business gateway® solutions

payment center user guide

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USER SERVICE PERMISSIONS

Payment Center permissions and limits must be assigned to users before they will have access to initiate Payment transactions.

To assign users with permissions and limits:

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 Payment services. Click **Submit** to save your changes.

> **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.*
>
> **Wire Entry:** Allows users to initiate domestic Wire Transfers.
>
> **Wire Report:** Displays summary and detail information for Wire Transfers.
>
> **Payee Approval:** Allows user to approve Payees that have been added, edited and deleted.
>
> **Payee Setup:** Allows users to add, edit or delete payees and payee groups.
>
> **Payment Activity Report:** Displays summary and detail information for Payments. Also allows user to delete ACH Payments after activated or approved.
>
> **Payment Administration:** Allows user to set the number of days that will display in the Date Range From and To Fields in Payment reports.
>
> **Payment Approval:** Allows user to approve pending ACH, Tax and Wire Payments.
>
> **ACH Payments Report:** Displays summary and detail information for ACH Payments. Also allows user to delete an ACH Payment after activated or approved.
>
> **ACH Payments:** Allows users to initiate ACH Payments.
>
> **ACH Tax Payments:** Allows users to initiate ACH Tax Payments.
>
> **Tax Report:** Displays summary and detail information for ACH Tax Payments. Also allows user to delete an ACH Tax Payment after activated or approved.

Step 3: If assigning the user with Wire Entry access, click the **Permissions** tab, then select the applicable Wire Entry accounts. Click **Submit** to save your changes.

Step 4: If assigning the user with ACH or Tax Payment access, click the **ACH Permissions** tab, then select the applicable ACH Company ID and Transaction Types. Click **Submit** to save your changes.

Step 5: Click the **Limits** tab. Expand the Small Business ACH Limits and Wire Limits boxes as applicable to set the maximum monetary limits for the user.

- **Entry/Txn:** limits the amount a user can submit in a single Payment transaction.
- **Entry/Day:** limits the amount a user can submit in total for all Payment transactions per day.
- **Approval/Txn:** limits the user approval amount allowed per Payment transaction.
- **Approval/Day:** limits the user approval amount allowed in total for all Payment transactions per day.

PAYEE SETUP

The Payee Setup is used to add and maintain payee information for ACH, Wire, and Tax Payment types. Payee information includes the necessary information to direct a payment request, such as bank's transit routing number (ABA) and an account number.

Payee Groups

The Payee Groups service is used to add, edit or delete groups of payees for the ACH, Wire and Tax Payment types. A group can be defined for each service type, but payees may only belong to one group. Payee Groups can also be filtered during the payment activation or reporting process to only display specific lists of available payees.

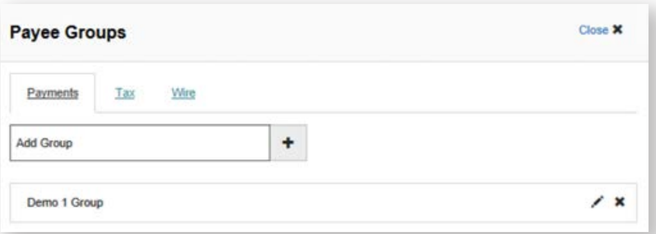
Add Payee Groups

Step 1: Select the **Payments** menu and choose **Payee Setup.**

Step 2: Click **Payee Groups**

Step 3: Click the **service** (Payments, Tax or Wire), enter a **name** for the group, and click the **+** to save.

Note: *To modify a group name, select the pencil icon. To delete a group, select the X icon.*

