

January, 2020						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1 State Holiday	2 Day 0 Off-Cycle Work Bench Cutoff	3 DAY 1	4
5	6 DAY 2 GAP 1 Cutoff	7 DAY 3 Payroll Cutoff	8 DAY 4 System locked until 9am Warrant to Agy ACH to bank	9	10 Payday	11
12	13	14	15 Day 0 Off-Cycle Work Bench Cutoff ACH Reversal cutoff	16 DAY 1	17 DAY 2 GAP 1 Cutoff	18
19	20 State Holiday	21 DAY 3 Payroll Cutoff	22 DAY 4 System locked until 9am Warrant to Agy ACH to bank	23	24 Payday	25
26	27	28	29	30 ACH Reversal Cutoff	31 Day 0 Off-Cycle Work Bench Cutoff	

February, 2020						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3 DAY 1	4 DAY 2 GAP 1 Cutoff	5 DAY 3 Payroll Cutoff	6 DAY 4 System locked until 9am Warrant to Agy ACH to bank	7	8
9	10 Payday	11	12	13	14 ACH Reversal Cutoff	15 Day 0 Off-Cycle Work Bench Cutoff
16	17 State Holiday	18 DAY 1	19 DAY 2 GAP 1 Cutoff	20 DAY 3 Payroll Cutoff	21 DAY 4 System locked until 9am Warrant to Agy ACH to bank	22
23	24	25 Payday	26	27	28	29

March, 2020						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 Day 0 Off-Cycle Work Bench Cutoff ACH Reversal cutoff	2 DAY 1	3 DAY 2 GAP 1 Cutoff	4 DAY 3 Payroll Cutoff	5 DAY 4 System locked until 9am Warrant to Agy ACH to bank	6
7	8	9	10 Payday	11	12	13
14	15	16 Day 0 Off-Cycle Work Bench Cutoff ACH Reversal cutoff	17 DAY 1	18 DAY 2 GAP 1 Cutoff	19 DAY 3 Payroll Cutoff	20 DAY 4 System locked until 9am ACH to bank (hold Warrants until Monday)
21	22	23 Warrant to Agy	24	25 Payday	26	27
28	29	30	31 ACH Reversal Cutoff			

April, 2020						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2 Day 0 Off-Cycle Work Bench Cutoff	3 DAY 1	4
5	6 DAY 2 GAP 1 Cutoff	7 DAY 3 Payroll Cutoff	8 DAY 4 System locked until 9am Warrant to Agy ACH to bank	9	10 Payday	11
12	13	14	15	16 Day 0 Off-Cycle Work Bench Cutoff ACH Reversal cutoff	17 DAY 1	18
19	20 DAY 2 GAP 1 Cutoff	21 DAY 3 Payroll Cutoff	22 DAY 4 System locked until 9am Warrant to Agy ACH to bank	23	24 Payday	25
26	27	28	29	30 ACH Reversal Cutoff		

May, 2020						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1 Day 0 Off-Cycle Work Bench Cutoff	2
3	4 DAY 1	5 DAY 2 GAP 1 Cutoff	6 DAY 3 Payroll Cutoff	7 DAY 4 System locked until 9am Warrant to Agy ACH to bank	8	9
10	11 Payday	12	13	14	15 Day 0 Off-Cycle Work Bench Cutoff ACH Reversal cutoff	16 DAY 1
17	18 DAY 2 GAP 1 Cutoff	19 DAY 3 Payroll Cutoff	20 DAY 4 System locked until 9am Warrant to Agy ACH to bank	21	22 Payday	23
24	25 State Holiday	26	27	28	29 ACH Reversal Cutoff	30
31						

June, 2020						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 Day 0 Off-Cycle Work Bench Cutoff	2 DAY 1	3 DAY 2 GAP 1 Cutoff	4 DAY 3 Payroll Cutoff	5 DAY 4 System locked until 9am ACH to bank (hold Warrants until Monday)	6
7	8 Warrant to Agy	9	10 Payday	11	12	13
14	15	16 ACH Reversal Cutoff	17 Day 0 Off-Cycle Work Bench Cutoff	18 DAY 1	19 DAY 2 GAP 1 Cutoff	20
21	22 DAY 3 Payroll Cutoff	23 DAY 4 System locked until 9am Warrant to Agy ACH to bank	24	25 Payday	26	27
28	29	30				

