

## Recipients

***Q. Why are there two "Name" fields on the recipient record?***

The "Name" field is the value that will be sent on the payment. The "Display Name" is how the name will display on templates and batches.

When adding recipients, use a consistent format when entering the "Display Name". Recipient lists are sorted by the Display Name by default. You may wish to enter them as "Last name, First Name MI" for consumer recipients, and "Business Name" for businesses.

***Q. If I check the "Send Email Notifications", will they be sent automatically every time I send a payment?***

Yes, but you can always override this when you initiate a batch by un-checking the "Notify" checkbox.

***Q. Can I send an email notification to more than one e-mail address?***

No. Only one notification address is supported.

***Q. What information is included on an e-mail notification and when is it sent?***

Notifications include your company name and process date of the payment (NOT the effective date). The notification is sent when the batch is processed by the financial institution (typically 1 to 2 business days prior to the effective date). Example: "A payroll from Acme Pistons, Inc was sent to your financial institution for 6/17/2008. As this is an automated notification, please do not reply to this email."

***Q. Do I have to enter a recipient to use the system?***

No, if you are sending a payment to a recipient that you will likely never deal with again, you can enter the payment information directly into the appropriate commercial payment menu. This includes ACH Single Payments, ACH Single Receipts, Wire Transfers and Tax Payments. Or, if you have a NACHA compliant payroll file, you can upload the file into our system.

***Q. Can I upload a list of recipients and/or payments into the system?***

Not at this time. You can make one-time payments by uploading recipients and payments is via a NACHA compliant file upload, but those recipients and payments are not stored for later use.

## Payments

***Q. I see payment types listed that I don't recognize. What are they?***

These are payment types that have not been enabled for your business. Please contact your financial institution representative for information on how to activate them.

***Q. I added a payment, but I don't see it on any template lists. Where did it go?***

You may have chosen a payment type that has not been enabled for your business. You cannot change a payment type once the payment has been saved. Delete the payment and re-add it using the appropriate payment type.

***Q. If I enter an amount on the payment, will I have to come to this screen each time the amount changes?***

No. This is a default amount only, and can be changed when initiating a batch. We recommend that if the amount is likely to change, you enter zero in the amount field so you don't accidentally send the wrong amount.

***Q. Do I need to set up a batch before adding a payment?***

No. A batch is created when you create the first recipient that uses the new batch. Select "New Batch" when entering a new payment to create the batch. After the payment is saved, the new batch will be listed in the "Existing Batch" drop down list.

***Q. What is a "Split" and how does it work?***

A "split" allows you enter a net pay amount and split it between up to 3 accounts. The amount you specify in "Split A" and "Split B" are deducted from the total amount entered on the batch, and the amount left over is sent to the "Primary Account." Example: Suzie wants \$50 of each paycheck to go to her daughter's account, and \$30 to her son's. If Suzie's net pay is \$400, \$50 goes to the daughter, \$30 to the son, and \$320 to her Primary Account.

NOTE: Q2 Online will not allow you to initiate a payment that does not at least cover the combined total of Splits A and B. If the total of the splits is more than the net pay entered, you will need to adjust the split before submitting the batch for payment. In the above example, Suzie's net pay must be at least \$80.01 or the system will not allow it to be processed (there must always funds left over to make a payment of at least \$0.01 to the Primary Account).

***Q. I don't see the "Split" option on my payment. What's wrong?***

The "Split" option is only available on the Payroll module.

## Initiating ACH Batches

***Q. I'm trying to import a file, and I'm getting an error. Help!***

The online service requires that all ACH files adhere to NACHA standards. If your file is not in NACHA format, you will receive an error message.

***Q. I'm getting the error message "Batch contains an invalid tax id".***

The Company ID field on the Batch Header Record must contain your company's Tax ID number. Online services can accommodate many popular formats for the TAX, such as "xx-xxxxxx" or "1+xxxxxxxxx".

However, for a match to be successful, the Company ID must match the Tax ID on the customer record in Q2 Central once all non-numeric characters are removed. Example: if the company's tax id is 12-3456789, the Company ID could be "123456789", "12-3456789", "A123456789" or even "1234567890" would be acceptable.

If you originate for more than one tax id, you will need to enter any additional tax ids as Subsidiaries on the Subsidiaries menu before you can import the file.

