

Instructions for JN LIVE Business Payroll Transaction

Thank you for registering your business for **JN LIVE Business**. Below are the steps used to conduct a transaction. The function is used to make multiple payments in one transaction set, such as payroll, or general batch transfer payments within JN Bank or to other banks.

You are encouraged to create and/or maintain batch numbering system in order to effectively track payment batches. Batch Numbers should be two to three digits and can **only** be **numeric**.

NB: For this process you will need to input the source account as well as the payment details for each beneficiary.

- Source account: The JN savings or checking account that payments will be made from.
- The payment details of **each** beneficiary;
 - Beneficiary First and Last name
 - Transaction amount
 - Account number
 - Bank routing number
 - Branch transit number

NB: Please see attached JN Bank Branch Codes and Bank listing (subject to change by the financial institutions.)

JN LIVE Business is equipped to facilitate two file types for payroll transactions; Plain Text and CSV.

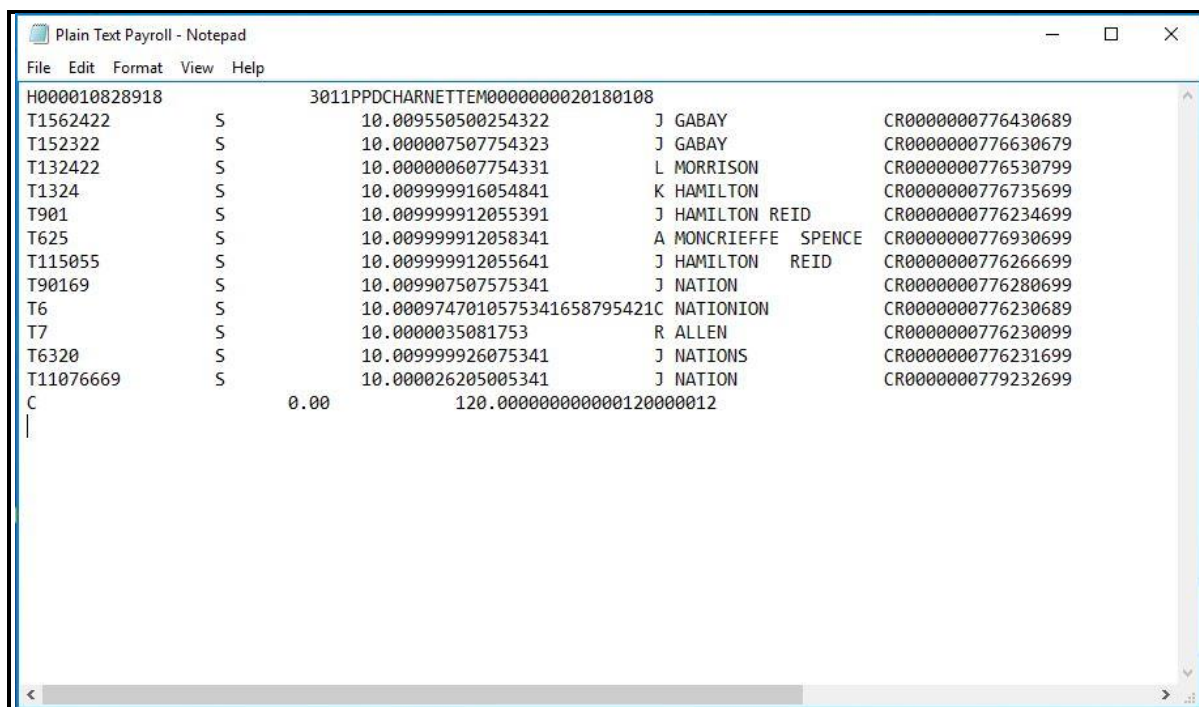
This manual will outline how to:

1. Create the payroll file in both plain text and CSV formats.
2. Upload the File to JN LIVE Business.
3. Confirm and Approve Payments.

Plain Text Payroll File

If your company currently utilizes has accounting software which produces a payroll file in plain text then you may continue to use that software to create the payroll file and then follow the below upload instructions to facilitate the payment using **JN LIVE** Business.

This is in an example of the completed plain text payroll file.



```
Plain Text Payroll - Notepad
File Edit Format View Help
H000010828918      3011PPDCHARNETTEM000000020180108
T1562422          S          10.009550500254322      J GABAY          CR0000000776430689
T152322           S          10.000007507754323      J GABAY          CR0000000776630679
T132422           S          10.00000607754331      L MORRISON      CR0000000776530799
T1324             S          10.009999916054841      K HAMILTON      CR0000000776735699
T901              S          10.009999912055391      J HAMILTON REID CR0000000776234699
T625              S          10.009999912058341      A MONCRIEFFE SPENCE CR0000000776930699
T115055           S          10.009999912055641      J HAMILTON REID CR0000000776266699
T90169            S          10.009907507575341      J NATION        CR0000000776280699
T6                S          10.0009747010575341658795421C NATIONION      CR0000000776230689
T7                S          10.0000035081753      R ALLEN         CR0000000776230099
T6320             S          10.009999926075341      J NATIONS       CR0000000776231699
T11076669         S          10.000026205005341      J NATION        CR0000000779232699
C                0.00          120.000000000000120000012
|
```

NB: It is advised that you do not attempt to create this file manually as there are specific formatting requirements. If you need to create a file manually we advise that you use the CSV file format.

