

Banyon Data Systems, Inc.

DIRECT DEPOSIT MODULE

BDS Direct Deposit or ACH (Automated Clearing House) allows your entity to transfer its employee's pay directly to their bank accounts. This module does need to be activate by Banyon. Please call 800-229-1130 if you have purchased and want to get this activated.

ACH file produced by BDS is in accordance with the NACHA specification and widely used by all banks. Depending on how direct the transfer of ACH information is made from your bank to the Federal Reserve, and also depending on the type of software your bank is using to read/process the file, your ACH setup can vary significantly.

Employee Setup

Employee's Bank Name	Routing ID	Account No.	Account Type	% or Amount
TCF Bank	847489595	8877394555	Checking	100.00%

Date	Bank Name	Account No.	Amount	Remarks
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Once activated click direct deposit from main payroll screen left option menu. Banyon does provide a form that can be used to collect employee bank and routing numbers. Click on help in the right corner.

Direct Deposit Options:

- None: a check is printed for the employee - no direct deposit is involved.
- Prenote Only: a test record of the employee's direct deposit information is sent to the bank to be verified for correctness - Employee still gets a printed check. This option is recommended when you first setup Direct Deposit for everyone. Or when employee switches banks, though not necessary.
- Direct Deposit: check amount is deposited directly to the employee's bank. You can tell the system to print a void copy of the check for the employee.

You can get the direct deposit info from a copy of the employee's personal check or its deposit ticket. The Routing ID & Account No. are at the bottom left of the check.

For a formal authorization from the employee, click [Print ACH Sign-up Form](#)

The % or Amount is of the remaining. If the employee wants to deposit the entire check, enter 100% in this column. If the employee wants the check split 30-40-40 into 3 accounts, enter 30% on the first line, 50% (of remaining) on the second, and 100% (of remaining) on the third line. If the employee wants \$50 in savings and the rest in checking then enter \$50 on the first line and 100% on the second line. If the employee wants to deposit only half the check and the rest on an actual check then there should be only one bank entry with 50% in this column.

Next, click on **"Print ACH Sign Up Form"** to print out the form to collect employee information.

Once form has been completed by one or more employees the information can be entered on the employees direct deposit screen.

1. Mark the employee initially as prenote (prenote needs to be so the bank can verify if there are any problems with employee bank and routing numbers)
2. Enter the bank name and routing id. Once this bank has been entered, it is saved in the drop down for other customers that use the same bank.
3. Fill in the employee account number associated with the financial institution.
4. Choose either checking or savings account.

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 and select currency from the drop down, 100% on second row.

Setup Employer ACH Account

From the main employee screen top ribbon click on view, special reports, and direct deposit.

[Setup Employer's Direct Deposit Info](#)
[Review Setup During Bank Rejection](#)
[Reverse a Past Direct Deposit Batch](#)

Next, click on “setup employer’s direct deposit info.” On the bottom left to bring up the Employer ACH Account Setup screen.

For most part, the difficulty is to figure out which ID goes where. To begin with, let’s square off the simple information first. There are 3 names under the ACH Routing Name column, on same line as box ❶, enter the name of your bank; on line ❷, leave it as “FED RESERVE”; on line ❸, enter the name of your town. In the middle section of the screen, for try out, check “Include Debit Record” and provide your Checking/ Savings Account; don’t check “Append Trailing Blanks”; leave Header Record empty; and use “1” for File ID.

	Routing ID	ACH Routing Name
Immediate Origin (bank ID and name)	❶	BANK NAME
Immediate Destination (federal reserve info)	❷	FED RESERVE
Company (bank ID and city name)	❸	CITY NAME
Originating DFI (first 8 digit of bank ID)	❹	

Include Debit Record Payroll Account UNKNOWN Note DEBITS
 Append Trailing Blank Records to Make Up Block of 10 (optional)
Header Record (connection info, optional) _____
File or Batch ID (require A, B or 1) 1

Default ACH File Name C:\ACH.TXT
Default Report Printer (none) [v]
File Transfer Program (none) [Locate](#)

Your bank will provide you all required Routing IDs. Of those, one must be the Federal Reserve Routing ID (different from your Federal Tax ID – sometimes used). Another must be its own Routing ID. Thus, there are at least 2 IDs, most of the time 3, and rarely 4. At minimum, know which one is the Federal Reserve ID, and which one is your bank’s ID.

