



TRIO Payroll Direct Deposit & ACH

The TRIO Payroll Program has the capability to process both direct deposit stubs as well as ACH (Automated Clearing House) files in the standard NACHA format. This document will assist in setting up and using these systems.

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Creating Direct Deposit Banks

The first step in switching TRIO Payroll to process direct deposit is to add your employee's direct deposit banks to the system.

1. From the TRIO Payroll main menu, select **M. File Maintenance > 7. Direct Deposit Banks**. This will open the list of existing direct deposit banks listed in Bank Number order (shown below). To see the list in Bank Name order, click the **Name** column header towards the top of the screen. This is especially helpful when attempting to locate a specific bank or to ensure that duplicate banks are not added.

Bank #	Name	Address 1	Address 2	Address 3	DFI Number	EFT	ACH Bank	Short Name
1	Seaboard FCU	1 Main Street	Bangor, ME 04401		12345678901112	<input type="checkbox"/>	<input type="checkbox"/>	SBFCU
2	Bangor Savings	2 Main Street	Bangor, ME 04401		987654321	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Bangor Savings
3	Bank of America	3 Main Street	Bangor, ME 04401			<input type="checkbox"/>	<input type="checkbox"/>	B of A
4	Key Bank	4 Main Street	Bangor, ME 04401			<input type="checkbox"/>	<input type="checkbox"/>	Key

2. On this screen, select **File > New Bank**. This will add a line for a new direct deposit bank.
3. Fill in all the information on the line:
 - **Bank #** – This is automatically assigned by the program but can be changed if desired.
 - **Name** – The full name of the bank being added
 - **Address 1, 2 & 3** – The full mailing address for the bank being added
 - **DFI Number** – This is also known as the Routing or ABA Number and should be located on the bottom of checks issued by the bank being added. A sample check from the employee should have this on it.
 - **EFT** – Checking this will cause voided checks to be printed for the selected bank.
 - **ACH** – Checking this box designates the bank that will be acting as your automated clearing house. The system will only allow one bank to be designated as an ACH bank. This should be the bank that you will be sending your ACH file to after each pay run.
 - **Short Name** – A name used to quickly identify a particular bank.
4. Repeat these steps for all direct deposit banks and select **File > Save and Exit** or press **F12** when done.

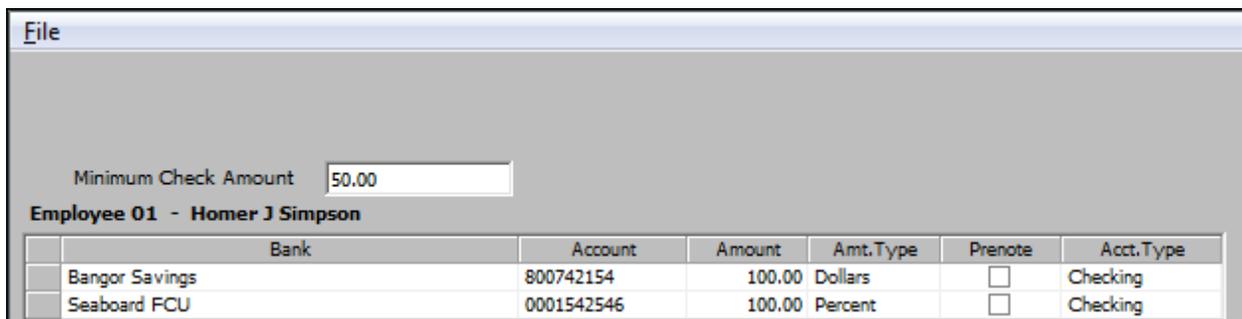
Direct deposit banks can be deleted by clicking anywhere on the bank record and selecting **File > Delete. The system will not allow a bank to be deleted if it is being used by an employee.



Setting Up the Employee Breakdowns

After all of the employee's direct deposit banks have been entered, it will be necessary to tell TRIO how to distribute the employee's pay to these banks.

1. From the TRIO Payroll main menu, select **1. Employee File Updates > 8. Direct Deposit Breakdown** and select the employee to set up.
2. On the screen that opens (shown below), select **File > New**. This will add a blank line for a new direct deposit distribution.
 - The order that these breakdowns appear on the screen is very important. For example, if the first line for an employee read 100 percent and the second line read \$100.00, the second line would be ignored because all of the employee's pay would have already been allocated to the first bank account.
 - If the employee would like to receive a physical check for a specific amount every pay run regardless of their distributions, enter that in the **Minimum Check Amount** field towards the top of the screen.



