

Quickstart Guide

Online Payroll

The secure, convenient way to pay and manage payroll.



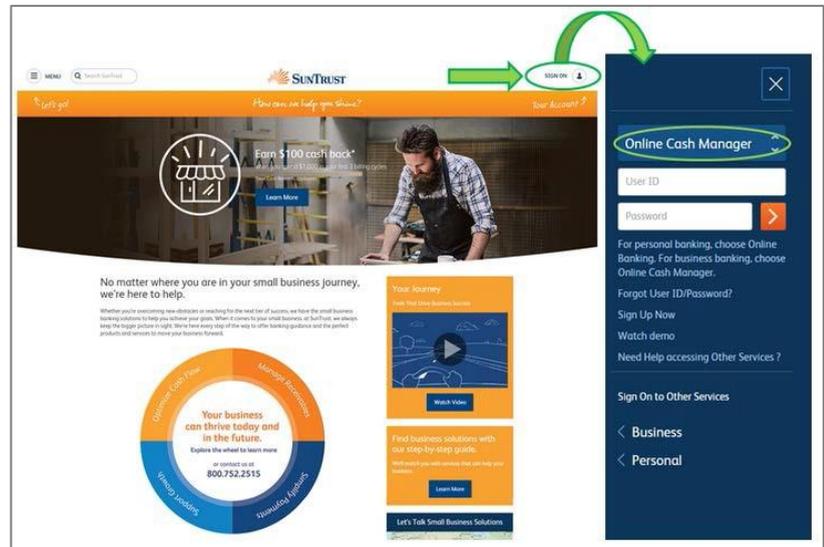
Getting Started with Online Payroll

It's easy to get started with Online Payroll. Just follow these simple steps.

First, sign on to Online Cash Manager.*

Go to suntrust.com. From the Small Business section, select Online Cash Manager. Then, enter your user ID and password. Click Sign On.

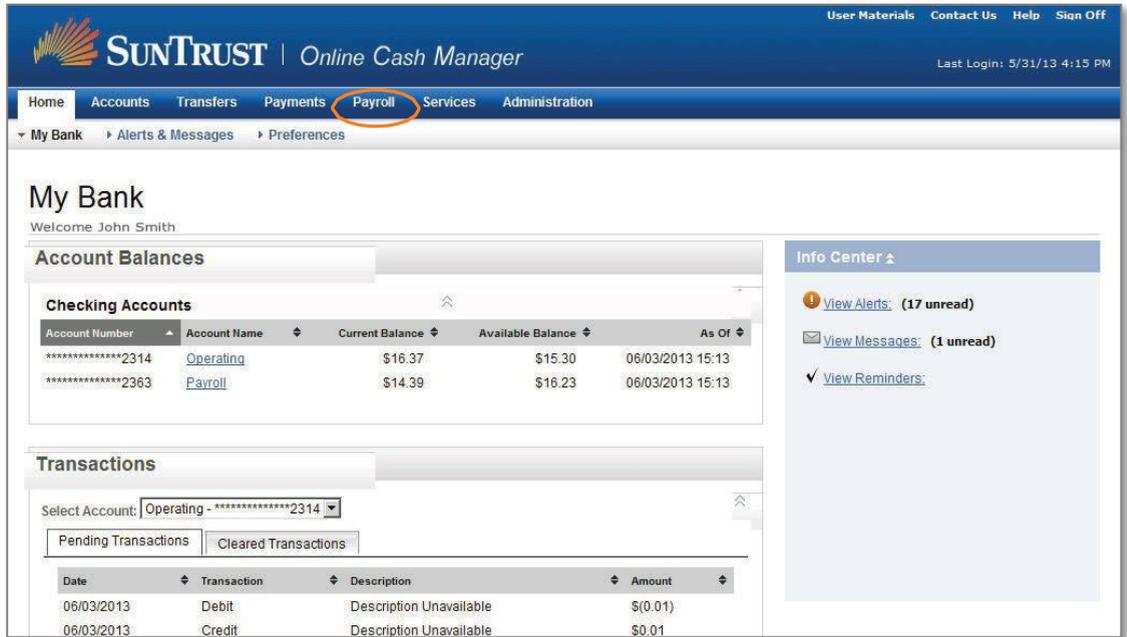
*If you aren't yet set up to use Online Cash Manager, go to suntrust.com/ocm to learn more.



