

business gateway®

ach user guide

TABLE OF CONTENTS

User Service Permissions ...	2	Copy a Batch.....	5	ACH File Pass-Thru.....	10
ACH Batches	3	Delete a Batch	5	ACH File Pass-Thru Approval..	11
Add a Batch.....	3	ACH Participants.....	6	ACH File Pass-Thru Report ..	11
Add a Recurring Batch.....	3	Create Partipants	6	ACH Reversal	12
Edit Batch Entries.....	4	ACH Template Approval	6	ACH Exception Report	12
Delete Batch Entries.....	4	ACH Batch Activation.....	7		
View Batch Details.....	5	ACH Batch Approval.....	8		
Edit a Batch.....	5	ACH Report	9		

USER SERVICE PERMISSIONS

The available User Service Permissions are defined below:

Administration User Service Options

ACH Batch Activation: Grants permission to submit ACH batches.

ACH Batch Approval: Designates the user as an ACH Administrator, with the capability to approve or reject ACH submittals if dual control is required. ACH Administrators can choose to receive system-generated email or text messages whenever a user submits a new ACH batch that requires approval by establishing alerts. (See Core User Guide)

ACH Batches: Grants permission to add, modify and delete ACH batches.

ACH Exception Report: Indicates corrective action to be taken on a recurring ACH batch.

ACH Participants: Grants permission to add, modify and delete ACH participant definitions.

ACH Report: Displays summary and detail information for ACH batches. Also allows user to delete an ACH batch after activated or approved.

ACH Reversal: Grants permission to cancel a previously submitted ACH transaction.

NOTE: *This does not happen directly – a system-generated email request is sent to Johnson Bank.*

ACH Template Approval: Allows user to approve ACH batch templates that have been added, edited and deleted.

ACH File Pass-Thru: Grants permission to upload ACH files to Johnson Bank.

ACH File Pass-Thru Report: Displays all ACH activity for ACH pass-thru files.

ACH File Pass-Thru Approval: Grants permission to approve ACH pass-thru files.

To grant ACH permissions and limits to users:

ACH permissions and limits must be assigned to users before they will have access to initiate ACH transactions. Users should be assigned both an ACH overall limit and a limit for each transaction type.

Step 1: Select the **Administration** menu and choose **User Administration**.

Step 2: Click **Services** next to the user profile and assign the user with the necessary ACH services. Click **Submit** to save your changes.

Step 3: Select the **ACH Permissions** tab. The Import Type option under ACH User Settings only applies if your company has the ACH Import service enabled. For companies that have the ACH Import service, no setting change is required.

Step 4: Under **User ACH Permissions**, select the **ACH Companies** the user will have access to by checking the box next to the applicable ACH Company ID.

Note: When selecting the ACH Company, all available Transaction Types will be enabled. If a user should not have access to an available Transaction Type, uncheck the box next to the Transaction Type.

Step 5: The Template Approval Action dropdown allows company administrators to designate Template Approval Requirements for each user. To enable Template Approval, select one of the following options for each Transaction Type:

- None: No approval will be required
- Same User Allowed: Users can approve their own templates.
- Same User Required: Users must approve their own templates.
- Different User Required: A different user must approve templates.

Step 6: Select the **Limits** tab to establish limits for the user at the ACH Overall Limit and the ACH Batch Limits. Use the ▼ to expand each section. Use the “apply to all” for the Batch Activation and Batch Approval boxes for each ACH Company ID. Click **Submit** to save your changes.

Maintenance/TXN: the maximum dollar amount per participant.

Maintenance/Batch: the maximum dollar limit per batch a user can submit.

Activation/TXN: the maximum transaction amount a user can submit.

Activation Batch: the maximum batch amount a user can submit.

Approval/TXN: the maximum transaction amount the user can approve.

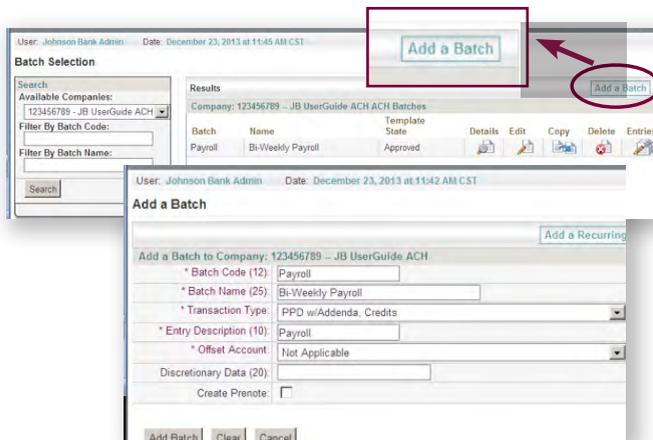
Approval/Batch: the maximum batch amount a user can approve.

