

Payroll EFT Handbook



UAN Payroll EFT Handbook

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PAYROLL EFT ON UAN – GETTING STARTED

UAN Support is pleased to provide Electronic Funds Transfer (EFT)* for employee wage payments (also commonly referred to as ‘direct deposit’). Please understand that from your bank’s perspective, UAN is a third party that does not directly arrange an EFT transmission with the bank; you must contact the bank to initiate the process. The following steps will get you started:

1. Contact a representative at the bank the entity keeps its primary checking account to inform them that you are interested in direct deposit for payroll. Find out what methods they have available and the fees (if any) associated with each option. Usually, banks offer one or more methods described below:

a. File Upload

You can use UAN to create a file to upload that conforms to technical specifications used by banks. There is a setup/training phase. Upon completion, posting wages will print non-negotiable EFT pay stubs instead of warrants. After posting all wages for a particular deposit date, you will follow a few short steps to generate a file. You will then follow your bank’s instructions to transmit the file. The most common way is by using the bank’s website, although sometimes banks provide other means such as secure email systems or bank applications. The File Upload method is ideal if you have many employees using direct deposit because it reduces errors and is less time-consuming.

b. Data Entry

You can type the wages that you post in UAN directly into your bank’s website without wasting warrants. Like file upload, there is a setup and training phase. Upon completion, posting wages will print non-negotiable EFT pay stubs instead of warrants. After printing pay stubs, you will type each person’s net wage for that payroll date into the bank’s website, per their instructions. This method may be appealing to entities with very few people on the payroll. The downside is there are more opportunities for human errors and it can be time-consuming for entities with larger payrolls.

c. Other methods?

If your bank representative describes a method other than options a. or b. that you are interested in pursuing, please inform UAN Support.

2. Your governing board should decide on whether to move forward with one of the EFT options. After getting clarification from the bank on the available methods and additional bank fees (if any), you should present the information to your governing board/council to decide.

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3. Complete your bank's paperwork. Some banks may require that you complete their setup paperwork before they will review technical information with a UAN representative.
4. Watch the Payroll Electronic Funds Transfer (EFT) videos, which are a series of short videos that provide training for initial setup and ongoing use of EFT for payroll. Refer to 'EFT Training Videos' on page 4 for steps to access them online.
5. **If your governing board chooses the File Upload method**, then call or send an email to UAN Support that includes:
 - a. The bank name and branch.
 - b. The name of the bank EFT specialist and their direct phone number.

Upon receiving the contact information, a UAN EFT specialist will call the bank to confirm some technical details. Please allow 2-3 business days for UAN to call you after providing the contact. During this period, please take the time to watch the Payroll Electronic Funds Transfer (EFT) videos if you have not done so recently. The specialist will call you to arrange a time to activate EFT on the computer and answer any questions about the video training.

6. **If your governing board chooses the Data Entry method**, then UAN will *not* need to speak with a bank representative. Contact UAN as soon as possible to arrange a time for a UAN EFT specialist to activate EFT on the computer and answer any questions you might have after watching the training videos.

*The UAN feature referred to as 'EFT' is completely unrelated to online withholding payments made to payroll vendors such as those that might be set up for the IRS or OPERS. For online withholding payments, UAN includes an option to post an electronic withholding payment in lieu of a warrant, but posting it will not actually transmit a transaction file to the bank – that is something that you set up separately with each applicable vendor per the vendor's instructions. Contact UAN by phone if you need further clarification about electronic withholding payments.

If you have any questions about these instructions, please contact UAN Support at (800) 833-8261 or uan_support@ohioauditor.gov

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OVERVIEW

A UAN EFT specialist must activate EFT setup and employee-specific EFT settings before they will be accessible. UAN will wait to activate EFT until after the fiscal officer has received clarification from the bank on their direct deposit options and, when necessary, after obtaining technical details from the bank (see ‘Payroll EFT on UAN - Getting Started’).

BANKING TERM ABBREVIATIONS

EFT: Electronic Funds Transfer. Also referred to as direct deposit of wages.

When UAN menus and manuals use the abbreviation ‘EFT’, it is always in reference to the direct deposit of wages; UAN documents do not use the EFT abbreviation for electronic payments made for other purposes such as withholding payments or bank fees.

ACH: Automated Clearinghouse – a system that banks use for processing EFT wages.

NACHA: National Automated Clearinghouse Association – a non-profit membership association charged with overseeing the Automated Clearing House (ACH) system that banks use for processing EFT wages. Note: UAN does not use this term within the software, but if a bank representative asks you whether UAN can produce a NACHA compliant file the answer is “yes”.

Prenote: A test file sent to your bank and then sent through the banking systems’ ACH network to make sure the employees-provided bank account information corresponds to the records of the receiving bank (i.e. each employee’s bank).

THE EFT PROCESS

EFT is a process by which UAN can produce a NACHA compliant file that you can upload to your bank to pay wages through the ACH system. UAN does not automatically upload the file to your bank or provide a method for uploading it. The instructions provided by UAN will stop at the point when you save the EFT file on the UAN computer. You will need to obtain instructions from your bank on how to transmit the EFT file created by UAN. Typically, this involves a few steps to complete on your bank’s website.

UAN designed EFT to create a file to transmit to the bank (the File Upload method), but you can also use EFT if you arrange to enter the wage data manually (Data Entry method) instead of uploading a file. However, if you use a data entry method with the bank, you will need to mimic the steps to create a file with UAN *as if you were using a file upload method*.

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EFT TRAINING VIDEOS

As noted on the opening pages of this booklet, the fiscal officer (and payroll clerk when applicable) are required to complete a series of short online training videos that demonstrate the topics covered in this booklet.

To access, click (or type in) the UAN home page link below:

<https://uanlink.ohioauditor.gov/>

On the website menu:

- Click Training
- Click Payroll
- Scroll to the Payroll Electronic Funds Transfer (EFT) section.

Here, you can access a PDF copy of this handbook and links to the video series.

- Click the links to open and run the videos on the YouTube website.

To ensure that you watch them in the order listed, return to the UAN website after the current video completes on YouTube and repeat the steps to access the next video.

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EFT ACTIVATION & INITIAL SETUP

EFT ACTIVATION

All EFT related menus are inaccessible and only a UAN EFT specialist can activate them. To initiate this process, please review 'Payroll EFT On UAN – Getting Started' on page 1.

PRIMARY CHECKING ACCOUNT

You must pay EFT wages using the primary checking account. In the process of creating each EFT wage file, UAN will copy the primary checking account number, located in the Accounting software. Please confirm that the correct bank account number is in UAN under Accounting → Maintenance → **Checking Accounts**. Checkmark 'Primary' and click 'Edit' to open the Edit Checking Account form. Confirm the '**Number**' field contains the correct account number.

EFT SETUP FORM

STEPS TO ACCESS

Payroll → Maintenance → **EFT Setup**.

A UAN EFT specialist must complete this form during the following:

- EFT activation and initial setup.
- Whenever the entity changes primary checking bank accounts.

GATHERING EMPLOYEE BANK ACCOUNT INFORMATION

After the entity's governing board decides the entity should adopt Payroll EFT, the fiscal officer should gather the following information from participating employees* as soon as possible, so that it is ready for input:

- **Routing number:** usually the first 9 digits in the lower-left corner of a check
- **Account number**
- **Account type** (Checking or Savings)

*Activating EFT on UAN does not require that all employees participate. Your entity policies determine that. The UAN application design is capable of posting a combination of wages for employees that receive direct deposit and others by warrant.

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EMPLOYEES EFT ACCOUNT SETUP

Authorize each participating employee and enter his or her bank account information.

