ACH—Quick Reference Guide to What's New

- **What ACH Transaction Type should I be using?**
  - **ACH Batch:** Sending Money to recipient(s). Also known as an ACH Credit
  - **ACH Collection:** Collecting or pulling money from recipient(s). Also known as an ACH Debit
  - **Payroll:** Only used for sending Payroll Direct Deposits
  - **ACH Payment:** Single transactions sending money to a recipient
  - **ACH Receipt:** Single transactions collecting or pulling money from a recipient
    - **ACH Payment/Receipt** are only for clients using the Small Business Payment Center from Business Gateway
- **What is a subsidiary?**
  - A Subsidiary is the equivalent to the ACH Company ID in Business Gateway.
- **What is the Recipient Address Book?**
  - The Recipient Address Book is where all your ACH and Wire Recipients are saved.
- **How can I send a pre-note to a new account?**
  - Sending a $0.00 transaction to a recipient account will send a pre-note to the recipient
- **How do I pull details about ACH Batch/Collections/Payroll (non Pass-Thru)?**
  - In Online Activity, after finding the transaction you can either click the kabob menu and select Print Details for a detailed PDF or use the Export option at the top of the screen to produce a detailed CSV file.
- **For ACH Pass-Thru, why do I enter a Process Date instead of an Effective Date?**
  - Because there may be multiple effective dates in the file, you enter the date on which you want the file to be processed. The Process Day is the date the file should be sent to the bank to begin processing. This is not equal to the effective date.
  - We suggest you set the process date at least 1 business day prior to the earliest effective date contained within the file. If the process date is the same day or after an effective date within a file, the file could be sent as a same day ACH which are subject to additional processing fees.
- **How do I view the details of an ACH Pass-Thru File?**
  - AccessJFG ACH Pass-Thru is a true Pass-Thru process meaning the system will simply pass the file directly through to the ACH Processor after approval. Being a true Pass-Thru system, AccessJFG will only extract the total dollar amount and number of transactions. For a detailed view of your Pass-Thru Transaction, please refer to your internal NACHA formatted file that was uploaded into the system.
- **How can I submit an ACH Reversal Request?**
  - Go to the Message Center and create a new Message. For the Message Recipient, select "ACH;" for the Message Subject, enter "ACH Reversal." In the Message body, please enter the specific details of the file or transaction you need reversed: File amount, Approval Date, Effective Date, Reason for Reversal. For individual Transactions, also include Recipient Name, Recipient Account Number, and the dollar amount of the individual transaction.
- **How do I view ACH Transactions I originated in Business Gateway before AccessJFG?**
  - Details of ACH Transactions originated in Business Gateway will not be available in AccessJFG. If you need this information, please contact Treasury Management Support (tmsupport@johnsonfinancialgroup.com).

For Step-by-Step Instructions on how to process ACH in AccessJFG, please visit our Client Resources page.