Specific notice to terminate Online Payroll must be given to Bank by Company. Such notice to terminate is separate and distinct from notice to terminate Online Cash Manager.

Getting Started with Online Payroll, *continued*

Then click on **Payroll** to begin using the Online Payroll service.



The screenshot displays the SunTrust Online Cash Manager interface. At the top, the SunTrust logo and "Online Cash Manager" are visible, along with navigation links for "User Materials", "Contact Us", "Help", and "Sign Off". The user's last login is noted as "5/31/13 4:15 PM". The main navigation bar includes "Home", "Accounts", "Transfers", "Payments", "Payroll" (highlighted with a red circle), "Services", and "Administration". Below this, a secondary navigation bar shows "My Bank", "Alerts & Messages", and "Preferences".

The "My Bank" section is active, displaying a welcome message for "John Smith". The "Account Balances" section shows a table of checking accounts:

Account Number	Account Name	Current Balance	Available Balance	As Of
*****2314	Operating	\$16.37	\$15.30	06/03/2013 15:13
*****2363	Payroll	\$14.39	\$16.23	06/03/2013 15:13

The "Transactions" section is also visible, with a dropdown menu set to "Operating - *****2314". It shows a table of transactions:

Date	Transaction	Description	Amount
06/03/2013	Debit	Description Unavailable	\$(0.01)
06/03/2013	Credit	Description Unavailable	\$0.01

On the right side, the "Info Center" contains links for "View Alerts: (17 unread)", "View Messages: (1 unread)", and "View Reminders".

Step 1: Company Setup

To expedite setup of your Online Payroll service, have the following information available when you begin online enrollment:

Company Information

- Proof of your Federal Employer Identification Number, which can be a letter from the IRS (from the last 2 years), 8109 Deposit Coupon, or SS-4 form from the IRS (from the last 2 years)
- State Income Tax number (if applicable) and State Unemployment number and rate
- Pay schedule for your first payroll
- Deductions for your employees

Employee Information

- Employee personal information: name, address, email, social security number
- Pay information: hire date, birth date, status type (active, new hire, terminated), pay type (hourly, salary), pay amount
- Direct Deposit information (if applicable)
- Tax (W-4) information: Filing Status (married, single), allowances
- Deduction amounts (if applicable)

The screenshot displays the SunTrust Online Payroll setup interface. At the top, there is a navigation bar with the SunTrust logo, 'Welcome', 'Enroll Now', 'Resources', and 'Login' links. The main heading is 'Company Contact Information'. Below this, there are three tabs: 'COMPANY SETUP', 'FORMS', and 'EMPLOYEE SETUP'. The 'COMPANY SETUP' tab is active. A note states: 'Please Note: Changes made in the payroll system do not automatically update Online Cash Manager. Be sure to update Online Cash Manager with any changes made in the payroll system.' The form is titled 'COMPANY NAME & ADDRESS' and includes fields for 'Company's Legal Name', 'Doing Business As (DBA)', 'Company Type', 'Address', 'City', 'State', 'Zip', and 'Phone Number'. The 'Company Type' dropdown is set to 'Corporation'. The 'Address' field is filled with '123 MAIN STREET'. The 'City' field is filled with 'ATLANTA'. The 'State' dropdown is set to 'GEORGIA'. The 'Zip' field is filled with '30301'. The 'Phone Number' field is filled with '4075551212'. There are also two informational boxes on the right: 'EMPLOYEE LOGIN' and 'BEFORE BE GOING TO ENROLLMENT'. The 'BEFORE BE GOING TO ENROLLMENT' box contains the text: 'Employees: Click on the links below to learn what information you need on hand to complete enrollment. Company information Employee information'. At the bottom, there is a section for 'COMPANY CONTACTS' and a 'PAYROLL APPROVER' section with a 'First Name' field.