Note: authorizing an individual for EFT does not force the entity to post an employee's wages in an EFT file on the next payroll day i.e. one can safely enter employee's account information into UAN and still post a warrant for their wages in the event there are unrelated delays with the bank.

STEPS TO ACCESS

Payroll → Maintenance → **Employees**

Select the employees that will be set up for direct deposit, click Edit - Advanced and the Edit Employee form will open. Click the '**EFT / Additional Info**' tab.

- Checkmark '**EFT is authorized**'

The screenshot shows the 'EFT / Additional Info' tab of the 'Edit Employee' form. The 'Electronic Funds Transfer (EFT)' section contains the following options:

- EFT is authorized
- Stub email is authorized
- Prenote verified (unchecked to print warrants)
- Routing #:
- Account #:
- Account: Checking Savings

- Identify the *employee's* bank account information that the wages will deposit:
 - **Routing number**
 - **Account number**
 - **Account type** (Checking or Savings)
- Do not checkmark 'Stub email is authorized' during the initial employee setup phase.

This setting is only one of several steps to enable the application to email EFT pay stubs to employees. In most situations, UAN Support recommends adding this service sometime after successfully completing the first EFT payroll. For more information, review 'Appendix 1: Send EFT Pay Stubs by Email (Optional)' starting on page 28.

- Do not checkmark 'Prenote verified' during the initial employee setup phase. You will create a Prenote file later in the process.

While it is not required, it is a good practice to send a Prenotification (Prenote) file whenever an employee (new or existing) begins direct deposit or when an employee changes bank accounts.

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The 'Prenote verified checkbox' is a switch that tells UAN whether the employee is in a "test" state (unchecked) or in a "live" state (check marked).

- **Test state (unchecked):**
The employee account information is available to include in a prenote (test file). If you need to post wages while in this test state, the wages will post as a warrant, not as an EFT pay stub.
- **Live state (check marked):**
The employee account information will not be available for a prenote. When you post wages for the employee, they will post as an EFT pay stub. Both '**EFT is authorized**' and '**Prenote verified**' must be check marked in order to post wages as an EFT pay stub.

Put another way, wages will post as EFT pay stubs only when 'EFT is authorized' and 'Prenote verified' are both check-marked as illustrated below:

Electronic Funds Transfer (EFT)

EFT is authorized Stub email is authorized

Prenote verified (unchecked to print warrants)

Wages set to post as EFT

OR

Electronic Funds Transfer (EFT)

EFT is authorized Stub email is authorized

Prenote verified (unchecked to print warrants)

Wages set to post as warrants

Again, during the initial setup phase, **DO NOT** checkmark '**Prenote verified**'.

Click Save to save changes and advance to the next employee selected. When all selected employees are complete, click Close to exit the Edit Employee form.

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EFT PRENOTES

A Prenotification (Prenote) is a test file that is sent to your bank and then sent through the banking systems' Automated Clearing House (ACH) network to make sure that the employees-provided routing number, account number, account type, and employee name correspond to the records of the receiving bank (i.e. each employee's bank).

Prenotes are optional, zero-dollar files frequently used for pre-authorizing EFT. Once validated, it is not necessary to send another prenote unless a participating employee changes their bank account or when adding new employees to EFT.

Special note for those using a Data Entry method:

Creating an EFT Prenote using UAN is not applicable when using a data entry method. If you will use a data entry method, check with your bank representative about the bank's options for testing employee bank information prior to payroll. After completing tests (if any) prescribed by the bank, *skip to* "Mark Prenote '✓Verified' When Ready", on page 11.

Effective Date: Typically, the bank will require a prenote file transmitted at least two 'banking days' prior to the effective date stated in the file. *Banking days do not include weekends or bank holidays.* Prenote files are not tied to payroll dates so the effective date of the prenote does not need to be the same date as any given payroll date. There is no need to post wages in UAN to create a prenote file since it is a test file specifically designed with the intent to exclude wages. To avoid confusion, UAN recommends using a different date than payroll for a prenote effective date.

Error Reports: The prenote file contains programming code communicating through the ACH network to the receiving banks (each employee's bank) that the file is a test and the receiving banks will respond back to the sending bank (i.e. the entity's bank) within three banking days when there is an error. Therefore, at a minimum, it will be seven calendar days if there is an error report (effective date 2 days in advance for your bank + 3 days for the ACH network + 2 days for the weekend). The entity's bank will then report any errors to the fiscal officer.

Note: the ACH network only sends a status report when errors are detected i.e. the ACH network does not send a positive (no error) status report. Thus, UAN recommends contacting your bank representative after seven calendar days from the date of the prenote upload to confirm the test status.

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CREATE AN EFT PRENOTE

Step 1: Click Payroll → Maintenance → **EFT Prenotes**.

Step 2: The EFT Prenotes form will open and a message displays ‘Set the prenote Effective Date to be at least 2 days after the date you will transmit the prenote file to your bank.’ Click OK.

Reminder: find out your bank’s deadlines and holiday schedule. ‘Banking days’ do not include weekends or bank holidays.

Reminder: the only employees that will list in the grid are those under Payroll → Maintenance → Employees, Edit – Advanced that have ‘EFT is authorized’ check marked and ‘Prenote verified’ unchecked. If the list is blank, then no employees currently meet those criteria.

Step 3: Select an Effective Date.

Step 4: Confirm the checkbox ‘Include employee bank account information (if displaying or printing report)’ is unmarked. When check marked, the employee(s) bank account (routing number, account number, and account type) will be included in the EFT Prenotification File Report. Only mark the checkbox if you want to include this sensitive information in the report and, after printing, will store it in a secure location.

Note: the checkbox is only for the report—the prenote file you create will include bank information regardless of whether this checkbox is marked.

Step 5: Verify the correct Employee IDs are check marked.

Step 6: Click File.

Step 7: A message displays ‘File “PNYYMMDDA.txt” saved successfully. Location: C:_UAN_EFiles\’ (where YYMMDD is the effective date in a Year, Month and Day format). Click OK.

Step 8: A message displays ‘After this prenote file is verified by your bank, return to this area and use the [Mark Verified] button to activate EFTs for the verified employees. – Payroll > Maintenance > EFT Prenotes – This additional step must be completed in order to post EFT wages.’ Click OK.

Step 9: A message opens ‘Display a report of the saved EFT file?’ Click ‘Yes’ to display the Prenotification File Report. (Click ‘No’ to skip viewing the report.)

Step 9a: If ‘Yes’, the report will open. Click the Printer icon  (in the top left corner) to print. Click Close to exit the report.

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Step 10: Click Close to exit the EFT Prenotes form and continue with the next section ‘Upload An EFT Prenote File To The Bank’.

UPLOAD AN EFT PRENOTE FILE TO THE BANK

Follow the bank’s instructions to upload the prenote file. Usually, you will complete this on the bank’s website although sometimes they will provide some other method of transmission.

Reminder: The file location will be C:_UAN_EFiles.

The name of the file will be “PNYYMMDDA.txt” where ‘YYMMDD’ will be a date corresponding to the Effective Date entered when creating the file.

Make sure that you receive a confirmation message from the bank that the file upload was successful. Once you receive their confirmation message, immediately follow the steps to delete the prenote file. As previously mentioned, contact the bank after seven calendar days from the date of transmission to confirm that there are no errors in the *employees’* bank information.

DELETE AN EFT PRENOTE FILE AFTER UPLOADING

Delete the file immediately after sending it to the bank because it contains unsecured bank account information. In other words, if someone were to steal the computer, the thief could potentially get access to your employees’ bank account data. Please see pages 23-25, which discusses effective deletion and auto-delete methods. Rest assured you could easily recreate the file if necessary using the EFT Prenote form.