CSV Payroll File

The CSV file template will be available for download from the JN Bank website (www.jnbank.com). You may also contact your Business relationship contact to be sent the file directly.

This file can be edited in any spreadsheet program that has the ability to save files in CSV format.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
1	Batch Number	Batch Name	Source Type	Source	Payee	Extraction Date	Total Records Count	Total Batch Value	Batch Currency	Batch Status	Contact Email	Payee Contact Email	Copy Amount Flag	Copy Batch Flag	Reference Contact			
2	999	Example	1	9999	JNBS	30/12/2018	5	500	JMD	A		UNKNOWN	FALSE	FALSE				
3																		
4																		
5	Batch Number	Reference Number	First Name	Middle Name	Last Name	Transaction Amount	Transaction Currency	Account Number	Account Type	Deduction Code	Deduction Description	Transaction Type	Detail Record Status	In Effective Date	Transaction Code	Transaction Date	Bank Routing Number	Branch Transit Number
6	999		Mary		Test	100	JMD	345454				Credit	A	30/12/2018	0	30/12/2018	2	95505
7	999		Johnny		Test	100	JMD	11076669				Credit	A	30/12/2018	0	30/12/2018	50	52
8	999		Marie		Test	100	JMD	33457521				Credit	A	30/12/2018	0	30/12/2018	50	52
9	999		Sheryl		Test	100	JMD	11076669				Credit	A	30/12/2018	0	30/12/2018	50	52
10	999		John		Test	100	JMD	345454				Credit	A	30/12/2018	0	30/12/2018	77	6

The file has two sections the "Header" and the "Transaction Details".

Header

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
	<div> <div>Total</div> <div>Total</div> <div>Payee</div> </div>																	
1	Batch	Batch	Source			Extraction	Records	Batch	Batch	Batch	Contact	Contact	Copy Amount	Copy Batch	Reference			
2	Number	Name	Type	Source	Payee	Date	Count	Value	Currency	Status	Email	Email	Flag	Flag	Contact			
3	999	Example	1	9999	JNBS	30/12/2018	5	500	JMD	A		UNKNOWN	FALSE	FALSE				
4																		
	Batch	Reference	First	Middle	Last	Transaction	Transaction	Account	Account	Deduction	Deduction	Transaction	Detail Record	In Effective	Transaction	Transaction	Bank	Branch
5	Number	Number	Name	Name	Name	Amount	Currency	Number	Type	Code	Description	Type	Status	Date	Code	Date	Routing	Transit
6	999		Mary		Test	100	JMD	345454				Credit	A	30/12/2018	0	30/12/2018	2	95505
7	999		Johnny		Test	100	JMD	11076669				Credit	A	30/12/2018	0	30/12/2018	50	52
8	999		Marie		Test	100	JMD	33457521				Credit	A	30/12/2018	0	30/12/2018	50	52
9	999		Sheryl		Test	100	JMD	11076669				Credit	A	30/12/2018	0	30/12/2018	50	52
10	999		John		Test	100	JMD	345454				Credit	A	30/12/2018	0	30/12/2018	77	6

The Header has 15 Fields, 6 of which require direct input from you, the user. The others will already be entered with default values.

The users will be required to input information in the listed fields:

Field	Description
Batch Number	Any two to three digit number chosen by the company to differentiate payment files.
Batch Name	The name of the user's Business.
Source	The account which will fund the payments.
Extraction Date	The date the file was created. (Date must be same as current date or any future date.)
Total Records Count	The number of payments detailed in the file.
Total Batch Value	The sum of all payments detailed in the file.

The remaining fields of the header are set to default values and **do not require user input**, they include;

Field	Default Value
Source Type	1
Payee	JNBS
Batch Currency	JMD
Batch Status	A
Contact Email	"Blank"
Payee Contact Email	UNKNOWN
Copy Amount Flag	FALSE
Copy Batch Flag	FALSE
Reference Contact	"Blank"

Transaction Details

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
	Batch	Batch	Source			Extraction	Total	Total	Batch	Batch	Batch	Payee						
1	Number	Name	Type	Source	Payee	Date	Count	Value	Currency	Status	Contact	Contact	Copy Amount	Copy Batch	Reference			
2	999	Example		9999	JNBS	30/12/2018	5	500	JMD	A		UNKNOWN	FALSE	FALSE				
3																		
4																		
5	Batch	Reference	First	Middle	Last	Transaction	Transaction	Account	Account	Deduction	Deduction	Transaction	Detail Record	In Effective	Transaction	Transaction	Bank	Branch
	Number	Number	Name	Name	Name	Amount	Currency	Number	Type	Code	Description	Type	Status	Date	Code	Date	Routing	Transit
6	999		Mary		Test	100	JMD	345454				Credit	A	30/12/2018	0	30/12/2018	2	95505
7	999		Johnny		Test	100	JMD	11076669				Credit	A	30/12/2018	0	30/12/2018	50	52
8	999		Marie		Test	100	JMD	33457521				Credit	A	30/12/2018	0	30/12/2018	50	52
9	999		Sheryl		Test	100	JMD	11076669				Credit	A	30/12/2018	0	30/12/2018	50	52
10	999		John		Test	100	JMD	345454				Credit	A	30/12/2018	0	30/12/2018	77	6

You will be required to enter the details for each payment in this section. There are 18 columns with 9 requiring direct input from you. The others will already be entered with default values.

