

## DIRECT DEPOSIT MODULE

Banyon Direct Deposit or ACH (Automated Clearing House) allows your entity to transfer its employee's pay directly to their bank accounts.

The screenshot shows a software window titled "Demonstration - Payroll of September 1997". The "Direct Deposit" tab is selected. The interface includes a navigation bar with buttons for Personnel, Pay Control, Leave Control, Deductions/Benefit, Direct Deposit, Timecard, and Accumulation. Below the navigation bar, there are fields for Employee # (00030000), Employee Name (JOHNSON, WILLIAM), and a button labeled "Paging Through ACH Members Only". A checkbox for "ACH" is checked, with a "Prenote" dropdown menu. Fields for "Transferred Test Amount" (\$1,000.00) and "Unallocated Amount" (\$0.00) are visible. A table lists bank accounts with columns for Employee's Bank Name, Routing Number, Account Number, Checking or Savings, % of Amount of Remaining, and Amount to be Deposited. The table contains two rows: American (Account A, 50%, \$50.00) and World Bank (Account B, 100.00%, \$950.00). Below this is another table with columns for Transferred Date, Bank Name, Account Number, Amount, and Remarks.

Click on the Direct Deposit tab of the Employee Information screen to bring up the employee ACH screen as shown on left.

If Direct Deposit is not part of your screen, contact BDS to switch on this option.




## Setup ACH Records

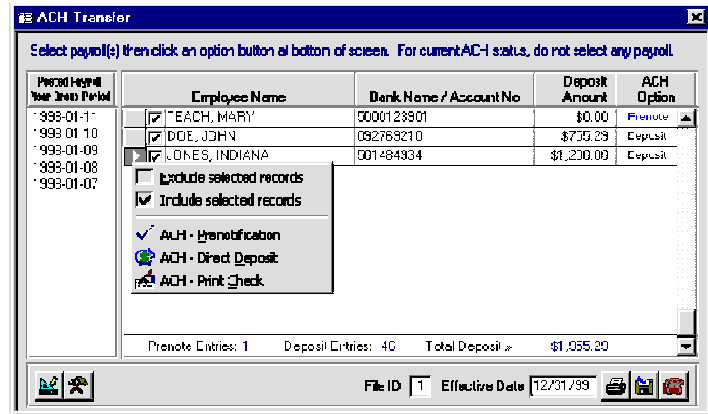
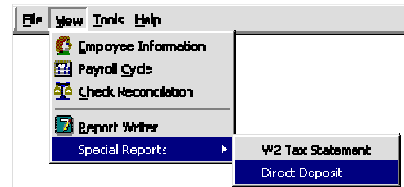
1. Check ACH box to turn on ACH option. Transfer option is set to **Prenote** by default.
2. On the ACH account table, enter employee's bank name.
3. Enter 9-digit routing number.
4. Enter alphanumeric account number.
5. Select checking or savings account.
6. Enter 100% to deposit entire check amount.

In order to split an employee's check into two or more accounts, enter other bank accounts on subsequent rows. The amount/percentage is computed against the remaining check amount from the top row down. Enter a Transferred Test Amount to actually see how much will go to each account.

For instance, to deposit 50% to account A and 50% to account B, enter 50% on first row and 100% (of remaining) on second row. To setup \$20.00 to account A, the rest to account B, enter \$20.00 on first row, 100% on second row.


## Create ACH Transfer File

1. Select View, then Special Reports from Payroll Menu.
2. Select Direct Deposit option to bring up ACH Transfer screen.
3. Select a posted payroll or none for current ACH status.
4. Mark records to be transferred.
5. Edit Deposit Amount if needed.
6. To change ACH option, right click on record selector for menu.
7. Provide a File ID using A-Z or 0-9.
8. Your bank may prefer a specific ID.
9. Enter date transfer will be in effect.
10. Click  button to print ACH Transfer Report or  button to create ACH Transfer Diskette or  button to start Modem Software to transfer directly to bank.




Note: The Employer ACH Account needs to be setup before Transfer.

## Setup Employer ACH Account

1. On the ACH Transfer screen, click on  button to bring Employer ACH Account screen.
2. Fill out Ids and Names on upper half of screen.
3. Check Debit and enter Employer's Debit Account.
4. Check Append trailing blank records if required by your bank.
5. Provide Diskette File Name if you will be sending diskette to bank.
6. Select Printer Name or leave blank for previewing report before printing.
7. Browse for Modem Software if transfer via modem.

Field	Value
Immediate Origin	074003E15
Immediate Destination	074003E15
Company	1356000949
Originating DFI	07400051E
ACH Routing Name	FEDERAL RESERVE
ACH Routing Name	AMERICAN
ACH Routing Name	DEMCONS-FATION
Debit Account	0000031928
Diskette ACH File Name	A:\DIRECT.ACH
ACH Report Printer Name	IBM 4019 LaserPrinter
Name of Modem Software	C:\ACH\ACH.BAT

In case the initial pre-note process fails, your bank shall be able to indicate what part of the transfer file requires correction/changes. To make correction/changes to the transfer file, click on the  button to bring up the ACH Transfer Verification screen. You can make changes/ corrections directly on this screen.

