple recipients
- Recipient/Account Table:**

Recipient/Account	Amount
<input type="text" value="Search by name or account."/> <ul style="list-style-type: none"> <li>+ New Recipient</li> <li>JOHN DOE CO</li> <li>JOHN DOE CO (12345) Checking</li> </ul>	\$ 0.00
+ Add another recipient	
- Summary:** \$0.00 Matched 1 recipient account(s). 1 payments (1 for \$0.00)
- Buttons:** Cancel, Draft, Approve

### Under the **Recipients** section:

- Click search by name and type or choose from list the recipient of funds.
- Enter the amount
- Add any additional recipients by clicking on **+add another recipient** and completing the required fields.
- Click **Approve**.



## FCCU Quick Start Payroll Guide (cont'd)

### Types of Payments:

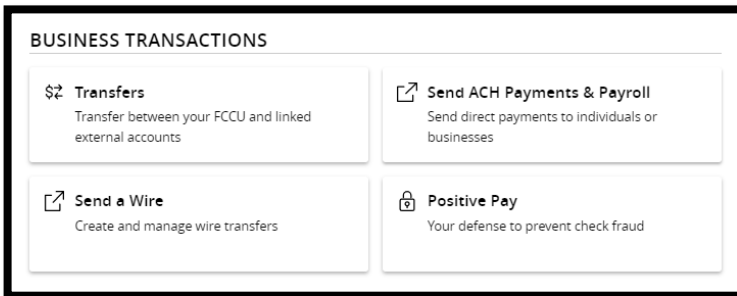
There are four basic ways to execute commercial payments in our system.

- Make a single payment to an unsaved recipient (i.e. free-form payment entry)
- Make a single payment to a saved recipient and payment template.
- Make a batch payment to a group of saved recipients.
- Upload a formatted payment file or batch.

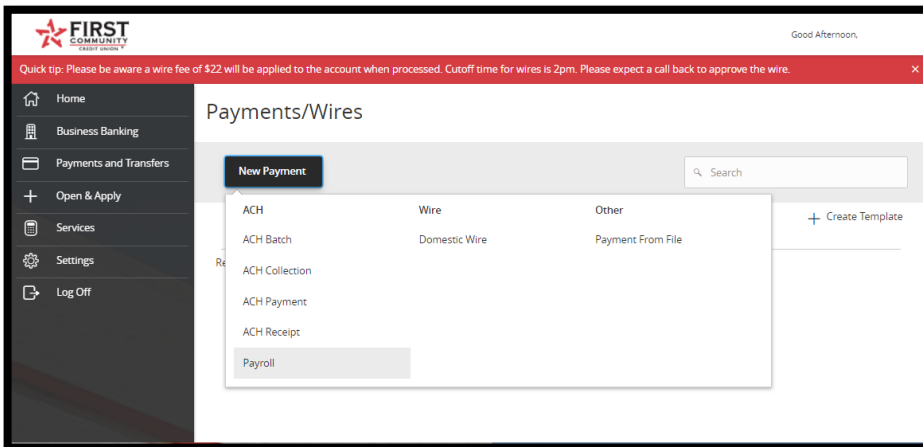
### Make a single payment to an unsaved recipient (i.e. free-form payment entry)

If you need to make a one-time or recurring payment to a single recipient that you will likely never pay again, you can enter the payment directly into the payment page for the selected payment type. This applies to single payment types only (i.e. single payment, single receipt, and wire transfers). For example, if you need to make a single payment to a contractor without saving them as a recipient, follow these steps:

