Ohio Business Gateway Guide for Ohio DC Users

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1 . Create an Account

The Ohio Business Gateway requires you to establish a personal OH|ID account with your individual SSN. This individual OH|ID account is then linked to your organization's account.

Visit gateway.ohio.gov

The first step to getting started using the Gateway is creating an OH|ID account. Visit gateway.ohio.gov and click the *Never used the Gateway? – Create an Account* hyperlink near the bottom of the login box.
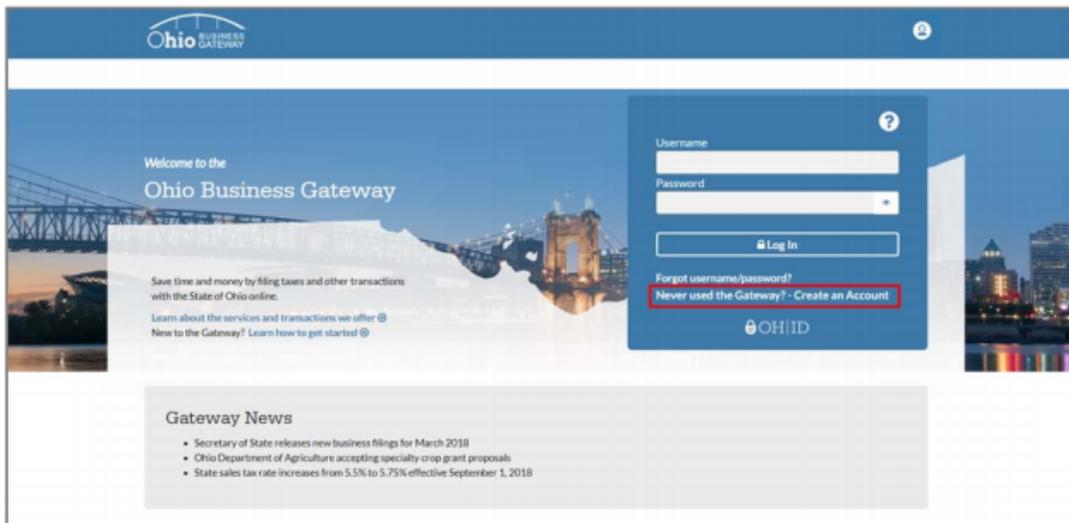
Acknowledge Gateway Account Creation Statements

Read the statements regarding creating an Ohio Business Gateway account. Check the box next to "I Agree" if you agree with to statements and, then, click the "Next" button to continue with the account creation process.
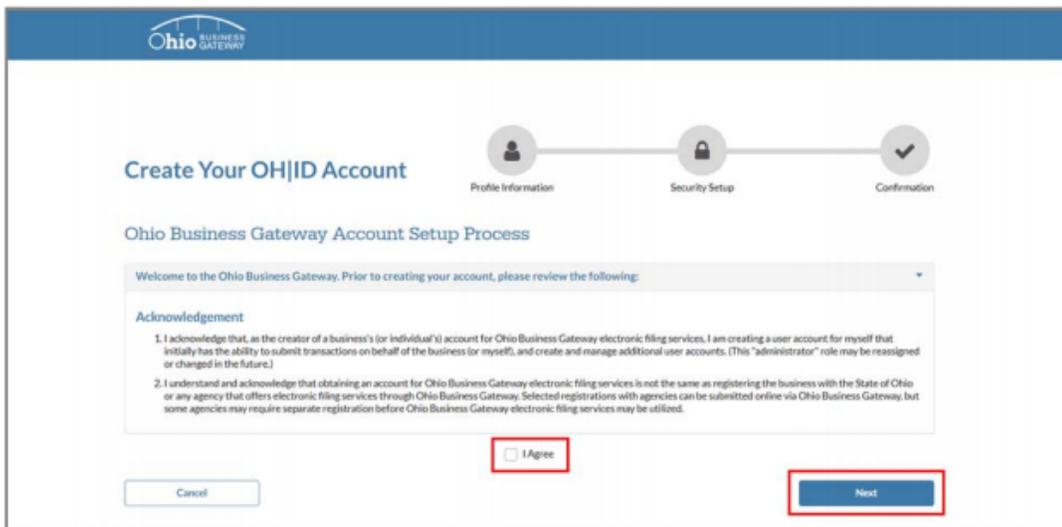
Complete OH|ID Profile Information Page

On the **OH|ID Profile Information** page:

1. Enter your contact and demographic information.
2. Answer the verification question.
3. Read and accept the OH|ID terms and conditions by checking the box next to "I Agree."