All IDs must be either 9 or 10 digits long. Enter all digits, except for box ❹ which can take only the first 9 digits. Boxes ❶ & ❷ will automatically flush right, leaving a leading space if there are only 9 digits.

Let’s start filling out the boxes by way of elimination.

The Federal Reserve ID always goes to box ❷. Nearly all the time, box ❹ is the same as box ❶. So there are really only 2 boxes (❶ & ❸) to worry about.

If there are only 2 IDs, the Federal Reserve already goes to ❷, the other ID goes to ❶, ❸ & ❹.

If you are given 2 additional IDs besides the Federal Reserve ID, the one that goes to box ❸ is your bank’s own routing ID (or your Federal Tax ID if asked to be used); the other goes to box ❶.

Default ACH file name: Most Banyon customers will store this on either the c: or server drive and then the name is YourEntity.txt This is the name of the file and the C: says the location of where that file is created.

Create a Prenote (TEST) File

A prenote file is needed initially and anytime a new employee signs up for direct deposit. A prenote is only run after the main ACH employer account is setup and an employee has been marked as prenote option.

To begin generating a prenote file click on view, special reports, and choose direct deposit. Use select all or only select the employee or employees you want for the prenote process. At this time you DO NOT select any pay group and period on the left.

The screenshot shows the 'DIRECT DEPOSIT' window. At the top, it says 'Select payroll(s) to transfer. For current ACH status or prenote only (testing phase), do not select any payroll.' There are 'Select All' and 'Unselect All' buttons. Below is a table with columns: Pay Group & Period, Check Date, Employee Name, Bank Name / Account No, Amount, and ACH Option. Two employees, CLANCY, TRACY, are selected with amounts of \$50.00 and \$350.00. A 'Deposit Date' field is set to 05/14/14. At the bottom, there are links for 'Print Report', 'Notify Employees by Email', 'Create ACH File', and 'Transfer ACH File'. A 'Microsoft Access' dialog box is overlaid, asking 'Create ACH Transfer File as c:\bdswin\YourEntityACH.txt?' with 'OK' and 'Cancel' buttons. At the bottom of the window, it shows '2 Prenotes', '0 Deposit Entries', and 'Deposit Total: \$0.00'.

Next, click on “create ACH file” from the bottom menu.

Click OK to begin the file creation process.

The screenshot shows a 'Microsoft Access' dialog box with the text: 'Transferred Amount is \$0.00. Transferred File is c:\bdswin\YourEntityACH.txt.' There is an 'OK' button at the bottom.

A verification message will be displayed stating the location of the file just created.

For Example C:\bdswin\YourEntityACH.txt

This is the location and file name that you specified in the setup. This file now needs to be uploaded to your bank via their website. The file can also be saved to a flash drive if you want to walk/drive it to the bank. If you have agreed with the bank to email, that works also.

In case the initial prenote 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 “**review setup during bank rejection**” option in the bottom left of the direct deposit transfer screen. You can make changes/ corrections directly on this screen for an employee or employer setup.

The screenshot shows the 'ACH Transfer Verification' window. It contains several tables of data:

File Header or Record Type 1					
Immediate Destination	Immediate Origin	Creation Date	File ID	Immediate Destination Name	Immediate Origin Name
6653553636	8899077363	05/14/14	1	FEDERAL RESERVE	BANK ID

Batch Header or Record Type 5						
Company Name	Discretion Data	Company ID	Entry Description	Effective Date	Originating DFI	
ENTITY NAME	DIRECT DEPOSIT	8899077363	DIRECT PAY	05/14/14	889907736	
Employee Name	Acct Type	Routing ID	Bank Account	Transfer Type	Amount	
CLANCY, TRACY	Savings	847489595	8877394555	Prenote	50.00	
CLANCY, TRACY	Checking	847489595	887799934	Prenote	350.00	

Employer Debit Record	Checking	89907736	unknown	Prenote	0.00
Batch Header or Record Type 8					
Company ID	Originating DFI	Total Debit	Total Credit	Total Debit	Total Credit
8899077363	889907736	0.00	0.00	0.00	0.00