You will be required to input information in the fields:

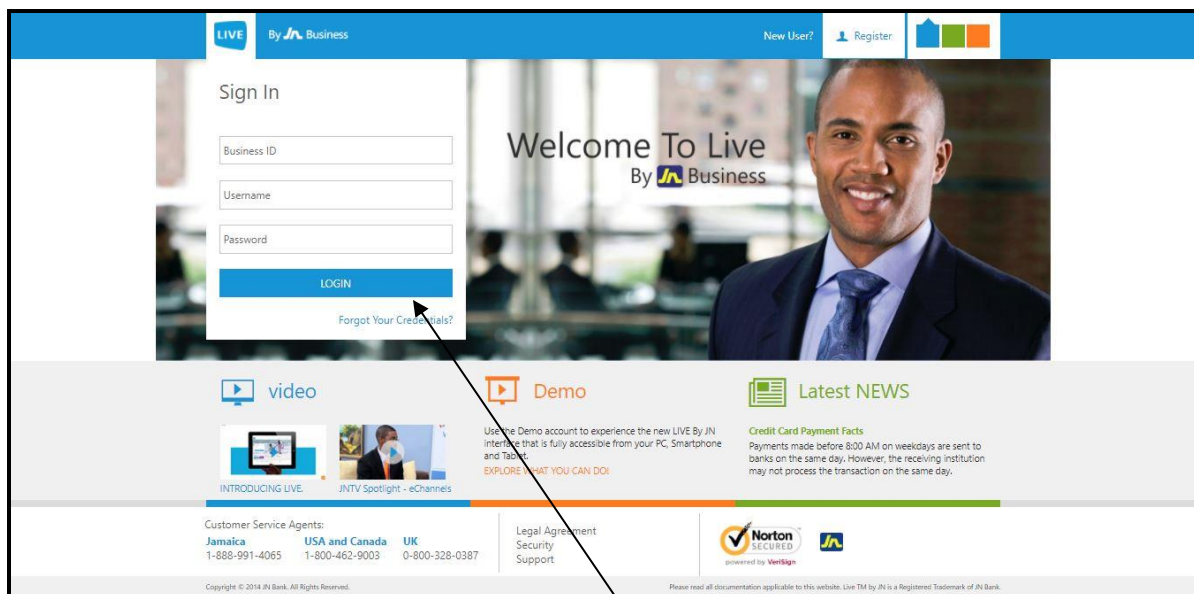
Field	Description
Batch Number	Should be the same value as the Batch Number in the header.
First Name	First name of beneficiary.
Last Name	Last name of beneficiary.
Transaction Amount	Value of transaction.
Account Number	Account number of beneficiary.
In Effective Date	Effective date of transaction.
In Effective Date	Effective date of transaction.
Transaction Date	Date of transaction.
Bank Routing Number	The routing number assigned to the beneficiary bank.
Branch Transit Number	The number assigned to the branch of the bank where the beneficiary account was created.

The remaining fields of the transactions details are set to default values and **do not require user input**, however, if the file is generated by a payroll system the default values are as followed;

Column	Default Value
Reference Number	"Blank"
Middle Name	**Optional
Transaction Currency	JMD
Account Type	**Optional
Deduction Code	"Blank"
Deduction Description	**Optional
Transaction Type	Credit
Detail Record Status	A
Transaction Code	0