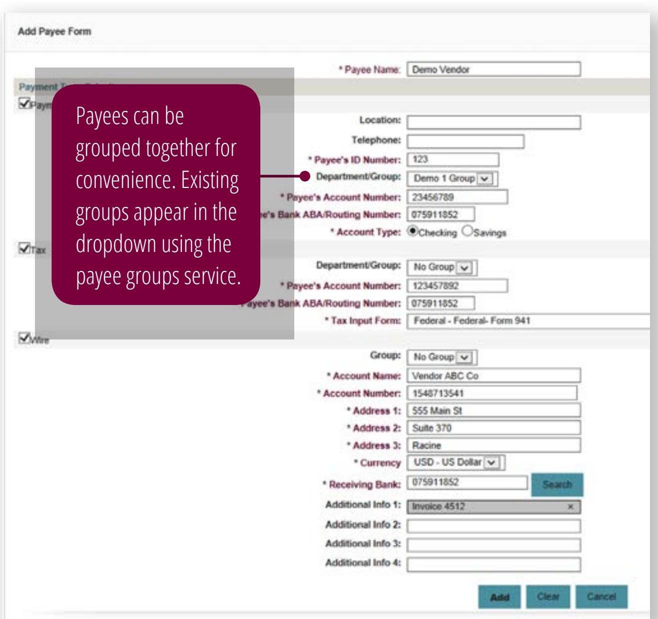


Add a Payee

Step 1: Select the **Payments** menu and choose **Payee Setup.**

Step 2: Click **Add Payee.**

Step 3: From the **Add Payee Form** page, input the payee name and choose the **payment type** under the Payment Type Selections option. **Note:** *Once the payment type is chosen more fields will populate for payee information. All three payment types may be chosen at one time or input individually.*



Step 4: Input required fields.

Step 5: Click **Add.** A confirmation will be displayed that the payee has been successfully added. **Note:** *If Payee Approval is required for your company, you will receive a confirmation that they payee has been successfully updated and is pending approval.*

PAYEE APPROVAL

The Payee Approval service provides companies with the option to enable dual control for the addition, edit or deletion of payees. Please contact your Treasury Management Relationship Manager for more information.

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

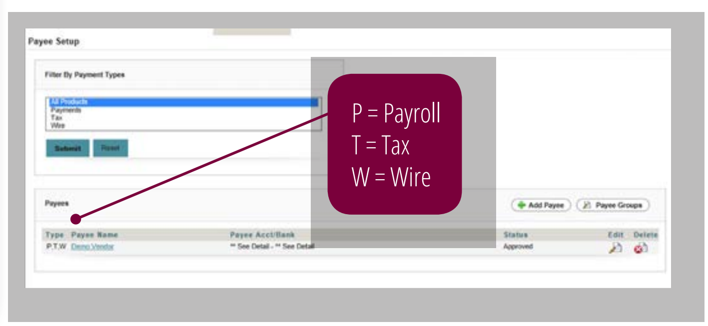
Step 2: Check the Payees you want to approve, and choose **approve**.

Step 3: Review the payee information and choose approve to save the changes. You will receive a confirmation that the payee has been successfully approved.

VIEW/EDIT/DELETE PAYEE

Step 1: Select **Payments** menu and choose **Payee Setup**.

Step 2: Select the **Payee Name** to view payee information, the edit icon to revise the necessary fields or the delete icon to remove a payee.

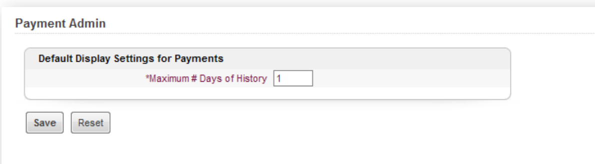


PAYMENT ADMINISTRATION

The Payment Administration service allows users to set the number of days that will display in the Date Range From and To fields on the Payment Reversals, Wire Report, Payroll Report, Tax Report, and Payment Activity Report.

Step 1: Select the **Payments** menu and choose **Payment Administration**.

Step 2: In the Maximum # Days History box, enter the number of days you would like displayed. Click **Save.** ***Note:*** *Clicking reset will remove the number you have input into the box.*



ACH PAYMENTS

The ACH Payments service allows users to activate ACH transactions and prepare them for bank processing. ACH Payments can be entered by selecting payees added using the Payee Setup service or new payees can be added as needed.

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

Step 2: Enter your **one time passcode**

Step 3: Choose the payees that should be included in this payment from the "Filter By" Box Groups (if one is established) or a single payee can be chosen. ***Note:*** *The system defaults to All Payees, or All Groups and Payees if groups are established.*

Step 4: Enter the date for the ACH payment. ***Note:*** *The date will default to the next business day. It is recommended that all ACH payments are sent two days prior to the effective date.*

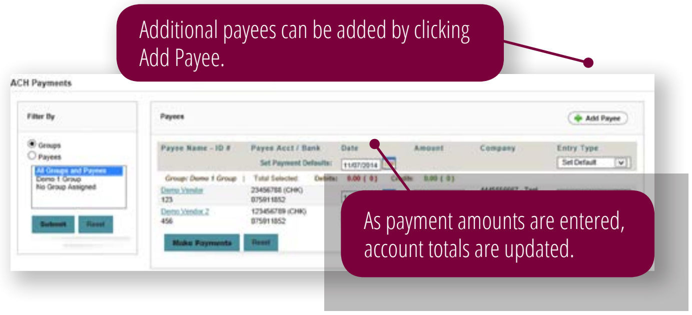
Step 5: Enter the payment amount.