NOTE: *The ACH Overall limit cannot be edited to exceed the Corporate Administrator’s User Overall Limit (displayed in the “Maximum Limit” field), or the Customer Overall Limit, which is the ACH limit for the entire company.*

ACH BATCHES

The ACH Batches service is used to add, edit, copy and/or delete batch templates for ACH Companies. After batch templates have been added, users can activate templates on an ongoing basis and change information as needed.

To add a Batch:



Step 1: Select the **Payments** menu and choose **ACH Batches**.

Step 2: Select the **ACH Company ID** from the **Available Companies** dropdown menu.

NOTE: Only the ACH Companies to which the user is permitted display in the Available Companies dropdown. If additional access is needed, see your Administrator.

Step 3: Click **Add a Batch**.

Step 4: Enter the details of the batch template. See field definitions below:

- **Batch Code:** The batch identifier (unique to company)
- **Batch Name:** The template name
- **Transaction Type:** A list of the Standard Entry Class (SEC) codes (transaction types) that have been permitted to the user for the specific ACH Company displayed. **NOTE:** For a list of SEC code definitions, download the SEC, Return and NOC code definitions document on johnsonbank.com/business/clients.
- **Entry Description:** The description for the batch that appears on the receiver's statement.

- **Discretionary Data:** (Optional) Additional information that describes the batch template.
- **Create Prenote:** Indicates whether the entries that will be added to the batch will be in an Active or Prenote status initially. If the Prenote box is checked, the system will include the entries as a Prenote when the batch is activated for the first time, but sets the amount to \$0.00 for each entry. After the batch is approved and the ACH cutoff process completes, the system changes the entry status to Active. If the Prenote box is unchecked, the system will include the entries as active when the batch is activated for the first time, and will set the amount as listed for each entry

Step 4: Click **Add Batch**.

NOTE: If approval is required, the batch will be in an "Approval Required" status and will need to be approved via the ACH Template Approval service. If no approval is needed, a confirmation page will appear.

To add an ACH Batch for Recurring Payments:

Step 1: Select the **Payments** menu and choose **ACH Batches**.

Step 2: Select the **ACH Company ID** from the Available Companies dropdown menu.

Step 2: A list of all existing batches to which the user is permitted to display. Click **Add a Batch** or **Edit** if changing an existing batch.

NOTE: New recurring batches must be created at least 2 business days before the start date.

Step 3: Click **Add a Recurring Payment**.

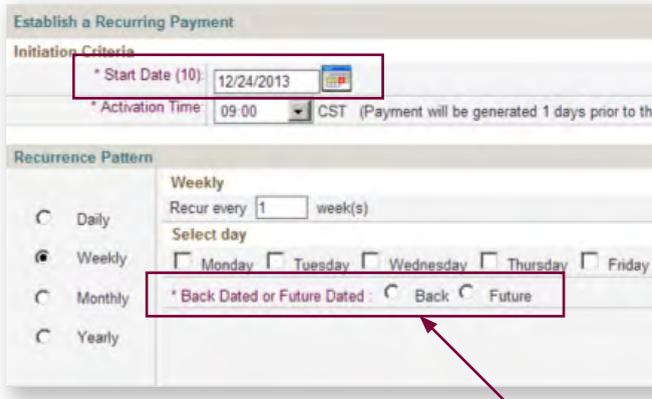
Step 4: Enter the details of the batch if creating a new batch.

Step 5: Select a **Start Date** and **Activation Time**.

NOTE: Batches are not activated on non-business days. Recurring batches are initiated at selected Activation Time. If approval is required, the batch must be approved in order for the batch to be included in the next cutoff time/processing window. All Recurring Batches must be approved by 4:00 pm CST M-F to be processed on the next available business day.

Step 6: Select a **Recurrence Pattern** and enter the details for that pattern.

Step 7: Click Add Batch.



NOTE: If your recurring ACH batch is set to process on a day that Johnson Bank is closed or on a Federal holiday, you will need to select Back or Future Dated.

Back Dated = prior business date
Future Dated = next business day

To add entries to a Batch:

Step 1: Select the **Payments** menu and choose **ACH Batches**.

Step 2: Select **ACH Company ID** from the **Available Companies** dropdown menu.

Step 3: Click **Entries** for the corresponding batch.

Step 4: Enter the required entry information. Once completed click **Add Entry to Batch**.

Step 5: Repeat Step 4 until you are finished with adding entries to your batch. If completed, click **Update Batch**.

To edit entries to a Batch:

Step 1: Select the **Payments** menu and choose **ACH Batches**.

Step 2: Select the **ACH Company ID** from the **Available Companies**

Step 3: Click **Entries** for the corresponding batch.

Step 4: Check the entry you would like to edit and click **Edit Selected**.

Step 5: Edit the Name, ID Number, Bank Routing, Account Number, Account Type, Amount, and/or Entry State. Once you are finished making changes, click **Save Changes** to return to the **Entry Maintenance** screen.

Step 6: If you are finished making changes, click **Update Batch**.

To delete entries in a Batch

Step 1: Select the **Payments** menu and choose **ACH Batches**.