Once you have entered all the necessary information and accepted the terms and conditions, click the "Next" button to continue.

Create OH|ID Username and Password Page

On the **Create OH|ID Username and Password** page, create your OH|ID username and password following the password guidelines on the right-hand side of the page.

Then, select your preferred password recovery method. The options are:
- A temporary PIN that is sent to your email address
- A temporary PIN that is sent via text message, or
- Answering pre-selected security questions.

Click on the corresponding tile under the "Choose Password Recovery Methods" header to choose your preferred option. Selecting one option is required, but selecting multiple options is encouraged to provide a more flexible password recovery experience in the future.

Once you have entered all the required information, click the "Create Account" button to continue.

Input Validation Code (if necessary)

If you chose the "Email" or "Mobile Number" password recovery methods, a temporary PIN will be emailed or texted to you. Enter the temporary PIN and click the "Validate Code" button to confirm your selected password recovery method.

Continue to the Ohio Business Gateway

After you have successfully created your OH|ID account, click on the "Continue to the Ohio Business Gateway" button to be directed to the Gateway.

Create a New Gateway Business Account

You will then begin the Gateway's onboarding process. First, enter the Federal Employer Identification Number (FEIN) or Social Security Number associated with your business and click the "Next" button.

Existing Gateway Business Account

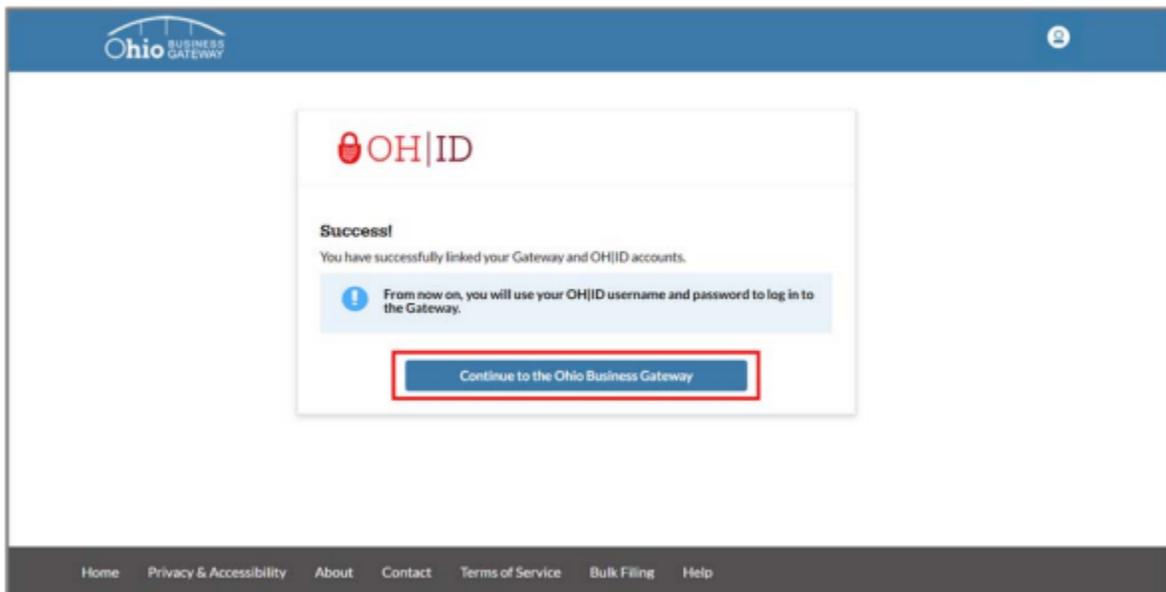If the you enter a FEIN or Social Security Number that is already associated with a business account in the Gateway, you will be asked to confirm the business account to which you are requesting access.

After you have confirmed the name of the business account, click the "Next" button.

You will then be asked to select your desired role on the business account, either Non-Filer, Filer or Filing Administrator. A description of each of the roles can be found under the "Desired Role" dropdown menu.

Once you have selected your desired role on the business account, click the "Next" button.

You are then taken to a page that informs you that your request for access to the business account has been submitted and that you will be notified once the Filing Administrator on the business account approves your access request.

You will then click the "Finish" button to be taken to your **Business Dashboard**.

You will not be able to access any information related to the business account until the Filing Administrator on the business account has approved your access request.