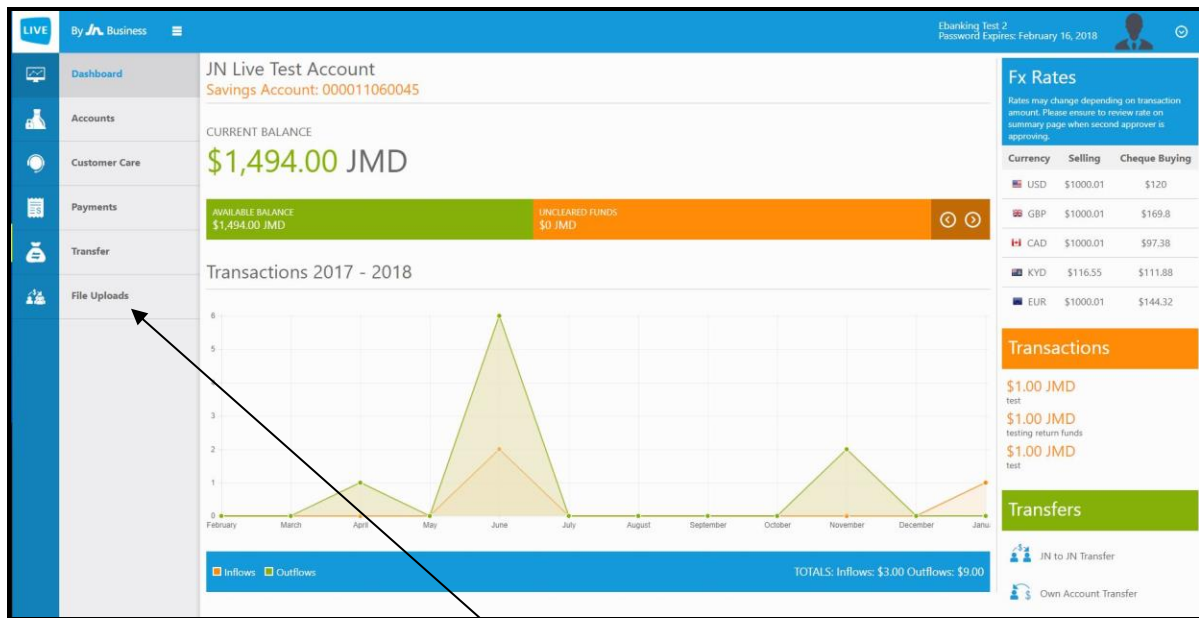
Uploading and Submitting Payroll

Now that you have successfully created your payroll file you will now upload same to the JN LIVE Business platform. The steps are outlined below.