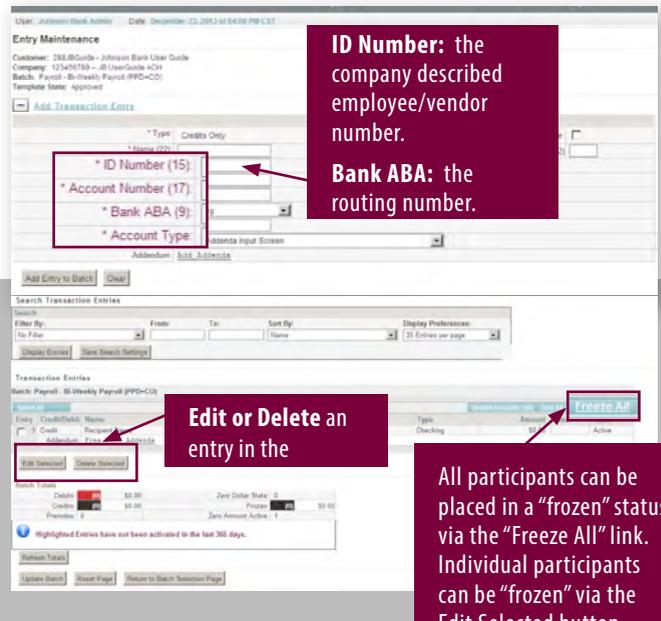
Step 2: Select the **ACH Company ID** from the **Available Companies** dropdown menu.

Step 3: Click **Entries** for the corresponding batch.

Step 4: Check the entry you would like to delete and click **Delete Selected**.

Step 5: A confirmation pop up will display, click **Ok** to confirm entry deletion.

NOTE: Any Entry Adds, Changes, or Deletes in a recurring batch must be made at least 2 business days prior to the batch effective date.



To View Batch Details:

- Step 1:** Select the **Payments** menu and choose **ACH Batches**.
- Step 2:** Select the **ACH Company ID** from the **Available Companies** dropdown menu.
- Step 3:** Click the Details icon to view the details of an existing batch.
- Step 4:** Click **Return to Batch Selection Page**.



- Step 3:** To copy an existing batch and the participants within it, click the **Copy** icon. The parameters and participant entries of the existing batch will be copied.
- Step 4:** Give the batch a unique name and make any necessary edits.
- Step 5:** Click **Copy Batch**.

NOTE: When copying a batch, the **Disable Batch** box is checked as a default. Uncheck the box to change the status of your batch to active.

To Delete a batch:

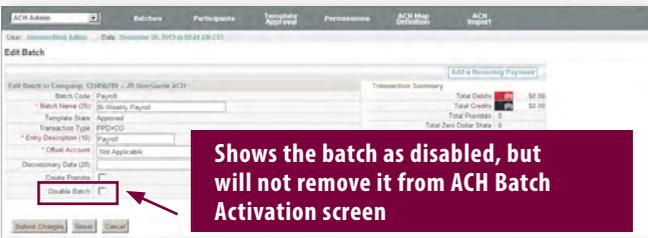
- Step 1:** Select the **Payments** menu and choose **ACH Batches**.
- Step 2:** Select the **ACH Company ID** from the **Available Companies** dropdown menu.
- Step 3:** Click the **Delete** icon for the batch for the batch you want to delete.

IMPORTANT NOTE: Deleting a batch, deletes all participant entries in that batch.

- Step 4:** Confirm the batch deletion by clicking **Delete Batch** and **Ok** on the confirmation popup.

To Edit a Batch:

- Step 1:** Select the **Payments** menu and choose **ACH Batches**.
- Step 2:** Select the **ACH Company ID** from the **Available Companies** dropdown menu.
- Step 3:** Click the **Edit** icon to edit the batch name, entry description, discretionary data, prenote status, or recurring batch preferences.
- Step 4:** When finished, click **Submit Changes**.



To Copy a Batch:

- Step 1:** Select the **Payments** menu and choose **ACH Batches**.
- Step 2:** Select the **ACH Company ID** from the **Available Companies** dropdown menu.

ACH PARTICIPANTS

The ACH Participants service is used to manage all entries for a participant across all batches within an ACH Company ID (without having to access each batch individually). Specifically, users can view a list of all entries for a participant, change information (such as the employee name or the entry amount) for one or more entries for a participant, delete one or more entries for a participant or delete a participant.

Create Participants

Step 1: Select the **Payments** menu and choose **ACH Batches**.

Step 2: Select an **available company** and a list of available batches will appear.

Step 3: Click **Entries** and enter participant detail, name, ID, bank information, transaction type and amount.

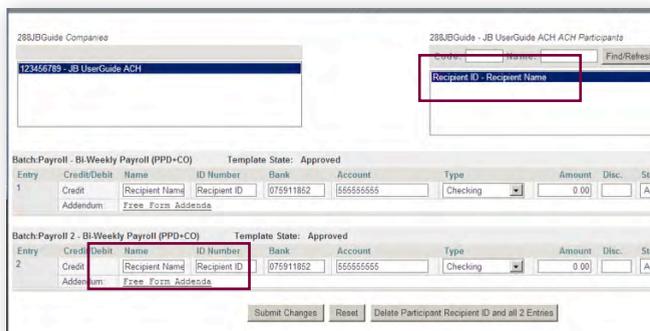
Step 4: Click **Add Entry to Batch** and **ok** to confirm. Repeat process for all additional participants.

