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WHY AM I UNABLE TO LOG INTO THE SYSTEM?
You may have entered one of more of the following login credentials incorrectly:
- Customer ID
- User ID
- Password
Please remember that passwords are case-sensitive. You are allowed three (3) attempts before the system will disable your access. If this happens you must contact your company administrator to be reset. If you are the company administrator, please contact the Treasury Management Support Center at 877.236.2739.

WHAT IF I FORGOT MY PASSWORD?
If you are not locked out of the system, you can reset your Password by entering your Customer ID and User ID and then clicking “Password Reset” from the login page. You will then be required to answer your three (3) Security Questions. If all questions have been answered correctly, you will be prompted to create a new Password.

WHY DO I NEED TO CREATE SECURITY QUESTIONS/ANSWERS AND WHY DOES IT ASK ME IF I WANT TO REMEMBER THIS COMPUTER?
This information is used for the Password Reset option located on the login page, as well as to authenticate the device you are accessing the system from. If you are connecting from a device you use regularly (i.e., work computer or personal computer) then select “Yes” so you are not prompted to answer these questions every time you log into the system. If you are using a device that is shared or in a public place (i.e., library, school, etc.) then select “No”. You will then be required to answer these questions every time you log into the system from that device.

HOW DO I CHANGE MY EXISTING SECURITY QUESTIONS AND ANSWERS?
When you access Business Gateway for the first time, you are required to setup three (3) Security Questions and Answers. At any time after this point, you can change these by selecting the Administration menu and choosing “Maintain Password”. From here you can select to change your Password, or to change your Security Questions. You will be required to enter your Password and answer the previously selected questions.

WHAT IS THE ONETIME PASSCODE?
The OneTime Passcode is a “secondary” authentication method, which Johnson Bank requires each time you login to access your account information. This 6-digit passcode can be received via a Text Message or an Automated Voice Call. You can create up to two (2) sets of phone numbers and/or emails. After you log into the system for the first time, you will be prompted to receive a OneTime Passcode. Based on the delivery channels you established, you would then select which method you wish to use. Within a few minutes, you will either receive a text message or automated voice call with your 6-digit code. Once you have entered the correct code, you will gain access to your account information.
WHY AM I NOT ABLE TO RETRIEVE THE ONETIME PASSCODE FROM MY MOBILE DEVICE?

When selecting to retrieve your OneTime Passcode via a Text Message, a “Shortcode” is used to send you the text message with your passcode. Some cellular service providers may be blocking shortcodes on your account, which may prevent you from receiving your One-Time Passcode. If this is occurring, we suggest that you contact your service provider and find out if shortcodes are being blocked. If requested, provide them the following shortcode: 501060 that is used by our system to see if this code is being blocked. Some providers may be able to unblock just this code alone, or if requested, unblock all shortcodes.

WHAT BROWSERS ARE SUPPORTED FOR THIS SERVICE?

Please [click here](#) to view the computer specifications, as well as other important information that pertains to this service.

HOW DO I UPDATE MY CONTACT INFORMATION?

It is important that you update your contact information within Business Gateway. You should check this information periodically to make sure it is up-to-date. To view and update your contact information:

Select “Administration” from the menu.
Choose “Self Administration”
Retrieve and enter your OneTime Passcode.
Validate/Update your information, including phone numbers and email address.
Click “Submit” to save.

You can also modify your OneTime Passcode delivery settings by clicking the tab “OneTime Passcode”.

WHY AM I UNABLE TO RECEIVE EMAILS FROM JOHNSON BANK?

Based on the settings within your email application, emails from Johnson Bank may be blocked as possible SPAM. In ensure delivery of important information from Johnson Bank, you can add our address to your Address Book or “Save Senders” list. See your Internet Service Providers (“ISPs”) Help section for more details on how this can be done within your email system.

WHAT ARE THE CUTOFF TIMES FOR THE SYSTEM?

You can access Business Gateway 24/7 to view your accounts; however, there may be times in the evening or on the weekend that the system is unavailable for maintenance or upgrades. Cutoff times for Transferring Between Accounts and Stop Payments are 8:00pm CST to be effective for the same business day. Cutoff times for initiating ACH and Wire Payments are 4:00pm CST.
HOW DO I SETUP ALERT NOTIFICATIONS?
Select the Administration menu and choose Manage Alerts. From here you will establish the Contact Points for receiving your alerts (i.e., phone, email, text), and then you will setup what types of alerts you wish to receive and which contact point to use.

