

ACH Credit Limit FAQs

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ACH Credit Limits Frequently Asked Questions

- Why am I being assigned an ACH credit limit?
 - ACH credit limit monitoring is a requirement of National Automated Clearinghouse Association (NACHA), but we are also implementing these limits to protect your company from overpaying employees and potential fraud.

- How is my ACH credit limit determined?
 - Our Money Movement team has reviewed the direct deposit amounts from each of your Regular payrolls and determined an average amount plus an estimated allowance for common variations that may occur. Payrolls that are for tax reporting purposes only (RSU, stock options) will not impact the exposure limit. The exposure limit is imposed on direct deposit amounts only.

- What is my ACH credit limit?
 - The Payroll Contact listed in UKG will receive an email with a specific ACH credit limit for each EIN.

- What would cause my ACH credit limit to be exceeded?
 - Raises, Bonuses, New Hires

- How do I know my ACH credit limit is exceeded?
 - If you have exceeded your ACH credit limit, you will receive a pop-up notification when closing your payroll.

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- What should I do if my ACH credit limit is exceeded?
 - Review your payroll totals and confirm everything is valid. Close your payroll. Complete the [Wurk ACH Limit Client Validation](#) Smartsheet form as to why your direct deposit amount is larger than normal.

- What supporting documentation should be provided if my ACH credit limit is exceeded?
 - The **Wurk ACH Limit Client Validation** Smartsheet form. Please include any amounts related to bonuses, raises, and/or new hires.

 - How do I get my ACH credit limit increased and will the limit be temporary or permanent?
 - Please complete the **Wurk ACH Limit Client Validation** Smartsheet form stating the reason for the increase. The reason will determine if the increase is temporary or permanent. All limits will be reviewed on a quarterly basis to account for any direct deposit increases or decreases.

 - Can I proactively reach out to increase my ACH credit limit if I know I will have additional direct deposit funds?
 - Yes, please complete the **Wurk ACH Limit Client Validation** Smartsheet form and provide as much detail as possible.
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