Step 5: Click **Update Batch** to save changes.

If ACH approval is required, refer to the ACH Template Approval instructions

NOTE: *If your company requires dual approval, another user may need to approve the batch.*

Change a Participant



Step 1: Select the **Payments** menu and choose **ACH Participants**.

Step 2: Select an **ACH Company ID** from the **Companies** box.

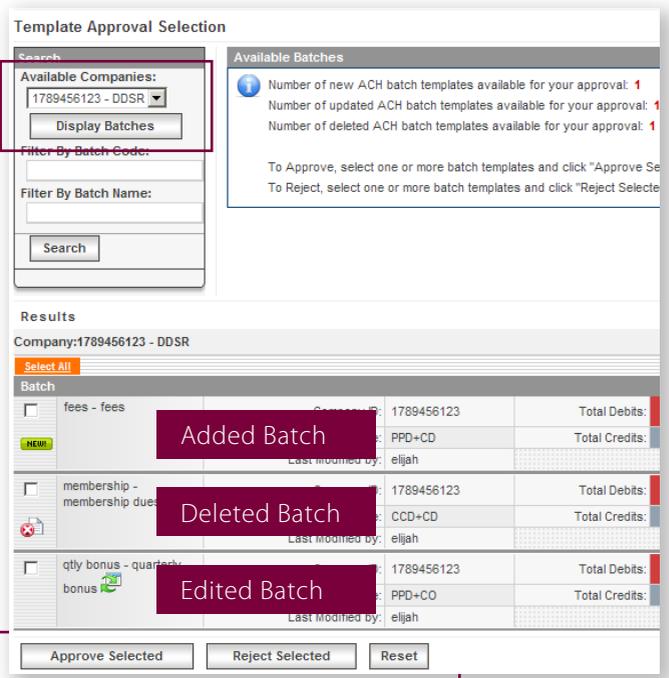
Step 3: A list of participants for that ACH Company ID will appear. Select the participant to view and/or edit.

Step 4: All entries for that participant's ID Number and Name will appear. Make the necessary edits to all entries. Click **Submit Changes**.

NOTE: *The participant's name and ID must match in all entries to appear for all batches.*

ACH TEMPLATE APPROVAL

The ACH Template Approval service allows users to approve or reject ACH Batch templates or entries that have been added, edited, or deleted in the ACH Batch template. ACH Batches that are in a pending or rejected state are only available for use in ACH Batches.



Step 1: Select the **Payments** menu and choose **ACH Template Approval**.

Step 2 (Optional): To narrow down the list of pending templates, select the ACH Company ID from the dropdown menu.

NOTE: *Only the ACH Companies to which the user is permitted display in the Available Companies dropdown.*

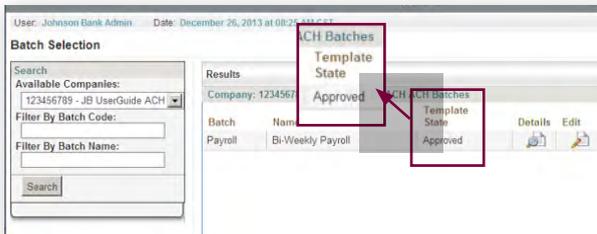
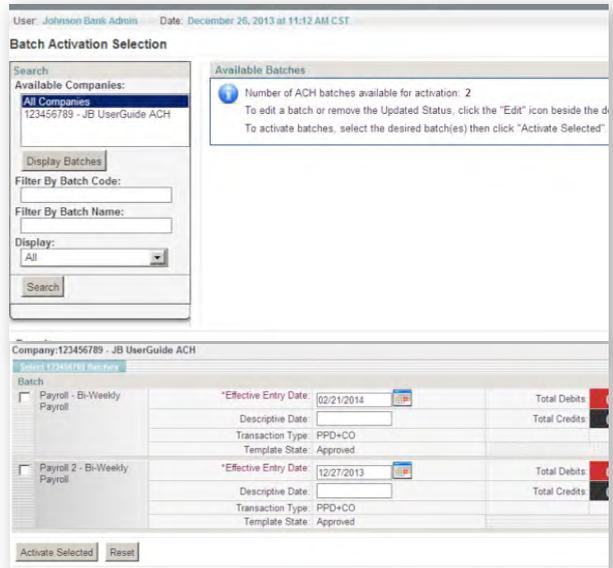
Step 3: Click **Details** to display the details of the template.

Step 4: A list of all pending batches for the selected ACH Company ID display. Check off the template(s) to be approved. Click **Approve Selected**.