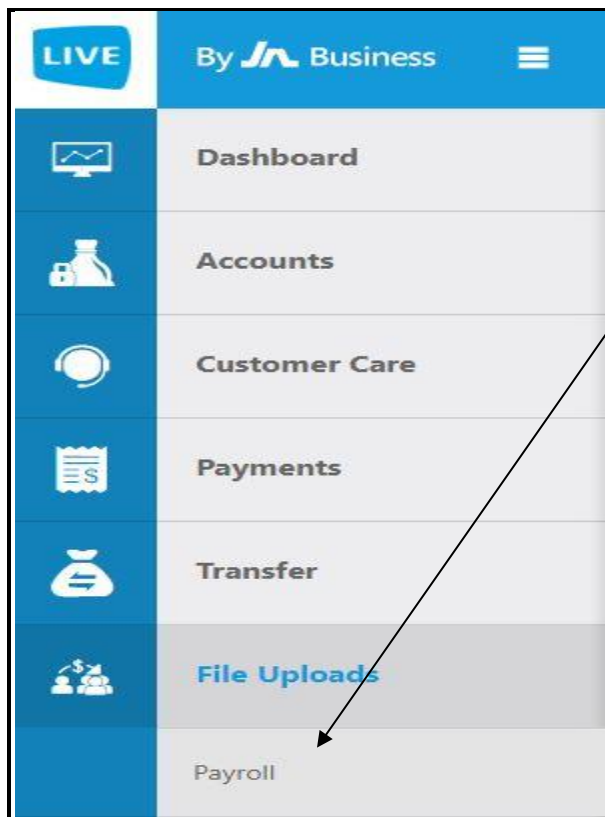


Step 1: Open your browser and go to www.jnlivebusiness.com

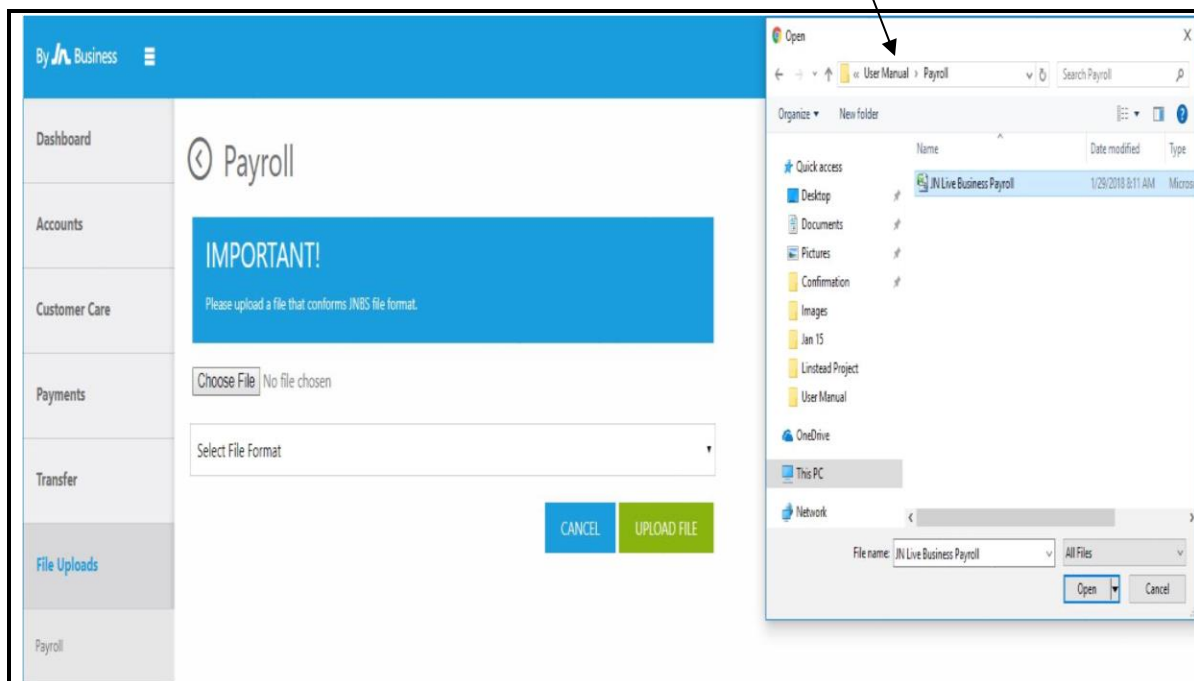
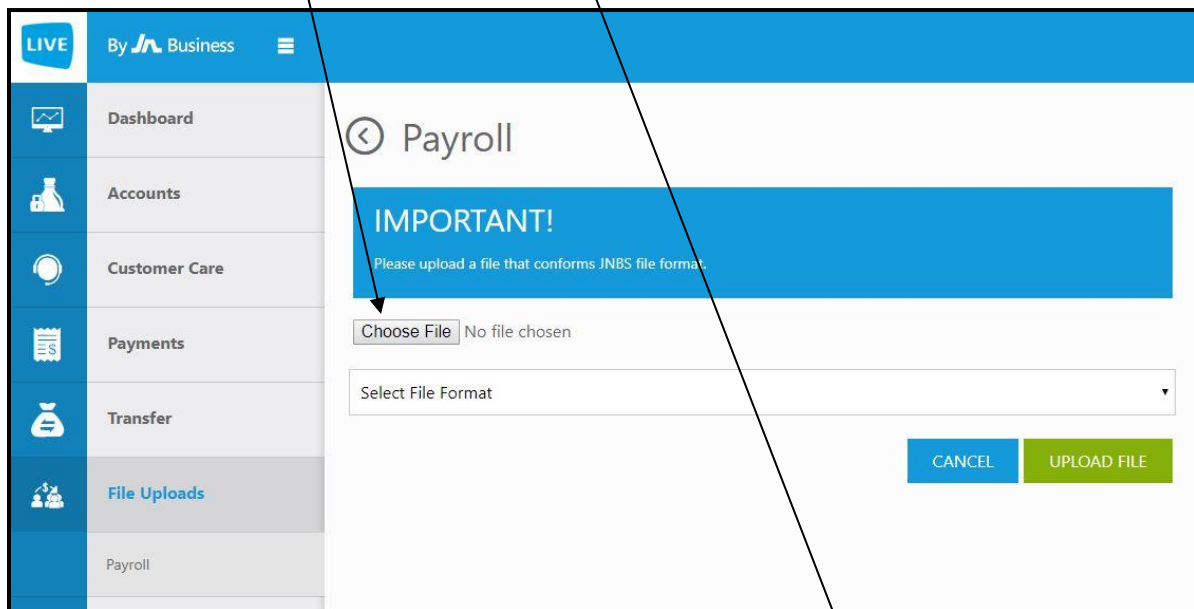
Login as you normally would by entering your institution's unique **Business ID**, your **username** and **password**.



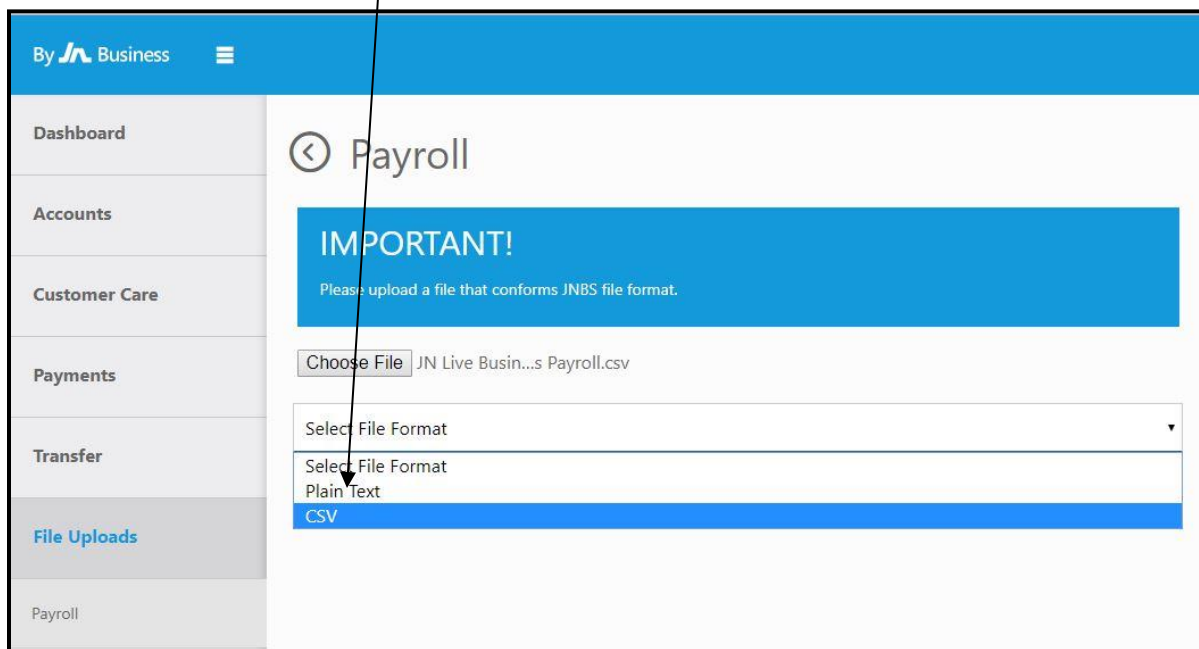
Step 2: From the home page you will select **File Uploads**, then **Payroll** and proceed to the next screen.