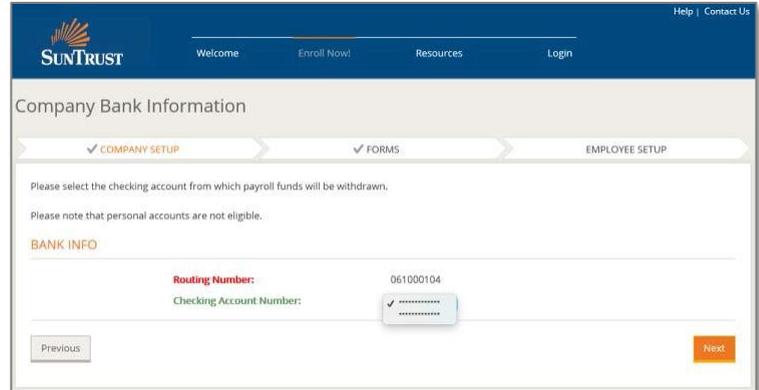
Your basic company information is pre-filled based on your Online Cash Manager profile.



Step 2: Account Number and Routing Number

Select the **Checking Account Number** from the drop-down list you would like to use for payroll. This is the account that will be debited at the time you submit payroll.

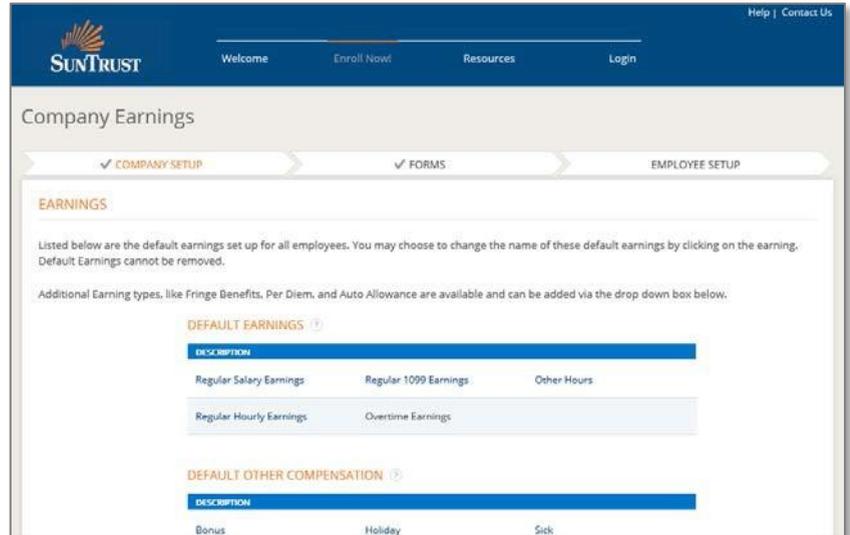
Note that the **Routing Number** used for Online Payroll is SunTrust's primary routing number used for all electronic payments. This number does not need to match the routing number associated with your checking account.



The screenshot shows the SunTrust online payroll setup interface. At the top, there is a blue header with the SunTrust logo on the left and navigation links for "Welcome", "Enroll Now!", "Resources", and "Login" in the center. On the far right of the header are links for "Help" and "Contact Us". Below the header, the page title is "Company Bank Information". A progress bar shows three steps: "COMPANY SETUP" (completed), "FORMS" (current step), and "EMPLOYEE SETUP". The main content area contains instructions: "Please select the checking account from which payroll funds will be withdrawn." and "Please note that personal accounts are not eligible." Below this is a section titled "BANK INFO" with two fields: "Routing Number:" with the value "061000104" and "Checking Account Number:" with a dropdown menu showing a checkmark and a masked number "*****". At the bottom of the form are "Previous" and "Next" buttons.

Step 3: Default Earnings Type

Select your **Default Earnings** type. The most common earnings types are listed, however additional earnings types may be added at any time.



The screenshot shows the SunTrust 'Company Earnings' configuration page. At the top, there is a navigation bar with the SunTrust logo and links for 'Welcome', 'Enroll Now!', 'Resources', and 'Login'. Below this is a breadcrumb trail: 'COMPANY SETUP' (checked), 'FORMS', and 'EMPLOYEE SETUP'. The main heading is 'EARNINGS'. A text block explains that the listed earnings are defaults for all employees and cannot be removed, but additional types like Fringe Benefits, Per Diem, and Auto Allowance can be added via a dropdown. The page is divided into two sections: 'DEFAULT EARNINGS' and 'DEFAULT OTHER COMPENSATION'. Each section has a 'DESCRIPTION' header and a table of earnings types.

