

Bank Holidays and ACH Processing for Direct Deposits

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We have partnered with **Gusto Payroll** as our payroll processor of choice. This is the only payroll processing system that we provide full-service payroll processing support for. If you are using a different platform for payroll processing, please refer to their support teams directly for more guidance.

ACH and Direct Deposit Processing Speeds



Payrolls that include **Direct Deposits** require a lead time of at least:
2-business days prior to your check date

To ensure the timeliness of your payroll processing, we ask that you review and approve all payrolls at least 2-business days before we submit them for final processing. This allows the ACH and banking systems the correct amount of time to properly process ACH requests for direct deposit.

Bank Holidays and ACH Processing Holidays



ACH Payments will not process on the observances of
Bank Holidays and **ACH Processing Holidays**

List of Federal Bank Holidays and ACH Processing Holidays

New Years Day	Labor Day
Martin Luther King Jr. Day	Indigenous People's Day
Presidents Day	Veterans Day
Memorial Day	Thanksgiving Day
Juneteenth Day	Christmas Day
Independence Day	

Effect on Check Dates



Check Dates cannot fall on
a Bank Holiday or ACH Processing Holiday
(and typically bump back processing deadlines for direct deposits)

Effect on Processing Deadlines



Bank Holidays and **ACH Processing Holidays**
do not count as business days
(and typically bump back processing deadlines for direct deposits)

