

Same Day ACH a 'Lifesaver' for Many Complete Payroll Solutions Clients

Payroll errors are a fact of life. The question is how fast they can be fixed. For clients of Complete Payroll Solutions, the answer is pretty fast, thanks to Same Day ACH.

"Same Day ACH allows us to quickly resolve client issues in the same business day," said John Pettengill, CEO of Complete Payroll Solutions. Headquartered in Springfield, Massachusetts, with over 10,000 clients across all 50 states, Complete Payroll Solutions is one of the largest and fastest-growing privately held human resources, benefits, and payroll service providers in the country.

"In the past, clients would have to advance cash to employees or have them wait until the next business day when an error occurred. This was especially problematic when the error happened on a Friday, or a long holiday weekend and their employees were relying on the funds," said Pettengill.

"Many employees live paycheck-to-paycheck and the ability to offer same day pay has been a lifesaver for many of our clients," said Pettengill, adding that those clients appreciate Complete Payroll Solutions offering Same Day ACH.

Complete Payroll Solutions' staff also prefers Same Day ACH if a larger client doesn't process its payroll in a timely manner.

"The manual process of submitting same day wires was disruptive and time-consuming for our staff. Now with Same Day ACH we are able to process the transactions in a fraction of the time," said Pettengill. "Same Day ACH has helped us immensely when an error is caused by either a client or Complete Payroll Solutions. We can quickly correct the issue allowing employees to be paid accurately and timely."

Complete Payroll Solutions works with Webster Bank, a big supporter of Same Day ACH, which marks its fifth anniversary in September 2021.

"The Webster team worked diligently to ensure our clients, like Complete Payroll Solutions, would have access to originate Same Day ACH payments the day it became available. We have continued to develop our solutions as Same Day ACH has been enhanced throughout the years," said Stacy Nascimento, Sr. Product Manager for ACH products at Connecticut-based Webster Bank, a member of Nacha's Payments Innovation Alliance.

"Business continuity planning is a critical component of the solutions that Webster offers Complete Payroll Solutions, and Same Day ACH origination improved our capabilities exponentially. It is a game changer for emergency payroll payments, which used to be transmitted via wire, check, or simply delayed," said Nascimento. In fact, Webster Bank actively encourages commercial customers to use Same Day ACH.

"It's part of our pre-call planning to ensure we mention when reviewing relationships with clients and discussing their need for ACH origination, and it's also an alternative discussed for clients with wires, when appropriate," said Mike Guay, Treasury Sales Officer for Webster.

The quadrupling of the per payment limit to \$100,000 in 2020 allowed Complete Payroll Solutions to offer Same Day ACH to more clients. Since Same Day ACH hours were extended in March 2021, Complete Payroll Solutions has used the extra time to help more clients resolve issues the same day. Pettengill said it's been "extremely valuable to ensure we provide the highest level of service to our clients."



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