[Setup Employer's Direct Deposit Info](#)
[Review Setup During Bank Rejection](#)
[Reverse a Past Direct Deposit Batch](#)

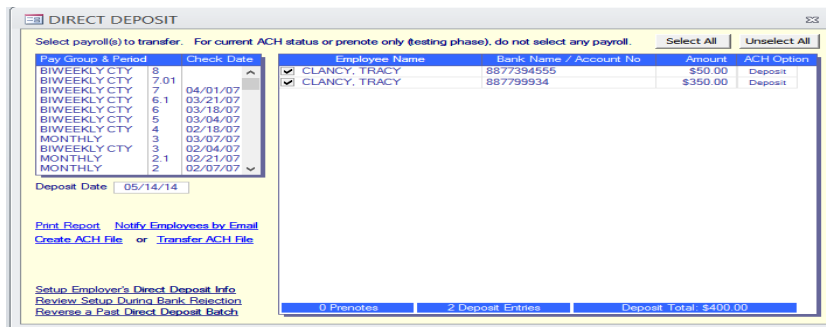
Create ACH Transfer File

1. Before this process is run, each employee must have the option switched from prenote to direct deposit from the main employee screen.
2. Once each employee is switched from prenote to direct deposit Select View, then Special Reports, then direct deposit from the Payroll ribbon

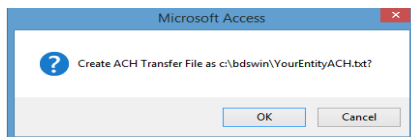
(This screen can also be accessed during the payroll cycle from the print checks step by clicking

on [Direct Deposit \\$1,316.41](#)

3. Select a posted payroll to transfer. Selecting no option allows you to browse the employee list to verify the ACH option column to make sure all employees are off the “prenote” selection.
4. Mark records to be transferred or use select all to check all employees.
5. Enter a deposit date below the pay group and period selection area.
6. Click print report to verify and have a record of the payroll transfer.



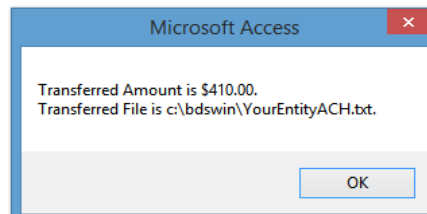
7. Click on “create ACH file” to begin the process



8. A confirmation message will then appear stating the file has been created along with the transferred dollar amount.

For Example C:\bdswin\YourEntityACH.txt

This is the location and file name that you specified in the setup. This file now needs to be uploaded to your bank via their website.



The file can also be saved to a flash drive if you want to walk/drive it to the bank. If you have agreed with the bank to email, that works also.

9. Send the generated file to your bank and the transfer process is complete.
10. After the file is created, the employees can be notified via email of their pay stub by clicking the “notify employees by email” (setup is talked about on the next page)

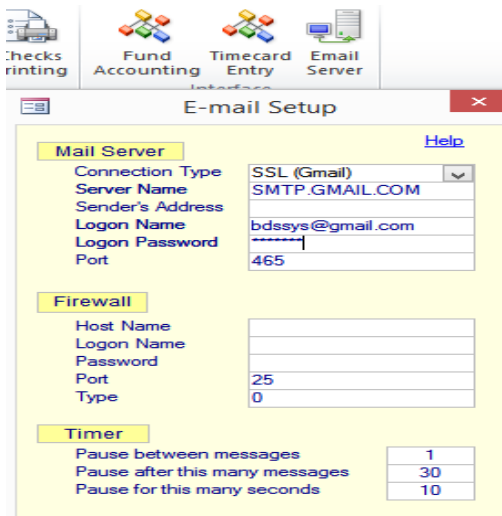
Emailing or Printing Pay Stubs For Employees

Payroll check stubs can be setup to either email a pdf of the pay stub or one can be printed out on blank paper or check stock during the payroll cycle process.

The email option must have been purchased along with the direct deposit module in order to use.

Steps to Email:

1. The employees email address must be entered on the personnel information screen in the email address field.
2. On the top payroll ribbon click on the “email server” icon.

