

Big Fish Payroll Services

950 East Katella Avenue, Suite 6
Orange, California 92867

Pre Note ACH Waiver Authorization

The pre-note process creates a "dry run" of the direct deposit by validating the bank routing number and the employee account number BEFORE the direct deposit becomes live.

The preferred procedure is to not manipulate the date field, which will automatically set up the pre-note process to take place. Direct deposit will then become live 10 business days after the pre-note check date.

If the pre-note process is bypassed and a bank routing number or employee account number is entered incorrectly, employee deposits may be rejected by the receiving bank.

It is our recommendation that you allow the system to initiate pre-note, which will result in no direct deposit for your first, and maybe second, processing until 10 business days have passed.

By signing below you are acknowledging this warning, and release Big Fish from any/all errors, and agree to pay any associated Return Transaction fee's, that may result from overriding the pre-note process.

Signature

Company Name _____

Authorized Name _____

Authorized Signature _____ Date: _____

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Direct Deposit Services FAQ

When does the money leave my business account?

Payroll funds will be debited from your account the day after submitting your payroll, the total will include all Tax activity and ACH activity, including employees Direct Deposit and payroll service fees. If you do not have money available, it is best if you don't submit your payroll.

When will direct deposit hit my employee's accounts?

Direct Deposit hits on the check date or "pay day" of your payroll. It will usually be available at 12:01am on that day but it is a function of the receiving bank when your employee may withdraw the funds.

When do I have to submit my payroll?

To ensure Direct Deposit hits on the correct date you must submit your payroll two business days prior by noon. I.e. if your payroll check date is on a Friday then you must submit payroll by noon on Wednesday.

What happens if I miss my deadline?

You will get at least one reminder call before your deadline. If you still are unable to submit in time you will have two choices; you may run the payroll as live checks and have them delivered, or you may let the Direct Deposits go through and most likely see them hit one day after check date.

Will Big Fish Payroll Services LLC cover bounced check fees or electronic payments?

No, writing checks on money that is not available in your checking account is not advisable. Direct Deposit errors are extremely rare but they do happen. Any electronic payments that your employees may schedule (i.e. electronic bill pay, etc) should be scheduled 2-3 days after your normal pay date. This leaves time to catch any errors.

What exception fees are there?

Notice of Change charges of \$2.00 are assessed when a bank routing number is changed due to a takeover and your employee does not notify you/us ahead of time. Returned Item fees of \$5.00 are assessed when an employee closes their checking account and does not notify you of the change. Returned item fees of \$50-\$100 are assessed if an Employer debit is returned.

Direct Deposit is an optional service. Big Fish Payroll Services LLC reserves the right to remove the client from Direct Deposit should the client NSF their debit more than once.

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