NatPay

2026 WIRE & REVERSE WIRE GUIDE

Grow Your Wire Business Without Adding Manual Work

A guide for payroll processors funding distributed, contractor-heavy, and high-risk teams in today's workforce.

The clients who need guaranteed, same-day payroll funding the most are usually the ones who create the most manual work for you — the ones you're watching closest, chasing hardest, and least willing to just trust ACH with. A reverse wire exists to remove exactly that trade-off. Set it up once with a client, and you can offer them guaranteed funding every cycle without asking them to change banks, and without adding a single recurring step to your own team's workload.

The Real Problem

Standard wires solve the bounce-risk problem, but they don't solve the workload problem — your client still has to remember to send one, manually, every cycle. ACH avoids that manual step, but reopens the bounce risk you were trying to close in the first place. For a client who's both high-risk and recurring, neither option is a clean answer, and most processors end up manually monitoring the situation cycle after cycle just to be safe.

> **A reverse wire closes both gaps at once: your client authorizes it one time, with their own bank, and after that there's nothing left for either of you to coordinate manually.**

What Changes for You and Your Client

Once a reverse wire is set up, your client keeps banking exactly where they already do — there's no account to move, no new relationship to build. All they did was authorize their existing bank, in writing, to honor your future draw-down requests. From that point forward, you request the funds when payroll is due, the wire settles as good funds in real time, and neither of you touches the funding step again until something changes.

That's the actual value: not the wire itself, but the manual coordination that disappears once it's in place.

Why This Matters More in 2026

The workforce behind a lot of payroll runs looks different than it did even a few years ago. More clients are running distributed teams, mixing W-2 employees with a growing share of contractors and gig workers, and paying across more banks and more states than ever. That variety is exactly what makes payroll funding harder to predict — and exactly why a client who was low-risk last year can become a real funding risk this year without anything going wrong on their end.

At the same time, wire fraud and account-takeover attempts have only gotten more sophisticated, which is part of why NACHA and the banks behind draw-down processing treat every reverse-wire authorization as a controlled, audited relationship rather than a convenience feature. The workforce got more distributed; the funding behind it has to be more disciplined, not less.

Two Ways to Offer This

There are two paths to guaranteed, low-effort funding for a client like this, and it's worth knowing both before you set anything up:

IN-HOUSE

Set it up directly with your client. You manage the reverse-wire relationship yourself — your client authorizes their bank to honor draw-down requests you submit directly. This guide covers that process below.

MANAGED

Let NatPay manage it for you. NatPay initiates the draw-down on your behalf as part of our Wire and Reverse Wire solutions, so you're not the one submitting requests or coordinating with your client's bank. See **Wires & Reverse Wires**.

The rest of this guide walks through setting up a reverse wire directly with a client — useful if you want to keep the relationship fully in-house, or if you're evaluating whether it's worth handing off to NatPay instead.

How It Works

Setting this up is a two-step process between you, your client, and your client's bank — NatPay isn't part of this particular arrangement, since we intentionally keep it between you and your client given the closer relationship you share.

1 Confirm Bank Support

Not every bank offers draw-down processing — it's labor-intensive on the bank's end, and smaller regional banks and credit unions are less likely to support it. Confirm with both your bank and your client's bank before going further.

2 Client Completes a Draw-Down Wire Service Enrollment Form

This is the one piece of manual work in the entire arrangement, and it happens once. The form requests that your client's bank accept draw-down requests via Fedwire, SWIFT, or another system their bank supports, and authorizes the bank to honor those requests against the account named on the form. That authorization generally stays active until your client sends their bank formal written notice revoking it, which typically takes about 30 days to process. Two details matter most: the name and ABA routing number of every institution you'll use to send requests, and the exact title and account number of the receiving account — both usually have to match your records exactly.

3 Fund NatPay Once You've Drawn the Funds

When a reverse wire lands in your account, how you get those funds to NatPay for processing is up to you — submit the payroll file with your impound account as the funding offset, or use NatPay's wire customer funding option and wire the funds over yourself.

Frequently Asked Questions

Does my client have to do anything after the initial setup?

No. Once your client's bank approves the authorization, there's nothing further required from them — you submit draw-down requests as needed from that point forward.

Will this ever bounce like an ACH debit?

No. Because it settles as a wire transfer, a reverse wire is good funds in real time and can't be returned for insufficient funds the way an ACH debit can.

Does every bank support this?

No. Support varies by institution, and smaller banks and credit unions are less likely to offer it. Confirm with both your bank and your client's bank before setting one up.

Should I manage this myself or let NatPay handle it?

It depends on how much you want to own the relationship versus hand off the coordination. Managing it yourself keeps everything in-house; letting NatPay manage it means NatPay submits the draw-down requests and coordinates with your client's bank on your behalf. See **Wires & Reverse Wires** to compare.

Ready to Offer Guaranteed Funding Without the Manual Work?

Whether you want to manage this directly with your clients or have NatPay handle the funding workflow for you, our team can help you figure out which fits.

Talk to NatPay

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