WebERF

ACH Processing Instructions

Table of Contents

Setup/Edit Employer EFT Account Details

By setting up bank account details, you will be able to make payments electronically via Electronic Funds Transfer (EFT) any time you choose to do so, for any payments that may be made electronically. This process is also referred to as ACH processing, or Automated Clearinghouse.

Before you can make payments via EFT, you must set-up bank routing and bank information. To do this, click on the Setup/Edit Employer EFT Account Details link on the WebERF home page to display the Setup/Edit EFT Account Details – Employer page.

Use the Setup/Edit EFT Account Details – Employer page to identify/edit bank routing and account details for EFT processing. Only a single bank routing and account number may be entered for EFT processing.

You can use the Setup/Edit EFT Account Details – Employer Page to set-up a single bank account and routing number for the account for which funds will be withdrawn for payment.

Enter the bank routing and account number in the Bank Routing Number and Bank Account Number fields on the Setup/Edit EFT Account Details – Employer page *(special characters such as @, #, $, %, &, etc., are not allowed in these fields)*. This account will be used for all EFT transactions you initiate. Only one account may be set-up. Click the Save button to save the information.

An eight-digit or nine-digit number may be entered in the Bank Routing Number field. Although your bank routing number is nine digits in length, WebERF only requires that you enter the first eight-digits. Based on the first eight-digits, WebERF can identify the bank associated with the routing number entered and the Bank Name field will automatically populate. All bank account numbers, except for the last four digits, will be masked (hidden) by the WebERF application.

Bank routing numbers will be validated and the page will refresh and display the corresponding name of the bank in the **Bank Name** field.

The bank account number information will be encrypted in the database and will never be displayed in clear text on any WebERF page. Only the last four-digits of the bank account number will be displayed for account identification purposes. The bank routing number will be displayed in clear text.

The following message will display when the **Save** button is clicked:
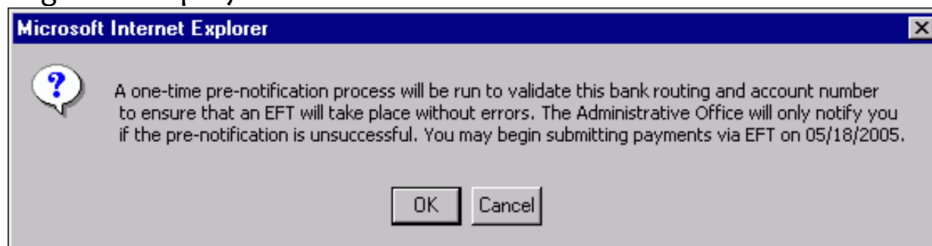
Click the **Cancel** button in the message box to return to the Setup/Edit EFT Account Details – Employer page without saving or click the **OK** button to save the account information. A confirmation message, "*Routing and account information successfully updated*", will display after the **OK** button is clicked.

This action will initiate the Pre-Note process. Additional information related to the Pre-Note process is included in the "Pre-Notification Process" section of this guide.

If the account numbers entered are not valid, the message "*Entry not valid*" will display and the information on the **Bank Routing Number** and the **Bank Account Number** fields will be erased.

Please note: The default payment option is "check"; therefore, you will continue to have the option to pay via check anytime you wish after bank account details are set-up.

Deleting or Updating Employer Bank Account Details

To permanently delete account information, you can clear the values in the Bank Routing Number and Bank Account Number fields and click the Save button. This action will remove the data from the database; if you wish to utilize EFT in the future, you will be required to enter new routing and account information before doing so (and this will trigger the Pre-Note process again).

To update bank account details, enter the new number(s) in the Bank Routing Number field and/or Bank Account Number field and click the Save button.

Any time a new bank account or routing number is entered, a Pre-Note must be generated. The Pre-Notification process confirms that the bank routing and account numbers are valid and that communication are successful. Refer to the section of this section titled "Pre-Notification Process" for additional details.