No Existing Gateway Business Account

If there is no existing Gateway business account associated with the FEIN or Social Security Number you entered, you must select whether you entered a FEIN or a Social Security Number using the dropdown menu. Then click the "Next" button.

Finally, enter the name of the business you are associated with and fill in the appropriate contact information. Then click the "Next" button to finish creating your Gateway business account.

Additional tips, tutorials, and videos from the Ohio Business Gateway can be found [here](). These include:

- Tips for Getting Started
- First Time Login for Existing Gateway Users
- Creating a New Gateway Account
- Orientation to the Gateway

2. Enable Ohio Deferred Compensation Access

Select the Account Access Management button (**lock button**) in the top right-hand corner of the home screen.

Please contact us at finance@ohiodc.org if you do not see this lock button OR have your filing administrator perform the following steps.
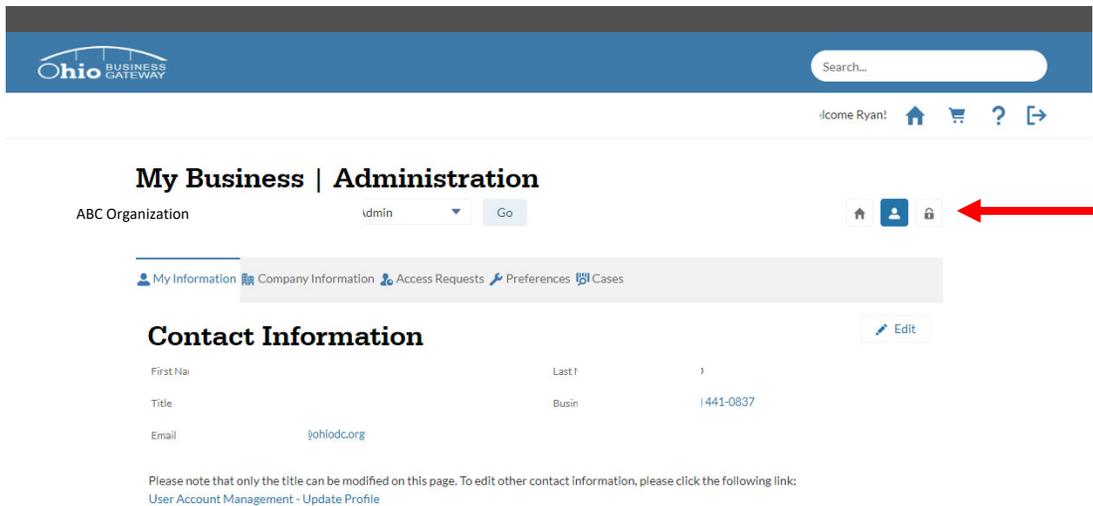
Under *Service Areas / Available Service Areas* please select the blue radio button next to Ohio Deferred Compensation. Once you have selected this radio button, the Ohio Deferred Compensation should appear under *Authorized Service Areas*. Your screen should appear as follows once this is completed.
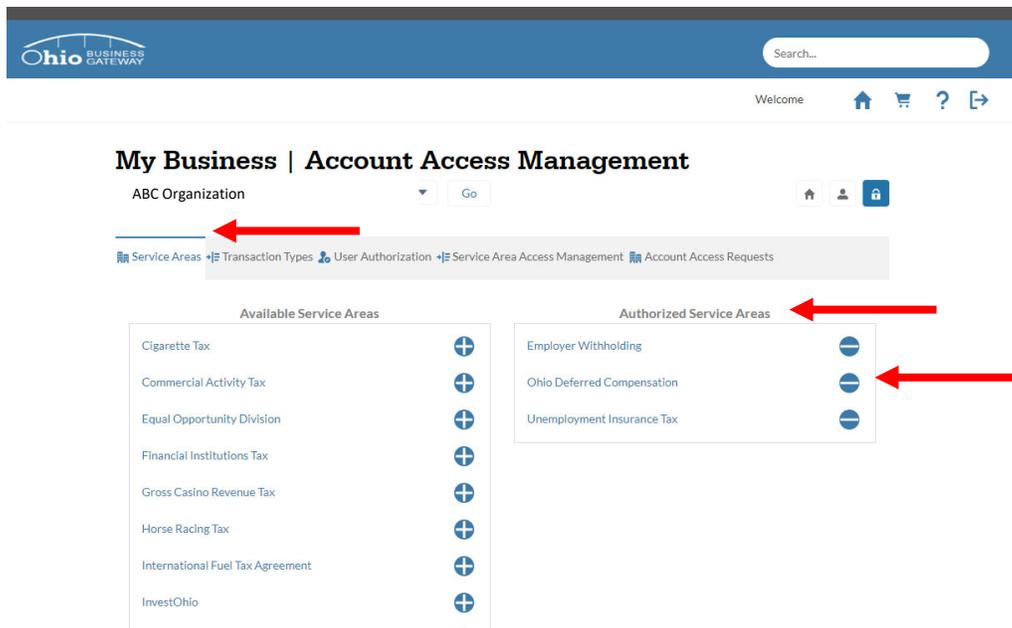
Under *Transaction Types / Available Transaction Types* please select the blue radio buttons next to all options under the Ohio Deferred Compensation heading. Once you have selected these radio buttons, they should appear under *Authorized Transaction Types*. Your screen should appear as follows once this is completed.

