

# business gateway®

# ach user guide

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# 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:

Available Companies:	Results			_	- (	Add a Bat
123456789 - JB User Filter By Batch Code: Filter By Batch Name:	Batch N Payroll B	156789 JB UserGuide i Iame ii-Weekly Payroll	ACH ACH Batches Template State Approved	Details Ed	lit Copy I	Delete En
Search	User: Johnson Bank Adm Add a Batch	in Date: Decemb	er 23, 2013 at 11:42 /	AM CST		
					Add a Re	curring
	Add a Batch to Compar	ny: 123456789 - JB I	UserGuide ACH			
	* Batch Code (*	12): Payroll				
	* Batch Name (2	25): Bi-Weekly Payr	oll			
	* Transaction Ty	pe: PPD w/Addend	a, Credits			
	* Entry Description (*	10): Payroll				
	* Offset Accou	unt: Not Applicable				-
	Discustioners Date /	20)				
	Discretionary Data (a					

# 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.



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#### Step 7: Click Add Batch.



#### 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.



# 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.

**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.



# 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

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	Addendum	Free Form Add	lenda							
Batch:Pa	yroll 2 - Bi-Week	ly Payroll (PPD+C	O) Templ	ate State: Appro	oved					
Entry	Credit Debit	Name	ID Number	Bank	Account	Туре		Amount	Disc.	St
2	Credit	Recipient Name	Recipient ID	075911852	555555555	Checking	•	0.00		A
	A 440 - 100	Even Form Ade	lenda							

**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.

Template Approval Selection	on		
Search	Available Batches		
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Filter By Batch Name:	To Approve, select o To Reject, select one	ne or more batch templa or more batch template	ates and click "Approve Se s and click "Reject Selecte
Search			
Results Company:1789456123 - DDSR <u>Select All</u> Batch			
fees - fees		1789456123	Total Debits:
Ad	ded Batch	PPD+CD	Total Credits:
	Last mounted by:	elijah	
membership -		1789456123	Total Debits:
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bonus 🛍 🗧 Ed	ited Batch	PPD+CO	Total Credits:
	Last Modified by:	elijah	
Approve Selected	Reject Selected	Reset	

# 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.

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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.

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# 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.

	Available Batches		
Available Companies: All Companies 123456789 - JB UserGuide AC	CH Number of ACH To edit a batch To activate bat	I batches available for activation: or remove the Updated Status, cl ches, select the desired batch(es)	2 ick the "Edit" icon beside the then click "Activate Selected"
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ilter By Batch Name:			
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Concel 22345763 American Satch Payroll - Bi-Weekly Payroll	*Effective Entry Date: Descriptive Date: Transaction Type:	02/21/2014	Total Debits. Total Credits:
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Control (1997) Control	"Effective Entry Date Descriptive Date Transaction Type "Effective Entry Date Descriptive Date Transaction Type.	02/21/2014 () PPD+CO Approved 12/27/2013 () PPD+CO	Total Debits Total Credits Total Debits Total Debits

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

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- 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.

satch Approval Selection				
Activated Batches				
Number of ACH Batches req To approve batches, select t To send a britch back for ma Highlighted Batch(es) have a Available Batches company:4445556667 - Test Manu	uring approval: 1 he desired batch(es) and click "Appn intenance, select the desired batch(r in Invalid Effective Entry Date and m	ove Gelected" e) and click "Report Searchort" uist be corrected to approve.	3004331300A15	
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	Activated.	10/29/2014 1,19.13 PM CDT	Total Credits. (1)	S

# 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.



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aten Approval commun		
ustomer Name: JE Menu Nav equested by, Demo User 1 equested: Oct 29, 2014		
Approved Status		
ompany: 4445556667 Test Me	mu	
Batches		
Test 1 - Test Batch 1	Customer Trace: 2	Effective Entry Date: 10/30/2014
	Bank Trace: 3020002	Transaction Type: CCDCO
	request has been submitted for the batches described along	Please press the print button on your browser to generate a hard of

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

Action Required	0 E
Approve: 2 ACH Batches.	
DApprove: <u>1 Wire</u> .	

## 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.

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Display All Companies 123456789 - JB UserGuide ACH	Company ID 123456789 123456789	Batch Payroll Payroll 2	Batch Name Bi-Weekly Payroll Bi-Weekly Payroll
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CH Summary Report untomer Name: Doppy Day Spa and Rebeat			
r Activation Date: Sep 15, 2010		PR 102 PD	
Report Summaries b If ther	e is no icon in the	\$1,102.00	
ctivation Date: Septemb Action	column the file has		
Report Totals: 1 alroad	wheen cent to the	\$1,102.00	
alleau	y been sent to the	If Entry Date Debit 0	Credit Status Details Actio
Fare Bank Trace			the second se
Trace Bank Trace financ	ial institution and	W17/2010 (0) \$0.00 (	31,102.00 Approved



# 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.

ACH Pass-Thru The Path and Name	
	Browse
Load File Clear Review Pending	Review Accepted

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.