PRENOTE FILE ERRORS

1. An error with the NACHA prenote file itself (not a problem with employee information). Normally your bank can detect and report these errors immediately or within a few days.

Solution: if you receive a message that seems to indicate this, be sure to write down the exact error message and relay it to UAN Support so that an EFT specialist can assist with a resolution.

The following two errors result from faulty employee bank information. Normally the bank cannot detect and report these until after seven calendar days from the file transmission date.

2. An employee(s) provides an incorrect or old bank account or routing numbers.

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Solution: contact the employee to obtain correct information and update it under Payroll → Maintenance → Employees, Edit – Advanced. Then create and transmit another prenote file just for the employee(s) that had errors.

3. A key-in error by the fiscal officer when typing in an employee's bank account or routing number or selecting Savings when it should be Checking or vice versa.

Solution: Correct the key-in error under Payroll → Maintenance → Employees, Edit – Advanced. Then create and transmit a new prenote file just for employees that had errors.

MARK PRENOTE '✓VERIFIED' WHEN READY

If the bank does not inform you of any errors after seven calendar days plus bank holidays (if any), then usually you can consider the test successful (although some banks may require you to contact a bank representative to confirm whether there were any errors).

Important: do not follow these steps for an employee if there is an unresolved prenote error for their account or if for any other reason you are not ready to post their next wage as EFT.

To mark employees so you can begin paying by EFT wages, complete the following steps:

Step 1: Click Payroll → Maintenance → **EFT Prenotes**.

Step 2: The EFT Prenotes form will open and a message displays 'Set the prenote Effective Date to be at least 2 days after the date you will transmit the prenote file to your bank.' Click OK.

Step 3: Leave the Effective Date blank. It is not relevant for this purpose.

Step 4: Verify the correct Employee IDs are check marked. If any employees on the list currently have an unresolved prenote error, then clear the checkmark next to their Employee ID.

Step 5: Click '✓Verified'.

A message displays "Mark 'Prenote verified' for these employees to begin posting EFT wages? Please note: this should only be completed after your bank has verified the deposit account information for these employees."

Click OK and UAN removes the marked employees from the list. Click Close.

Note: completing the above steps will automatically checkmark the 'Prenote verified' box for the selected employees under Payroll → Maintenance → Employees.

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PAYROLL EFT (4 STEP PROCESS)

After the initial setup, prenote verification, and completion of non-UAN steps required by your bank, you are ready to start Payroll EFT when the next payroll is due. This involves four overall steps as described on the following pages.

EFT STEP 1: WAGES

The first step is to add and edit (if needed) wages using the same function as when completing warrant wages. If you have never added or posted wages of any type (warrant or EFT) then it is essential that you review UAN training on this subject first. Please contact UAN Support to inquire about online training videos and materials available before moving forward with EFT.

STEPS TO ACCESS

Payroll → Transactions → Wages

Summarized payroll steps with EFT-specific notes that follow:

Step 1: Click Add and choose ‘Warrant / EFT’ from the drop-down menu.

EFT NOTE: notice that adding an EFT wage starts from the same menu as adding a warrant wage as seen in the menu description.

EFT NOTE: there is no need to add EFT wages separately from warrant wages. UAN does not require that all employees receive an EFT wage after activating EFT i.e. there is no problem posting a combination of EFT and warrants in the same wage batch.

Step 2: Continue with the normal process of adding batch wages, completing edits when necessary, printing and reviewing batch reports to confirm the information is correct.

EFT NOTE: the batch wage list includes a ‘Type’ column that will list each wage as either a Warrant or an EFT type. The type determines what prints when the wage posts. Wages with the Warrant type will print warrants and use a warrant number. Wages with the EFT type will print an EFT pay stub to paper and use an electronic voucher number.

- If you discover that a batch wage lists incorrectly as a warrant type when it should be an EFT type, then stop before posting the wage. Repeat the steps in “Mark Prenote ‘✓Verified’ When Ready” starting on page 11, to mark the remaining employee ID(s) that need to change from Warrant to EFT wages. There is no need to delete the batch. Upon completing the steps, return to the Wages batch list and the EFT type will update from Warrant to EFT.

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Step 3: Select the first set of batch wages to post.

EFT NOTE: when there is a combination of some employees receiving warrants and others receiving EFT pay stubs, you can post wages in two ways:

- Option 1(recommended) select wage types separately.
 1. Select only Warrant type wages and then post.
 2. Select only EFT type wages and then post.
 3. **Tip:** for large batch lists, save time by using the ‘Type’ filter menu located above the batch list. Selecting EFT on the menu will temporarily hide Warrant types; selecting Warrant will hide EFT types.
- Option 2: select all wage types together.
 1. Select all wages in batch and be very careful to follow the software prompts. UAN will automatically divide the wages into two batches and include messages to load the correct paper type in the printer: plain paper (or EFT forms) to print EFT pay stubs or warrant paper to print warrants.

Step 4: Click ‘Post/Print’ and follow the normal steps for posting wages, responding to the additional messages and steps noted as follows.

A normal message displays ‘Post [x number] selected items?’ Click OK to continue.

EFT NOTE: a reminder message displays ‘Set the post date on the following form to the desired EFT deposit date...’ Read the entire message and click OK.

EFT NOTE: a normal wage posting form opens, except with slight changes for EFT wages as seen in the image that follows:

The image shows a software dialog box titled "Next Warrant Number". It has a close button (X) in the top right corner. The dialog is divided into several sections:

- Wages:** Contains a "Post Date:" field with a dropdown arrow, followed by the text "(EFT Deposit / Warrant Issue Date)". This entire section is circled in red.
- Stub Note:** A text input field with "(optional)" below it.
- Wage Printing:** Contains three checkboxes:
 - Warrant: Employee address
 - Pay stub: Employee leave balances
 - Pay stub: Salary account distribution
- EFT:** Contains two radio buttons:
 - Plain Paper
 - EFT FormsThis section is circled in green.
- Warrants:** Contains three input fields:
 - Next Warrant #: []
 - User Selected #: []
 - Warrants Skipped: 0

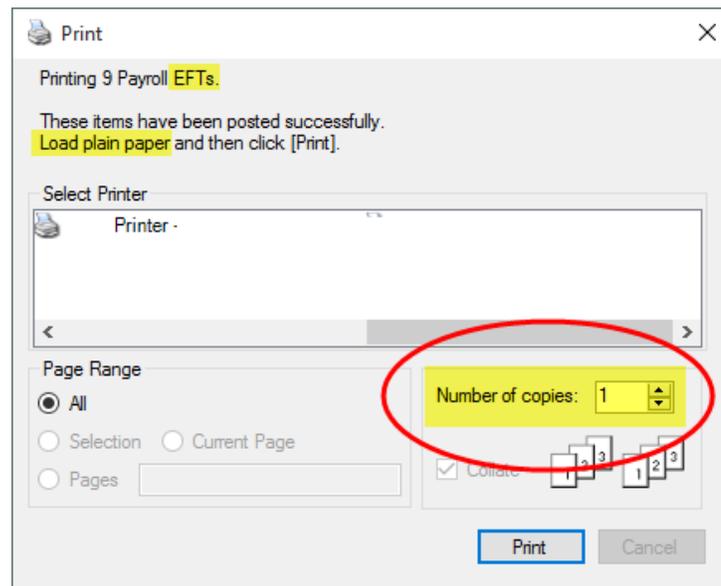
At the bottom right, there are "OK" and "Cancel" buttons.

- Always set the Post Date to the date the wages will direct deposit into the employee(s) bank account (circled in the preceding image).

