

ACH File Credit Limits

Credit limits are established for every business client initiating files on our ACH system. Credit Limits control the dollar value of your files therefore protecting both your company and the bank against attempted fraud.

Credit limits will apply from the day your file processes through the settlement/effective date; during that timeframe, a file is considered “in process.” All files “in process” are aggregated to determine whether or not you are within your ACH credit limit. There are different ways to determine when a file is in process:

- Files submitted through JFG’s Online ACH Module (not Pass-Thru) will begin processing the business day prior to the effective day, unless the file is a Same Day file.
- Files submitted via AccessJFG’s Pass-Thru method will start processing based on the process date selected when uploading the file.
- Direct Transmission files will begin processing the day they are submitted to JFG.

Example: Customer Credit Limit = \$20,000

Example below assumes all files are sent via ACH Module or Pass-Thru with a process date one day prior to the effective date.

Day 1	Day 2	Day 3	Day 4	Day 5
Monday	Tuesday	Wednesday	Thursday	Friday
File A sent for \$5,000 effective Day 2.	File C sent for \$15,000 effective Day 3	File D sent for \$10,000 effective Day 4	File B from Day 1 begins processing this day	
File B sent for \$10,000 effective Day 5				
File A \$5,000	File A \$5,000			
			File B \$10,000	File B \$10,000
	File C \$15,000	File C \$15,000		
		File D \$10,000	File D \$10,000	
\$5,000 Exposure	\$20,000 Exposure	\$25,000 Exposure	\$20,000 Exposure	\$10,000 Exposure
		Over Credit Limit File D Would Reject		

*If you know in advance you will exceed your credit limit on a given day or expect to exceed the limit frequently, please call your Johnson Bank Treasury Management Consultant to discuss a temporary or permanent increase to your limit.