288bank		
File	Information	
	Pending Number: 000123 File: testate04-03(1).bxL019297 ≇Batches:2 Status: Successful	Accept Delete Close
Batch	Information	
	Batch #: 0000000	

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.

	Hiroyuki Hardware		
	15646 Peachtree Rd.		
	Atlanta , GA 30305		
File Name:	123456789_P01200002	ACH Pass-Thru File Accepted by:	123456789 hs
File Debits:	\$41,363.84 (45)	ACH Pass-Thru File Accepted on:	01/12/2008 a
File Credits:	\$41,363.84 (60)		
# Batches:	20		
	Second and second and second as a second		
<i>Status:</i> CH Pass-Thru Cust	Accepted/Approval Require	d Trace # 200801200002	Please press
Status: ICH Pass-Thru Cust Successful: t been accepted Successful/A	Accepted/Approval Require omer Trace # 000005 / Bank he file has been uplo d ccepted/Approval	d Trace # 200801200002 aded but has not Required: the file has	Please press to bank rule: e keep these
Status: CH Pass-Thru Cust Successful: t been accepter Successful/A been uploade	Accepted/Approval Require omer Trace # 000005 / Bank he file has been uplo d cccepted/Approval d, accepted but need	d Trace # 200801200002 aded but has not Required: the file has is to be approved	Please pres to bank rule a keep these

# 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**.

		To	Number approve celected fil	If ACH Pass Thru files requiring approval ex, select the desired files and click "Appr	3 ove Selections".			
Pend No.	File Name	Batenen F	le Debits	lie Credita Accepted By	the second second second second	Select	Review	Delets
10000a	4924PT_061207.5xt	20	\$ 41,363,84 (45)	\$.41,363.04 (60) 323436709 - hsato	01/12/2008 08-03 PM	E.		
			1	Approve Smithing Reset				
			-					

**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.

	USEr Cude/User Name:	hsato - Hiroj	ruki Sa	ito			Арртон) Арртоні	Data I	3an 12, 3 08:87:54
Frend Sar	File Neme	Walches	-	e Deplin	He Credits	Ascepted	0v	-	-
soldon.	123456789_#01200002		-20	641,362.00(446).	\$43,363,84 (40)	103456789	- taxta	01/125	2000-8-024

## 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.

- F.	le Bame		Pend/Trace #	File Chara	ctoristics
	Incoming Internal Outgoing	SAMPLEPT04-03[1].txt SAMPLEPT04-03[1].txt_019293 288bank_P09300005	P 000119 P 000119 T 201309300005	Batches File Debits File Credits	2 \$0,00 (0) \$103,300.54 (69
				Bat	ch Information
		Batch #: 0	000000		
		Company ID: 1	236547412		
		Company Name: S	AMPLEACHPTBATCH		
		Description: 1	2-3654712		
		Effective Date: 1	2/21/2011		
		Batch #: 0	000001		
		Company ID: 1	236547412		
		Company Name: S	AMPLEACHPTBATCH		
		Description: C	ASH TRANS		
		Effective Date: 1	2/21/2011		
				R	eport Totals

**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.

	Batch Reversal = entire file
Batch Reversal	Transaction Reversal =
Contact Person (	1 item contained in the file
Contact Phone (25)	
Batch Name (25)	
Total Debits (13)	
Total Credits (13)	
Effective Date (10)	
File Creation Date (10)	
Reason for Reversal (80)	

# 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

JB UserGuide ACH	Company ID 122456789	Batch Payrell 200	Batch Naros Bi-Wandy Paymi	
Her by Batch Code:				
Report Crimeta		Characteristics		-
	ivation <sup>®</sup> Effective Entry Date	Group Dr.		

## 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.

CH Excepti	on Report					Error Details		_	
Company: 1	789456123					æ	-		1.0
Company	Company Name	Betch	Batch Name	Tran Type	Eff Entry I		-	Credi	Error Details
1789456123	DOSR	atly bonus	quarterly bonus	PPD+C0	09/15/2010	0	50.00	0.0	6 6

#### **Step 7:** Review the details of the error.

Company	Company Name	Return to ACH Exception Report Selection
789456123	DOSR	
	Error Details Description The batch does not contain valid	entres

**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.