Step 6: Set **Default Company ID** for each Payee. If the Company ID varies with each payee, set the Company ID for each individual Payee.

Step 7: Set the **Default Entry Type** for each Payee. If the Entry Type varies with each payee, set the Entry Type for each individual Payee.

Step 8: Click **Make Payments.**

Step 9: Review the payments, click **Submit.** A confirmation that the payments have been submitted will populate. ***Note:*** *If no approval is required, this confirmation means that payments have been submitted to the bank for processing. If approval is required, this confirmation means that payments have been submitted for approval. For approval instructions please see Payment Approval on page 7.*



TAX PAYMENTS

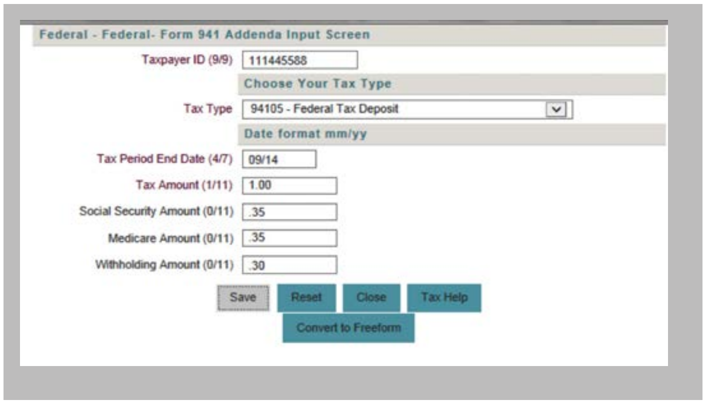
Tax Payments allows users to submit federal and state tax payments to the appropriate government agencies. Tax Payments can be entered by selecting payees added using the Payee Setup service or new payees can be added as needed.

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

Step 2: Choose the payees that should be included in this payment from the "Filter By" Box Groups (if one is established) or a single payee can be chosen. ***Note***: *The system defaults to All Payees, or All Groups and Payees if groups are established.*

Step 3: Enter the date for the tax payment. ***Note:*** *The date will default to the next business day. It is recommended that all tax payments are sent two days prior to the effective date.*

Step 4: Enter the payment amount. Upon clicking on the amount box, the addenda form associated with the tax payment type that is being made will be populated. Input the information needed to be sent to the government agency so the payment can be applied correctly. Click **Save.** ***Note:*** *If any information is formatted incorrectly the system will provide an error message with the correct format so the information can be corrected.*



Step 5: Choose the **Company ID.** ***Note:*** *If multiple tax payments are being sent from the same company ID, then use the Set Payment Default dropdown option at the top of the page. Any tax payments that then have the Use Default option selected per payee will be sent from the company ID chosen from above. If a different Company ID should be used for the payment, the Company ID should then be chosen from the Company ID dropdown box for that payee.*

Step 6: Place a check mark in front of the payee and click **Make Payments.**

Step 7: Review the payments, click **Submit.** A confirmation that the payment(s) have been submitted will populate. ***Note:*** *If no approval is required, this confirmation means that payments have been submitted to the bank for processing. If approval is required, this confirmation means that payments have been submitted for approval. For approval instructions, please see Payment Approval on page 7.*

WIRE ENTRY

The Wire Entry service is used by to enter domestic wire payment requests. Users may enter a wire payment request by selecting payees who have already been added using the Payee Setup service or new payees can be set up as needed. Users also can enter a one-time wire payment request.

Wire entry from existing payee

Step 1: Select the **Payments** menu and choose **Wire Entry**.