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- When printing EFT wages, the EFT section in the bottom left corner (circled in the preceding image) will be accessible.
 1. Plain Paper is the default selection.
 2. EFT Forms is an option for those entities that choose to purchase forms (from a third-party vendor) formatted like a warrant with one section at the top and two stub sections below. EFT Forms are not required and currently, the majority of our clients print to plain paper.
- Rest assured that when posting EFT wages UAN will not use the warrant number listed on the screen (and waste it). The 'User Selected #' field will be gray and inaccessible to change. Note: Conversely, when this field is highlighted and editable, then Warrant wages are processing and it will use the warrant number.

Click OK to continue and a Window's printer screen will display similar to the following image:



- **'Number of copies: 1'** Unlike printing warrants, when printing EFTs this setting is accessible (circled area in the preceding image). The 'Number of copies' is set to one copy by default. Always retain a copy for entity records.
- **4 options** are available for printing additional EFT pay stubs:
 1. Set the default to print two or more copies automatically:
 - Go to General → Maintenance → User Preferences.
 - Click the Wages tab.
 - Increase the number listed in the 'Print Copies, EFT Vouchers' section from 1 to 2 or more.
 - Click Save and Close.

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2. Photocopy EFT pay stubs on a copy machine.
3. Manually increase the 'Number of copies' each time wages are printed.
4. Use the 'Reprint' button located in Payroll → Utilities → Payroll Payment Utility (not recommended for use on an ongoing basis).

Click Print to continue.

The image on the following page is an example of an EFT pay stub – with highlighted areas for emphasis.

Note that EFT pay stubs use the same series of numbers as the electronic accounting and electronic withholding payments (i.e. 1-YEAR, 2-YEAR, etc.).

Review the image on the next page

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Not Negotiable

Electronic Funds Transfer Advice

\$1,313.69 108-20 06/19/20

*****1,313*Dollars and 69/100

Brutus Buckeye
101 College Lane
Buckeye, OH 44444

Funds Available on: 06/19/20

Not Negotiable

Electronic Funds Transfer Advice

BUCKEYE TOWNSHIP, Franklin COUNTY

Pay Period: 5/1/20 through 5/31/20 Employee: Brutus Buckeye 06/19/20

Wage Record: 000092 Warrant Number: 108-20 Net: \$1,313.69

Earning Type	Rate	Hours	Amount	YTD	Withholding	Amount	YTD
Salary	\$1,733.00		\$1,733.00	\$19,063.00	OPERS-Govt Regular	\$173.30	\$1,906.30
Gross Wages & Credits		0.00	\$1,733.00	\$19,063.00	Health Insurance	\$154.27	\$1,696.97
					Medicare	\$25.13	\$276.43
					Ohio Income Tax	\$25.13	\$276.43
					Life Insurance	\$20.00	\$220.00
					Buckeye Village Income Tax	\$17.33	\$190.63
					Dental Insurance	\$4.15	\$45.65
					Total Withholdings	\$419.31	\$4,612.41

EFT pay stubs use the same series of numbers as the electronic accounting and electronic withholding payments, so the entity will not waste warrants.

Governing Board Signatures: _____

I _____

(Fiscal Officer)

hereby certify that the amount required to meet the contract agreement, obligation payment, or expenditure for the above, was lawfully appropriated for such purpose and was in the treasury or in the process of collection to the credit of the appropriate fund(s) free from any previous encumbrances or obligation.

IMPORTANT: at this point in the process the entity’s payment reports, appropriation reports, (etc.) will include the wage expense and the next bank reconciliation will display the outstanding EFT payment. However, if you stop here the employees will not be paid wages! Continue to ‘EFT Step 2: Create the EFT file’.

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EFT STEP 2: CREATE AN EFT BATCH FILE

Special note for those using a Data Entry method

Do not skip this step! UAN designed EFT to create a file to transmit to the bank, so even if you use a data entry method with the bank, you will need to mimic the steps to create a file with UAN as if you were using a file upload method. The application will not permit you close the fiscal year until you create a file for each payroll EFT deposit date.

OVERVIEW

Use the **EFT** area to create an EFT batch file to send to the entity's bank.

Deposit Date:

- This is the date you intend for the cash to be available in the employees' bank accounts. You cannot type the date directly into this field since it corresponds to the Post Date that was entered under Payroll → Transactions → Wages as explained in 'EFT Step 1: Wages'.
- In the normal course of activity, this drop-down menu should only include one option – the date of the most recent posted wages. Exceptions to this include:
 - Larger entities that post multiple payroll payment dates for different departments and upload them to the bank around the same time (very rare).
 - Fiscal officers that use a Data Entry method for EFT and choose to process EFT batch files periodically rather than after every payroll (not recommended).

Check to change date:

Do not change EFT Deposit Dates unless you are certain there is no better solution. Please contact UAN Support to discuss other options before using this feature. Example reasons one would consider changing the date include accidentally dating EFTs for a weekend or bank holiday, or selecting a deposit date earlier than the intended payday.

IMPORTANT: Reasons why changing the date on the EFT form is problematic:

The basis of Federal, Ohio, local and school tax liabilities (and reporting) are on payroll post dates and in the case of EFT wages, the post date is the deposit date. Changing the deposit date for an EFT file **will NOT** change the post date of the EFT wages in UAN. Therefore, if the date moves to a different month or quarter, you may need to correct the tax reports and quarterly 941 manually to reflect the true deposit dates. The wages might also clear your bank in a different month than when they appear on the UAN bank reconciliation. *In addition, changing this date will create a compliance notice for auditors to scrutinize.* Again, if you discover a problem with the date at this point in the payroll process, it is best to contact UAN Support to discuss potential solutions to avoid unintended results.

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STEPS TO CREATE AN EFT BATCH FILE

STEPS TO ACCESS

Payroll → Transactions → **EFT** and the EFT form will open.

Step 1: Confirm the Deposit Date is correct. A date will default based on the post date of the most recent wages. If the date is incorrect, review the Overview of this section for more information.

Step 2: Confirm the ‘Check to change date’ checkbox is unmarked. This checkbox should be marked only when you are certain it is necessary. Before choosing this option, please click the  icon to view an important warning or read this section’s Overview.

Step 3: Confirm the checkbox ‘Include employee bank account information (if displaying or printing report)’ is unmarked. When check marked, the employee(s) bank account (routing number, account number, and account type) will be included in the EFT File Report. Only mark the checkbox if you want to include this sensitive information in the report and, after printing, will store it in a secure location.

Note: the checkbox is only for the report—the EFT file you create will include bank information regardless of whether this checkbox is marked.

Step 4: Verify that the correct Wages are check marked.

Step 5: Click File.

Step 6: One of two possible messages will display, depending on the deposit date:

6a: If the deposit date does NOT meet the 2-day requirement, an important warning message will display that includes the note ‘... the deposit date does not fit the typical 2-day requirement. To create an EFT file for this deposit anyway...’

If you receive this message, please first confirm that you are attempting this within your bank’s required deadlines before you continue. Then click OK to proceed or Cancel to return to the EFT form to review your options with a bank representative.

6b: If the deposit date meets the two-day requirement or if you clicked OK on the message described above in 6a, a message will display:

‘File “EYYMMDDA.txt” saved successfully. Location: C:_UAN_EFiles\’

where the ‘YYMMDD’ will be a date corresponding to the EFT wage deposit date.

Click OK.

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Step 7: A message opens ‘Display a report of the saved EFT file?’ Click ‘Yes’ to display the report (or click No to skip the report).

Step 7a: If ‘Yes’, the report will open. Click the Printer icon  (in the top left corner) to print. Click Close to exit the report.

Note: if you completed optional setup steps to send EFT pay stubs by email to employees, then additional messages appear for your input. For more information, review ‘Appendix 1: Send EFT Pay Stubs by Email (Optional)’ starting on page 28.

