26. Paying salaries by bank transfer

LokalPay can make the payroll upload file for your bank's business online banking, so you do not type each employee's account and amount. LokalPay only makes the file: you upload it to your bank and approve the transfer there. Nothing is paid until you approve it in your bank.

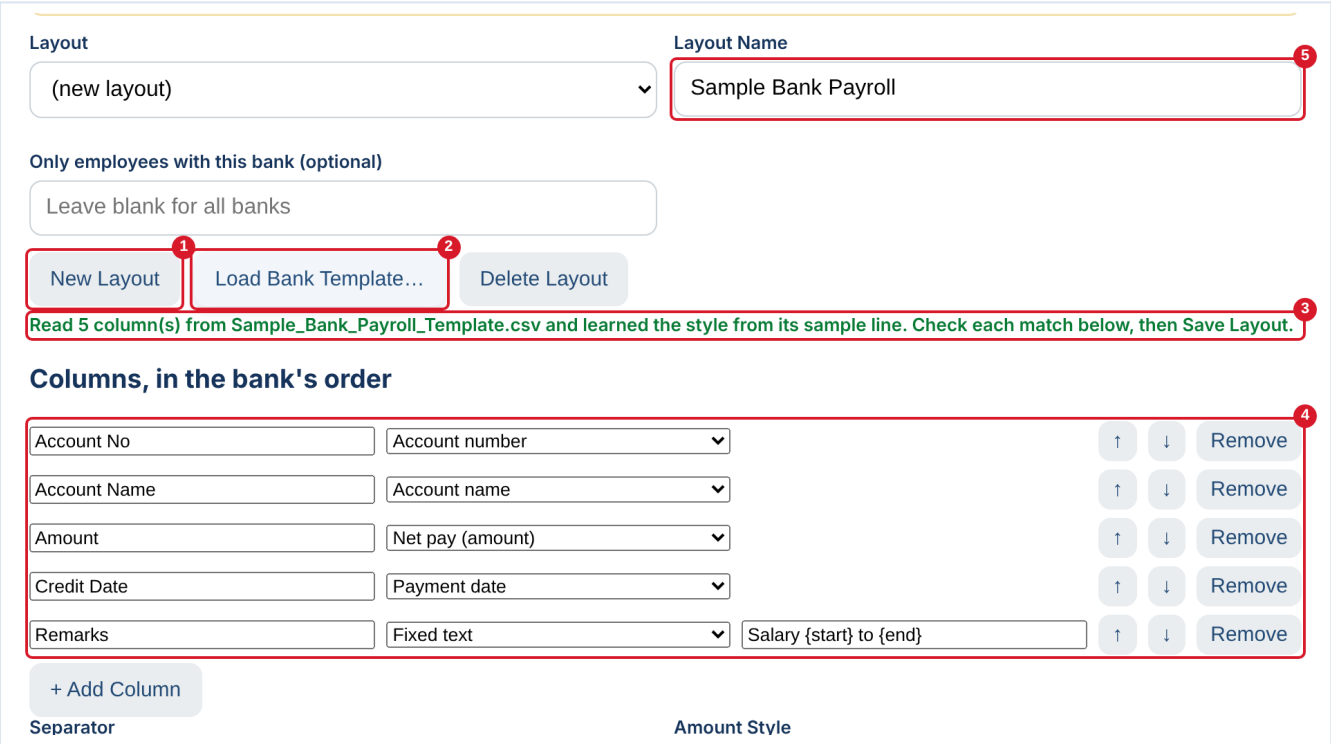
IMPORTANT: Banks do not publish their payroll upload formats. Each business gets its bank's template from the bank's business online banking or its account officer, usually after opening a payroll account. You set up that template once in LokalPay (a "bank file layout"), and LokalPay fills it in after each payroll.

Step 1. Add the employees' bank accounts

For each employee paid by bank transfer, enter Bank, Account Name and Account Number in Employees (chapter 7, Part H). Employees without an account are listed separately so you can pay them in cash or by GCash.