Bank	Account	Amount	Amt.Type	Prenote	Acct.Type
Bangor Savings	800742154	100.00	Dollars	<input type="checkbox"/>	Checking
Seaboard FCU	0001542546	100.00	Percent	<input type="checkbox"/>	Checking

3. Fill in the line that appears:
 - **Bank Name** – This is a dropdown box containing an alphabetical listing of all of the direct deposit banks in the system. If this employee's bank has not yet been entered, select **File > Modify / Update Banks** and follow steps 2 through 4 in the previous section to add it to the system.
 - **Account Number** – This is the employee's account number at their bank. This should be printed on the bottom a check issued by the employee's bank.
 - **Amount** – This is the amount of the employee's pay being distributed to the
 - **Amount Type** – Determines if the **Amount** is a dollar amount or a percentage of the employee's net check amount.
 - **Prenote** – It is common for a bank acting as an ACH to request a prenote ACH file to be sent to them prior to going live with the system. A prenote ACH file is nothing more than a test file which contains all of the employee's account information but does not contain dollar values.
****This setting should only be used when adding a new distribution or when modifying account / bank information for an employee that has previously been set up with direct deposit in the system or when adding a new employee to the system.**
 - **Account Type** – Tells the system if the employee's account is a checking or a savings account.
4. Once all of the lines are set up, select **File > Save** or press **F11** to save this screen and then select **File > Select Employee** or press **F6** to select the next employee to setup. Repeat this process for all employees that wish to do direct deposit.

Enabling Employee's for Direct Deposit

In order for TRIO Payroll to include an employee as direct deposit, the employee's check type must be changed from Regular to Direct Deposit. This is done on the employee's master screen.

1. To enable an employee for direct deposit, select **1.Employee File Update > 1. Employee Add / Update** and select the employee to enable. This will open the employee's master screen.
2. In order for the system to generate a direct deposit check, the **Check** field on the left hand side of the third section of this screen (shown below) needs to be set to **Direct Deposit**. Once this has been done, select **File > Save** or press **F11** to save the employee and then select **File > Select Employee** or press **F6** to select the next employee to update.

****If the ACH system will be used to disburse pay, this part of the process should only be done after routing and account numbers have been verified with your ACH bank through the use of a prenote file.**

Check	Direct Deposit	Work Comp Code	0	Seq Number	1
Pay Freq	W - Weekly	EIC Status	No	Home Dept/Div	01-01
		BLS Worksite ID		Group ID	2
Part Time Emp	<input type="checkbox"/>	Hours In Standard: Day	8	Week	40
Print Pay Rate	<input checked="" type="checkbox"/>			Code 1	0
				Code 2	0

Enabling ACH

If a bank has agreed to act as an Automated Clearing House (ACH) for the payroll, it is possible to set up TRIO Payroll to create an ACH file in the standard NACHA format that can be sent to the ACH bank.

1. Once employees are set up for Direct Deposit, go to **M. File Maintenance > 7. Direct Deposit Banks**
2. If the ACH bank is already set up here, find that bank and check the **ACH Bank** box. If the bank has not yet been set up, follow steps 2 and 3 from the **Creating Direct Deposit Banks** section first, and then check the **ACH Bank** box. Once this is done, select **File > Save & Exit** or press **F12** to save this screen.
3. Once the ACH bank has been designated, go to **1. Customize** and check the **Automated Clearing House (ACH)** box in the right hand side of the screen (shown below). This will cause two other fields to appear along with a button used to create the prenote file.

Location does NOT use MSRS	<input type="checkbox"/>	Skip pages between deductions	<input type="checkbox"/>
Weekly P/R with Bi-Weekly	<input type="checkbox"/>	Automated Clearing House (ACH)	<input checked="" type="checkbox"/>
MMA Unemployment	<input type="checkbox"/>	Balanced ACH File	<input checked="" type="checkbox"/>
Electronic 941/C1	<input type="checkbox"/>	Employer ID Prefix	1
Check for Neg Pay Cat Balances	<input type="checkbox"/>	<input type="button" value="Print ACH Prenote file"/>	

- **Balanced ACH File** – A balanced ACH file includes an offsetting entry for the net amount being deducted from your account. An unbalance ACH file does not need this offsetting entry. If your ACH bank expects a balance file, check this box.
- **Employer ID Prefix** – This tells the ACH bank's system if the employer ID in the file is your federal employer identification number (1), or if it is a number assigned by the bank (9). If is also possible for the bank to want this field to remain empty. In this case, leave this selection blank.
- Once these selections have been made, select **File > Save & Exit** or press **F12** to save this screen.