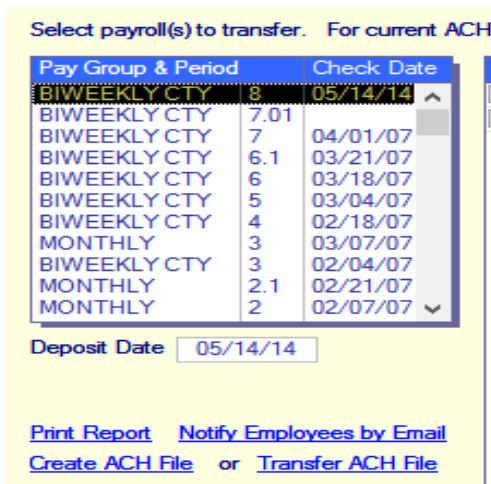


Section	Field	Value
Mail Server	Connection Type	SSL (Gmail)
	Server Name	SMTP.GMAIL.COM
	Sender's Address	
	Logon Name	bdssys@gmail.com
	Logon Password	-----
	Port	465
Firewall	Host Name	
	Logon Name	
	Password	
	Port	25
	Type	0
Timer	Pause between messages	1
	Pause after this many messages	30
	Pause for this many seconds	10

3. The easiest setup is to use the connection type ssl (Gmail) and would require you to obtain a gmail address that you can obtain by going out to Google and signing up.
4. Enter your gmail address in the logon name field and your gmail password in the password box.
5. The port will default to 465
6. That is all that is needed for setup.

If you do want to use an existing email you need to use the SMTP connection type and you will need a hardware person to configure this using the guide under [HELP on the top right](#).

The emails can then be sent from the direct deposit screen (view, special reports, & direct deposit) by clicking on the “notify employees by email” option.



Pay Group & Period	Check Date
BIWEEKLY CTY 8	05/14/14
BIWEEKLY CTY 7.01	
BIWEEKLY CTY 7	04/01/07
BIWEEKLY CTY 6.1	03/21/07
BIWEEKLY CTY 6	03/18/07
BIWEEKLY CTY 5	03/04/07
BIWEEKLY CTY 4	02/18/07
MONTHLY 3	03/07/07
BIWEEKLY CTY 3	02/04/07
MONTHLY 2.1	02/21/07
MONTHLY 2	02/07/07

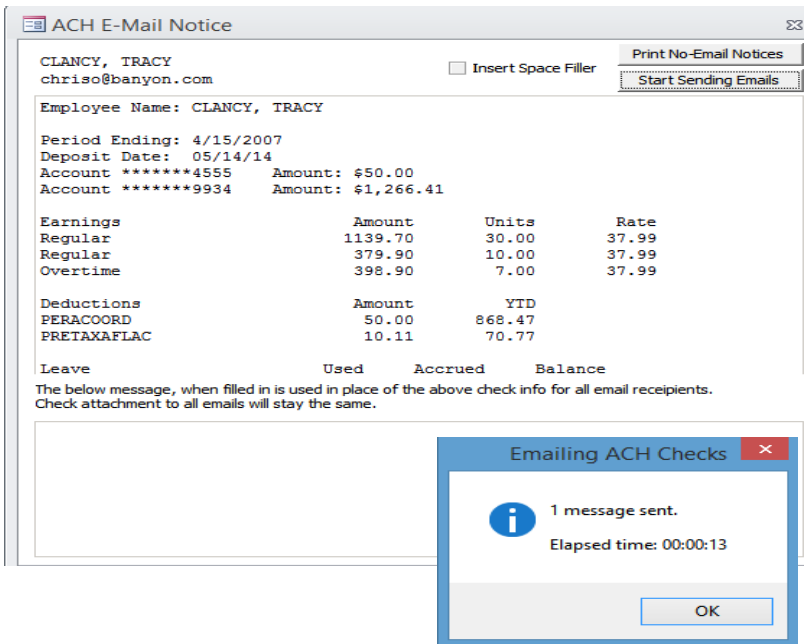
Deposit Date: 05/14/14

[Print Report](#) [Notify Employees by Email](#)
[Create ACH File](#) or [Transfer ACH File](#)

After the notify button is clicked you will be asked to enter in a subject for the email.