Step 2. Set up your bank's layout (once)

1. Open Company / Settings → Bank File Layouts.
2. Click New Layout (1), then Load Bank Template (2) and choose the template or sample file from your bank: CSV, TXT or Excel.
3. Read the message (3). LokalPay read the column headings and the sample line, and suggested a match for each column (4). Check every match: each heading in your bank's file, and what LokalPay will put there (account number, account name, net pay, payment date, employee ID, bank, fixed text, or leave blank). Use the arrows to change the order, Remove to delete a column, and Add Column for one LokalPay did not find.
4. For Fixed text, type the words to put in every row. {start}, {end} and {paydate} are replaced with the cutoff dates and the payment date; for example "Salary {start} to {end}".
5. Give the layout a name (5), for example the bank's name.

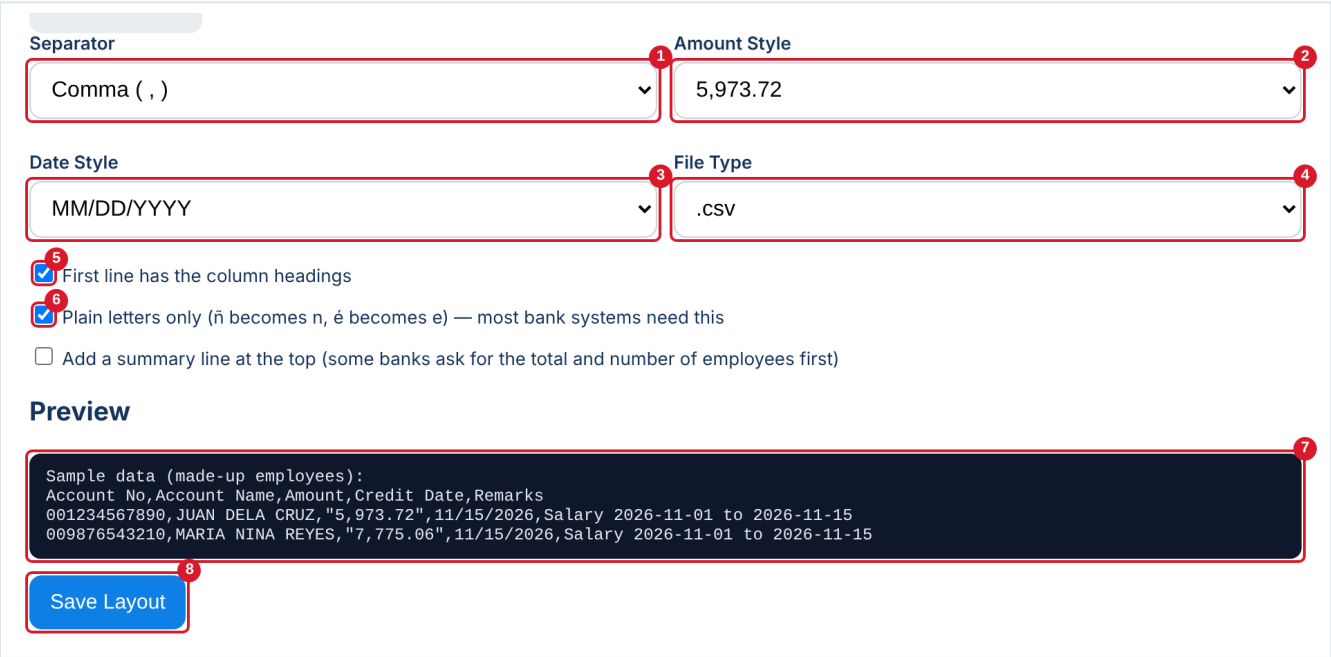


Bank File Layouts: (1) New Layout, (2) Load Bank Template, (3) what LokalPay read, (4) the columns and their matches, (5) the layout name.

6. Check the file settings, which LokalPay fills in from the sample line: the Separator (1), the Amount Style (2), the Date Style (3) and the File Type (4). Tick First line has the column headings (5) if your bank's file has a heading line. Keep Plain letters only (6) ticked unless your bank accepts ñ and accents.

7. Some banks want a summary line first, for example the company account, the total and the number of employees. Tick Add a summary line at the top and choose its columns.

8. Compare the Preview (7) with your bank's template. The preview uses two made-up employees, never real accounts. Click Save Layout (8).