Step 2: Filter the payees that should be included in this payment from the "Filter By" Box Groups (if one is established) or a single payee can be chosen. ***Note:*** *The system defaults to All Payees, or All Groups and Payees if groups are established.*

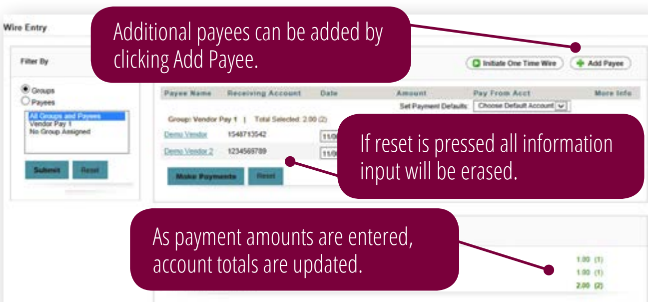
Step 3: Enter the date for the wire payment. ***Note:*** *The date will default to the current business day. Wire entries can be dated up to 30 days in advance.*

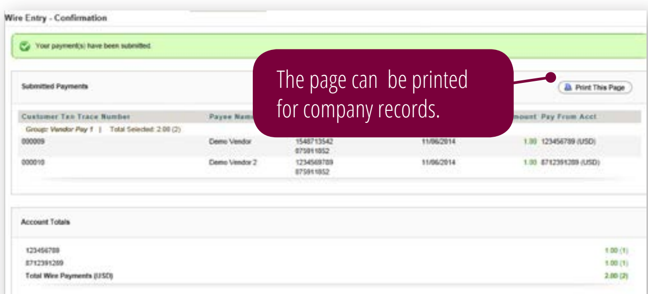
Step 4: Enter the payment amount.

Step 5: Choose the Pay From Account. ***Note:*** *If multiple wire payments are being sent from the same Pay From Account, then use the Set Payment Default dropdown option at the top of the page. Any wire payments that then have the Use Default option selected per payee will be sent from the account chosen from above. If a different account should be used for the payment, the account should then be chosen from the Pay From Account dropdown box for that payee.*

Step 6: Click **Make Payments.**

Step 7: Review the payments, click Submit. A confirmation that the payment(s) have been submitted will populate. ***Note:*** *This confirmation means that payments have been submitted for approval. For approval instructions please see the instructions for Payment Approval on page 7. Click Return to go back to the Wire Entry screen.*

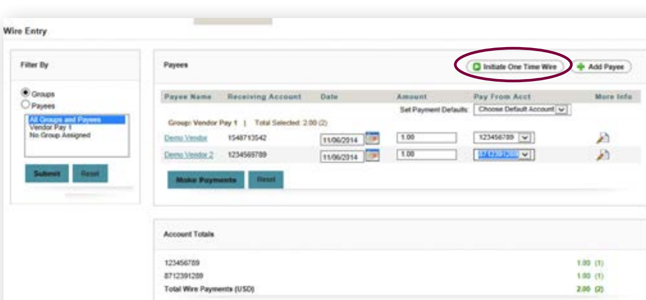




INITIATING ONE TIME PAYMENT

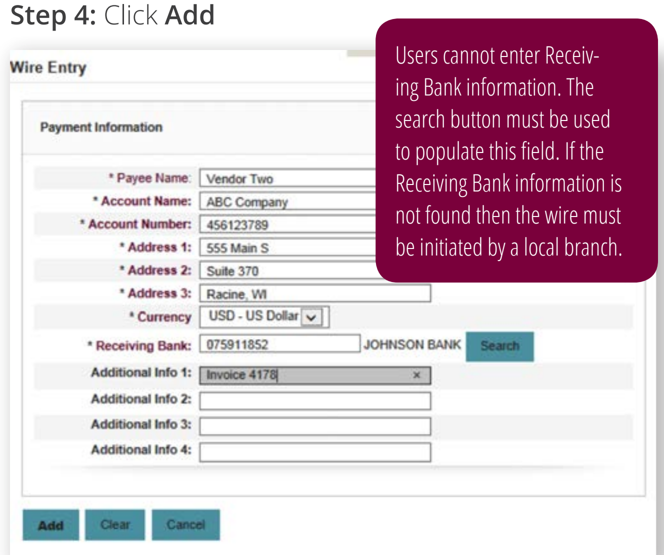
Step 1: Select the **Payments** menu and choose **Wire Entry**.

Step 2: Click **Initiate One Time Wire**



Step 3: Enter the payment information.