Enter Email Subject:



Print No Email Notices: This is used to print out paper copies of stubs for employees not choosing to receive email notification.

Start Sending Emails: Click to begin sending out the email notifications.

Note: The white box is used to type a message for the body of the email. By default the information shown left will go in the body of the email unless something else is typed in the box.

Setup Check Printing Options

From the main payroll top ribbon click on view and checks printing.

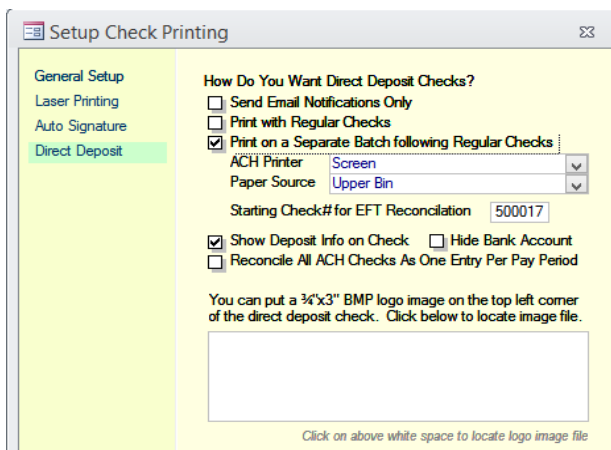
First click on "Direct Deposit" on the left hand side. You are now setting up how you want employees to be notified of the direct deposited amounts.

Send email notifications only: Check if you do not want anything printed because you are using Banyon's email notification process to send a PDF payroll stub to each employee.

Print with regular checks: If not all employees are going direct deposit you can print a check out that is voided for your direct deposit employees so they have their stub (most will not choose this option)

Print on a separate batch following regular checks: Most would choose this option if not emailing the stubs. This will prompt when the regular payroll checks are done printing so you can insert paper and then finish printing the direct deposit employees on paper to not waste check stock.

You can also select a different printer if you have one and it would then print the direct deposit automatically to that printer.



Show Deposit info on check: if this box is checked, a summary will show on the employees deposit stub to show the banks and transferred amounts. If the hide bank account is checked, then the bank account number will not be displayed.

Bank Name	Amount	Account Number
TCFBank	\$50.00	8877394555
TCFBank	\$1,266.41	887799934

If you have a logo that you want printed on the direct deposit notices or emailed PDF click on the white box to browse to where your logo is saved.

SAMPLE DIRECT DEPOSIT PDF AND PAPER COPY FOR EMPLOYEE

ENTITY LOGO HERE

Bank Name	Amount	Account Number
TCF Bank	\$50.00	8877394555
TCF Bank	\$1,266.41	887799934

Check Date
05/14/14

Amount
Direct Deposit

**** One Thousand Three Hundred Sixteen Dollars and 41 Cents ****

TRACY CLANCY
 222 Hollywood Blvd
 Your City US MN 56052

VOID

Non-negotiable

Employee Name	SSN	Employee #	Period	Period Ending	Check Date
TRACY CLANCY		00000220	8	4/15/2007	05/14/14

Earnings				Deductions/Benefits			Leave			
Pay Method	Units	Rate	Amount	Description	Deduction/Benefit	YTD	Description	Used	Accr.	Balance
HOURLY	40.00	37.99	\$1,519.60	PERACCOORD	\$50.00	\$868.47	CITY SICK	0.00	1.50	481.50
OVERTIME	7.00	56.99	\$398.90	Social Security	\$118.32	\$959.89				
				Medicare	\$5.64	\$202.47				
				FEDERAL TAX	\$312.36	\$2,515.27				
				State Tax - MN	\$105.66	\$933.02				
				PRETAXAFLAC	\$10.11	\$70.77				
				Total Deductions:	\$602.09	\$5,549.89				

	Gross Pay	Soc. Sec.	Medicare	Retirement	Federal Tax	State Tax	Local Tax	Deductions	Net Pay
CURRENT	\$1,918.50	\$118.32	\$5.64	\$50.00	\$312.36	\$105.66		\$10.11	\$1,316.41
Y-T-D	\$16,152.70	\$959.89	\$202.47	\$868.47	\$2,515.27	\$933.02	\$0.00	\$670.77	\$10,002.81