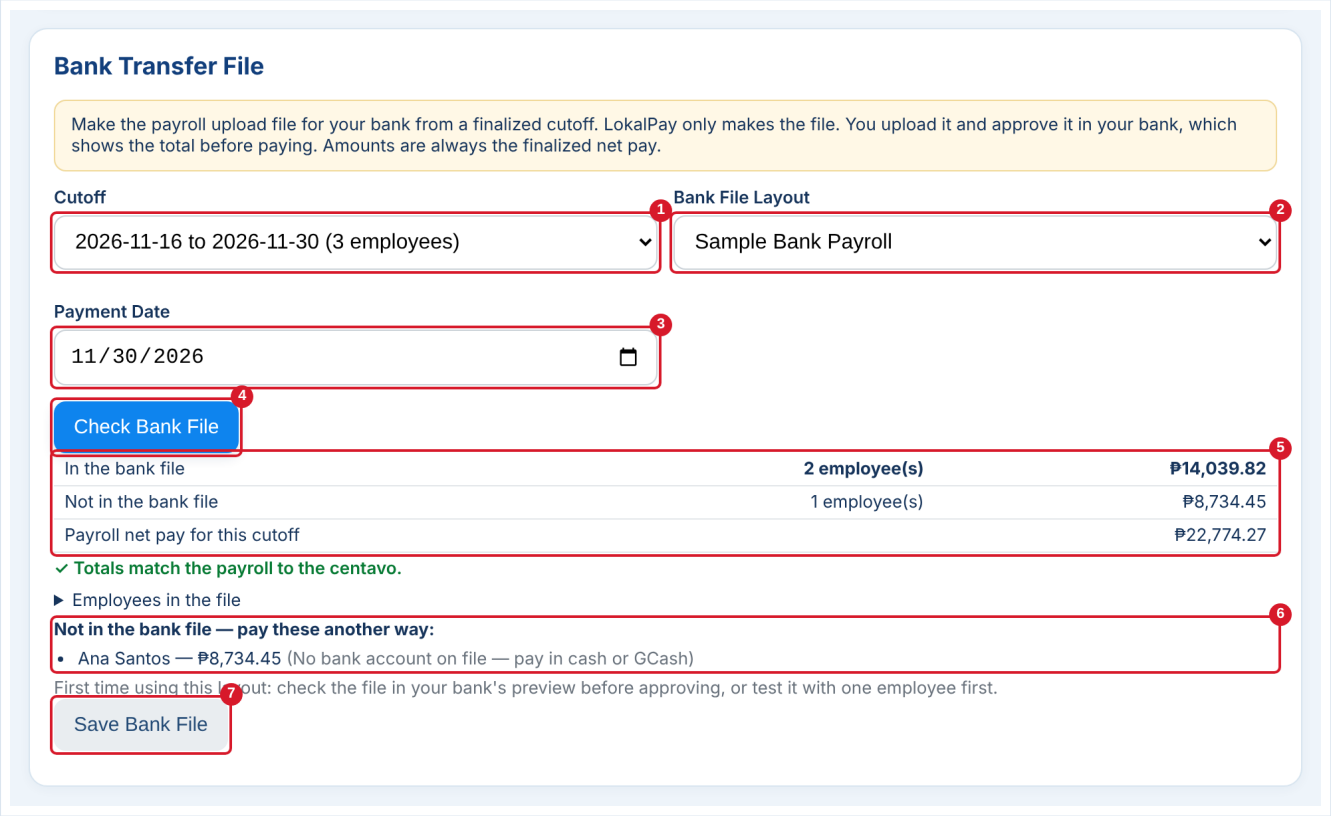


File settings: (1) separator, (2) amount style, (3) date style, (4) file type, (5) heading line, (6) plain letters, (7) preview, (8) Save Layout.

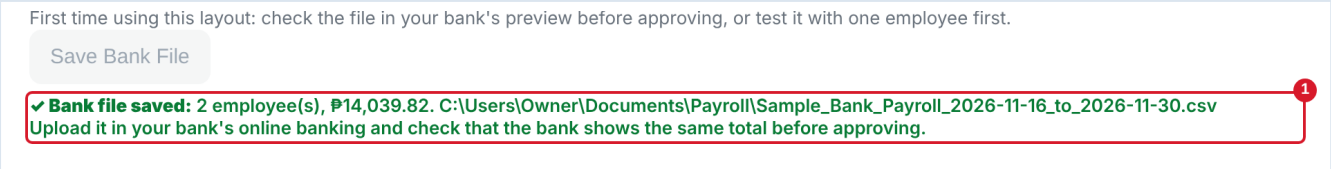
If your bank has a different file for each bank (for example one for Metrobank accounts), make one layout for each and enter the bank in Only employees with this bank.