Step 3: Select the **Choose File** option and **open** the payroll file you created.

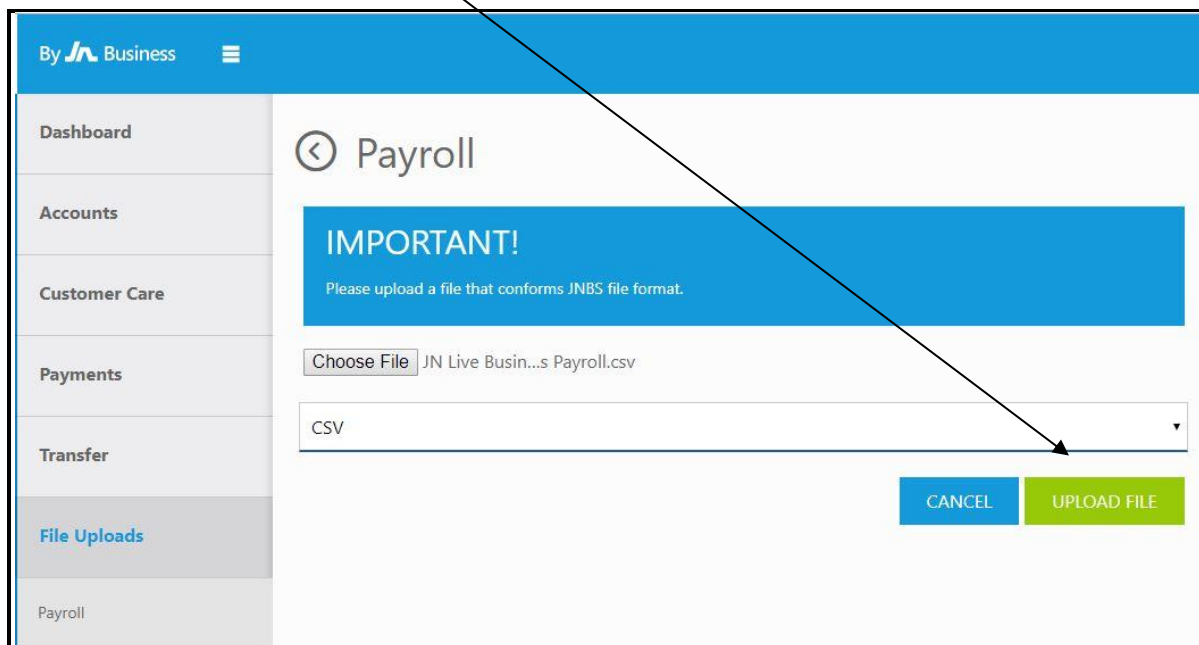


Step 4a: Select the **appropriate** file format from the drop down menu.



The screenshot shows the 'Payroll' section of the JN Business interface. A sidebar on the left contains links to Dashboard, Accounts, Customer Care, Payments, Transfer, File Uploads, and Payroll. The main content area has a blue header with the JN Business logo and a back arrow. Below the header, there is a blue box with the text 'IMPORTANT! Please upload a file that conforms JNBS file format.' A 'Choose File' button is followed by the text 'JN Live Busin...s Payroll.csv'. Below this, a dropdown menu is open, showing the options 'Select File Format', 'Plain Text', and 'CSV'. The 'CSV' option is highlighted in blue. An arrow points from the text 'appropriate' in the step description to the 'CSV' option in the dropdown menu.


Step 4b: then select the **upload file** option.




The screenshot shows the same 'Payroll' section of the JN Business interface. The dropdown menu is now closed, and the text 'CSV' is visible in the input field. At the bottom right, there are two buttons: 'CANCEL' and 'UPLOAD FILE'. The 'UPLOAD FILE' button is highlighted in green. An arrow points from the text 'upload file' in the step description to the 'UPLOAD FILE' button.


NB: If there are any formatting issues or if the source account is not linked to your JN Live Profile you will receive an error message at this point. Correct these issues and follow steps 1-4.


LIVE


By  Business


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 Dashboard

 Accounts


 Customer Care

 Payments

 Transfer

 File Uploads

Payroll

 Payroll Records Details

INFORMATION

Please review and select two (2) preferred approvers.

Source Account:	RSV-000011060045-JMD
Number of Transactions in File:	5
Number of Transactions to Process:	5
Batch Total:	\$500.00
Total Amount To Process:	\$500.00
Fee:	\$0.00

Step 5a: The system will produce a review page containing the details of the payroll. Please review details before moving forward.

LIVE

By Business

Ebanking Test 2

Password Expires: February 16, 2018

Dashboard

Accounts

Customer Care

Payments

Transfer

File Uploads

Payroll

Account Number	Bank	Employee	Amount
345454	BNS	M TEST	\$100.00
11076669	JNBS	J TEST	\$100.00
33457521	JNBS	M TEST	\$100.00
11076669	JNBS	S TEST	\$100.00
345454	NCB	J TEST	\$100.00

1 of 1 pages (5 items)

Description

Select Approver

Select Approver

CANCEL

NEXT

Step 5b: Enter your desired **description**, selecting your preferred **approvers** and selecting **next**.

