

Client Handbook

Thank you again for the opportunity to handle your Payroll, Human Resources, and Time needs. We know your journey is just starting with us, and we want to provide a singular document outlining some items that don't always get discussed during the sales and implementation process:

- ✓ **ACH and Wire Policies**
- ✓ **Deadlines for Payroll**
- ✓ **Company Hierarchy/Escalation**
- ✓ **Our Knowledgebase**
- ✓ **Bank Holidays and Closures**
- ✓ **Referral Program**
- ✓ **Security**
- ✓ **A Full List of Services**

CPS Communications

Our team primarily sends out communications regarding upcoming deadlines, holiday payroll reminders, informational webinars, and platform updates via our newsletter emails.

If you, or any member of your team who should be receiving this information, are not currently subscribed to our client newsletter list, please let us know!

As always, if you have any questions or concerns about any items in the Handbook, please feel free to contact your payroll specialist. You can also call or swing by:

P: 501.225.6555

A: 2311 Biscayne Drive, Ste 301 Little Rock, AR 72227



**COMPLETE
PAYROLL**

PAYROLL • TIME • HR



ACH Return Policy

There are times when an ACH draft does not clear for some reason. This could be an impound draft (DD, Tax, Fee) from the client or a deposit to an employee who has closed an account or provided an incorrect account number. Below outlines both scenarios and our rules around those items.

Company Impound Return Policy

Complete Payroll will typically receive a return notice for a Company Impound two banking days after the original draft date. The Payroll Specialist will notify the Payroll Admin of the return and provide wire instructions to repay the Complete Payroll Trust account. Wire (Guaranteed Funds) is the only accepted method for repayment of outstanding balances. The fee for this depends on the timetable of repayment:

- **Day of Return/Notice:** \$50 per returned amount (Tax and DD would be two returns)
- **Day after Return/Notice:** \$50 per returned amount + 1% of balance due
- **Day 2 after Return/Notice:** \$50 per returned amount + 3% of balance due
- **Day 3 after Return/Notice:** \$50 per returned amount + 5% of balance due

On a second incident of return, client will be required to wire payroll funds for two consecutive payrolls. On a third incident of return, client will be required wire payroll funds for six months of payrolls. On fourth incident of return, client will be transitioned.

Employee Direct Deposit Return Policy

Complete Payroll will typically receive a return notice on an Employee Deposit two banking days after the date of the payment. So, if an employee is paid on Wednesday, Complete Payroll is notified on Friday. Because of this, we cannot make any additional transfers of the money until we are notified the funds have been returned to our Trust accounts. Once we are notified:

Your Payroll Specialist will reach out the Payroll Admin at your company and explain the return and provide two options: 1) Have the employee provide the correct account and we will redeliver the funds or 2) Return the funds to the client and allow them to disburse to the employee. If we do not have an answer from the client by the morning of two banking days later, we will return the funds to the client, so they can disburse and notify the client of this.

The fee of \$40 for an Employee Return will be charged to the next invoice for the client and the client will use their discretion on if and how to bill the employee for the correction.

Wire Policy

Complete Payroll has multiple partnerships with banks who assist with the transferring of all payroll funds through ACH. Based on some of their regulations, there are times where federal wires are required instead of the standard ACH. If a wire is ever needed, your payroll specialist will promptly let you know and discuss timelines. Below is our standard policy on when a wire is required.

Clients will wire funds for the total payroll (unless noted otherwise) when one or more of the following criteria are met:

1. The Total Tax Liability is \$100,000 or higher during one deposit frequency (Client will only wire tax amount)
2. The total Direct Deposit Liability is \$500,000 or higher for a single payroll
3. The Direct Deposit Liability for a single employee is \$100,000 or higher for a single payroll
4. The required two banking day window is not met for a direct deposit payroll.

Cutoff Times

When a wire is required, funds must be received in our Trust account by 2 PM CST, one day prior to check date. If the wire is received after this time, the check date must be moved.

For tax payments only, funds must be received in our trust account by 2 PM CST on check date. Tax payments will not be remitted until the wire is received.

Other Policies

We know there are other policies and procedures that are important, and our clients care about. So, we have created a section in our Knowledgebase to list all policies for transparency. Click the link below to review any policies we have.

[All Policies](#)

Deadlines and Important Dates

All payroll clients have consistent deadlines that align with NACHA (banking) regulations that are consistent across the country. Remember that once payroll is submitted, processing will begin immediately and can't be reversed without a void transaction.

Payroll Submission Deadlines

There are different submission deadlines depending on how your employees are paid. These dates are broken out into two main types, which include Payrolls with Direct Deposit and Payrolls without Direct Deposit. Remember all deadlines are based on banking days, so weekends and holidays don't count as banking days.

- For Payrolls with Direct Deposit, we ask for three banking days lead to process your payroll and require two banking days lead as the absolute cutoff. This means that if your payroll date is a Friday, we ask that you submit your payroll by Tuesday. If this is not possible, we must have your payroll submitted by Wednesday with a specific time provided by your specialist.
- For Payrolls without Direct Deposit, we can run your payroll up to the day of payroll. Remember to factor in shipping times for any paper checks!

Cutoff Time to submit payroll on submission day

The cutoff time on your submission day will be provided by your specialist. If you have any concern with that time, you can reach out. Many factors go into the cutoff time such as submitting your own payroll, size of payroll, and complexity. We are partners with our clients on this and will find something agreeable for everyone.