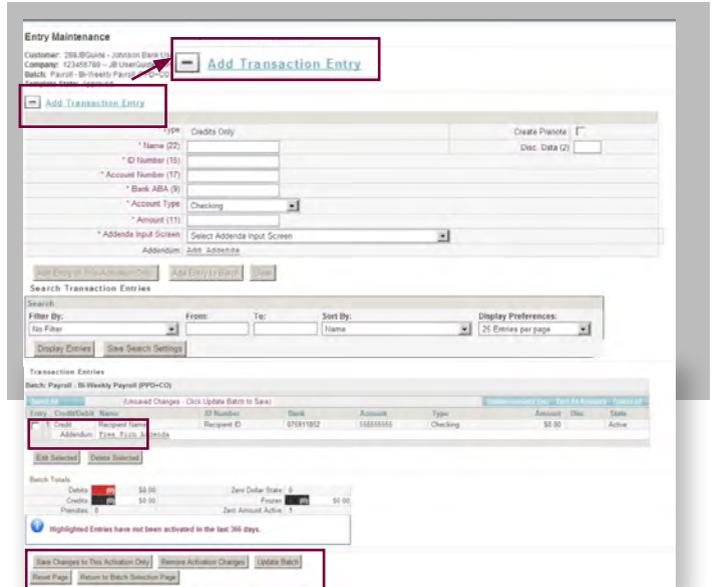
Step 5 (Optional): Check off the template(s) to be rejected. Click **Reject Selected**.

NOTE: If the batch is rejected, you should inform the batch creator. An automated notification will not be sent.

Step 6 (Optional): On the ACH Batches screen, review both Approved and Rejected templates by searching Available Companies and choosing the Company ID. Approved templates can be used for activation via the ACH Batch Activation service. However, rejected templates can only be edited or deleted from this screen.



Step 4: Make necessary changes to a batch prior to activation



ACH BATCH ACTIVATION

The ACH Batch Activation service is used to activate batch templates and prepare them for bank processing. Batches are displayed to the user based on the ACH Company ID associated with the batch. Batches can be activated 'as is' (from the batch template) or edits can be made for a single activation.

Step 1: Select the **Payments** menu and choose **ACH Batch Activation**.

Step 2: Enter your **Onetime Passcode**.

Step 3 (Optional): Select the ACH Company ID(s) from the search box and click **Display Batches**.

NOTE: Only the ACH Companies to which the user is permitted display in the Available Companies box (regardless of the user's limits). However, if a user attempts to activate a batch that exceeds their limits they will get an error message.

- Click the **Edit** icon for the batch you want to change.
- Add entries by clicking the "+" next to **Add Transaction Entry**. Enter the required fields and either click **Add Entry to this Activation Only** for a onetime payment or chose **Add Entry to Batch** to add the participant to batch for current and future batches.

- Edit entries by checking the box next to the entry you want to edit and click **Edit Selected**. Make changes to the participants Name, ID Number, Bank Routing, Account Number, Account Type, Payment Amount, or participant state. Once completed, click **Save Changes** to return to batch details page.
- Delete entries by checking the box next to the entry you want to delete and click **Delete Selected**.
- Once all adds, changes, or deletes have been made either click **Save Changes to This Activation** to save the changes for only the next activation or click **Update Batch** to permanently save changes.
- Click **Return to Batch Selection Page**.

Step 5: Activate batch(es)

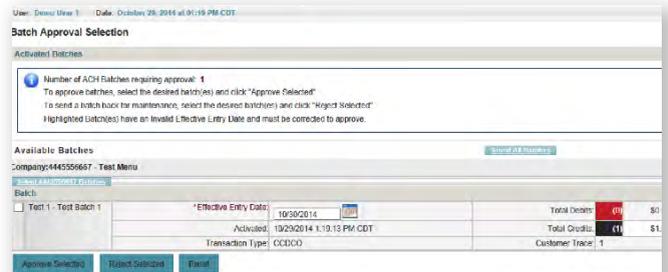
- (Optional) Click the **Details** icon for the batch you wish to activate to review entries prior to activation. When finished, click on the **Return to Batch Selection Page**.
- Edit the Effective Entry Date to any business (processing) date within 90 days of the Effective Entry Date default setting.

NOTE: It is highly recommended that Batches are activated 2 business days prior to the effective date. Users attempting to activate a batch with the same effective entry date or activation date as a previous batch will receive a warning notification stating that the activation will create a duplicate batch. To continue with the activation, the Activate Selected button must be clicked.

- Check the box next to the batch being activated and click **Activate Selected** to receive the confirmation page.
- If dual control is enabled for your company, a second user with appropriate approval access will need to approve the file. See the ACH Batch Approval section of this user guide.

ACH BATCH APPROVAL

The ACH Batch Approval service is used to approve, reject, or delete activated batches for companies that are setup with dual control.



Step 1: Select **Payments** menu and choose **ACH Batch Approval**.

Step 2: Enter your **Onetime Passcode**.

Step 3: Check off the batch(es) to be approved.