DEFAULT EARNINGS		
DESCRIPTION		
Regular Salary Earnings	Regular 1099 Earnings	Other Hours
Regular Hourly Earnings	Overtime Earnings	

DEFAULT OTHER COMPENSATION		
DESCRIPTION		
Bonus	Holiday	Sick

Step 4: Federal Employer Identification Number

Enter your Federal Employer Identification Number (FEIN) and all states where you transact business or employ individuals.

The Employer ID Number field is pre-filled with the FEIN from your Online Cash Manager profile. Please verify that this is the FEIN associated with the entity you are enrolling in Online Payroll, and update this field as needed.

If you are in the process of applying for your State Tax ID number, note that additional per payroll fees will apply if this information is not provided within 30 days of your completed enrollment.

The screenshot shows the SunTrust online payroll setup interface. At the top, there is a navigation bar with the SunTrust logo and links for 'Welcome', 'Enroll Now!', 'Resources', and 'Login'. Below this is a breadcrumb trail: 'Company Tax IDs' > 'COMPANY SETUP' > 'FORMS' > 'EMPLOYEE SETUP'. The main content area is titled 'Company Tax IDs' and contains instructions for providing federal, state, and local tax information. It includes a section for 'FEDERAL TAX INFORMATION' with a required field for 'Federal Employer Identification Number (FEIN): *' containing the value '00-1234567'. Below this is a section for 'STATE TAX INFORMATION' with a table for entering state tax details.

STATE	STATE INCOME TAX ID #	DEPOSIT FREQUENCY	STATE UNEMPLOYMENT TAX ID #	SUI RATE %	SUI STATUS	ACTION
GEORGIA	APPLIED FOR	Next Day	APPLIED FOR	2.3	Subject	Edit

Step 5: Pay Period Information

The screenshot shows the 'Company Pay Frequency' setup screen. At the top, there is a navigation bar with the SunTrust logo and links for 'Welcome', 'Enroll Now!', 'Resources', and 'Login'. Below the navigation bar, there are three progress indicators: 'COMPANY SETUP' (checked), 'FORMS', and 'EMPLOYEE SETUP'. The main heading is 'Company Pay Frequency'. Below this, there is a sub-heading 'PAYROLL FREQUENCY'. The text reads: 'To begin building your payroll schedule, please select your payroll frequency:'. Below this, there is a dropdown menu labeled 'Select your new payroll frequency:' with the option 'Every Other Week (Bi-Weekly)' selected. At the bottom of the form, there are 'Previous' and 'Next' buttons. At the very bottom, there is a footer with the text 'WE'RE HERE TO HELP IF YOU NEED ASSISTANCE!' and contact information: 'Call 877.432.1824 | Open 8 a.m. - 9 p.m., EST, Monday through Friday. Or have a representative contact you.'

Select your Pay Frequency.*

*Online Payroll supports only one pay schedule. If your business uses multiple pay schedules, this service might not be a good fit for you. To find out more, call 877.432.1824.

The screenshot shows the 'Company Pay Period Weekly or Bi-Weekly' setup screen. At the top, there is a navigation bar with the SunTrust logo and links for 'Welcome', 'Enroll Now!', 'Resources', and 'Login'. Below the navigation bar, there are three progress indicators: 'COMPANY SETUP' (checked), 'FORMS', and 'EMPLOYEE SETUP'. The main heading is 'Company Pay Period Weekly or Bi-Weekly'. Below this, there is a sub-heading 'PAYROLL FREQUENCY'. The text reads: 'Frequency: Every other week Change Payroll Frequency:'. Below this, there is a sub-heading 'SETUP YOUR REGULAR PAY SCHEDULE:'. The text reads: 'The dates selected below should not be adjusted for the holidays:'. Below this, there are two rows of date selection: 'Next Payday:' with a date of 1/15/2016 and a calendar icon, and 'Period End Date:' with a date of 1/12/2016 and a calendar icon. Below these, there is a sub-heading 'If your check date lands on a weekend or holiday:' with two radio button options: 'Process payroll on the prior business day' (selected) and 'Process payroll on the next business day'. At the bottom of the form, there are 'Previous' and 'Next' buttons.

Enter additional pay period information.

Step 6: Deductions

Add Deductions (optional).