July, 2020							August, 2020							September, 2020							
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	
			1 Day 0 Off-Cycle Work Bench Cutoff ACH Reversal cutoff	2 DAY 1	3 State Holiday	4							1			1 Day 0 Off-Cycle Work Bench Cutoff	2 DAY 1	3 DAY 2	4 DAY 3	5 DAY 4 System locked until 9am	
5	6 DAY 2 GAP 1 Cutoff	7 DAY 3 Payroll Cutoff	8 DAY 4 System locked until 9am Warrant to Agy ACH to bank	9	10 Payday	11	2	3 DAY 1	4 DAY 2 GAP 1 Cutoff	5 DAY 3 Payroll Cutoff	6 DAY 4 System locked until 9am Warrant to Agy ACH to bank	7	8	6	7 State Holiday	8 ACH to bank Warrant to Agy	9	10 Payday	11	12	
12	13	14	15	16 Day 0 Off-Cycle Work Bench Cutoff ACH Reversal cutoff	17 DAY 1	18	9	10 Payday	11	12	13	14 ACH Reversal Cutoff	15	13	14	15	16 ACH Reversal Cutoff	17 Day 0 Off-Cycle Work Bench Cutoff	18 DAY 1	19	
19	20 DAY 2 GAP 1 Cutoff	21 DAY 3 Payroll Cutoff	22 DAY 4 System locked until 9am Warrant to Agy ACH to bank	23	24 Payday	25	16	17 Day 0 Off-Cycle Work Bench Cutoff	18 DAY 1	19 DAY 2 GAP 1 Cutoff	20 DAY 3 Payroll Cutoff	21 DAY 4 System locked until 9am Warrant to Agy ACH to bank	22	20	21 DAY 2 GAP 1 Cutoff	22 DAY 3 Payroll Cutoff	23 DAY 4 System locked until 9am Warrant to Agy ACH to bank	24	25 Payday	26	
26	27	28	29	30 ACH Reversal Cutoff	31 Day 0 Off-Cycle Work Bench Cutoff		23	24	25 Payday	26	27	28	29	27	28	29	30				
							30	31 ACH Reversal Cutoff													
October, 2020							November, 2020							December, 2020							
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	
				1 Day 0 Off-Cycle Work Bench Cutoff ACH Reversal cutoff	2 DAY 1	3	1	2 Day 0 Off-Cycle Work Bench Cutoff	3 DAY 1	4 DAY 2 GAP 1 Cutoff	5 DAY 3 Payroll Cutoff	6 DAY 4 System locked until 9am Warrant to Agy ACH to bank	7			1	2 Day 0 Off-Cycle Work Bench Cutoff ACH Reversal cutoff	3 DAY 1	4 DAY 2	5	
4	5 DAY 2 GAP 1 Cutoff	6 DAY 3 Payroll Cutoff	7 DAY 4 System locked until 9am Warrant to Agy ACH to bank	8	9 Payday	10	8	9	10 Payday	11 State Holiday	12	13	14	6	7 DAY 3 Payroll Cutoff	8 DAY 4 System locked until 9am Warrant to Agy ACH to bank	9	10 Payday	11	12	
11	12 Bank Holiday	13	14	15 ACH Reversal Cutoff	16 Day 0 Off-Cycle Work Bench Cutoff	17	15	16	17 Day 0 Off-Cycle Work Bench Cutoff ACH Reversal cutoff	18 DAY 1	19 DAY 2 GAP 1 Cutoff	20 DAY 3 Payroll Cutoff	21 DAY 4 System locked until 9am	13	14	15	16 Day 0 Off-Cycle Work Bench Cutoff ACH Reversal cutoff	17 DAY 1	18 DAY 2	19	
18	19 DAY 1	20 DAY 2 GAP 1 Cutoff	21 DAY 3 Payroll Cutoff	22 DAY 4 System locked until 9am Warrant to Agy ACH to bank	23	24	22	23 ACH to bank Warrant to Agy	24	25 Payday	26 State Holiday	27 State Holiday	28	20	21 DAY 3 Payroll Cutoff	22 DAY 4 System locked until 9am Warrant to Agy ACH to bank	23	24 Payday	25 State Holiday	26	
25	26 Payday	27	28	29	30 ACH Reversal Cutoff	31	29	30						27	28	29	30	31 ACH Reversal Cutoff			