Step 4 (Optional): Edit the Effective Entry Date to any business day within 90 days of the Effective Entry Date default setting.

Step 5 (Optional): Click the Details icon to view the details of a particular batch.

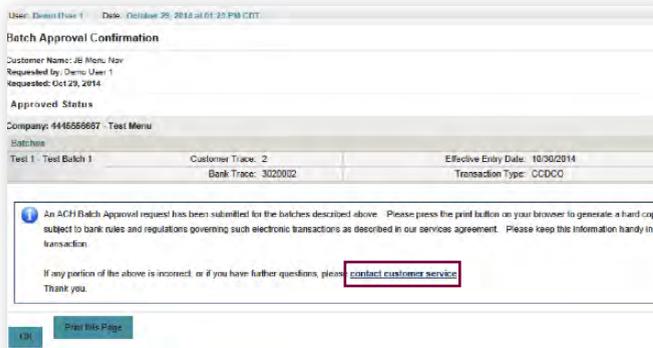
Step 6 (Optional): Click the Delete icon to delete a particular batch.

NOTE: If Delete is clicked, the batch is moved back to the Activation screen. If there had been any edits made to the batch, those edits are deleted. If the batch is deleted, you should inform the batch creator. An automated notification will not be sent.

Step 7: Click **Approve Selected**.

NOTE: If the **Reject Selected** button is clicked, the batch is moved back to the Activation screen and has a status of "Updated" (as opposed to "Rejected"). If there had been any edits made to the batch, those edits are kept and can be edited or reactivated from the Activation screen.

Step 8: Once a batch has been approved, the user will receive a confirmation page and the batch is transmitted to Johnson Bank at the next cutoff time/ processing window.



Remember: Users with My Dashboard and ACH Approval permissions can also approve ACH batches from the Action Required portlet within the Dashboard.



ACH REPORT

The ACH Report service is used to display summary and detailed information for activated ACH batches. The ACH Report service also allows a user to delete an ACH batch after it has been activated or approved, but not yet sent to the financial institution for processing.

NOTE: This report does not apply to pass-thru files as those files are sent immediately.

Step 1: Select the **Payments** menu and choose **ACH Report**.

Step 2 (Optional): Select the appropriate ACH Company ID(s) from the Available Companies box and click **Search**.

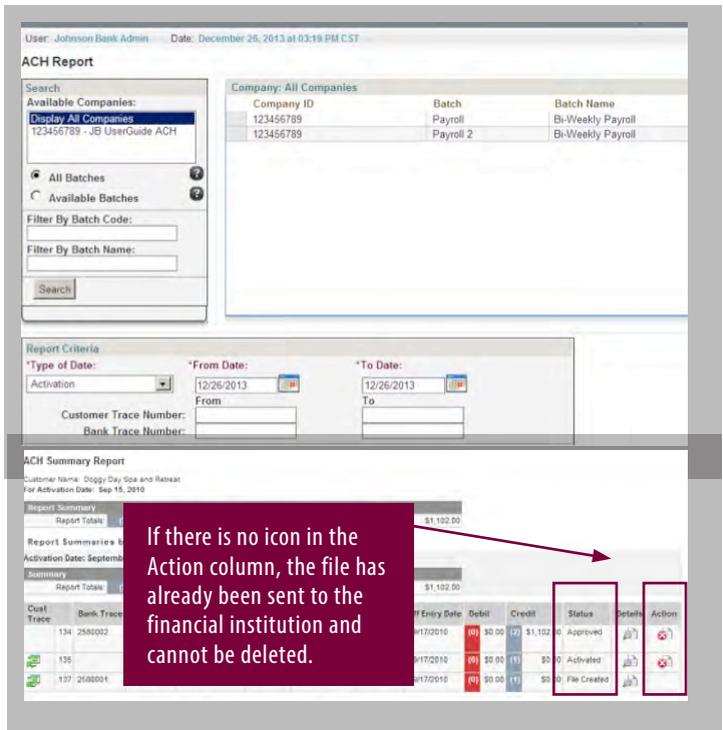
Step 3: Enter the report criteria and click **Submit**.

NOTE: Users will only see their permitted batches in the ACH Company and Transaction Type display. Review the batches, specifically each batch's status:

- **Activated:** The batch has been input into the system either manually by a user or automatically by Business Gateway for recurring ACH batches but needs an approval.

- **Approved:** The activated batch has been approved (if approval is required) or has been entered in the system manually or automatically by recurring ACH batches (if approval is not required).
- **File Created:** At the next cutoff time after a batch has been approved, the batch is included in the file that is created and sent to Johnson Bank.
- **Deleted:** The file has been successfully deleted.

NOTE: If approval is not required, a batch's status will be "Approved" initially and then change to "File Created" at the next cutoff time/processing window.