Help | Contact Us

SUNTRUST Welcome Enroll Now! Resources Login

Company Deductions

✓ COMPANY SETUP ✓ FORMS EMPLOYEE SETUP

DEDUCTION SETUP

Please select the Deduction Category followed by the Deduction Type to create your new deduction. Based on your selection, you may be asked to provide additional information.

You are not required to create deductions, and you may add a deduction later.

View all possible payroll deductions.

CREATE DEDUCTIONS * Required field

Deduction Category:

- Retirement Plans
- Pre-Tax Insurance Premiums
- Post-Tax Insurance Premiums
- Health Savings Accounts (HSA)
- Flexible Spending Accounts (FSA)
- Other Post-Tax Deductions

Previous Next

WE'RE HERE TO HELP IF YOU NEED ASSISTANCE! Call 877.432.1824 | Open 8 a.m. - 9 p.m., EST, Monday through Friday. Or have a representative contact you.

Step 7: Department Codes

Add Department Codes or Benefit Accrual information (optional).

Help | Contact Us

SUNTRUST

Welcome Enroll Now Resources Login

Company Benefits and Department Codes

✓ COMPANY SETUP ✓ FORMS EMPLOYEE SETUP

Please set up your department codes and benefit accrual information.

DEPARTMENT CODES (OPTIONAL)

Setting up Department Codes is optional. If you choose not to set them up now, you'll be able to set them up later when you are processing payroll.

Department Code Set Up

BENEFIT ACCRUAL SETUP AND YEAR-END ROLLOVER SETTINGS (OPTIONAL)

Setting up Benefits Accrual is optional. If you choose, you can edit the name of the benefit in the box provided. Benefits Accrual information will not be involved in pay calculations.

Note: By selecting an Earning Type, the dollar value of the benefit will appear on employee paystubs.

CHECK BOX TO ACTIVATE ACCRUAL	EARNING TYPE (OPTIONAL)	ACCRUAL METHOD	YEAR-END HOURS ROLLOVER
<input type="checkbox"/> Vacation Time	None	Select	<input checked="" type="radio"/> All Hours <input type="radio"/> Partial Hours Enter Maximum Rollover Hours

Step 8: Terms and Conditions

Review the SunTrust Bank Online Payroll Service Terms and Conditions and be sure to check the box to accept the terms and continue.

The screenshot shows the SunTrust Online Payroll - Payroll Service Agreement page. At the top, there is a navigation bar with the SunTrust logo and links for Welcome, Enroll Now!, Resources, and Login. Below the navigation bar, the page title is "SunTrust Online Payroll - Payroll Service Agreement". A progress indicator shows three steps: "COMPANY SETUP" (completed), "FORMS" (current step), and "EMPLOYEE SETUP". The main content area contains the following text:

Thank you for choosing SunTrust Online Payroll for your payroll and tax filing needs.

Federal regulations require us to obtain a Payroll Service Agreement to process your payroll account. This document gives us the authority to act as your payroll service provider. The agreement must be accepted by the Company Principal indicated during Company Setup.

In the box below you will find your Payroll Service Agreement. Please read the document in its entirety.