Step 8: Click Close to exit the EFT form and continue to ‘EFT Step 3: Upload the EFT File’.

EFT STEP 3: UPLOAD THE EFT FILE

Follow the bank’s instructions to upload the EFT batch file. Usually, you will complete this on the bank’s website although sometimes they will provide some other method of transmission.

Reminder: The file location will be C:_UAN_EFiles.

The name of the file will be “EYYMMDDA.txt” where ‘YYMMDD’ will be a date corresponding to the EFT wage deposit date.

EFT STEP 4: DELETE THE EFT FILE

Delete the file immediately after sending it to the bank because it contains unsecured bank account information. In other words, if someone were to steal the computer, the thief could potentially get access to your employees’ bank account data. Please see pages 23-25, which discusses effective deletion and auto-delete methods.

Rest assured you could easily recreate the file if necessary using the EFT Utility.

PAYROLL UTILITIES FOR EFT

EFT UTILITY OVERVIEW

The **EFT Utility** lists all EFT batches created in the current processing year. The following actions are available using the buttons described below:

Display

Use Display to view an EFT File Report of EFT batch files created in the *current year* and reprint if needed. In addition, you can print both current and *previous years'* EFT File Reports in the EFT Reports area. Refer to page 27 'EFT File Report' for details.

Email

Use Email to resend emails of EFT pay stubs to participating employees. **Note:** Emailing EFT pay stubs requires an initial setup and testing phase. For more information, review 'Appendix 1: Send EFT Pay Stubs by Email (Optional)' starting on page 28.

Re-File

This option is rarely necessary. Use Re-File to create a duplicate of a deleted EFT batch file. An example use: when the original EFT file initially appears to the bank as if it uploaded successfully but later the bank determines it was unsuccessful. In such rare cases, you could use this utility to recreate the file with the same information to upload to the bank a second time.

STEPS TO ACCESS

Payroll → Utilities → **EFT Utility**

DISPLAY & PRINT AN EFT FILE REPORT

- Step 1: Checkmark the EFT batch to display.
- Step 2: Click **Display**.
- Step 3: The EFT batch wages will list in the Display EFT form.
- Step 4: Confirm the checkbox 'Include employee bank account information (if displaying or printing report)' is unmarked. Only mark the checkbox if you want to include this sensitive information in the report and, if printing, will store it in a secure location.
- Step 5: Click OK to display the EFT File Report.

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Step 6: Click the Printer icon  (in the top left corner) to print. Click Close to exit the report and return to the EFT Utility list.

RESEND EMAILS OF EFT PAY STUBS

Emailing EFT pay stubs requires an initial setup and testing phase. For more information, review ‘Appendix 1: Send EFT Pay Stubs by Email (Optional)’ starting on page 28.

RE-FILE AN EFT

The need to re-file an EFT batch is very rare and may never be necessary. Only re-file an EFT batch if initially, you thought the EFT file transmitted successfully and you deleted it, but later found out the bank did not receive the file.

Step 1: Checkmark the EFT batch to be re-filed.

Step 2: Click **Re-File**.

Step 3: Confirm the wages check marked on the Re-File EFT form are the wages you intend to re-file.

Step 4: Confirm the ‘Check to change date’ checkbox is unmarked. This checkbox should be marked only when absolutely necessary. Before choosing this option, please click the  icon to review an important warning message.

Step 5: Confirm the checkbox ‘Include employee bank account information (if displaying or printing report)’ is unmarked. Only mark the checkbox if you want to include this sensitive information in the report and, if printing, will store it in a secure location.

Step 6: Click OK. A message displays ‘File “EYYMMDDA.txt” saved successfully. Location: C:_UAN_EFiles\’ (where ‘YYMMDD’ will be a date corresponding to the EFT wage deposit date). Click OK.

Step 7: A message opens ‘Display a report of the saved EFT file?’ Click Yes to display the EFT File Report (click No to skip viewing the report).

Step 7a: If ‘Yes’, the report will open. Click the Printer icon  (in the top left corner) to print. Click Close to exit the report.

Step 8: Click Close to exit the Re-File EFT form.

Step 9: Follow the bank’s instructions to transmit the EFT batch file to the bank. Usually, you will complete this on the bank’s website although sometimes they will provide some

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other method of transmission. *Reminder:* the EFT batch file is located under C:_UAN_EFiles.

Step 10: After confirming that the file was successfully transmitted (step 9) delete the EFT batch file under C:_UAN_Efiles because it contains unencrypted bank account information. Please see pages 23-25, explaining effective deletion and auto-delete methods.

PAYROLL PAYMENT UTILITY FOR EFT USE

STEPS TO ACCESS

Payroll → Utilities → **Payroll Payment Utility**

The Payroll Payment Utility lists all wages and withholding payments posted in the current year and carryover prior year payments. A summary of the buttons relevant to EFT Wages follows:

Display

Shows a summary of a Wage in a form view.

Reprint

Prints a copy of the EFT Pay Stub.

Reissue

voids the EFT payment and re-posts it as a warrant payment. An example situation in which you might Reissue: an employee fails to notify you that he changed bank accounts. You receive an error specifically about that employee's wage when uploading the EFT file to the bank. All other employees' wages upload successfully to the bank. Important: confirm the employee's EFT wage failed to deposit before using the Reissue button. When uncertain, please contact UAN Support to discuss potential solutions to avoid unintended results from using utilities.

Void

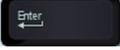
Reverses the payment in UAN. Be especially careful when voiding an EFT wage. A complete description of the effects of voiding a payroll payment is located under the Payroll Payment Utility section in the UAN Payroll Manual. When uncertain, please contact UAN Support to discuss potential solutions to avoid unintended results from using utilities.

DELETING A FILE

Delete the EFT file (Prenote or EFT batch wage) **immediately** after sending it to the bank. There can be no encryption on these files and therefore the sensitive employee bank information is not secure in cases of unauthorized computer access, virus or malware infection. After transmitting the file to the bank, complete the following steps:

Navigate to the `_UAN_EFiles` folder:

Note the steps that follow describe one of many options Microsoft Windows provides for navigating through file folders – if you are more comfortable with a different method, use the method in which you are most acquainted instead.

On the keyboard, press the Windows icon button . Type: `C:\` and then press Enter . A 'File Explorer' window will open listing all of the file contents of the 'C drive'. Open the '`_UAN_EFiles`' folder.

Find the file

Reminder: when you created the file, a message displayed the file name.

- **Prenote file names** will follow the format `PNYYMMDDA`, where `YYMMDD` is the Prenote effective date in a Year, Month and Day format, and `A` indicates the first file created for that day (or `B` for the second file, etc.).
- **EFT batch wage file names** will follow the format `EYYMMDDA`, where `YYMMDD` is the date corresponding to the EFT wage deposit date in a Year, Month and Day format, and `A` indicates the first file created for that day (or `B` for the second file, etc.).
- **Customized file names** are required by some banks, but are not common. When used, the EFT batch wage and Prenote files will have the same name every time you create an EFT or Prenote. If your bank system requires this type of format, but you are unsure of the setup in UAN, contact UAN Support for assistance.

Delete the file

Continue to the next page

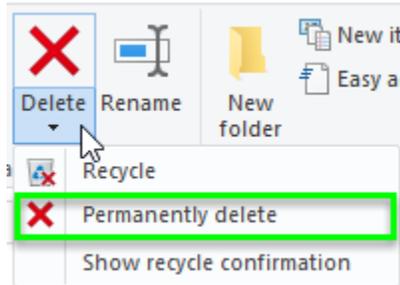
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Delete the File

There are at least three ways to delete the file manually in Windows:

1) Use a Window's File Explorer option to delete it without sending it to the Recycle Bin.

a) Select the file and then in the Home 'ribbon' menu, select the Delete ▼ menu as seen in the image below:



b) Select 'Permanently delete'. A message displays 'Are you sure you want to permanently delete this file?' Click 'Yes'.