Under *User Authorization*, in the menu on the left-hand side of the page please select:

- Filer = your name
- Service Area = Ohio Deferred Compensation.

Now please select and **toggle all toggle buttons to blue** which remain on the screen. Then select save.

Now navigate to the Ohio Business Gateway **home page**, you should have access to view your bills, change reports, reconcile your bill and make payment via the Ohio Business Gateway!

Your updated homepage should look something like the following:

My Business | Dashboard

ABC Organization   ▼   Go

▶ New Transaction ☰ In Progress ✓ Ready for Checkout ⎙ Recent ▥ History 💰 Payments 🗓 Reminders 📣 Announcements

Quick Links

Has Something Changed?

Request Business Access

▼ Clear Current Filters

Favorites

Show Favorites

Service Area

Ohio Deferred Compensation
Employer Withholding
Unemployment Insurance Tax

Ohio Deferred Compensation	
View/Print Employee Contribution Billing	▶
View/Print Change Report	▶
Pay/Reconcile Employee Contribution Billing	▶
View/Print Pay Dates	▶
View/Print Payment History	▶
Update Employer Contact Information and Billing Preference	▶

3. Reconcile Your Bill

In order to reconcile your bill before you make payment, you should navigate to "Pay/Reconcile Employee Contribution Billing" in the Ohio Deferred Compensation section of your home page.

Step 1 of the payment reconciliation process will be to select your bill for payment. Billings are generated two weeks ahead of your payroll, so multiple bills may be available for payment. Please ensure you select the bill you intend to pay. If you wish to pay multiple bills, you can return to the other bills once you finish adding the first bill to your cart

Step 2 of the payment reconciliation process will be to review your bill and reconcile it to your payroll withholdings. If a billed amount for your employee does NOT match what you withheld, you can change the amount you remit for each employee by selecting the edit button next to the given participant. When editing an individual contribution amount you can choose from several categories for why the change is being made, such as termination of the employee (if the amount was changed to zero) or an employee is returning from leave (deferrals resumed after being paused in previous pay periods).

Note that changes to employee deferrals SHOULD be made by the employee by contacting our service center or through our participant website. Changes elected by participants will be reflected on the first bill generated one month after the request was made by your employee, in accordance with IRS rules. Increasing a contribution amount may result in those additional funds being refunded back to you.

Edit   ×

*Denotes a required field

Participant Name   Employee Name 1

*New Contribution Amount $ 125.00

*Change Reason   Return from Leave   ▼

Cancel   Save

Step 3 of the payment reconciliation process is to review your summary after all your edits have been completed. If any changes are still needed you can select "Back" at the bottom of the screen. Once you are satisfied that your billing matches your planned remittance, you should check the box at the bottom of the screen acknowledging the type of payment you are making. Payment types can either be "Regular" transactions funded by your employee's pre-tax deferrals or "Roth" transactions funded by after-tax dollars. Once you have completed the affirmation for the type of contribution being remitted, you will select "Accept".