The agreement text is displayed in a scrollable box with the following content:

```
Company's Legal Name: ABC COMPANY
Company DBA(Doing Business As):
Company Type: Sole Proprietorship
Federal Employer ID Number: 20-1234567
Business Address: 123 MAIN STREET
                    ATLANTA, GA 30301

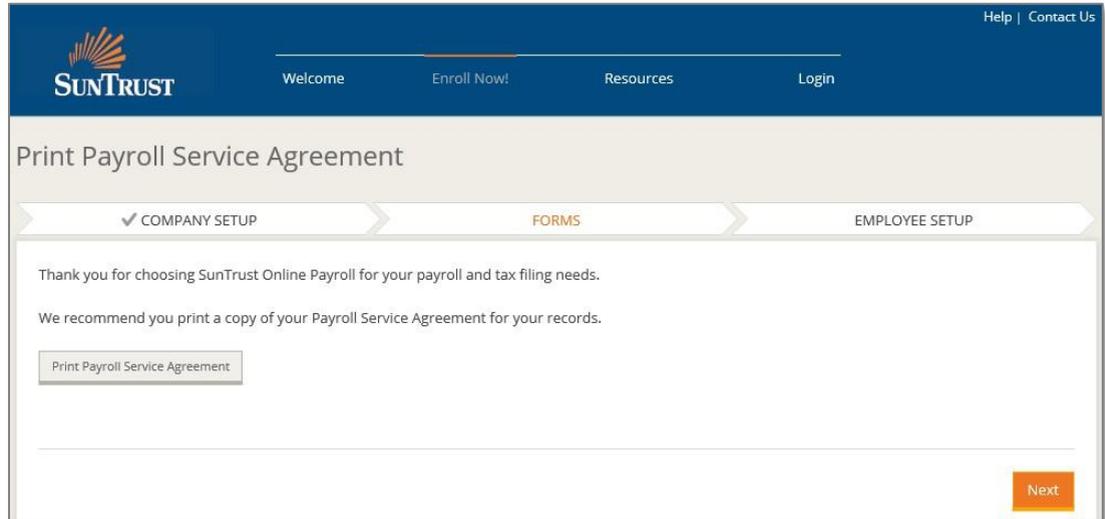
Company Payroll Administrator: John Doe
Company Payroll Administrator Email Address: john.doe@nmail.com
Company Payroll Administrator Phone Number: 4045551212
Company Payroll Administrator Fax Number:

Company Payroll Approver: John Doe
Company Payroll Approver Email Address: john.doe@nmail.com
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At the bottom of the page, there is a question: "Are you the Company's Principal?" with a radio button for "Yes".

Step 9: Service Agreement

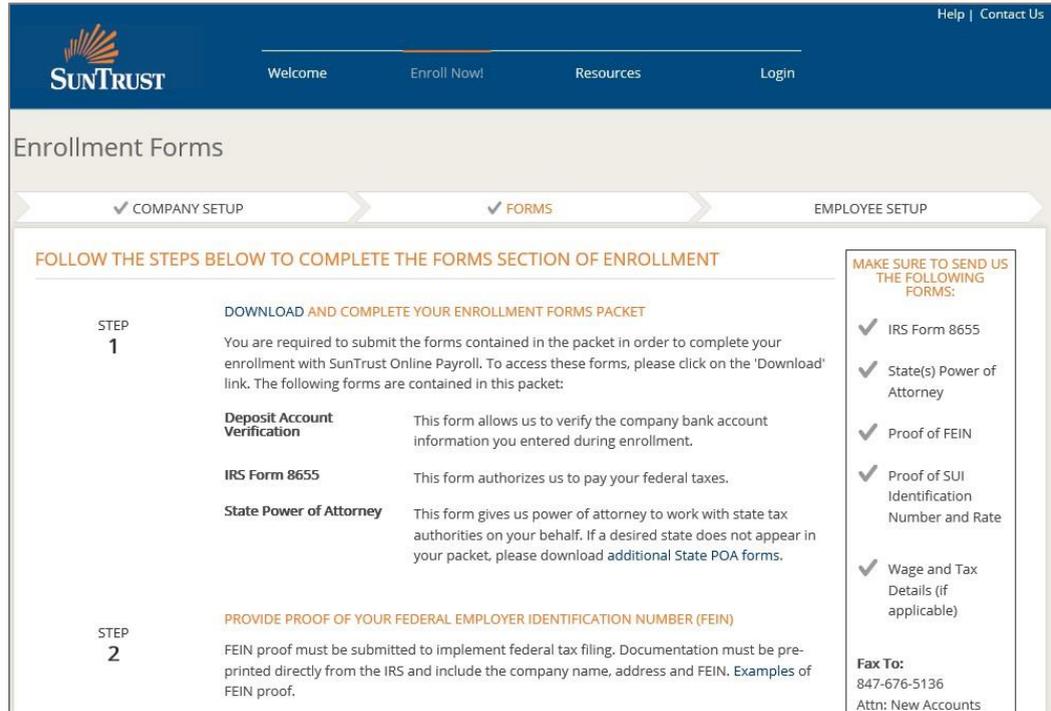
Print the Payroll Service Agreement for your records.



The screenshot shows the SunTrust Online Payroll interface. At the top, there is a dark blue header with the SunTrust logo on the left and navigation links: 'Welcome', 'Enroll Now!', 'Resources', and 'Login'. In the top right corner, there are links for 'Help | Contact Us'. Below the header, the main content area has a light beige background with the title 'Print Payroll Service Agreement'. A progress bar below the title shows three steps: 'COMPANY SETUP' (checked), 'FORMS' (highlighted in orange), and 'EMPLOYEE SETUP'. The main content area contains the following text: 'Thank you for choosing SunTrust Online Payroll for your payroll and tax filing needs. We recommend you print a copy of your Payroll Service Agreement for your records.' Below this text is a button labeled 'Print Payroll Service Agreement'. At the bottom right of the page, there is an orange 'Next' button.

Step 10: Fax or Mail Required Forms

To complete Company Setup, download and submit the required forms, including Power of Attorney, by fax or mail, and continue to Employee Setup.



The screenshot shows the SunTrust Enrollment Forms page. At the top, there is a navigation bar with the SunTrust logo, a 'Welcome' message, and links for 'Enroll Now!', 'Resources', and 'Login'. A 'Help | Contact Us' link is in the top right corner. Below the navigation bar, the page title is 'Enrollment Forms'. A progress indicator shows three steps: 'COMPANY SETUP' (checked), 'FORMS' (checked), and 'EMPLOYEE SETUP' (next). The main content area is titled 'FOLLOW THE STEPS BELOW TO COMPLETE THE FORMS SECTION OF ENROLLMENT'. It lists two steps: Step 1, 'DOWNLOAD AND COMPLETE YOUR ENROLLMENT FORMS PACKET', and Step 2, 'PROVIDE PROOF OF YOUR FEDERAL EMPLOYER IDENTIFICATION NUMBER (FEIN)'. Step 1 includes instructions and lists forms: Deposit Account Verification, IRS