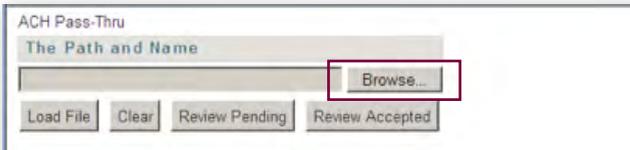
ACH FILE PASS-THRU

The ACH File Pass-Thru service is used to load and manage Pass-Thru files. A Pass-Thru file is a NACHA formatted ACH file that is created by a client's software and is loaded into Business Gateway for validation and processing.

Step 1: Select the **Payments** menu and choose **ACH File Pass-Thru**.

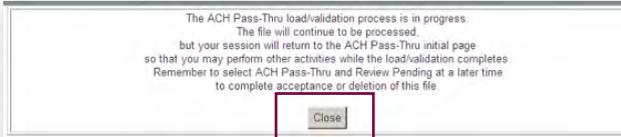
Step 2: Enter your **Onetime Passcode**.

Step 3: Click **Browse** and select the ACH file to load into Business Gateway.



Step 4: When the file is selected, click **Load File**.

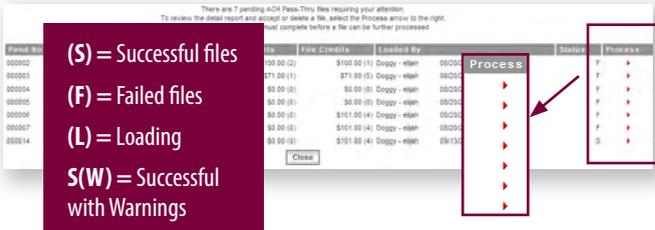
Step 5: Click **Close**.



Step 6: To review and submit file pending ACH Pass Thru files, select **Review Pending**



Step 7: Click the red process arrow for a particular file.



NOTE: A file fails immediately if not formatted to NACHA requirements.

Step 7: Click **Accept** to activate the pass-thru file or **Delete** to remove the file from the system.

NOTE: The **Accept** button will not display if the file has a "failed" status.



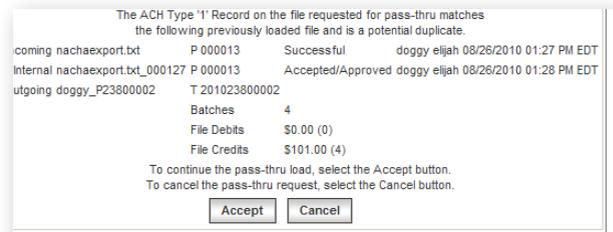
Upon clicking "Accept", the system validates the user is permitted to all of the ACH Companies in the pass-thru file (if the user is not permitted to an ACH Company ID in the pass-thru file, the user will receive a message stating they do not have permission to the ACH Company). The system then checks the following user permissions (in order) for each batch:

- **Transaction Type(s):** If the user is not permitted to all of the Transaction Types in the pass-thru file, the user will receive a message stating they do not have permission to the Transaction Type(s).

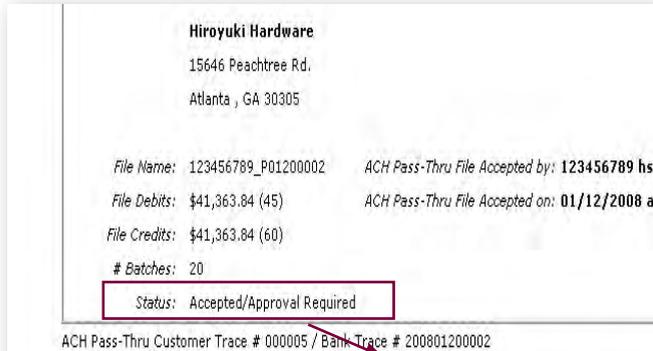
NOTE: The status of the file changes to "failed" and the **Accept** button disappears.

- **Limits:** (per each transaction in the pass-thru file) If the user's limits are not sufficient, they will receive an error message.
- **Limits:** (per each batch in the pass-thru file) If the user's limits are not sufficient, they will receive an error message.

Step 8 (Optional): The system will notify the user of potential duplicate files. This is a warning notification only. Click **Accept** to continue to load the file.



Step 9: A confirmation page appears for accepted files.



Successful: the file has been uploaded but has not been accepted

Successful/Accepted/Approval Required: the file has been uploaded, accepted but needs to be approved

Successful/Accepted/Approved: the file has been uploaded, accepted and approved (if approval is required) OR the file has been uploaded and accepted (if approval is not required) **NOTE:** This status indicates your file has been sent to the bank.

ACH FILE PASS-THRU APPROVAL

The ACH File Pass-Thru Approval service is used to approve Pass-Thru files after they are accepted. When dual approval is required, the entire file is approved as a whole. Partial approvals are not possible.

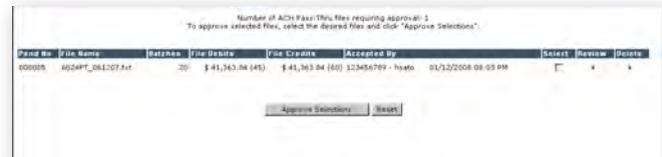
Step 1: Select the **Payments** menu and choose **ACH File Pass-Thru Approval**.

