

Pay employees and vendors securely with Direct Pay

Learn more at wellsfargo.com/biz/directpay. Direct Pay use requires a desktop browser.

Enroll

To enroll in Direct Pay¹ you must have an eligible business account, and an SSN, TIN, or EIN:

1. Sign on to Wells Fargo Business Online[®] from a desktop browser; select **Transfer & Pay**; choose **Direct Pay for Business**.
2. Confirm your identity with the Advanced Access code you receive by text message², or with your RSA SecurID[®] device³ if you have one.
3. Review a description of the service; select **Enroll Now**.
4. Select a billing and a business funding account.
5. Answer the payment amount questions (update your limit choice anytime):
 - Select Higher to pay individuals up to \$50,000, or businesses up to \$250,000, not exceeding a total of \$500,000 a day.
 - Select Lower to make payments up to \$5,000, not exceeding \$25,000 a day total.
 - If you select higher payment amounts, and you don't have an RSA SecurID[®] device, you'll receive one in 5–7 business days. While you wait for it, you can pay lower amounts using an Advanced Access code.
6. Select an email address where you want to receive notices. Select **Continue**.
7. Verify your information; **read and accept** the Terms and Conditions.

4 Billing Account: (This is the account you will use to pay fees for the service.)
BUSINESS CHECKING XXXXXX4331

5 Funding Account: (This is the account you will use to pay your employees and vendors.)
BUSINESS CHECKING XXXXXX4331

5 Will you be making daily payments to any payee in amounts higher or lower than \$5,000 or totaling more than \$25,000?
☐ Higher ☒ Lower

6 Choose email address(es)
We'll only use your email address for delivering important product and payment notices from Direct Pay. Please let us know if you changes and also check your Wells Fargo secure inbox often.
☐ Primary Email sample_name@email.com

Add a new payee

Securely pay net pay, bonuses, commissions, and expense reimbursements by direct deposit as soon as the next business day.

1. From the Direct Pay main page, select Payees tab; select Add Payee.
2. Select the Payee Type (individual or business); select **Continue**.
3. Enter the payee and account information (image below); select **Continue**.

3 Main Page Payments Payees Admin
Payee List Pay Groups

You can add multiple payees to a Pay Group.

Add Payee
Please enter payee and account-related information for the payee you wish to add, and select **Continue**.

First Name: John M.I. Q Last Name: Adams
Payee ID Number (optional): Primary Email: (for notification of payment) johnq@email.com
Secondary Email: (for notification of payment)

Payee Account Information
Note: Please enter the bank routing and account number of your payee after you have confirmed with your payee the appropriate routing number that may be used for electronic payments. Bank routing numbers that appear on your payee's check do not always support electronic payments.
(See illustration below)

Routing Number: 1234567890 Account Number: 998877665

U.S. Check Sample
Routing Number Account Number

i The name field labels change according to the payee type.

4. Verify the payee information; select **Save**.
 - The bank validates new payees before you can pay them. Wells Fargo accounts take two business days to validate; non-Wells Fargo accounts can take up to three business days.
5. Confirm payee is added; select **Continue**.
 1. Direct Pay access costs \$10 per monthly billing cycle for each business enrolled. There is no fee for Direct Pay payments made to Wells Fargo personal bank accounts. Direct Pay payments to non-Wells Fargo personal bank accounts are \$0.50 per payment. Direct Pay payments made to business bank accounts are \$3 each.
 2. Enrollment is required. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.
 3. RSA Security LLC is not affiliated with Wells Fargo Bank, N.A. or any of its affiliates and is not a sponsor of this program.

RSA SecurID[®] Access is a registered trademark of RSA Security LLC and other parties.

Create a secure payment in Direct Pay

Select the **Transfer & Pay** menu and then choose **Direct Pay for Business**.

1. Select **Payments**; select **Create Payment**. Select if the payment is one-time or recurring; select **Continue**.
2. Select the payees you want to pay, enter payment amounts; select **Continue**.
3. Enter a **Pay By Date**, choose a **Send On Date**; select **Continue**.
4. Verify the information is correct; select **Submit**. You'll see a confirmation page.

1 Direct Pay

Main Page Payments Payees Admin

Payment Summary Create Payment Reports

Create Payment: Step 1 of 4

To create a payment, select a Pay Group. (You'll be able to choose which Pay Group to make a payment to.) Then choose whether you want this to be a one-time payment.

[What's the difference](#) between paying an individual versus a business payee?

Pay Group - Employees (Individual) ▼

☒ This is a one-time payment.
☐ This is a recurring payment.

i Go to the **Admin** tab to:

- Add users
- Modify user access
- Change user limits
- Change the funding account
- Change the billing account

Continue

2 Create Payment: Step 2 of 4

Available Balance= \$10,535.93
Total Payments for 08/30/20xx: \$0.00 [What is this?](#)

Select the check boxes for each Payee you want to pay, enter an amount, and click **Continue**.

Pay Group - Employees (Individual)

☐ Select All Payees

Pay To	Amount	Action
<input checked="" type="checkbox"/> Example customer 1	575.55	View Payee
<input type="checkbox"/> Example customer 2		View Payee

Back Cancel Continue

i When paying a business, you'll see a remittance field where you can enter details, such as an invoice number.

3 Create Payment: Step 3 of 4

Complete the fields below and click **Continue**.

Pay By Date: (mm/dd/yy)
Pay By Date is the day you'd like your Payees to have access to funds.
09/08/XX

Send On Date:
Send On Date is the day funds will leave your account.
☐ One business day before pay by date (cut off time - 15:00 [Pacific Time](#))
☒ Two business days before pay by date * (cut off time - 15:00 [Pacific Time](#))

Total Payment Amount: \$575.55 (1 Payees)

Funding Account: XXXXXX1120

Description: (optional)
This will appear on your statement.
Staff payroll

Payee Memo: (optional)
This will appear in the payment notification email sent to each Payee with a valid email address.
Payroll mid-month

* Recommended to ensure that all your payees can access funds online or by ATM on Pay By Date.

Back Cancel Continue

4 Create Payment: Step 4 of 4 - Verify

Verify your payment information below, then select **Submit**, or select **Back** to make changes.

Send On Date: 09/06/xx 15:00 [Pacific Time](#)
Pay By Date: 09/08/xx
Frequency: One-Time
Total Payment Amount: \$575.55
Funding Account: XXXXXX1120 (Avail. Balance = \$10,535)
Description: Staff payroll
Payee Memo: Payroll mid-month
Pay Group - Employees (Individual)

Pay To	Amount
Example customer 1	\$575.55

Please note: All payments are final

Back Cancel Submit

i After your payee is validated, payments scheduled on a business day by 3:00 p.m. Pacific Time can be received as soon as the following business day provided you have sufficient funds in your account.