NB: The description **cannot** be left blank and your approvers must have limits equal or greater than the total value of the payroll file.

LIVE

By JN Business

Ebanking Test 2
Password Expires: February 16, 2018

Dashboard

Accounts

Customer Care

Payments

Transfer

File Uploads

Payroll

Payroll Confirmation

You are confirming the following payroll:

Source Account:	000011060045-RSV-JMD
Number of Transactions in File:	5
Number of Transactions to Process:	5
Batch Total:	\$500.00
Total Amount To Process:	\$500.00
Fee:	\$0.00
FileName:	JN Live Business Payroll.csv
Approver:	Ebanking Test 1
Approver:	Ebanking Test 2
Description:	JN LIVE Business Payroll

CANCEL

CONFIRM

IMPORTANT

Please read and confirm the payroll details.

Step 6: Select the **confirm** option to submit the payroll for approval from the selected approvers.

LIVE

By Business

Ebanking Test 2
Password Expires: February 16, 2018

Dashboard

Accounts

Customer Care

Payments

Transfer

File Uploads

Payroll

Payroll Summary

The payroll has been submitted for approval:

Source Account:	000011060045-RSV-JMD
Number of Transactions in File:	2
Number of Transactions to Process:	2
Batch Total:	\$200.00
Total amount to Process:	\$200.00
Fees:	\$0.00
FileName:	JNBankBatchPaymentFile.csv
Approver:	Ebanking Test 2
Approver:	Ebanking Test 1
Description:	Test

PROCESS ANOTHER PAYROLL

IMPORTANT

You payroll file has being successfully submitted.
An email will be sent with the Transaction Number.

Step 7: Congratulations you have successfully submitted your payroll for approval. The payment will be completed once **both** selected approvers **login** it and **approve** same.

Appendix

1. Bank Listing:

Bank Name	Branch Name	Branch Code/Transit	Bank Code
Citibank N.A.	Head Office	00001	026
Bank Of Nova Scotia (Jamaica) Limited	Bank Of Nova Scotia (Jamaica)	00000	002
	BNS Corporate And Commercial	29785	002
	Constant Spring Financial Cent	21725	002
	Christiana	00125	002
	Savanna-La-Mar	00265	002
	Falmouth	01305	002
	Private Banking	09225	002
	East Queen Street	10165	002
	Montego Bay	10215	002
	Victoria And Blake	10355	002
	University	18465	002
	Brown's Town	20115	002
	St. Ann's Bay	20255	002
	New Port West	20685	002
	Lucea	21345	002
	Junction	22475	002
	King Street	30015	002
	May Pen	30205	002
	Riverton City	31575	002
	Ironshore	38745	002
	Black River	40105	002
	Old Harbour	41335	002
	Mandeville	50195	002
	Port Maria	50245	002
	New Kingston	50575	002
	Scotia Centre	50765	002
	Scotia Centre	56275	002
	Centralized Accounting Unit	57935	002
	Half Way Tree	60145	002
	Highgate	60665	002
	Premier Branch	61325	002
	Morant Bay	61655	002
	Linstead	70185	002

	Port Antonio	70235	002
	Cross Roads	80135	002
	Spanish Town	80275	002
	Santa Cruz	81315	002
	Oxford Road	81505	002
	Hagley Park Road	90175	002
	Ocho Rios	90225	002
	Liguanea	90365	002
	Westgate	90605	002
	Negril	92825	002
	Telephone Banking	07765	002
	Shared Services	30155	002
	Scotia Ja. Building Society	36525	002
	Data Centre	62075	002
	Cash Processing Unit	78345	002
	Comptrollers Dept.	90795	002
	Portmore	95505	002
	Bank Of Nova Scotia (Jamaica)	Yyyyy	002
First Caribbean Int'l Bank.	Montego Bay	09546	010
	Half Way Tree	09536	010
	Twin Gates	09656	010
	Duke & Laws Streets	09666	010
	Knutsford Blvd	09676	010
	Mandeville	09746	010
	Firstcaribbean International B	00000	010
	Firstcaribbean International B	Yyyyy	010
	Head Office	09866	010
	Savanah-La-Mar	09677	010
	Small Business Unit	27502	010
	Wealth Management	09004	010
	First Caribbean Liguanea	09748	010
	Portmore	09747	010
	Processing	07406	010
	Corporate	07426	010
	Manor Park	09076	010
	King Street	09156	010
	Newport West	09176	010
	Port Antonio	09516	010
	Ocho Rios	09526	010
	May Pen	09596	010
First Global Bank Limited	Gloucester Avenue	00098	075