WHAT TYPES OF ALERTS CAN I CREATE?
You can establish alert notifications for the following items:

**Account Activity** – When transactions fitting your predefined criteria post to a designated account.

**Account Balance Notification** – When an account balance or summary measurement moves above or below a predefined amount.

**ACH Batch Approval Needed** – When an ACH batch that you are authorized to approve reaches an “approval required” status. (Must be enrolled for ACH service to use this option.)

**Electronic Report Availability Notification** – When a designated Electronic Report has been delivered and is ready for viewing. (Must be enrolled for ERD Report service to use this option.)

**Payment Approval Needed Notification** - When a pending ACH Payment, ACH Tax, or Wire payment in the Payment Center that you are authorized to approve reaches an "approval required" status.

**Wire Transfer Approval Required Notification** – When a pending Wire Transfer you are authorized to approve reaches an “approval required” status. (Must be enrolled for Wire Transfer service to use this option.)

**Wire Transfer Sent Notification** – When a Wire Transfer matching predefined criteria is submitted for final process. (Must be enrolled for Wire Transfer service to use this option.)

HOW DO I CREATE CUSTOM ACCOUNT REPORTS?
Within the system you can create and save pre-defined previous day reports by selecting the Accounts menu and then choosing “Favorite Reports”. Click “Add a Report” and complete the following information:

• Enter a Report Name and Description;
• Select which account(s) to include;
• Select the date range;
• Select your sorting and the type of information you wish to view; and
• Select the output method (HTML or Export)

Indicate whether this report is only accessible by you, or if you have other users that access this system, whether this is a “Shared” report. Click “Save” to store this report. When you access Favorite Reports from within the Accounts service, you will see your stored report listed. Just select “Run” to view or export, or you can choose to edit or delete this report as needed. **NOTE: You will also have access to your Favorite Reports listed from the “Dashboard”**.
HOW DO I VIEW MORE TRANSACTION DETAIL FOR MY PREVIOUS DAYS REPORT?

Please be advised that the "default" setting for the Previous Days report will not list the transactions in high-to-low order at the end of the day with credits posting before debits and does not display the detail information you may need. To view your transactions in the correct order and with detailed information, you will need to modify the "Preferences" for the report by matching the following settings:

Style: Register (+ notes)
Sort 1: By date
Sort 2: By amount (-)
Totals: No totals

To make these changes, select the Accounts Menu and choose “Previous Days”. Scroll to the bottom of screen and click on “Preferences”. Select the drop-down list for each category and select the option shown in the example shown above.

WHAT IS ACH SERVICE?

Johnson Bank's Automated Clearing House (ACH) Service enables you to transfer funds electronically without the use of paper checks. Transactions involving deposits and the collection of payments on behalf of employees, customers, or suppliers can be sent to any of more than 16,000 ACH-member financial institutions. This saves you time and money by using pre-authorized electronic transactions rather than using costly and time-consuming paper-based options. ACH payments options can include, but are not limited to:

Direct Deposits
Preauthorized Debits
Tax Payments
Business to Business Payments

HOW DO I ADD ACH SERVICE TO BUSINESS GATEWAY?

Please contact your Johnson Bank Treasury Management relationship manager so we can discuss your needs and complete any required documentation to add this functionality to your service.

CAN I SEND INTERNATIONAL TRANSACTIONS VIA THE ACH SYSTEM?

No. In accordance with NACHA rules, Johnson Bank is not a Gateway Originating Bank and therefore does not originate International ACH Transactions ("IAT"). All outbound ACH transactions are limited to domestic transactions, and all incoming IATs are subject to the OFAC regulations. Deposits may be delayed in accordance with NACHA and OFAC regulations in instances where an IAT originator is a match or possible match on the OFAC lists. Processing, settlement and/or availability of these transactions may be temporarily suspended if enhanced scrutiny or verification is determined necessary.

Customer acknowledges that entries may not be initiated that violate the laws of the United States.
WHAT IS THE LATEST I CAN SEND MY ACH FILES?
Click here to view the daily processing cutoff times. You must activate and approve your ACH file(s) no later than one (1) business day prior to the scheduled date of your ACH batch and prior to the daily cutoff time. Actual posting of the ACH transactions are subject to processing deadlines by the receiving financial institution.

NOTE: For Pass-Thru files, the system will allow users to submit the file past the cut-off time; however, the file will not be sent for processing until the following business day.