2) Use a Window's keyboard shortcut to delete the file without sending it to the Recycle Bin.

a) Select the file and, while holding down Shift , press Delete . A message displays 'Are you sure you want to permanently delete this file?' Click 'Yes'.

3) Delete the file and empty it out of the computer's Recycle Bin.

a) Select the file and then press Delete . A message displays 'Are you sure you want to move this file to the Recycle Bin?' Click 'Yes'.

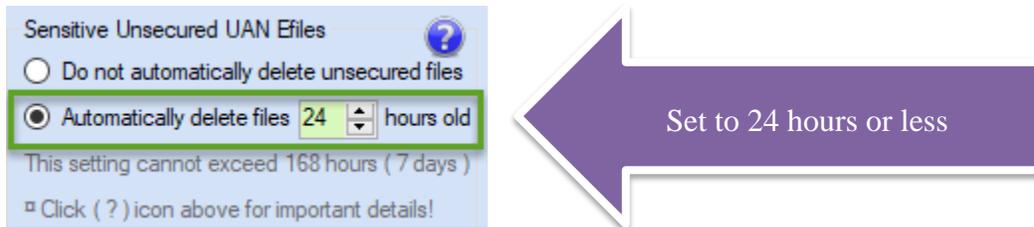
b) From the Window's desktop, open the Recycle Bin and click Empty Recycle Bin.

AUTO-DELETE FILES AFTER A SET NUMBER OF HOURS

UAN is initially set up to delete sensitive unsecured files automatically within 24 hours in the event you accidentally leave one undeleted. You should confirm this setting has not changed.

STEPS TO ACCESS

General → Maintenance → **Entity Setup** and click the **System tab** on the form.



Confirm it is set to ‘ Automatically delete files __ hours old’. We recommend setting it to 24 hours or less. In addition to EFT files, you may have also used UAN to create a few other plain-text files containing sensitive employee data for uploading to banks or payroll-reporting agencies (see the list that follows). As with the EFT files, there can be no encryption on these files and therefore the information is not secure in cases of unauthorized computer access, virus or malware infection.

UAN will not delete all files in the **_UAN_Efiles** folder; only file types in the list below:

- » **EFT Files** (including Prenotes & EFT batch wage files)
- » Positive Pay Submissions
- » OPERS Contributions Reports
- » OP&FPF Contributions Reports
- » ODJFS Wage Detail and ODJFS New Hire Reports
- » W-2 / W-3 Submissions

Upon opening UAN, the application will check to see if the hours have passed the set limit since the last UAN login. If yes, then UAN will complete the deletion in the background during the login process. This only affects the file types in the list above, inside the **_UAN_Efiles** folder, (UAN will not delete any other files or delete these files if you move them to another folder). In addition, this process will not delete files that you may have renamed after creating them through UAN or any customized EFT file names (*rare*). Rest assured you could easily recreate any of the files in this list through the UAN application if necessary.

Note: all of the above file deletion methods have an important limitation - deleting a file only discards it from your computer’s index of tracked files. The file will still exist on the computer

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until the area of the hard disk where it resides is wrote over with new data. The file will appear to be gone but might be recoverable using common file recovery software. ***For extra-secure file deletion***, many products (independent of UAN) are available that can permanently erase any saved or deleted files, making the recovery of the files extremely difficult or even impossible. UAN cannot provide recommendations or support for such products.

EFT WAGES ON THE BANK RECONCILIATION

EFT wages will list on the Bank Reconciliation. If you are unfamiliar with the process of bank reconciliations in UAN in general, go to Accounting → Transactions → Bank Reconciliation, look under the FAQs menu and click the ‘Simple Bank Rec Screencast Tutorial’ to start a training video.

The **Primary – Payments tab** of the Bank Reconciliation will list any outstanding EFT wages. The individual EFT wages follow a row listing the EFT Batch total of all wages in that batch.

You can clear EFT Wage payments on the bank reconciliation in one of two ways:

1. Select each EFT wage separately OR
2. Select the EFT Batch row, which automatically selects all EFT wages in the batch.

Additional notes:

- The amount of the EFT Batch record should match the corresponding amount on the bank statement.
- Any voided EFT wages will list in the batch, but will be marked “Void” with the date voided and will not calculate into the EFT Batch amount.
- Any EFT wages that you reissued as warrants will not list in the batch and will not be included in the EFT Batch amount. An EFT reissued as a warrant is listed by itself in the list of payments as long as the reissue date is on or before the Bank Reconciliation ‘As of’ date. Otherwise, it will list on a future Bank Reconciliation.

EFT FILE REPORT

The **EFT File Report** area includes all EFT batch files with the current year's batch files listing by default. To access the previous year's EFT File Reports, use the 'Year' drop-down menu. Use the buttons to 'Print' or 'Display' the report or save it as an Adobe PDF using 'Save PDF'.

The information in the report includes the batch file deposit date, batch number, and columns that list information about each wage in the batch: employee ID, last name, first name, department, wage number, pay period, payment number deposit date, reissued warrant number (when applicable) and the net amount of the wage. It includes a batch total so that you can cross-reference it with the amount on your bank statement. If a wage was void or reissued as a warrant then the report subtracts it from the batch total.

Optional: You can include employee bank information (account number, routing number, and checking/savings) on the report by clicking 'Print bank information' located in the Options tab. Only mark the checkbox if you want to include this sensitive information in the report and, if printing, will store it in a secure location.

STEPS TO ACCESS

Payroll → Reports & Statements → **EFT Report**, then **EFT File Report** from the menu. Select the payroll year from the Year menu.

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APPENDIX 1: SEND EFT PAY STUBS BY EMAIL (OPTIONAL)

You can setup UAN to email pay stubs to employees participating in EFT Wages. This is optional. It is available whether you are using the File Upload or the Data Entry method. Since there are many steps involved in the transition from payroll warrants to EFT, in most situations, UAN recommends adding this service sometime after successfully completing the first EFT payroll.

Prior to set up in UAN, your entity's governing board should adopt a policy for sending EFT pay stubs by email. As part of that policy, *UAN highly recommends* a statement requiring the following of the Fiscal Officer to ensure the protection of this sensitive employee data:

- Require sending test emails using the 'Send Test' button (as described in the UAN instructions) to ensure the accuracy of the email address provided by the employee. After sending the test emails, the fiscal officer should follow up with employees to confirm the receipt of the test emails.
- Require the use of password protection (as described in UAN instructions). When in use, employees must enter a password to open the EFT pay stub, which is a PDF document attached to the email. The password is the last four digits of their social security number.

In addition, you must find out the following technical settings of the entity's email server:

- SMTP Host
- SMTP Port
- SSL Login settings (if applicable)

If you have an Information Technology (IT) department or an IT administrator, they will be able to get this for you. If not, you may need to contact your entity's email provider (which is sometimes your internet service provider).

The following steps begin with special settings for the entity's email address (the email account you will send the emails 'From'), followed by the employee's email settings (the recipients' you will send the emails 'To'). The next group explains the process of sending the emails after posting wages and creating the EFT file. Lastly, when necessary, you can follow the steps to resend one or more EFT pay stub emails using the EFT Utility.

