

National Payment

Direct Deposit Correction Fees

Effective: 07/14/2008

Please note that the correction fees below ARE NOT typical for an account on a regular basis. They are only charged when a corrective procedure is necessary to ensure that a received payroll file will be processed for the requested pay date. Most of the fees can be avoided with a regular review of your Transmission Verification Report.

Fee Name	Fee Description	Fee Cost
Company Payroll Recall	Assessed when National Payment must recall your payroll file.	\$100.00
Company Payroll Return	Assessed when sufficient funds are not present in your bank account to fund the payroll amount.	\$100.00
Correction Request	Assessed for items returned due to incorrect banking information.	\$7.50
Credit Return	Assessed when we are unable to deposit payroll into an employee bank account.	\$10.00
Dormant Account	Assessed when an account has no activity for 30 days.	\$9.95
Emergency Payroll Processing	Assessed when customer transmission complications require Customer Service to process payroll.	\$20.00 + \$1.00 per item entry
File Deletion	Assessed when Customer Support has to delete a processed payroll file after it is sent to National Payment.	\$10.00
File Reject Handling	Assessed when a payroll file is rejected due to an incorrect payroll date or incorrect company account information.	\$10.00
Item Deletion	Assessed when a request is made to delete an individual item from the payroll after it has been processed by National Payment.	\$10.00
Item Trace	Assessed when a request is made by a National Payment customer usually on behalf of their employee for the Federal Reserve to track the location of a specific item.	\$20.00
Prefunding Change	Assessed when you request to change your prefund after a payroll reminder has been sent from National Payment.	\$5.00
Prefunding Refund	Assessed when a prefund is returned due to non-use or when one prefund amount must be used for more than one payroll file.	\$10.00
Prefund Shortage	Assessed when using the prefund option, and the payroll amount is more than pre-debited amount.	\$10.00
Prenote Return	Assessed for items returned due to incorrect banking information.	\$3.00
Re-origination	Assessed when an employee's deposit is returned to the company payroll account, or re-sent to a new employee account.	\$7.50
Returned	Assessed when National Payment receives a NSF on charges, and we must re-process for collection.	\$7.50
Wire Reminder Call	Assessed when Customer Service must call to inquire about the status of a bank wire that has not yet been received after 2 p.m. ET on the wire due date.	\$10.00

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Avoiding Direct Deposit Correction Fees

When processing payroll, occasionally employees change banks or account numbers. Pay amounts may have been entered incorrectly, or pay dates may be wrong. Any of these errors can delay processing of your direct deposit.

We may charge a Direct Deposit Correction Fee (formerly known as a Special Handling Fee) if an error occurs that requires corrective action to meet your pay date.

These fees ARE NOT typical for an account on a regular basis. They are only charged when a corrective procedure is necessary to ensure that a received payroll file will be processed for the requested pay date. Most of the fees can be avoided with a regular review of your Transmission Verification Report. Below is a detailed list of Direct Deposit Correction fees and ways to avoid them.

A **Company Payroll Recall** fee is assessed when National Payment must recall your payroll file. This typically occurs when sufficient funds are not present to offset the payroll amount. If the funds are not available for the requested pay date, the customer can elect to send a BANK WIRE to avoid a Company Payroll Recall fee. Verifying the availability of funds in your company payroll account prior to your requested pay date ensures that this fee will not be charged.

Company Payroll Return fees are assessed when sufficient funds are not present in your bank account to fund the payroll amount. In order to avoid being charged this fee, ensure that adequate funds are available in your company payroll account BEFORE sending your payroll file to National Payment.

Correction Request fees are assessed for items returned due to incorrect banking information. To avoid this fee, your employees should notify you of any changes to their bank accounts immediately.

A **Credit Return** fee is assessed when we are unable to deposit payroll into an employee bank account. If an employee changes banks or bank account numbers, the credit for that employee gets returned to the company payroll account. To avoid this fee, your employees should notify you of any changes to their bank accounts immediately.

A **Dormant Account** fee is assessed when an account has no activity for 30 days. This fee is charged every subsequent month of inactivity until the account is de-activated by the customer. A simple way to avoid this fee is to contact Customer Support and request that the account be deactivated or closed. When you are ready to use this account in the future, we can reactivate the account.

Emergency Payroll Processing fees are assessed when customer transmission complications require Customer Service to process payroll. If you are having a problem with your payroll software or computer system, you can contact Customer Support and request this service. A form will be faxed to you that includes an employee listing from your last payroll transmission to National Payment. After entering the net pay amounts of each employee and faxing it to Customer Support, the payroll is manually input in order to meet your requested pay date.

File Deletion fees are assessed when Customer Support has to delete a processed payroll file after it is sent to National Payment. Avoid these fees by double checking your payroll file prior to sending it to National Payment and regularly reviewing your Transmission Verification Reports.

File Reject Handling fees are assessed when a payroll file is rejected due to an incorrect payroll date or incorrect company account information. Avoid these fee by double checking your payroll file prior to sending it to National Payment and regularly reviewing your Transmission Verification Reports.

Item Deletion fees are assessed when a request is made to delete an individual item from the payroll after it has been processed by National Payment. A quick review of your payroll file for accuracy will prevent this charge from occurring.

Item Trace fees are assessed when a request is made by a National Payment customer usually on behalf of their employee for the Federal Reserve to track the location of a specific item. Rather than incur this particular fee, the National Payment customer can instruct the employee to make a request to the ACH Department of the employee's bank to track the item directly, as there is typically no fee involved.

Prefunding Change fees are assessed when you request to change your prefund after a payroll reminder has been sent from National Payment. Typically, the payroll reminder is sent four days prior to the requested pay date. Any prefunding changes requested PRIOR to the payroll reminder being sent will be made free of charge.

A **Prefunding Refund** fee is assessed when a prefund is returned due to non-use or when one prefund amount must be used for more than one payroll file. A single payroll file transmission matched with a single prefund entry is not subject to any additional fees.

Prefund Shortage fees are assessed when using the prefund option, and the payroll amount is more than pre-debited amount. Any shortage amount MUST be sent via BANK WIRE to ensure that the payroll file will be processed for the requested pay date.

A **Prenote Return** fee is assessed for items returned due to incorrect banking information (including prenote processing or notifications from bank concerning individual account corrections). To avoid this fee, your employees should notify you of any changes to their bank accounts immediately.

A **Re-origination** fee is assessed when an employee's deposit is returned to the company payroll account, or re-sent to a new employee account. To avoid this fee, your employees should notify you of any changes to their bank accounts immediately.

A **Returned** fee is assessed when National Payment receives a NSF on charges, and we must re-process for collection. To avoid this fee, verify the company payroll account is funded properly.

A **Wire Reminder Call** fee is assessed when Customer Service must call to inquire about the status of a bank wire that has not yet been received after 2 p.m. EST on the wire due date. Bank wires may take up to two hours to initiate and process, and may vary from bank to bank. You can avoid this charge by sending your bank wire as soon as possible on the scheduled date so that Customer Support can process the file for your requested pay date.

A frequent review of your Payroll Calendars and Transmission Verification Reports will help you to avoid most if not all of the correction fees. Customer Support can assist you with any specific issues or needs that you may have in order to avoid being charged a correction fee.