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# Wage Wonders: Unraveling Payroll Mysteries With Nacha and State Insights

## SPEAKERS

Keith J. Barnett

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In this episode of *Payments Pros*, Keith Barnett discusses the complex interplay between payroll processing, Nacha rules, and state labor laws. Building on previous discussions about earned wage access (EWA), Keith examines common issues such as duplicate payments and overpayments, highlighting the importance of adhering to Nacha rules and state-specific labor laws. He explains how erroneous entries are defined under Nacha and the conditions under which reversals can be initiated.

The episode also explores the challenges posed by state labor laws, particularly in California and New York, emphasizing the need for employers and processors to navigate both federal and state regulations carefully.

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