ACH & ACH ADMIN - CREATING ACH TRANSACTIONS

There are two ways to send an ACH file within Business Gateway:

OPTION 1: CREATE AN ACH FILE WITHIN BUSINESS GATEWAY

Step 1: Create an ACH Batch Template

Select the Payments Menu > ACH Batches > Select an Available Company > Add a Batch

TIP: If you want to setup a recurring batch, click the "Add a Recurring Payment" button to define a schedule for the batch to be automatically activated by the system on a recurring basis.

Enter Batch Code and Batch Name. Select the transaction type from the dropdown menu and fill in the Entry Description. If batch should be a Pre-note, keep the mark in the box. If it is not a Pre-note, remove the check mark.

Click Add Batch. Repeat process for multiple templates (i.e. Salary Payroll, Hourly Payroll, Payables).

Description of fields – the batch identifier

Batch Name—description of the batch; Transaction Type—PPD for debits & credits to personal accounts or CCD for business to business payments;

Entry Description—description that will appear on receivers statement;

Discretionary Data—Optional additional information that describes batch template.

Approve the Batch template if approval required: ACH Template Approval within Payments Menu.

Step 2: Create Participants and Add them to the Batch Template

Select the Payments Menu > ACH > Batches > Select an Available Company > Choose a Batch Template > Click on the Entries icon and enter participant detail, name, i.d., bank information, transaction type and amount.

Click the Add Entry to Batch button, click ok to confirm. Repeat process for additional participants.

Click Update Batch at the bottom of the page to permanently save changes.

If ACH Template Approval is required, select the Payments Menu > ACH Template Approval. Select the Batch and click Approve Selected.
NOTE: *If your company requires dual approval, another user may need to approve the batch.*

Step 3: Activate the ACH Batch

Select the Payments Menu > ACH Batch Activation > Enter your Onetime Passcode > Select the ACH Company ID and click on Display Batches.

Click the Details icon to view the details of the batch prior to activation. Select the ACH Company ID from the Available Companies dropdown menu, locate Batch, click the Edits icon and make necessary changes. Click Submit Changes.

Click Update Batch to save Edits within the template for future use.
TIP: *For Temporary changes, choose "Save changes to this activation only".*
NOTE: *If ACH Template approval is required, select the Payments Menu > ACH Batch Approval service.*

Check off the batches to be activated and enter effective entry date for each. Click Activate Selected button. Batch activation confirmation screen will appear. Note the status of the batch (see status descriptions on next page). Print page if desired and select Ok to submit for processing.

OPTION 2: SEND ACH FILE THAT IS BUILT WITH SOFTWARE OUTSIDE OF BUSINESS GATEWAY

Create your file in your proprietary software and save it. Note the location of the saved file.

Sign into Business Gateway and Select the Payments Menu > ACH File Pass-Thru > Enter your Onetime Passcode.

Click Browse to locate your saved file to upload to Business Gateway. Click load file and close.

Select Review Pending to review file format of pending ACH Pass Thru file.

Click the red process arrow in the far right column of the file you wish to send to review details prior to activation.

Click Accept to activate the Pass Thru File or Delete to remove the file from the system.
NOTE: Accept will not be an option if the file has a failed status and corrections need to be made. A confirmation screen will appear for accepted files.

Check ACH File status. If status shows Approval Required – file has NOT been submitted. Make sure to notify another approver to approve your file.

If ACH File Pass-Thru approval is required, select the Payments Menu > ACH File Pass Thru Approval > Click Red arrow in review column > Click Approve Selections.

Once file is approved, check the ACH File Pass Thru Report > enter date range and view File Status column for status of APPROVED.

ACH FILE STATUS DEFINITIONS

Activated
The batch has been activated in the system either manually by a user or automatically by Business Gateway for recurring batches.

Approved
The activated batch has been approved.

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.

Pass-Thru Files Only:

Successful
The file has been uploaded but has not been accepted.

Successful/Accepted/Approval Required
The file has been uploaded and the file format has been accepted but needs to be approved.

Successful/Accepted/Approved
The file has been uploaded and the file format has been accepted and approved (if approval required) OR the file has been uploaded and accepted (if approval not required).

NOTE: *If Successful/Accepted/Approved appears in the status column, your file has been sent to the bank.*

IMPORTANT: *ACH Pass-Thru files are screened very closely in Business Gateway and require accurate Service Class Codes. If the Service Class Codes were not changed in your software program when you moved to unbalanced files, you'll need to make that change now.*

The Service Class Code is located in the 5 and 8 records in the 2nd, 3rd and 4th position and should be: All credit only files (i.e., payroll or payables) - Service Class Code 220; All debit only files (i.e., receivables or cash concentration) - Service Class Code 225; All files containing both credits and debits - Service Class Code 200.