The save action links the bank routing and account details to the employer. The act of linking these values does not indicate that eth employer always wishes to pay via EFT; however, the information is stored for use on those occasions when the employer indicates that they wish to pay via EFT. The bank account number will be encrypted and stored in the database.

Pre-Notification Process

A one-time Pre-Notification process ("dry run") will be run to validate the bank routing and account number information to ensure that the EFT will take place without errors anytime you set up a new bank account or changes the information on the Setup/Edit EFT Account Details – Employer page. This process validates the bank name based on the routing number entered and displays the name after locating it.

The Trust Fund Office will only notify you if the Pre-Note process is not successful. No EFT processing will be allowed until 7-days from the date on which you completed the account information set-up. Your Pre-Note status will be displayed on the WebERF Home page, next to the WebERF Setup/Edit EFT Account Details – Employer link.

On the date indicated, the payment method "EFT" will then be available for selection by the employer on the Payment Details page after report finalization.
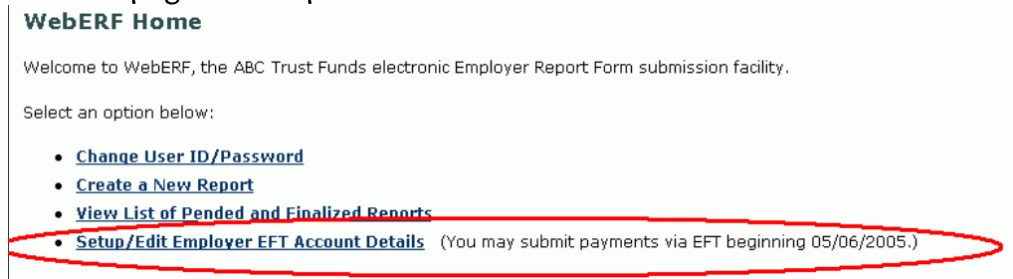
Refer to the "Electronic Funds Transfer (EFT) Payments" section of this section for additional details on making payments via EFT.

Electronic Funds Transfer (EFT) Payments

The Electronic Funds Transfer (EFT) feature allows employers to make payments electronically. If you have set-up EFT account details, you will have the option to make payments via EFT beginning 7-days after initial set-up. Refer to the section titled "Setup/Edit EFT Account Details – Employer" for additional details.

When you click the **Finalize** button on the Computation of Payments page, the Finalize Payment page displays.

The **EFT** field contains a checkbox for those payments that may be made via EFT (only those payments identified by the Trust Fund Office as payable via EFT will have the checkbox next to them). For example, in the screenshot below, the first payment may be made either by check or EFT, while the second payment may only be made by check:

If you are eligible and set-up for EFT payments, the EFT checkbox will be available. You may check the **EFT** checkbox to pay via EFT and enter a payment date that is greater than today's date (but no greater than the report delinquency date) in the **Pymt Date** field. This field is required. If no value is entered in this field, the message *"Payment Date is required"* will display. A report may not be finalized until a valid payment date is entered. If you elect to pay via EFT, you must pay the amount due in full (no partial payments allowed). If you want to pay by check, leave the **EFT** checkbox un-checked and do not enter a value in the **Pymt Date** field.

Click the **Finalize** button to finalize the payment information or click the **Cancel** button to return to the Computation of Payments page without finalizing the report. When you click the **Finalize** button, the following confirmation message will display:
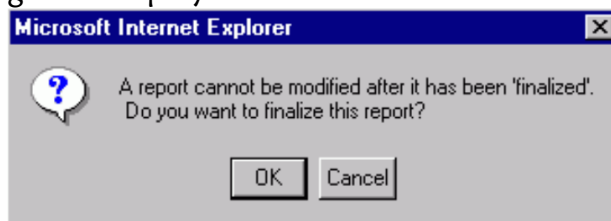
Click the **OK** button in the message box to complete the finalization process and return to the Computation of Payments page. Click the **Cancel** button to return to the Finalize Payment page without finalizing the report.

After finalization, the Computation of Payments page will display with an EDI Reference Number and complete payment information is available by clicking the **Payment Coupon** button. You can print the Payment Details page to submit along with any manual checks.