



## 2025 Payroll Submission & Funding Guide

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This guide provides essential information for submitting payroll and managing funding to ensure timely processing.

### Submission Deadlines

To guarantee timely delivery of payroll and deposits, please adhere to the following guidelines:

- **Submission Time:** Payroll information must be submitted by **2:00 P.M. CST** (1:00 P.M. CST on Fridays) **two business days prior to the check date.**
- **Late Submissions:** Payrolls received after the deadline will incur a **\$25 late processing fee.** Note that we cannot guarantee next-day delivery or ACH for late submissions.
- **Check Date Changes:** If payroll is not processed at least one business day before the designated check date, the check date will be rescheduled.

### Tentative Banking Holidays & Office Closures (2025)

Please plan your payroll submissions accordingly, as banking holidays and office closures may affect your check date.

Date	Holiday	Office Status
Wednesday, January 1, 2025	New Year's Day	Bank Holiday – Closed
Monday, January 20, 2025	Martin Luther King Jr. Day	Bank Holiday
Monday, February 17, 2025	Presidents Day	Bank Holiday
Monday, May 26, 2025	Memorial Day	Bank Holiday – Closed
Thursday, June 19, 2025	Juneteenth	Bank Holiday
Friday, July 4, 2025	Independence Day	Bank Holiday – Closed
Monday, September 1, 2025	Labor Day	Bank Holiday – Closed
Monday, October 13, 2025	Columbus Day	Bank Holiday
Tuesday, November 11, 2025	Veterans Day	Bank Holiday
Thursday, November 27, 2025	Thanksgiving Day	Bank Holiday – Closed
Friday, November 28, 2025	Thanksgiving Holiday	Office Closed
Wednesday December 24, 2025	Christmas Eve	Office Closed
Thursday, December 25, 2025	Christmas Day	Bank Holiday – Closed

### Payroll Funding

- We will initiate the transfer of direct deposits, taxes, and invoices at **3:00 P.M.** two business days prior to the check date. Funds should be available at this time.

### Payroll Returns

- **Prenote Recommendation:** We highly recommend a prenote (preauthorization of electronic files) for new direct deposits. This process typically takes **one to two payroll cycles** (7-20 days), depending on the employee's bank policies. The employee's first paycheck after submitting a direct deposit authorization will generally be a live check.
- **Returned Deposits:** If a direct deposit is returned due to a changed or closed account, we will notify you immediately and return funds to your payroll impound account. It will be your responsibility to ensure the employee receives their wages.

### Insufficient Funds Policy

If any payroll transaction (tax, invoice, or net pay) is returned due to insufficient funds, we will notify you immediately and attempt to process the payment again. Payroll Express will impose Non-Sufficient Funds (NSF) fee of 2.5% of the unpaid transaction amount, in addition to a \$125.00 NSF processing fee.

#### Example Calculation

NSF Amounts:

- Direct Deposit NSF: \$10,000
- Invoice NSF: \$100
- Tax NSF: \$350

Total Unpaid Transaction Amount: \$10450

NSF Fee Calculation:

$$\begin{aligned} & \text{Unpaid Transaction Amount} \times 2.5\% + \$125 \\ &= \$10450 \times 2.5\% + \$125 \\ &= \$261.25 + \$125 \\ &= \$386.25 \end{aligned}$$

Following any insufficient funds transaction, Payroll Express reserves the right to mandate that all future payments be made exclusively via cash, cashier's check, or bank wire.