



2026 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 (2026)

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

Date	Holiday	Office Status
Thursday, January 1, 2026	New Year's Day	Bank Holiday – Closed
Monday, January 19, 2026	Martin Luther King Jr. Day	Bank Holiday
Monday, February 16, 2026	Presidents Day	Bank Holiday
Monday, May 25, 2026	Memorial Day	Bank Holiday – Closed
Friday, June 19, 2026	Juneteenth	Bank Holiday
Friday, July 3, 2026	Independence Day (Observed)	Bank Holiday – Closed
Monday, September 7, 2026	Labor Day	Bank Holiday – Closed
Monday, October 12, 2026	Columbus Day	Bank Holiday
Wednesday, November 11, 2026	Veterans Day	Bank Holiday
Thursday, November 26, 2026	Thanksgiving Day	Bank Holiday – Closed
Friday, November 27, 2026	Thanksgiving Holiday	Office Closed
Thursday, December 24, 2026	Christmas Eve	Office Closed
Friday, December 25, 2026	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.