Pay/Reconcile Employee Contribution Billing

Company Name	Company ID	Account Number 808000 - Regular	Reporting Period	Due Date
ABC Organization				

Step 3 of 4

Summary

Employee Contribution Billing

Payroll Date	5/1/2020
Payroll Frequency	Bi-weekly
Today's Date	4/29/2020
Balance Due	$5,260.50
Billing Number	1349048
Attention	
Address 1	
Address 2	
City	
State	
Zip	

Employee Contribution Billing

SSN	Participant Name	Contribution Amount	Comments
111-11-1111	Employee Name 1	$x.xx	
111-11-1111	Employee Name 2	$x.xx	
111-11-1111	Employee Name 3	$x.xx	
111-11-1111	Employee Name 4	$x.xx	
111-11-1111	Employee Name 5	$x.xx	
111-11-1111	Employee Name 6	$x.xx	
111-11-1111	Employee Name 7	$x.xx	
111-11-1111	Employee Name 8	$x.xx	
111-11-1111	Employee Name 9	$x.xx	
111-11-1111	Employee Name 10	$x.xx	
111-11-1111	Employee Name 11	$x.xx	
111-11-1111	Employee Name 12	$x.xx	
111-11-1111	Employee Name 13	$x.xx	

I affirm that I am filing a Deferred Comp-Regular transaction.

Back   Exit   Accept

Step 4 of the payment reconciliation process is to select how you make payment, either (1) Via the Gateway or (2) Not Via the Gateway. Ohio Deferred Compensation strongly recommends payment Via the Gateway to ensure timely processing and investment of your employee's contributions.

Pay/Reconcile Employee Contribution Billing

Company Name	Company ID	Account Number	Reporting Period	Due Date
ABC Organization		808000 - Regular		

Step 4 of 4

Payment Selection
*Denotes a required field

Payment Selection: Select a payment option from the dropdown to determine how and when you would like payment to be made.

Payment Amount $5,260.50

* I would like to make a payment for this transaction: --Select--

Back   Exit   Accept Payment Selections

Via the Gateway

Payment will be made electronically within the Gateway. Funds will be withdrawn from your bank account and sent to Ohio DC by ACH.

Step 4 of 4

Payment Selection
*Denotes a required field

Payment Selection: Select a payment option from the dropdown to determine how and when you would like payment to be made.

Payment Amount $5,260.50

* I would like to make a payment for this transaction: Via the Gateway
* Payment Options   ACH Debit
* When would you like payment to be made?   Pay when I checkout

Back   Exit   Accept Payment Selections

Payment option should be selected as ACH Debit Banking info will be requested in checkout.

The "When would you like payment to be made" option should be selected as "Pay when I checkout."

Not via the Gateway

Payment will be remitted via check mailed to our office or through an ACH initiated by your organization separately outside of the Gateway.

Step 4 of 4

Payment Selection
*Denotes a required field

Payment Selection: Select a payment option from the dropdown to determine how and when you would like payment to be made.

Payment Amount $5,260.50

* I would like to make a payment for this transaction: Not Via the Gateway

After I complete the checkout process, I will pay the amount due directly to the agency via an alternative payment method accepted by the agency, e.g. ACH credit or paper check. Before choosing this option, please check with the agency being paid to ensure the method is accepted.

☐ * I Acknowledge

Back   Exit   Accept Payment Selections

Select the acknowledgment of your understanding that payment must be remitted outside the Gateway.

4. Checkout and Bill Payment – Pay with ACH Debit

Once you have reconciled all bills you wish to pay, you should navigate to "Ready for Checkout" in the menu bar of your home page.

Select either an individual bill, or all bills, that you wish to pay. Select "Proceed To Cart" once your bills are selected.

NOTE: If a payment is deleted from the "Ready for Checkout" cart the transaction will be fully deleted from the Ohio Business Gateway. You will not be able to complete the payment process. If you wish to make edits to a bill in your cart, please select the transaction type and return to the reconciliation process. If your bill is deleted, please contact us at finance@ohiodc.org so that a new bill can be generated for payment.

After you select your bills for checkout, you will be taken to **Step 1** of the Checkout process where Payment method is specificed by selecting "Select ACH Account."

You will then add a new account using your banking information or select an account that has been previously entered into the Gateway. Once your payment selection is confirmed you can move on to the next step of checkout.

Note on Debit Blocker

If your organization uses a debit blocker service on your bank account, you will need to provide the following information to your bank to allow an ACH Debit to be sent to us.

- _Account receiving payment: Ohio Deferred Comp_
- _Debit blocker ID number: 9311284478_

In **Step 2** of checkout you will review the bills you selected for payment and acknowledge your authorization for the ACH debit transaction to pay your bill. Once you select "I Acknowledge" you can then select "Complete Checkout."