HOW FAR IN ADVANCE CAN I SCHEDULE MY ACH FILES?
You can future date your ACH batch up to thirty (30) days in advance. The batch will begin processing one (1) business day prior to the scheduled date.

HOW DO I CANCEL AN ACH FILE?
Future-dated ACH batches that are not listed with a status of “File Created” can be deleted from within the ACH Reports screen. For batches that have a status of “File Created”, you can submit an ACH Reversal request online (subject to applicable fees).

WHAT IS WIRE TRANSFER SERVICE?
The Wire Transfer service allows customers to transfer money between accounts at different financial institutions or affiliate banks. This service supports both Domestic and International Wire Transfers.

HOW DO I ADD WIRE TRANSFER SERVICE?
Please contact your Johnson Bank Treasury Management relationship manager so we can discuss your needs and complete any required documentation to add this functionality to your service.

HOW FAR IN ADVANCE CAN I SCHEDULE MY WIRE TRANSFER?
Wire Transfers sent in US Dollars can be future-dated up to 30 days in advance. Future-dating is not permitted for Foreign Currency wire transfers.

CAN I STORE THE WIRE INFORMATION FOR FUTURE USE?
The Wire Transfer product offers customers the ability to create and store repetitive templates that save time and provides additional security for Wire Transfer activity. When you create a repetitive template, you pre-enter all information for the Wire Transfer request except the transfer amount. When you select a repetitive template to add a Wire Transfer request, you only need to enter the transfer amount. You also have the ability to enter additional remittance information specific to the wire transfer being sent.

When creating a repetitive template, you have the option to allow this template to be used by “You Only” or by “All Users” who are permitted to perform outgoing Wire Transfers from the account chosen as the “Debit” account.
CAN I VIEW TODAY’S CURRENCY RATES FOR SENDING A FOREIGN CURRENCY TRANSFER?

Yes. The rates are loaded daily by 9:00am CST (Monday-Friday, excluding holidays). To view the rates for the currencies offered, select the Payments menu and choose FX Rates. 

Example: When the image is displayed within our system, click anywhere within the “ocean” area to view a full list of currencies offered by Johnson Bank and that day’s rates. Please note that these rates are only available from 9:00am to 4:00pm CST, and only apply to wire transfers of USD $10,000 equivalent or less.

HOW DO I VERIFY THAT MY WIRE WAS SENT?

Select the Payments Menu and choose Wire Report. Enter the date range for the transfer(s) you wish to view and click “Submit”. The system will display the transfers that have been created and approved by date. The “Sent” status indicates that the transfer was sent to Johnson Bank to be processed. Click on the “Details” icon to view all the information for the selected wire. Line 2 of the Confirmation Information displays the FED Reference information to indicate that your transfer has been released to the Federal Reserve. Note: You will only receive a FED Reference number for transfers processed in US Dollars. To verify that a Foreign Currency transfer has been processed, please view your current day report to validate that your account has been debited for the outgoing wire transfer.

HOW DO I CANCEL A WIRE TRANSFER?

Future-dated Wire Transfers can be cancelled up to one business day prior to the selected “Send” date by contacting the Treasury Management Support Center at 877.236.2739. If the transfer has already reached the selected “Send” date, then please contact us to request a reversal of the transfer request. Please note that we cannot guarantee return of these funds.

WHAT ARE THE FILE OUTPUT OPTIONS AVAILABLE?

CSB is a comma-separated values export file of detail transactions only (debits, credits), so it will not include any summary information.

CSV is a comma-separated values export file of the entire HTML report output.

BAI is an export report of the data in the accepted NACHA BAI format.

Quickbooks/Quicken formats can be downloaded by selecting the Accounts menu and choosing Quickbooks Export.

WHEN WILL DEPOSITS MADE IN DEPOSIT PARTNER BE VIEWABLE TO THE CLIENTS ON BUSINESS GATEWAY?

Deposits will be available on Business Gateway the next day.
HOW MANY DAYS OF ACTIVITY WILL BE AVAILABLE ON BUSINESS GATEWAY? HOW MANY TRANSACTIONS WILL A CLIENT HAVE ACCESS TO ON BUSINESS GATEWAY?

Business Gateway will have 365 days of activity available under the Previous Days header. You will have the flexibility to export activity when it works best for you without worrying about hitting a transaction limit - whether it be a week, a month, or even 360 days!

CAN WIRE TRANSFER APPROVAL RIGHTS BE SEGREGATED BY ACCOUNT?

Yes. Wire Transfers rights are granted by account. Limits can also be placed individually by account for Wire Transfer transactions.