Form 8655, and State Power of Attorney. Step 2 includes instructions for FEIN proof. On the right side, a box titled 'MAKE SURE TO SEND US THE FOLLOWING FORMS:' lists five items with checkmarks: IRS Form 8655, State(s) Power of Attorney, Proof of FEIN, Proof of SUI Identification Number and Rate, and Wage and Tax Details (if applicable). At the bottom right, there is a 'Fax To:' section with the number 847-676-5136 and 'Attn: New Accounts'.

SUNTRUST Welcome Enroll Now! Resources Login Help | Contact Us

Enrollment Forms

✓ COMPANY SETUP ✓ FORMS EMPLOYEE SETUP

FOLLOW THE STEPS BELOW TO COMPLETE THE FORMS SECTION OF ENROLLMENT

STEP 1	DOWNLOAD AND COMPLETE YOUR ENROLLMENT FORMS PACKET <p>You are required to submit the forms contained in the packet in order to complete your enrollment with SunTrust Online Payroll. To access these forms, please click on the 'Download' link. The following forms are contained in this packet:</p> <p>Deposit Account Verification This form allows us to verify the company bank account information you entered during enrollment.</p> <p>IRS Form 8655 This form authorizes us to pay your federal taxes.</p> <p>State Power of Attorney This form gives us power of attorney to work with state tax authorities on your behalf. If a desired state does not appear in your packet, please download additional State POA forms.</p>
STEP 2	PROVIDE PROOF OF YOUR FEDERAL EMPLOYER IDENTIFICATION NUMBER (FEIN) <p>FEIN proof must be submitted to implement federal tax filing. Documentation must be pre-printed directly from the IRS and include the company name, address and FEIN. Examples of FEIN proof.</p>

MAKE SURE TO SEND US THE FOLLOWING FORMS:

- ✓ IRS Form 8655
- ✓ State(s) Power of Attorney
- ✓ Proof of FEIN
- ✓ Proof of SUI Identification Number and Rate
- ✓ Wage and Tax Details (if applicable)

Fax To:
847-676-5136
Attn: New Accounts

Step 11: Employee Setup

Enter information about each employee, including name, address, social security number, pay type (hourly or salary), and hire date.

The screenshot shows the SunTrust Employee Setup interface. At the top, there is a navigation bar with the SunTrust logo and links for Welcome, Enroll Now!, Resources, and Login. Below this is a breadcrumb trail: Employee Details > COMPANY SETUP > FORMS > EMPLOYEE SETUP. The main content area is titled "Employee Details" and contains a form for entering employee information. The form is divided into sections: "EMPLOYEE STATUS" and "NAME & RESIDENTIAL ADDRESS".

EMPLOYEE STATUS

Employee Type:

Active Status:

If this employee has ~~never~~ been paid by your company, select "New Hire" as the status below to ensure they are included on the new-hire reports.

NAME & RESIDENTIAL ADDRESS * Required

First Name: *

Last Name: *