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ENTITY SETUP REQUIREMENTS TO SEND EFT PAY STUBS BY EMAIL

- Step 1: Select General → Maintenance → **Entity Setup**.
- Step 2: Click on the Wages tab.
- Step 3: Select ‘Activate Employee Emails’ located in the Employee Emails section.
- Step 4: Enter the “‘From’ Name’ under the ‘Outgoing Email Settings’ section of the form. It will display as the sender in the employee’s email Inbox and in the EFT pay stub email they receive from you. It should be either the name of the entity or an entity department. For example, ‘Village of Ohio’ or ‘Buckeye Township Trustees’. UAN Support recommends that you do not use an individual’s name as the “‘From’ name.
- Step 5: Enter the ‘Email Address’ that you will use to send the EFT pay stub.
- NOTE:** Steps 6-8 requires technical information about the entity’s email server. If you have an Information Technology (IT) department or an IT administrator, they will be able to get this information for you. If not, you may need to contact your entity’s email provider (which is sometimes your internet service provider).
- Step 6: Enter the ‘SMTP Host’.
- Step 7: Enter the ‘SMTP Port’.
- Step 8: Select the ‘SSL Login’ Yes or No button. If the email server does not use SSL, select ‘No’ and skip to Step 9. If ‘Yes’ then complete *either* Step 8a *or* 8b below:
- Step 8a: Select ‘Default Login’ (when applicable) and then skip to Step 9.
- Step 8b: Select ‘Custom Login’ (when applicable) and then enter a Username and Password. Typically, the Username is the same as the actual email address you entered in Step 5.
- Step 9: Click ‘Save’ (which will reset the form to the Entity Information tab). Click the Wages tab to continue.
- Step 10: Click ‘Send Test’ to send a test email to the email address entered in Step 5. Please be patient, sometimes it may take a few minutes to process after clicking the button.
- Step 11: A confirmation or a failure to send message will display. If the test was successful, click OK and continue to Step 12. If the email failed to send, read the message, click OK and review the ‘Outgoing Email Settings’ to make sure there were no data entry errors. If you find and correct errors, then Save and repeat Step 10. If needed, contact

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your IT department or email provider to review the information entered above and repeat the test until you get a successful confirmation message.

Step 12: Click Close to exit the Entity Setup form.

Step 13: Look in the Inbox of the email address entered in Step 5 to verify that the test email is there. The subject line of the email will be 'UAN Test Email'. If it is not in the Inbox, then check the email service's spam (or junk) mail folder.

The email message wording will be as shown below:

“The UAN test email has been sent and received successfully.

A PDF file is attached to this email to simulate sending PDF files to your employees. The file is password protected, which is an option you will be offered when emailing PDF files in UAN. The password for this example test PDF is simply: 1234

Employees may be set to receive their EFT pay stubs via email by editing the individual employees and marking the “Stub email is authorized” checkbox in the Electronic Funds Transfer (EFT) area of the Edit Employee form.

Alternatively, the “Email Editor” in Payroll → Maintenance may be used to quickly authorize the email option and/or edit email addresses for multiple employees at once. If you require additional assistance, contact UAN Support.”

Note: as the message states, when opening the sample PDF attachment you will be required to enter a password. For this test, enter the password: **1234**.

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EMPLOYEE SETUP REQUIREMENTS TO SEND EFT PAY STUBS BY EMAIL

You can set up and test **EFT pay stubs by email** for one employee at a time using the Edit Employee form or for multiple employees together using the Email Editor.

Set up and test one employee at a time:

- Step 1: Select Payroll → Maintenance → **Employees**.
- Step 2: Select the employee, click Edit, and then Advanced to open the Edit Employee form.
- Step 3: Checkmark the ‘Stub email is authorized’ checkbox located in the Electronic Funds Transfer (EFT) section of the Information tab.
- Step 4: Enter the email address in which the employee has authorized you to send EFT pay stub emails to him/her.
- Step 5: Click ‘Save’.
- Step 6: Click ‘Send Test’ to send a test email to the employee.
- Step 7: Either a ‘Sent 1 email’ message or an ‘email failed to send’ message will display.
 - Step 7a: If ‘Sent 1 email’ displays, click OK and make sure that you continue to Step 8-9 to verify the employee got the email. The message is only a confirmation that an email sent from your outgoing mail, it does not ensure the employee receipt of the email in their inbox.
 - Step 7b: If ‘email failed to send’ displays, click OK, and then open General → Maintenance → Entity Setup and click the Wages tab. Review and repeat any steps in ‘Entity Setup Requirements to Send EFT Pay Stubs by Email’ starting on page 29 until the error is resolved.
- Step 8: Click Close to exit the Edit Employee form and Close to exit the Employee list.
- Step 9: Make sure the employee verifies receipt of the test email. The subject line of the email will be ‘UAN Test Email’. If the employee cannot find it in their Inbox, then have him/her check their email service’s spam (or junk) mail folder. The email message wording will be as shown below:

“The UAN test email has been sent and received successfully.

A PDF file is attached to this email to simulate receiving PDF pay stubs from your employer. The file is password protected, which is an option the

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employer may choose when emailing PDF files to you. The password for this example test PDF is the last 4 digits of your Social Security Number.

If you have any questions about this email, contact your employer.”

Note: as the message states, when opening the PDF attachment the employee will be required to enter a password, which is the last 4 digits of their Social Security Number.

Reminder: UAN has no control over an employee’s email blocking settings. If they find the test email in their spam (or junk) folder instead of the inbox, they will need to adjust their email service settings to ‘permit’ or ‘allow’ the sender email address (some services refer to this as a ‘safe senders’ list or similar description). If this does not resolve the problem, they may need to contact their email provider for assistance.

Set up multiple employees:

- Step 1: Select Payroll → Maintenance → **Email Editor.**
- Step 2: Choose Pay Status (located above the list) of either ‘All’ or ‘Active’. It defaults to ‘All’ which will display all employees regardless of whether they are active or inactive. Click ‘Active’ if you wish to hide the inactive employees from the list.
- Step 3: Choose EFT Authorized (located above the list) of either ‘Yes’, ‘No’ or ‘All’. It defaults to ‘Yes’ which displays only employees marked as ‘EFT authorized’.
- Step 4: Checkmark ‘Email Authorized’ for all employees that will receive EFT pay stubs by email. The ‘Email Address’ will become a required field.
- Step 5: Enter each participating employee’s email address (or verify if it is already on the list).
- Step 6: Click ‘Save’ and the following message will open:

“Send a test email to the edited employees? You will be able to select any or all of the edited employees.”
- Click ‘Yes’ if you are ready to send the test emails now. Click ‘No’ if, for any reason, you need to wait. For example, if you currently do not have an internet connection. You can initiate the test email later by returning to the Email Editor and clicking the ‘Send Test’ button located below the list of employees.
- Step 7: An ‘Email Options’ form will open displaying the list of the employees marked ‘Email Authorized’ with all of the employees marked by default. If needed, uncheck any that you will need to test later. Click OK to send a test email to the selected employees.

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- Step 8: A message will state either ‘Sent [number of] emails’ or an ‘emails failed to send’.
- Step 8a: If ‘Sent [number of] emails’ displays, click OK and make sure that you continue to Step 9-10 to verify the employees got the email. The ‘Sent [number of] emails’ message is only a confirmation that the emails sent from your outgoing mail, it does not ensure the employees’ receipt of the email in their inbox.
- Step 8b: If ‘email failed to send’ displays, click OK and then click OK on the ‘Sent 0 emails’ message and close the Email Editor. Next, go to General → Maintenance → Entity Setup and click the Wages tab. Review and repeat any steps in ‘Entity Setup Requirements to Send EFT Pay Stubs by Email’ starting on page 29 until the error is resolved.
- Step 9: Click Close to exit the Email Editor form.
- Step 10: Make sure each employee verifies receipt of the test email. The subject line of the email will be ‘UAN Test Email’. If the employee cannot find it in their Inbox, then have him/her check their email service’s spam (or junk) mail folder. The email message wording will be as shown below:

“The UAN test email has been sent and received successfully.