Step 3. Make the bank file after each payroll

1. Finalize the payroll for the cutoff.
2. Open Payroll History → Bank Transfer File. Choose the Cutoff (1) and the Bank File Layout (2). The Payment Date (3) starts as the cutoff's end date; change it to the day the bank will credit the salaries.
3. Click Check Bank File (4). Read the result (5): who is in the file and the total, who is not in the file (6) and why, and the payroll's net pay. The two totals must add up to the payroll's net pay to the centavo, or no file is made.
4. Pay the employees under Not in the bank file another way, for example in cash or by GCash.
5. Click Save Bank File (7) and save the file.



Bank Transfer File: (1) cutoff, (2) layout, (3) payment date, (4) Check Bank File, (5) the totals, (6) who to pay another way, (7) Save Bank File.



(1) Where the bank file was saved.

Sample_Bank_Payroll_2026-11-16_to_2026-11-30.csv

```
Account No,Account Name,Amount,Credit Date,Remarks
001234567890,JUAN DELA CRUZ,"6,684.46",11/30/2026,Salary 2026-11-16 to 2026-11-30
009876543210,MARIA LOPEZ,"7,355.36",11/30/2026,Salary 2026-11-16 to 2026-11-30
```

The saved file for the sample company, in the bank's layout.

IMPORTANT: Do not open the bank file in Excel and save it again before uploading. Excel can remove leading zeroes from account numbers and change amounts and dates. Upload the file exactly as LokalPay saved it. Opening it only to look is fine; close it without saving.

Step 4. Upload and approve in your bank

1. Sign in to your bank's business online banking and open its payroll or bulk transfer upload.

2. Upload the file LokalPay saved.

3. Before approving, check that the bank shows the same number of employees and the same total as LokalPay.
4. The first time you use a layout, test it: check the bank's preview carefully, or upload a file for one employee first. LokalPay reminds you of this the first time.
5. Keep the bank's confirmation with your payroll records.

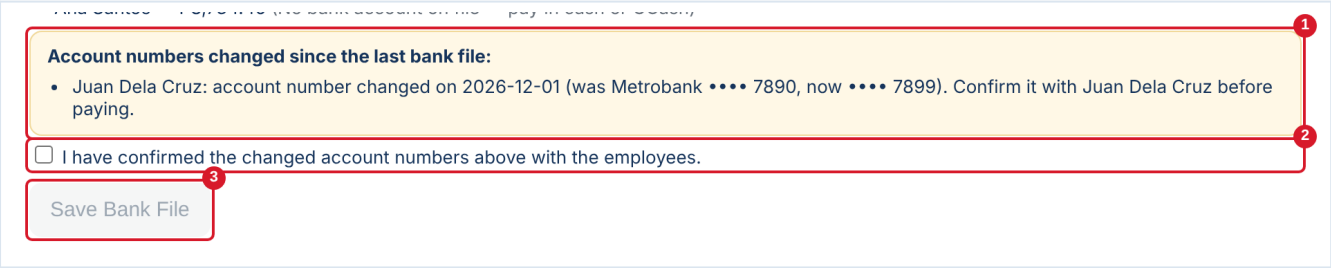
When LokalPay stops or warns

Same account number twice. If two employees have the same account number, no file is made. Fix the account in Employees.



Two employees with the same account number: no file is made.

Account number changed. If an employee's account number changed since the last bank file, LokalPay lists the old and new last 4 digits (1). Save Bank File (3) stays off until you tick (2) that you have confirmed the change with the employee. Confirm it directly with the employee before paying.



(1) An account number changed since the last bank file, (2) the confirmation, (3) Save Bank File.

Other reasons a file is not made: an account number on file is not 6 to 20 digits; the payment date is missing; the layout has no account number or amount column; or nobody in the cutoff can be paid with this layout.

Common problems

- The bank rejects the file: compare your layout's columns, separator, amount style and date style with the bank's template, and the heading line and summary line settings. Ask the bank which field it rejected.
- Leading zeroes are missing: the file was opened and saved in Excel. Make the bank file again and upload it without opening it in Excel.
- The payment date is wrong: it starts as the cutoff's end date. Change it before Check Bank File.
- An employee is missing: they have no bank account on file, their bank does not match the layout's bank, or their net pay is zero.

Each saved bank file is recorded with its date, layout, cutoff, number of employees, total, who was left out and why, and only the last 4 digits of each account.