Banking Holidays - Remember, these don't count as Banking Days

- New Year's Day - January 1st of each year
- MLK Day - Third Monday of January
- President's Day - Third Monday of February
- Memorial Day - Last Monday of May
- Juneteenth - June 19th of each year
- Independence Day - July 4th of each year
- Labor Day - First Monday of September
- Columbus Day - Second Monday of October
- Veteran's Day - November 11th of each year
- Thanksgiving Day - Fourth Thursday in November
- Christmas Day - December 25th of each year

CPS Closures - Banking days

- Good Friday - Around the beginning of April
- Day After Thanksgiving - Fourth Friday in November
- Christmas Eve (Leave Early) - December 24th of each year

Knowledgebase

At Complete Payroll, we know we provide great customer service and make ourselves available at all times. However, sometimes clients want to find the answer for themselves or want an even quicker resolution. For these instances, we have provided our clients a complete Knowledgebase of help articles. Topics include software guides, compliance info, and blasts on our new releases with new features. There is even a place to submit requests for new content. Once you open the site, you will find sections at the top for Managers/Admins and Employees along with Recent Articles. Click the link below and bookmark!

[Knowledgebase](#)

Referral Program

Our growth and success can be directly tied to our clients and partners sending their friends our way. We are honored that you trust us and appreciate what we do enough to tell your friends, colleagues, and coworkers. For any client that sends us a new client referral, and they become a client, we will provide a credit of 30% of the new client's fees to your bill. If you send us a \$3,000 per year client, we will give you a statement credit of \$900! Reach out to your payroll specialist with the person's name and company and that's it!

Security and Confidentiality

We know how sensitive your payroll data is which is why we have some best practices we want you to know about.

- We do not speak to any employees at your company. We never want to risk speaking out of turn or providing incorrect information. Everything goes through you or your designated contacts.
- We only speak to contacts on our approved list. Please remember to add any contact (Owner, CFO, HR Director, etc.) that is a regular contact for information in your company. Even if the owner calls and they aren't on the list, we will ask to get approval from the main point of contact first.
- We use Microsoft's secure email service for sending any email with payroll data. This includes PDF and Excel files as well as details in the body of the email. We will not send without security on the email as this puts your data in jeopardy if your email is hacked.
- We do not sell your data to anyone.
- We do not give out your name as a reference unless you have given us blanket approval or specific approval for a certain prospect.
- All of our payroll systems require 2Factor authentication to login, similar to banking websites.

If you ever have any concerns about our security practices, please reach out to your Payroll Specialist.

Some Extra Services You Might Have Missed

During the sales cycle, our Solutions Consultants try to find the products that most fit your needs, but sometimes items slip through the cracks and aren't discussed. Below are some services that existing clients discover and find valuable.

Service	Brief Description
401k Integrations	Choose from a list of over 30 401 carriers to integrate. Carriers with a 180 integration will send payroll submissions. Carriers with a 360 integration will update elections in our platform.
Accounting Integrations	Connect your accounting system to allow us to transmit your payroll accounting entries to your ERP/Accounting system.
Expense Management	Provide employees a way to track and submit expenses. Once submitted, dictate workflows of approval and automation of payout on the payroll system.
Pay as You Go Workers Comp	Track Workers Comp codes in our system and we will automatically transmit to your WC carrier.
Robust Scheduling	Create customized schedules each week based on needs and templates. Track costs so you don't over schedule.
Background Checks	Run background checks and receive results directly from our system.
Earned Wage Access	Provide employees the ability to access their wages early with no cost to the employer.
EDI Benefit Carrier Feeds	Setup direct feeds to your benefit carriers to automate adds/drops/changes
COBRA	Setup your COBRA in our system with automated notifications and turnkey management of COBRA participants
Verification of Employment	Automate VoEs through our API to reduce workload
Work Opportunity Tax Credit	Track WOTC questionnaires and auto file for credits
E-Verify	Run all E-Verify requests through our system

Cheat Sheet for Important Quarter End Dates

Remember that the below dates are approximate and an email blast will be sent out with exact dates based on the calendar. The below dates ensure a successful quarter and year end for all clients.

Q1 End (March)	
Around March 28th	The last day to submit quarter-end adjustments without the need for an amendment
Around April 12th	All quarterly report copies will be posted to client portals
Around May 3 rd	Corrections and Amendments will be processed that missed deadline
Q2 End (June)	
Around June 28th	The last day to submit quarter-end adjustments without the need for an amendment
Around July 12th	All quarterly report copies will be posted to client portals
Around August 3 rd	Corrections and Amendments will be processed that missed deadline
Q3 End (September)	
Around September 28th	The last day to submit quarter-end adjustments without the need for an amendment
Around October 12th	All quarterly report copies will be posted to client portals
Around November 3 rd	Corrections and Amendments will be processed that missed deadline
Q4 End (December)	
Around December 28th	The last day to submit quarter-end/year-end adjustments without the need for an amendment
Around January 5 th	Last day to make any demographic data corrections to W2s before printing
Around January 10 th	Last day to submit 1099 data without late fees
Around January 12 th	All quarterly report copies will be posted to client portals
Around January 20 th	All W2s will be mailed out by this date
Around February 2 nd	Corrections and Amendments will be processed that missed deadline