1. Business Banking -> go to Send ACH payments & Payroll.

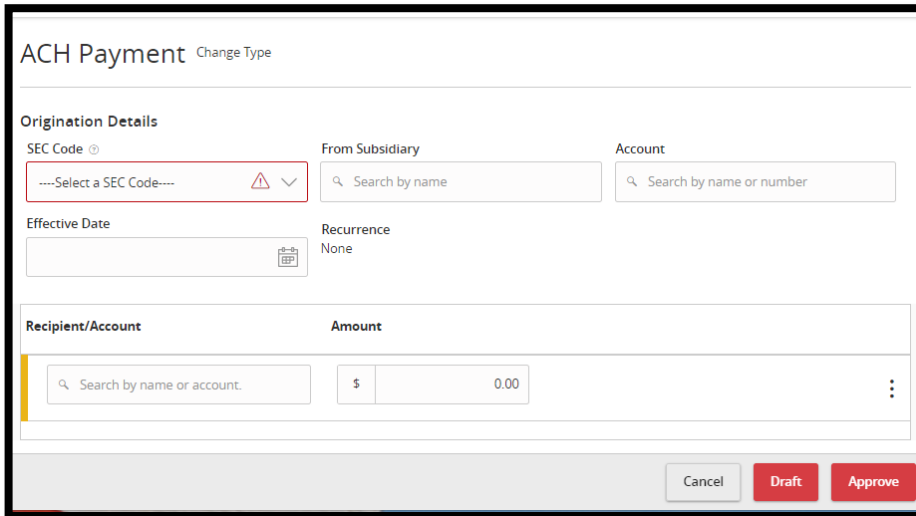


2. Choose New Payments.
3. Choose ACH Payment.



## FCCU Quick Start Payroll Guide (cont'd)

4. Select SEC code, subsidiary and from account for the payment.



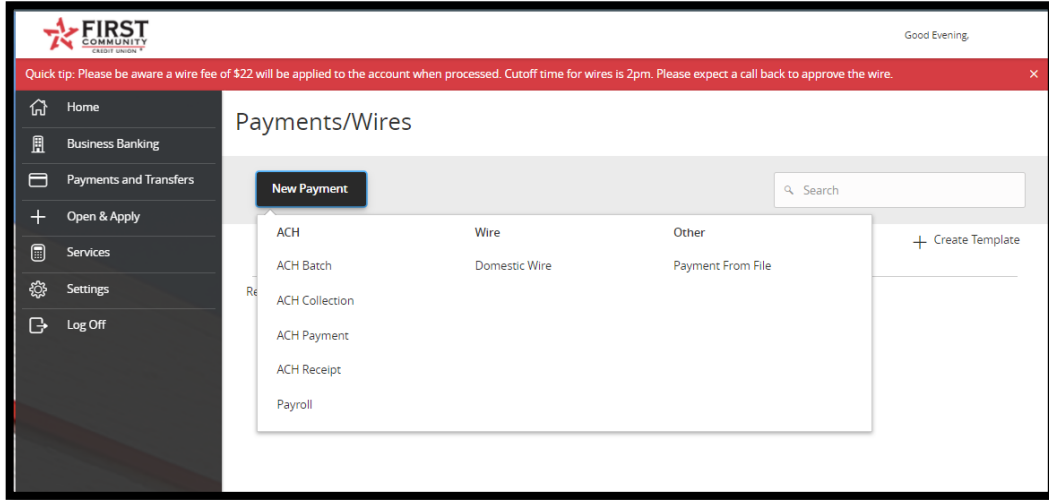
**Note: Choose the type of transaction: PPD or CCD.**

- **PPD (Prearranged Payment or Disbursement)** - A credit application that transfers funds into a con-sumer account at the Receiving Depository Financial Institution. The funds being deposited can represent a variety of products such as payroll, interest, pension, dividends, etc.
- **CCD (Cash Concentration or Disbursement)** - An ACH debit or credit from or to a businessaccount. Like PPD, proper authorization from the owner of the target account is required.

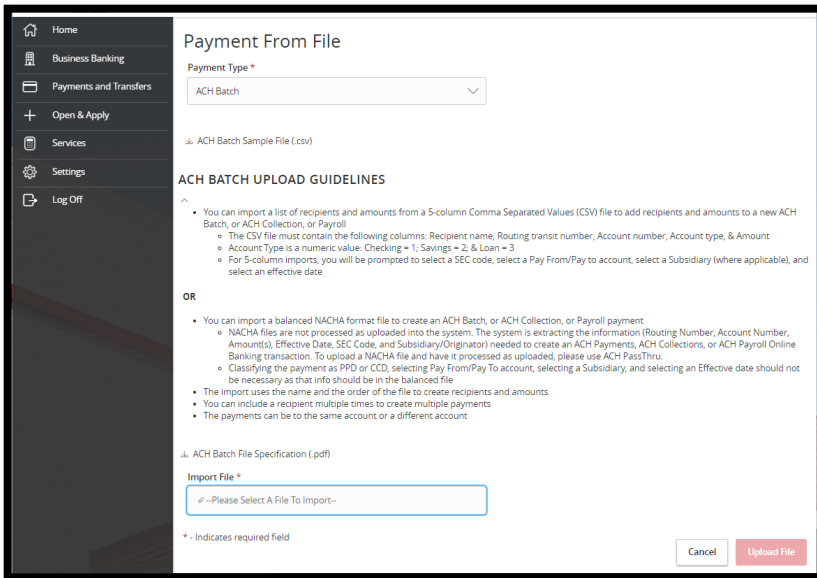
5. Click on **approve** to complete payment.

# FCCU Quick Start Payroll Guide (cont'd)

## Payment From File



1. Business Banking-> **Send ACH Payment & Payroll**
2. Under Other, **Payments from File**
3. Choose **Payroll** or **ACH Batch**



4. Click on **Please select a file to import** and choose a local file from your PC to upload. Then click on Upload file.



## **FCCU Quick Start Payroll Guide (cont'd)**

### **Payment from File – ACH Payroll File Specifications**

The Payment from File feature allows you to upload either a NACHA file or 5 column .csv file to create ACH Payments, ACH Collections, & Payroll transactions. While there are a number of optional fields that can be supported, the system only supports the native fields found in Online Banking required to submit an ACH payment. The system only supports PPD and CCD for ACH Payments and ACH Collections and only supports PPD for Payroll transactions. If ACH Payments or ACH Collections is selected and a 5 column .csv is uploaded, the system will prompt you to designate the file as PPD or CCD. If ACH Payments or ACH Collections is selected and a NACHA file is uploaded, the system will compare the SEC code in the file to PPD: if it matches the payment is PPD, otherwise it's CCD. Payroll always defaults to PPD regardless of what's in the file.

You can import a list of recipients and amounts from a 5-column CSV file to add recipients and amounts to a new ACH Batch, or ACH Collection, or Payroll.

The CSV file must contain the following columns:

- Recipient name
- Routing transit number
- Account number
- Account type
- Amount

The recipient name does not need to match an existing recipient. The import uses the name and the order of the file to create recipients and amounts. You can include a recipient multiple times to create multiple payments. The payments can be to the same account or different accounts.

\*\*\* Pre-Note: A pre-note is highly recommended for newly created recipients. This can be accomplished by sending at least a \$0.00 transaction. This step allows you as an ACH user to know if the recipients banking information is valid.