Address: *

City: *

State: *

Zip: *

Home Phone Number: - -

Social Security Number: *

Enter SSN without spaces or dashes.

Sex: * Male

INFORMATION YOU NEED TO SET UP YOUR ACCOUNT

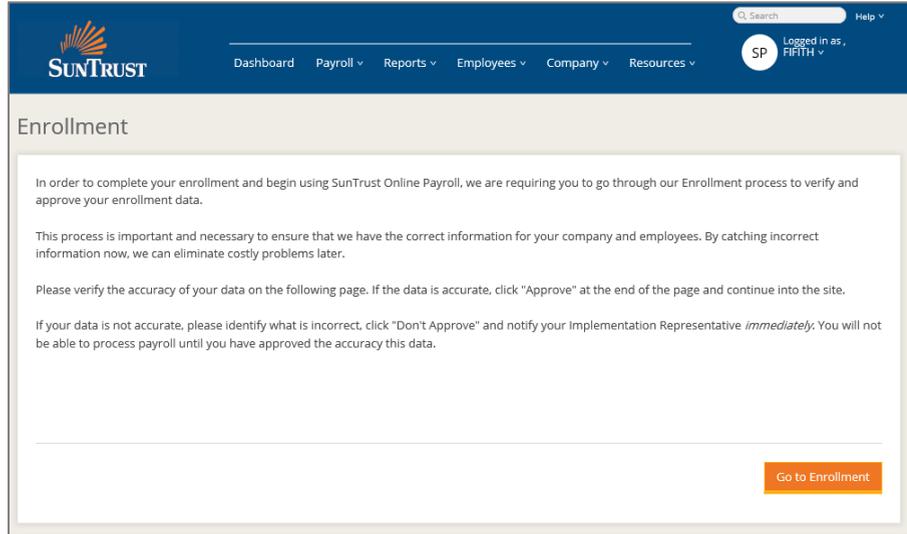
Click on the links below to see what information you'll need to complete account set up. Having this information handy will make online entry a faster, smoother process.

Company Information
Employee Information

Step 12: Verification Email

Within a week after you submit the forms, you will receive an email from SunTrust Online Payroll (help@suntrust-payroll.com) that confirms your setup is complete.

You will need to sign on to Online Cash Manager (see page 2) to verify your enrollment information.



The screenshot shows the SunTrust Online Payroll interface. The top navigation bar is dark blue with the SunTrust logo on the left and a search bar on the right. Below the navigation bar, the page title is "Enrollment". The main content area contains the following text:

In order to complete your enrollment and begin using SunTrust Online Payroll, we are requiring you to go through our Enrollment process to verify and approve your enrollment data.

This process is important and necessary to ensure that we have the correct information for your company and employees. By catching incorrect information now, we can eliminate costly problems later.

Please verify the accuracy of your data on the following page. If the data is accurate, click "Approve" at the end of the page and continue into the site.

If your data is not accurate, please identify what is incorrect, click "Don't Approve" and notify your Implementation Representative *immediately*. You will not be able to process payroll until you have approved the accuracy this data.

At the bottom right of the page, there is an orange button labeled "Go to Enrollment".

Fees for service commence when above mentioned electronic communication is received.

Run Payroll!

You can now begin using Online Payroll. Based on the pay schedule you provided in the enrollment process, you will be reminded by email when it's time to run payroll. Simply sign on to Online Cash Manager and click the **Payroll** tab and you can begin processing payroll in as little as three clicks. To learn more about the features of Online Payroll or for additional questions:

- Visit suntrust.com/onlinepayroll
- Call 877.432.1824
- Email info@suntrust-payroll.com

SunTrust Client Commitment: SunTrust will never send unsolicited emails asking clients to provide, update, or verify personal or account information, such as passwords, Social Security numbers, PINs, credit or check card numbers, or other confidential information.

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