Step 2: Enter your **Onetime Passcode**.

Step 3 (Optional): Click either the red arrow in the Review column to review a file or the red arrow in the Delete column to delete a file.

NOTE: A Pass-Thru file will display to a user here only if the user is permitted to all of the Transaction Types that are included in the pass-thru file.

Step 4: Click the check box of the appropriate file in the Select column. Click **Approve Selections**.



Step 5: Review the ACH PT Approval Confirmation Summary Page. Click **OK**. After approval, files are sent to Johnson Bank for processing.

Note: All pass-thru files must be submitted and approved by 4 pm CST for processing.



ACH FILE PASS-THRU REPORT

The ACH File Pass-Thru Report service is used to display all activity for ACH Pass-Thru files processed through Business Gateway.

Step 1: Select the **Payments** menu and choose **ACH File Pass-Thru Report**.

Step 2: Enter the query information. Click **Submit**.



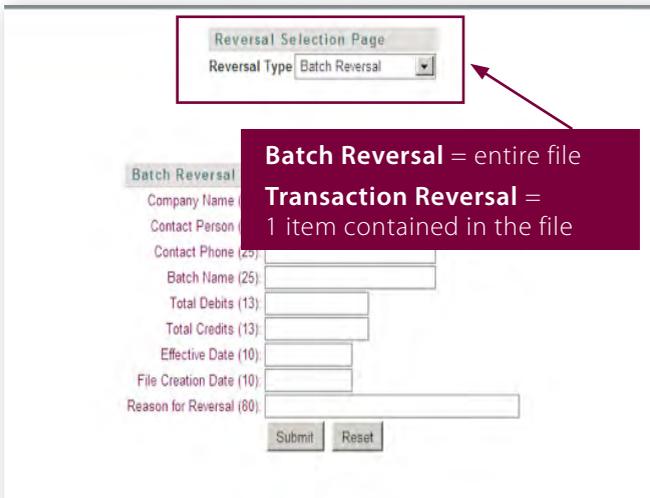
Successful: the file has been uploaded but has not been accepted

Successful/Accepted/Approval Required: the file has been uploaded, accepted but needs to be approved

Successful/Accepted/Approved: the file has been uploaded, accepted and approved (if approval is required) OR the file has been uploaded and accepted (if approval is not required) **NOTE:** This status indicates your file has been sent to the bank.

ACH REVERSAL

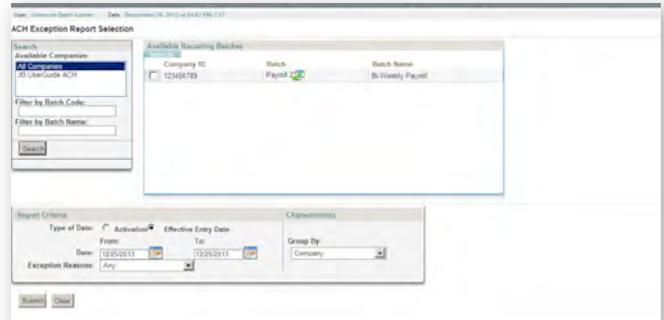
The ACH Reversal service is used to submit a request to Johnson Bank to reverse a batch or batch entry that was previously sent in an ACH file. File reversals can be requested prior to and up to 5 business days after the effective date of the file. The system sends the reversal request to the financial institution via email and then sends a confirmation email to the user once Johnson Bank has processed your request. If there is no icon in the Action column of the ACH Report, the file has already been sent to the financial institution and an ACH Reversal must be sent. **NOTE:** ACH Reversal does not guarantee retrieval of funds for a credit file.



ACH EXCEPTION REPORT

The ACH Exception Report service is used to display detailed information for recurring ACH batches that cannot be activated by the system because there is an issue. Possible issues are:

- Batch does not contain valid entries
- Batch is a possible duplicate
- Batch is not in an active state



To run the Exception Report:

Step 1: Select the **Payments** menu and choose **ACH Exception Report**.

Step 2 (Optional): Select the appropriate ACH Company ID(s) from the Available Companies box and click **Search**.

Step 3: Check off all appropriate batches.

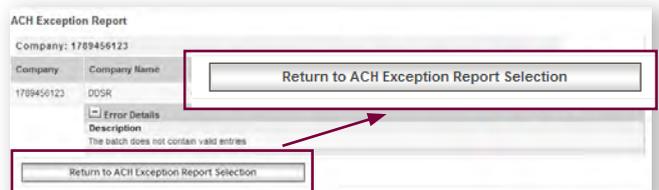
Step 4: Select Type of Date, date range, and an exception reason.

Step 5: Click **Submit**.

Step 6: Click the **Error Details** icon to view the details of the issue.



Step 7: Review the details of the error.



Step 8: To correct recurring payments, go to the **ACH > Batches** service and follow the edit instructions detailed in the Edit Batch section of the ACH User Guide.