4. Select **H. ACH Setup**. This will open the **ACH Bank Information** screen (shown below). The screen is split into three sections. Fill in all of the appropriate fields and then select **File > Save and Exit** or press the **F12** key on the keyboard to save your entries.

File		
Bank / Immediate Destination		
Bank Name		
Bangor Savings Bank		
R/T Number		
111111111		
Immediate Origin		
Bank Name		
Town of TRIOVile		
Immediate Origin #		ODFI Number
222222222		222222222
Employer Information		
Name		
Town of TRIOVile		
R/T Number	Account Number	Employer ID
222222222	333333333	444444444
Checking		

- **Bank / Immediate Destination** – Contains the name and routing (R/T) number of the bank processing the ACH file. This is most often the bank you are sending the file to, but may be different if your bank is in turn sending your file to another institution for processing.
- **Immediate Origin** – Contains information related to the entity sending the file. In most cases this is the organization (Town, City, County, Utility) processing the payroll. In this case, this section can be left blank during the initial setup and the system will automatically populate these fields with the appropriate information from the Employer Information section when the screen is saved. In the case where your ACH bank is forwarding the ACH file to another institution for processing, the Immediate Origin section may need to be populated with your ACH bank’s information.
- **Employer Information** – Contains your organization’s information regardless of who ultimately processes the ACH file. The **Name**, **R/T Number** and **Account Number** fields should be the name of your organization, and the routing and account numbers from your bank. The Employer ID may be your Federal Employer ID Number or it may be a number assigned by your bank. This relates directly to the **Employer ID Prefix** selection made on the **Customize** screen in the **Enabling ACH** section of this document. It is also necessary to select if the account referred to in this section of the screen is a Savings account or a Checking account.

TRIO Payroll is now enabled to create ACH files to send to your ACH bank. The file will generate during the Direct Deposit report in the Payroll Process, either when running the weekly full set of reports or when running that report individually.

Creating a Prenote File

Generally, before sending a live ACH file to the bank, it will be necessary to send them a prenote (test) file. This file is used by the ACH institution to verify employee information. The prenote is in the same format as the live ACH file, but it has no dollar amounts in it. TRIO Payroll can create these files two different ways: by using all Direct Deposit records or with just those flagged as prenote records.

1. From the Payroll main menu, select **M. File Maintenance > 1. Customize**.
2. Click the **Print ACH Prenote file** button under the **Employer ID Prefix** on the right hand side of the screen. This will open the **ACH Bank Information** screen.
3. Verify all of the information that appears on the screen and then select **File > Save and Exit** or press the **F12** key on the keyboard to save your entries. This will display the screen shown below.

The screenshot shows a software interface for creating a prenote file. The window title is 'File'. The main section is titled 'ACH Information'. It contains the following elements:

- 'Effective Entry Date' text box with the value '02/05/2013'.
- 'Select Pay Date' section containing:
 - 'Select Year' dropdown menu with '2006' selected.
 - 'Select Pay Date and Run' section with a date dropdown set to '07/19/2006' and a run dropdown set to '4'.
- 'ACH File Name' text box with the value 'TWACHExp.txt'.
- 'Prenote' section with two radio buttons: 'Only DD entries marked Prenote' (selected) and 'All DD Entries'.
- 'Create Prenote File' button at the bottom.

4. On this screen select either **Only DD entries marked Prenote** or **All DD Entries**.
 - **Only DD entries marked Prenote** – Select this option to include only those direct deposit breakdown entries flagged as prenote entries. This is typically used when adding / editing a direct deposit distribution for a single employee or group of employees or when setting a new employee up in the system.
 - **All DD Entries** – Select this option to include all direct deposit breakdown entries regardless of their prenote status. This is typically used when setting up direct deposit in TRIO Payroll for the first time.
5. Once the types of records have been selected, click the **Create Prenote File** button. This creates a file in the data directory (U:\TRIODATA for example) named **TWACHEXP.TXT**. The name of this file can be changed each time the file is created by entering the desired name into the **ACH File Name** field.

****Employees do not have to be direct deposit enabled in order to be included in the prenote file. They only need to have direct deposit breakdowns entered.**

****The Select Pay Date section is intentionally inactive on this screen as no pay information is included in the prenote file.**