Step 4: Click **Add**



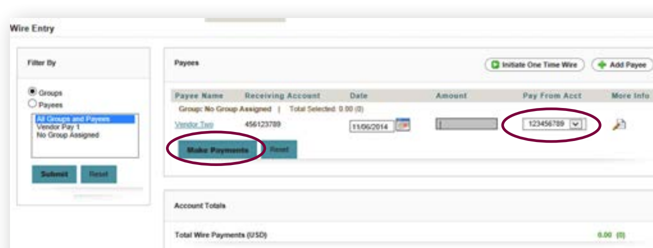
Step 5: Enter the date for the wire payment. ***Note:*** *The date will default to the current business day. Wire entries can be dated up to 30 days in advance.*

Step 6: Enter the payment amount.

Step 7: Choose the Pay From Account. ***Note:*** *The Pay From Account Automatically defaults to the first account in the dropdown menu. If a different account should be used, select the appropriate account from the dropdown menu.*

Step 8: Click **Make Payments.**

Step 9: Review the payments, click **Submit.** A confirmation that the payment(s) have been submitted will populate. ***Note:*** *This confirmation means that payments have been submitted for approval. For approval instructions please see the instructions for Payment Approval on page 7. Click Return to go back to the Wire Entry screen.*

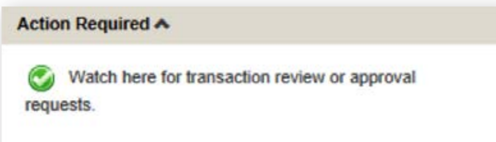


PAYMENT APPROVAL

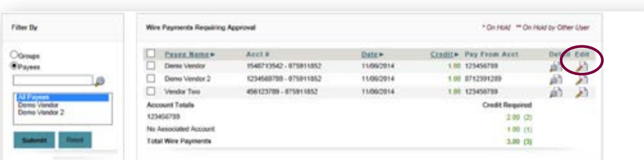
Payment Approval displays payments (wire or ACH Payment) needing approval. The default view is all payments needing approval, but users can filter by groups or payees.

Approve a Payment

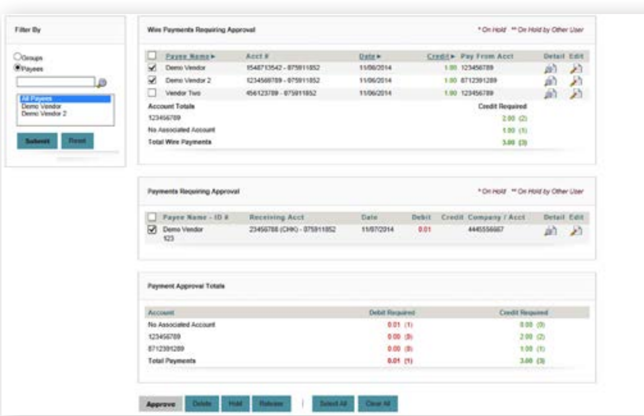
Step 1: Select the **Payments** menu and choose **Payment Approval**. ***Note:*** *Items that are pending approval can also be seen on the Dashboard Screen under Action Required.*



Step 2: Choose the **Edit** button to review payment details. If no changes need to be made, click **Cancel.** If changes need to be made, make the appropriate changes and click **Save.** ***Note:*** *If changes have been made then the payment will need to be approved by another user.*

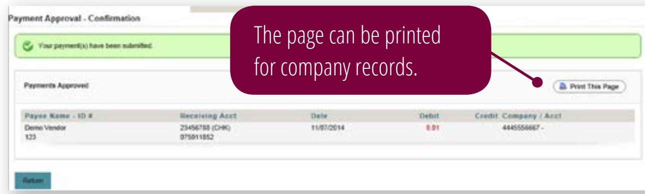


Step 3: Mark the box for the payment that needs approval after reviewing details and click **Approve.**



Step 4: Review correct payment is displayed that you are approving and Click **Confirm Approval.**

Step 5: A confirmation that the payment(s) have been submitted will populate. ***Note:*** *For Tax Payments only the addenda information of the tax payment will show on this page.*

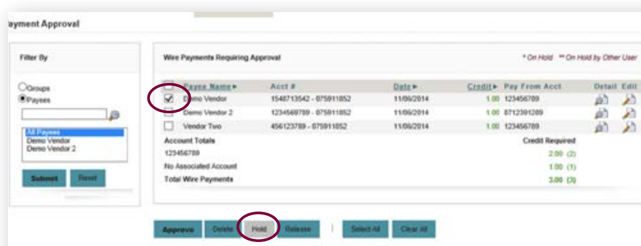


PLACE A PAYMENT ON HOLD

Step 1: Select the **Payments** menu and choose **Payment Approval**.
Note: *Items that are pending approval can also be seen on the Dashboard Screen under Action Required.*

Step 2: Choose **Edit** to review payment details.