Ohio Business Gateway Checkout

Company Name   Company ID

    ABC
    Organization

Confirmation   2 of 3 steps

Paying By ACH Debit	
Transaction	Amount
Pay-Pay/Reconcile Employee Contribution Billing	$5,260.50
Pay-Pay/Reconcile Employee Contribution Billing	$687.00
Total ACH Debit Payment	**$5,947.50**

Payment Account Information

Account Name	ABC Organization (checking)
Account Number	XXXXXXXXXXXX

Payments to separate agencies create distinct entries on your account statement. Please ensure you have sufficient funds in your account(s).

I am authorizing the agency (or agencies) being paid to initiate debit entries or charges to my account as per the instructions above. Once confirmed, the Ohio Business Gateway cannot alter, delete or stop a payment instruction. Additionally, I verify that I am authorized to submit the transaction(s) and I acknowledge the Ohio Business Gateway and agency-specific terms of service, including possible penalties of perjury as applicable. Click here to view acknowledgements.

☐ I Acknowledge

[Previous] [Cancel Checkout] [Complete Checkout]

Step 3 of checkout provides your receipt and confirmation number.

Ohio Business Gateway Checkout

Company Name   Company ID

    ABC
    Organization

Receipt   3 of 3 steps

Confirmation Number:
107752369

Payment Instructions Received
Please note that this confirmation acknowledges that payment instructions have been received, but it does not acknowledge that funds have been transferred from your account. Payment instructions may not be processed, or an agency may charge you fees, for reasons that include insufficient funds and prohibited or blocked payments. You should review your account statement to ensure that funds have been transferred (settled).

Payment to Multiple Agencies
Payments to separate agencies create distinct entries on your account statement. Please ensure you have sufficient funds in your account(s). I am authorizing the agency (or agencies) being paid to initiate debit

Paying By ACH Debit	
Transaction	Amount
Pay-Pay/Reconcile Employee Contribution Billing	$5,260.50
Pay-Pay/Reconcile Employee Contribution Billing	$687.00
Total ACH Debit Payment	**$5,947.50**

Payment Account Information

Account Name	ABC Organization (checking)
Account Number	XXXXXXXXXXXX

Payment detail for a paid bill can also be accessed on the "History" tab of your home page.

My Business | Dashboard

ABC Organization   ▼   [Go]   🏠 👤 🔒

▶ New Transaction ☰ In Progress ✓ Ready for Checkout (2) 🗐 Recent 🗀 History 🔒 Payments 📅 Reminders 📣 Announcements (1)

5. Bill Reconciliation for Large Employers

If you have a bill with a significant number of employees you may wish to upload a text file to the Gateway instead of reconciling each individual manually. The "Upload" feature in Step 2 of the payment reconciliation process can be used to accomplish this. Ohio Deferred Compensation highly encourages using this feature for employers with greater than 100 employees remitting contributions.

Field Name	Data Type	Start/End Pos.		Contents
Transaction Type	X(3)	1	3	'114'
Employer ID	X(6)	4	9	Ohio DC will assign this number. **This number is unique for each pay frequency (Roth and Pre-tax also have distinct numbers)**
Pay Date*	9(8)	10	17	Your payroll date
SSN First 5	9(5)	18	22	First 5 Digits of Social Security Number
SSN Last 4	9(4)	23	26	Last 4 Digits of Social Security Number
Termination Code	X(2)	27	28	Does the participant still work for You? Yes = ' ' (spaces) No = 'TT'
Filler	X(8)	29	36	Spaces
Termination Date*	9(8)	37	44	Date that employee was terminated. Pad with zeroes for current employees
Transaction Amount	9(7)	45	51	Contribution Amount. The amount should not include a decimal point and should be left-padded with zeroes. For example, a $125.00 deferral amount would be sent as 0012500. Negative values are not permitted.
Name	X(25)	52	76	Participant Name
Filler	X(4)	77	80	Spaces

* All dates must use yyyyMMdd format (20220601)

> For Regular contributions (pre-tax), the file must be named **defcomp.txt**.
>
> For Roth contributions (post-tax), the file must be named **roth_defcomp.txt**
>
> **Please note that regular deferrals, Roth contributions, and different pay frequencies are on separate bills and cannot be combined in the same file.**

If you need further information on file upload, please contact the IT Department at IS@ohiodc.org or Jason Chang at (614) 441-0848.

6. Contact Information

For billing related questions, please contact the Ohio Deferred Compensation finance team at finance@ohiodc.org for assistance.

For technical issues, including password resets and service outages, please contact the Ohio Business Gateway Help Desk at 866-644-6468.