A PDF file is attached to this email to simulate receiving PDF pay stubs from your employer. The file is password protected, which is an option the employer may choose when emailing PDF files to you. The password for this example test PDF is the last 4 digits of your Social Security Number.

If you have any questions about this email, contact your employer.”

Note: as the message states, when opening the PDF attachment the employee will be required to enter a password, which is the last 4 digits of their Social Security Number.

Reminder: UAN has no control over an employee’s email blocking settings. If they find the test email in their spam (or junk) folder instead of the inbox, they will need to adjust their email service settings to ‘permit’ or ‘allow’ the sender email address (some services refer to this as a ‘safe senders’ list or similar description). If this does not resolve the problem, they may need to contact their email provider for assistance.

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SENDING EFT PAY STUBS BY EMAIL

Step 1: Confirm or change the default EFT pay stub print settings in General → Maintenance → User Preferences and click the Wages tab. Under the ‘Print Copies’/‘EFT Vouchers’ section, confirm it is set to print the correct number of copies when wages post. Since you will now send employees their EFT pay stubs by email, you may not need to provide them with a paper copy. The entity’s policies should determine whether it is necessary. Click Save and Close.

Note: in a later step, you will have the opportunity to print paper copies of EFT pay stubs *only* for employees that are not set to receive pay stubs by email.

Step 2: Select Payroll → Transactions → **Wages** and post the EFT Wages as normal. Refer to ‘EFT Step 1: Wages’ starting on page 12 for instructions.

Step 3: Select Payroll → Transactions → **EFT** and create an EFT batch file as normal. Refer to ‘EFT Step 2: Create An EFT Batch File’ starting on page 17 for instructions.

Step 4: Upon creating the file, the following message will open:

“Email EFT pay stubs to the employees authorized to receive them?
You can also email stubs any time in Payroll > Utilities > EFT Utility”

Click ‘Yes’ to continue (only click ‘No’ if, for any reason, you need to wait. For example, if you currently do not have an internet connection. As the message states, you can email EFT pay stubs later using the EFT Utility.)

When you click ‘Yes’, the ‘**Email Options**’ form will open that includes two tabs: ‘Email’ and ‘Employees’.

Step 5: Confirm or complete the following on the ‘**Email**’ tab of the ‘Email Options’ form:

Step 5a: Confirm or edit the email Subject Line (required). The wage deposit date and ‘Pay Stub’ will automatically fill in this field.

Step 5b: Enter a message in the Email Body (optional).

Suggestions: provide the entity contact person for any payroll questions/concerns, important notices or other reminders.

Step 5c: Checkmark ‘Password protect PDF attachments with the last 4 digits of employee’s SSN’. *This is optional but **highly recommended by UAN.***

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When check marked, employees must enter a password to open the EFT pay stub, which is a PDF document attached to the email. As noted, the password is the last four digits of the employee's social security number.

Step 5d: Checkmark 'Print paper copies for employees not set to receive emailed documents' (optional).

Suggestion: This can be very useful if your policies permit employees to receive direct deposit, but can opt-out of pay stubs by email. When you post wages, you can print an *entity copy* of the pay stubs of *all* EFT participating employees. Then when you get to this step, you can print an *employee copy* for *only those* that opt-out of pay stubs by email.

Note: For your convenience, UAN will use any messages input in Step 5b and selections in Steps 5c/5d as defaults the next time you use this form.

Step 6: Click the '**Employees**' **tab** of the 'Email Options' form. UAN selects all employees in the list automatically; usually, there is no need to change this setting.

Note: You can uncheck payments if, at this time, there are some employees that you are not ready to send the EFT pay stub by email (or not ready to print a copy for employees that are not set up to receive EFT pay stubs by email). Later, you can use the EFT Utility when you are ready to email (or print) those pay stubs.

Step 7: Click OK.

Step 7a: A Print screen will open only if there are payments marked for employees not authorized for pay stubs by email. Click 'Print' to print those pay stubs.

Step 8: A message will state 'Sent [number of] emails'. Click OK.

Reminder: UAN has no control over an employee's email blocking settings. If they find the email in their spam (or junk) folder instead of the inbox, they will need to adjust their email service settings to 'permit' or 'allow' the sender email address (some services refer to this as a 'safe senders' list or similar description). If this does not resolve the problem, they may need to contact their email provider for assistance.

Step 9: Depending on your selections in Step 3, the EFT File Report may be open. You may print it and close the report. Then close the EFT form.

Step 10: Continue with the 'EFT Step 3: Upload The EFT File' on page 19, completing EFT Steps 3 & 4 to upload the EFT file to the bank and then delete the file.

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RESENDING EFT PAY STUBS BY EMAIL (WHEN NEEDED)

Occasionally you may need to resend EFT pay stubs. Example reasons:

- The most common is that you accidentally click ‘No’ in the message ‘Email EFT pay stubs to employees authorized to receive them?’ in step 4 of ‘Sending EFT Pay Stubs by Email’.
- An employee accidentally deletes the original email and requests another sent.
- The entity’s outgoing email service did not successfully send the original emails due to an internet connection problem or other technical error.

Step 1: Select Payroll → Utilities → **EFT Utility**. All EFT batches used to create EFT files in the current fiscal year will appear in the list.

Step 2: Select the batch that contains the EFT pay stubs you will resend by email or reprint.

Step 3: Click the **Email** button located below the list and the ‘**Email Options**’ form will open. It includes two tabs: ‘Email’ and ‘Employees’.

Step 4: Confirm or complete the following on the ‘**Email**’ **tab** of the ‘Email Options’ form:

Step 4a: Confirm or edit the email Subject Line (required). The wage deposit date and ‘Pay Stub’ will automatically fill-in this field.

Step 4b: Enter a message in the Email Body (optional).

Suggestions: provide the entity contact person for any payroll questions/concerns, important notices or other reminders.

Step 4c: Checkmark ‘Password protect PDF attachments with the last 4 digits of employee’s SSN’. *This is optional but **highly recommended by UAN**.*

When check marked, employees must enter a password to open the EFT pay stub, which is a PDF document attached to the email. As noted, the password is the last four digits of the employee’s social security number.

Step 4d: Checkmark ‘Print paper copies for employees not set to receive emailed documents’ (optional).

Suggestion: This can be very useful if your policies permit employees to receive direct deposit, but can opt-out of pay stubs by email. When you post wages, you can print an *entity copy* of the pay stubs of *all* EFT participating employees. Then when you get to this step, you can print an *employee copy* for *only those* that opt-out of pay stubs by email.

Note: For your convenience, UAN will use any messages input in Step 4b and selections in Steps 4c/4d as defaults the next time you use this form.

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- Step 5: Click the **‘Employees’ tab** of the ‘Email Options’ form. UAN selects all employees on the list automatically.
- Step 6: Uncheck payments in which you have already successfully sent an EFT pay stub by email (or have already printed a copy for those employees that are not set up to receive EFT pay stubs by email) when applicable.
- Step 7: Click OK.
- Step 7a: A Print screen will open *only if* there are payments marked for employees not authorized for pay stubs by email. Click ‘Print’ to print those pay stubs.
- Step 8: A message will state ‘Sent [number of] emails’. Click OK.
- Reminder:* UAN has no control over an employee’s email blocking settings. If they find the email in their spam (or junk) folder instead of the inbox, they will need to adjust their email service settings to ‘permit’ or ‘allow’ the sender email address (some services refer to this as a ‘safe senders’ list or similar description). If this does not resolve the problem, they may need to contact their email provider for assistance.
- Step 9: Click Close to exit the EFT Utility.