Step 3: Mark the box for the payment that needs appoval after reviewing the details and click **Hold**



Step 4: Review correct payment is displayed that you are approving and Click **Confirm Hold.**

Step 5: A confirmation that the payment(s) have been successfully placed on hold will populate. ***Note:*** *For Tax Payments only the addenda information of the tax payment will show on this page.*

Note: *On the Payment Approval main page, any payments placed on hold will have an asterisk next to the payee name. If the hold was placed by another user, there will be two asterisks next to the payee name. Any payments placed on hold must be released before the payment will be available for approval.*

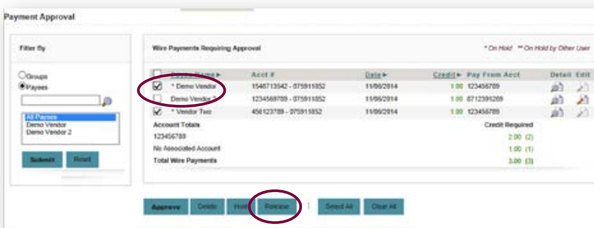
RELEASE A PAYMENT ON HOLD

Step 1: Select the **Payments** menu and choose **Payment Approval**. ***Note:*** *Items that are pending approval can also be seen on the Dashboard Screen under Action Required.*

Step 2: Choose the **Edit** button to review payment details of the item with the asterisk or double asterisk.

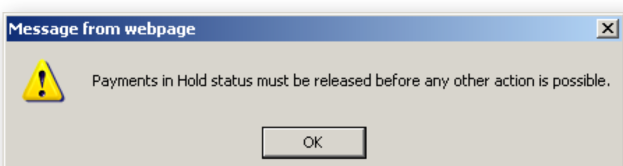
Step 3: Mark the box for the payment that needs approval after reviewing details and click **Release.**

Step 4: Review correct payment is displayed that you are approving and Click Confirm **Release.**



Step 5: The Payment Approval page will now be displayed and the payment that was just released will not have an asterisk any longer and is now available for approval.

Note: *If a payment has an asterisk due to a hold, the payment cannot be approved until the payment is released. If an attempt to approve or delete the payment is made before being released, the following error message will be displayed.*



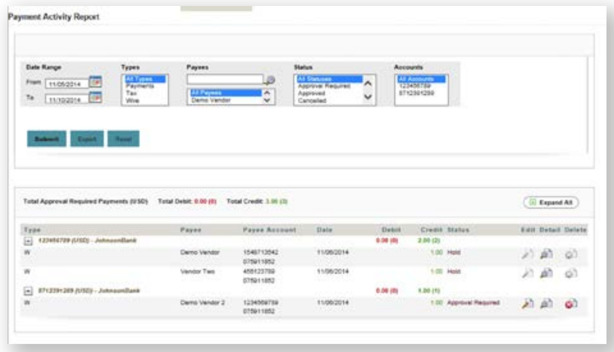
PAYMENT ACTIVITY REPORT

The Payment Activity Report provides a consolidated view of all payment requests submitted by users. Select the **Payments** menu and choose **Payment Activity Report**.

Users can search for a certain payment by selecting a specific date range, payee, status, or account.

For each payment type, the trace displays along with general payee information, the amount, the debit account, and the status.

Action icons are available to edit payment requests that are pending approval, view the details of the payment request, or delete a pending payment request prior to approval.