***Q. Can I import a file with information for more than one company?***

No. At this time, online can import files with only one batch/company. In NACHA terms, this means there can be only one "5" and "8" record present.

***Q. Can I import a file with more than one settlement account?***

No. At this time, a file containing more than one settlement account will be rejected.

***Q. I know that the person importing a file must be granted access to the settlement account or the file import will fail, but my company policy forbids my staff from seeing the account balances or being able to otherwise transfer out of this account. What are my options?***

You can set the account rights for your staff to "Withdrawal" only (or "Deposit" if they are importing debit files). This will prevent them from seeing the account on the Account Overview and Account History screens, but still permit them to initiate ACH transactions against it. This applies to ACH batches as well as imported files.

## Initiating ACH Batches

***Q. I selected a From Account and Effective Date on the screen when I imported my file, but that's not what I saw on the confirmation screen. What happened?***

Imported files are passed through the system as-is. Q2 Online gets the settlement account (if present), effective date and all other payment information from the file during import. Selections on the batch screen are ignored during import.

***Q. I'm trying to set up a recurring payroll on the 30th of the month, it won't let me. The 30th is a Saturday.***

You must select a valid business day for the first payment. Thereafter, if a payment falls on a non-business day, the payment will be moved to the previous business day (for credit files) or the next business day (for debits).

***Q. But I want my recurring debit file to be moved to the day PRIOR if it falls on a non-business day!***

In order to err on the side of safety, we adhere to the Regulation E requirement that a customer cannot be debited earlier than they originally authorized.

***Q. When I try to enter an amount then move to the next amount, the cursor won't move, and the amount decreases by a dollar.***

Although the batch screen looks like a spreadsheet, it is not. The up and down arrow keys are shortcuts to increase and decrease the amount by \$1. To move to the next amount, use your mouse or the TAB key.

***Q. Oops! I just noticed that I misspelled a template name. How do I fix it?***

Template names cannot be changed once entered. You will need to create a new template and move all the existing payments to the new template.

## **Initiating ACH Batches**

***Q. My template list is getting large and hard to manage. What are my options?***

You can always create separate templates and move the payments to them.

***Q. I drafted a batch effective two days from now. At around 7:00 PM, I went to approve it, and the system wouldn't let me. What happened? Don't I have one day ACH enabled?***

Online locks in the processing date when batch is drafted. This date is determined by when the earliest date is that a batch COULD be processed, which is 2 business days prior to the effective date for credits. You must approve it prior to this date, even if one day ACH is enabled. Once the daily cut off time is reached, the system switches to the next business day.

## **Tax Payments**

***Q. Do I need to register with the government prior to sending an electronic tax payment?***

Yes. Visit [www.eftps.org](http://www.eftps.org) to sign up for Federal Tax Payments. Enrollment procedures for state tax payments vary by state: please consult your accountant. If you send a tax payment prior to registering, your tax payment will likely be rejected.

***Q. I entered a tax period end date of 6/16/2008, but it's showing as 6/30/2008 on the addenda record.***

This is normal. The government uses on the month and year to apply your tax payment, so Online standardizes all dates to "30".

***Q. I pay taxes for affiliates that are incorporated in several states. As a result, I need to use different payment information for some. What can I do?***

Online defaults to the payment information appropriate to your business's home state. If you need to pay to a different region (federal taxes are split into North and South regions), you can replace the default information for a particular payment. It will revert back to the default the next time you do a tax payment. Please consult [www.eftps.org](http://www.eftps.org) for the proper payment region for your business(s).

## **Wire Transfers**

***Q. I don't see all of the fields that I can use on FedLine. How can I enter them?***

Online supports the most common wire transfer format and fields. However, it cannot encompass all of them. If a required field is missing, you may want to contact the recipient and determine if a different field, such as the Message to the Beneficiary, can be used instead.

***Q. My business enforces dual control for wires. I know how to set this up if the amount goes over a specific amount, but what if I want to force dual approval for ALL wires?***

Set the dollar value to \$0.00 and all wires will require a second approval. This applies to all modules.

## **User Rights**

***Q. I want to grant Fred rights to manage rights for other users, but there are accounts that I don't want him to access.***

Granting access to Manage Rights also gives the person rights to manage their OWN rights. If you restricted access to accounts for Fred, he would be able to log on and grant himself rights to them.

Carefully consider to whom you wish to grant Manage Rights.