	Barbados Avenue	00099	075
	First Global Bank Limited	00000	075
	First Global Bank Limited	Yyyyy	075
	Mandeville	99084	075
	Liguanea	99085	075
	New Kingston	99075	075
	Gloucester Avenue	99080	075
	Manor Park	99082	075
	Duke & Harbour	99089	075
JN Bank Limited	Annotto Bay	00752	050
	Barbican	00057	050
	Brown's Town	00681	050
	Catherine Hall	00999	050
	Christiana	00262	050
	Duke Street	00053	050
	Falmouth	00450	050
	Gayle	00753	050
	Half-Way-Tree	00051	050
	Highgate	00092	050
	Hwt Transport Centre	00093	050
	Junction	00332	050
	Knutsford Blvd	00059	050
	Linstead	00122	050
	Lucea	00471	050
	Mandeville	00261	050
	May Pen	00191	050
	Montego Bay	00541	050
	Morant Bay	00891	050
	New Kingston	00052	050
	Ocho Rios	00683	050
	Old Harbour	00060	050
	Papine	00055	050
	Port Antonio	00821	050
	Port Maria	00751	050
	Portmore Pines	00120	050
	Santa Cruz	00331	050
	Savanna-La-Mar	00401	050
	Sovereign (Washington Blvd)	00095	050
	Spanish Town	00121	050
	Spanish Town Road (Tivoli)	00056	050
	St Ann's Bay	00682	050

	Uwi	00094	050
	Whitehouse	00058	050
	Internal Processing Centre	00002	050
	Head Office	00001	050
	Centralized Operations	00036	050
National Commercial Bank	Treasury Correspondent Banking	00106	077
	Corporate Banking Division	00109	077
	Ncb Dummy	Yyyyy	077
	Port Antonio	00084	077
	Debt Collection Unit	00129	077
	International Business - Admin	00212	077
	International Bus - Us Office	00213	077
	Ncb Insurance Services	00904	077
	Middle Market Unit	00128	077
	Ncb Capital Markets	00901	077
	Card Serv & Echannels Support	00124	077
	E Channels	00125	077
	Customer Delivery Programme	00121	077
	NCB I L & Organ. Development	00122	077
	Duke Street	00006	077
	Cross Roads	00023	077
	Hagley Park	00017	077
	Half Way Tree	00030	077
	Constant Spring Financial Cent	00033	077
	Matilda's Corner	00037	077
	1-7 Knutsford Boulevard	00035	077
	Newport West	00039	077
	Oxford Place	00021	077
	Private Banking	00029	077
	Red Hills Road	00032	077
	University	00040	077
	Annotto Bay	00078	077
	Brown's Town	00071	077
	Christiana	00085	077
	Linstead	00068	077
	Mandeville	00050	077
	May Pen	00056	077
	Montego Bay	00043	077
	Morant Bay	00064	077
	Ocho Rios	00058	077
	Portmore	00036	077

	Santa Cruz	00089	077
	Savanna-La-Mar	00061	077
	St Jago Shopping Centre	00047	077
	St Ann's Bay	00054	077
	Head Office	00090	077
	Windward Road	00020	077
	30 Knutsford Blvd.	00024	077
	Falmouth	00044	077
	Lucea	00075	077
	Old Harbour	00087	077
	Chapelton	00057	077
	Negril	00060	077
	Black River	00067	077
	Port Maria	00081	077
	Operations Centre	00001	077
	Centralized Foreign Exchange	00004	077
	Staff Training Centre	00018	077
	Human Resources Department	00003	077
	NC Card Centre - Acquiring	00005	077
	Transformation Project Office	00008	077
	Legal, Aml & Corp. Comp. Div.	00051	077
	Ncb Card Services - Issuing	00002	077
	Network Operations	00007	077
	Boulevard Super Centre	00013	077
	Junction	00088	077
	Banking Operations	00200	077
	Direct Banking Unit	00204	077
	Information Technology	00119	077
	Central Disburse & Securities	00207	077
	Half Moon	00049	077
	Boulevard Super Centre	00031	077
	Yallahs	00025	077
	Centralised Operations	00201	077
	Specialised Operations	00202	077
	Centralised Cash Management	00203	077
Sagicor Bank Jamaica Ltd (Rbc)	Tower Street	01001	081
	Fairview Shopping Centre	01017	081
	Montego Bay	01003	081
	Mandeville	01004	081
	Linstead	01005	081
	Black River	01006	081

	Savanna La Mar	01008	081
	St. Lucia	01009	081
	May Pen	01011	081
	Spanish Town	01012	081
	Ocho Rios	01015	081
	Up-Park Camp	01020	081
	Southfield	01023	081
	Lionel Town	01026	081
	Brown's Town	01031	081
	Cross Roads	01032	081
	Dominica	01034	081
	Port Antonio	01035	081
	Santa Cruz	01036	081
	Stony Hill	01037	081
	Liguanea	01050	081
	Harbour Street	01051	081
	Tropical Plaza	01063	081
	Treasury	01080	081
	Corporate Banking Centre	01085	081
	Credit Card Centre	01089	081
	Head Office	01100	081
	Private Banking	01103	081
	Centralised Operations	01110	081
	Rbtt Bank Jamaica Ltd	00000	081
	Rbtt Bank Jamaica Ltd	Yyyyyy	081
	Portmore	01014	081
	Half Way Tree	01002	081
Sagicor Bank Jamaica Ltd	Head Office	00023	334
	Montego Bay	00025	334
	Ocho Rios	00027	334
	Dummy	00000	334
	Mandeville	00028	334
	New Kingston	00021	334
	Savanna-La-Mar	00026	334
Bank Of Jamaica	Boj Data Centre	00000	999
	Boj - Head Office	00999	999