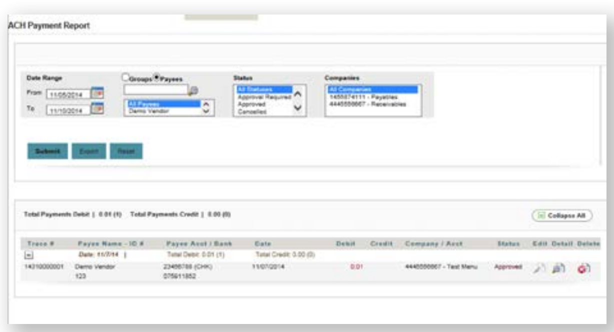
ACH PAYMENT REPORT

The ACH Payment Report displays all ACH payments submitted. Select the **Payments** menu and choose **ACH Payment Report**.

Users can search for a certain payment by selecting a specific date range, payee, status, or account.

For each payment type, the trace displays along with general payee information, the amount, the debit account, and the status.

Action icons are available to edit payment requests that are pending approval, view the details of the payment request, or delete a pending payment request prior to approval.



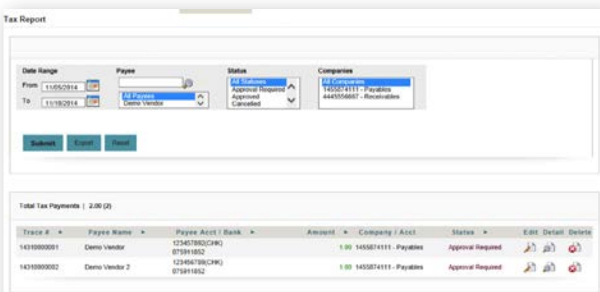
TAX REPORT

The Tax Report displays all ACH Tax payments submitted. Select the **Payments** menu and choose **Tax Report**.

Users can search for a certain payment by selecting a specific date range, payee, status, or account.

For each payment type, the trace displays along with general payee information, the amount, the debit account, and the status.

Action icons are available to edit payment requests that are pending approval, view the details of the payment request, or delete a pending payment request prior to approval.



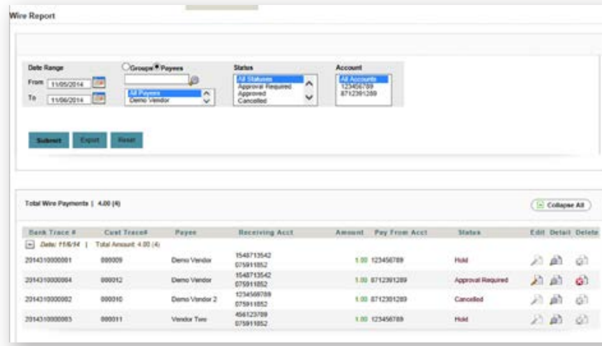
WIRE REPORT

The Wire Report displays all wire payment activity submitted by users.

All wire payments for the date range will appear by default. Users can also search for a specific wire payment by selecting a specific date range, payee, status, or account.

For each payment type, the trace displays along with general payee information, the amount, the debit account, and the status.

Action icons are available to edit payment requests that are pending approval, view the details of the payment request, or delete a pending payment request prior to approval.



REPORT STATUS DESCRIPTIONS

Status	Actions	Notes
Approval Required: Payment request has been submitted and requires approval before it can be processed	Edit Detail Delete	• If the approver makes edits to the payment request and “different user required” is set for the approval requirement , the approver becomes the initiator and the payment request will no longer appear for approval. • Payment requests can only be deleted prior to the next cutoff.
Approved: Payment request had been submitted an approved	Detail Delete	• Edits cannot be made for payment requests in an Approved status. The edit icon will appear but will be grayed out. • Payment requests can only be deleted prior to the next cutoff.
Cancelled: The payment request has been deleted by a user prior to cutoff	Detail	• Payment requests that have been cancelled cannot be edited or deleted. These icons will appear but will be grayed out. • If the payment request was cancelled in error, it must be resubmitted.
Hold: Payment request has been placed on hold by a user during the approval process	Detail	• Payment requests that have been placed on hold cannot be edited or deleted. These icons will appear but will be grayed out. • Payment requests that have been placed on hold must be released before they can be approved for processing.
In Process (wire requests only): Payment request has submitted and approved. The payment request is ready to be sent to financial institution’s wire transfer payment system	Detail	• Payment request cannot be edited or deleted. These icons will appear but will be grayed out.
Processed: Payment request has been sent to the financial institution for processing	Detail	• Payment request cannot be edited or deleted. These icons will appear but will be grayed out.