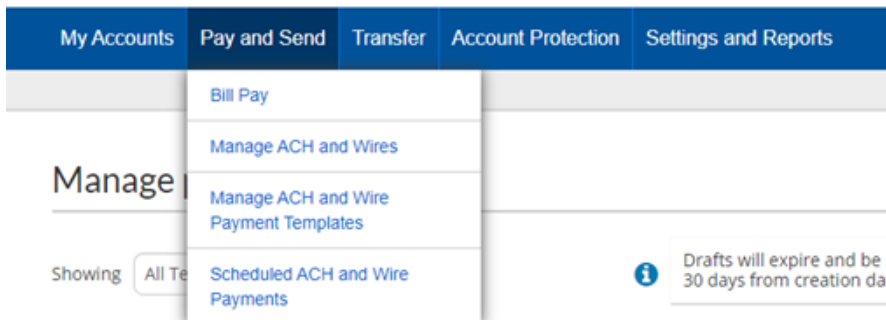


ACH templates help **reduce errors** and **provide efficiency**. Create the template first, and then initiate transactions quickly with no need to enter (and possibly enter incorrectly) details such as account number and routing number.

Template Basics

- Under Pay and Send, go to “Manage ACH and Wire Payment Templates”
- Unlimited templates allowed
- Templates are not required
- Common uses of ACH Templates:
 - Payroll
 - Vendor Payments
 - Concentrating funds from accounts at other FIs



Two places to add a Template:

1. Move Money > Manage ACH and Wire Payment Templates
2. Move Money > Manage ACH and Wires (“Add a new template” in Template list or “Save as template” after ad hoc payment is sent)

Manage Payment Templates screen

Template statuses:

- Needs Attention – ex: approver declined the template, funding account is closed
- Approval Pending – new and edited templates require approval (unless FI sets approver weight to 0)
- Approved – only these templates can be used to initiate ACH payments

Manage payment templates			+ Add a Template
Showing	<input type="text" value="All Templates"/>	<input type="text" value="Search"/>	
Templates	Last payment	Date	
Needs Attention			
Membership dues Payroll (PPD) ⚠ Declined	-	-	Edit Delete
Approval Pending			
ACH dom wire Domestic Wire ⚠ Schedule approval pending	\$3.00	6/29/2023	
ACH RC Collect CCD Payment Commercial (CCD) ⚠ Schedule approval pending	-	-	
Approved			
ACH Collect PPD Payment Consumer (PPD)	-	-	Edit Copy Delete
ACH Inter wire Payment International Wire	-	-	Edit Copy Delete
ACH Payroll Payment Payroll (PPD)	-	-	Edit Copy Delete

Steps to Add a Template:

1. Enter a **Template Name**, which must be unique from other templates.
2. Choose **Funding Account**.
 - The FI controls funding accounts via account-level entitlements.
3. Select **Template Type**.
 - Business segment and user permissions determine the options that display.
 - Tax payments require details in the addenda record.
 - Child support is for employers to submit withholding for child support
4. For Template Types of Consumer (PPD), Commercial (CCD), or Web-initiated entries (WEB), indicate if the template will be used to make or collect payments.
 - Other Template Types are for make payments only, so this option won't display.

Add a Template

Template Details

File definition name

Payroll

Funding account

Personal Checking ****9022

Payment type

Child Support (CCD)

Child Support (CCD)

Commercial (CCD)

Consumer (PPD)

Domestic Wire

International Wire

Payroll (PPD)



4. Select **ACH Company ID** – the FI controls this
5. Enter **Template Description**
 - Max 10 characters, passes to ACH batch and shows in recipient's transaction
6. Choose to settle via **Batch Offset**
 - How the offsetting transaction is handled, e.g. 4 employees are paid \$200 each:
 - Batch offset: one (1) \$800 debit to the funding account (most common)
 - Single offset: four (4) \$200 debits to the funding account
 - Not applicable for tax payments
7. Based on selected Template Type, enter participants (details in table below).

Template Type	Participant Type
Payroll (PPD)	Employee
Consumer (PPD)	Consumer
Commercial (CCD)	Recipient
Tax (CCD)	Tax authority
Child Support (CCD)	Recipient
Web-initiated entries (PPD)	Consumer

Adding participants:

- No limit on entries per template.
- Addenda is available except for Payroll or Web.
- For CCD templates, Business Loan may show as an Account Type (if enabled by your FI) in addition to Checking/Savings accounts.
- Routing number is validated.
- Prenote is optional.
- Amount field can be \$0 and then actual amount entered during initiation.

Add a consumer ×

Contact information

Who do you want to add	Consumer ID
<input type="text" value="Enter person or business name"/>	<input type="text" value="Optional"/>

Account information

Bank account type

Routing number

Bank account number

Create a prenote

Addenda information

While not common, some banks may require addenda information.

80 characters left

Payment information

This can be changed at the time of payment.

Amount to pay

More on prenotes:

- Prenotes are used to test that the recipient information is accurate.
- Prenotes are optional, **except** for WEB debits where the box is preselected.
- Upon checking that box, a message appears: “You will not be able to schedule payments for this employee until this prenote processes.”
- A mandatory 2 day waiting period is enforced; then the business can initiate ACH payments to that recipient.

Enter information for each participant (in this example, employees). Participants are listed in alphabetical order by default; the business can sort by any column as well.

The business can place a participant on hold here. The hold option is also available when making a payment.

Employee Details

Complete the template by adding employees.

<input type="checkbox"/>	Employee ▼	ID	Account	Create prenote?	<input type="checkbox"/>	Hold	Amount
<input type="checkbox"/>	Jean Gray		Personal Checking 74777	<input type="checkbox"/>	<input type="checkbox"/>		\$3,300.00
<input type="checkbox"/>	Professor X		Personal Checking 8888	<input type="checkbox"/>	<input type="checkbox"/>		\$2,500.00
<input type="checkbox"/>	Wolverine		Personal Checking 55445544	<input type="checkbox"/>	<input type="checkbox"/>		\$2,200.00
Template paying 3 employees							Total \$8,000.00

IMPORTANT: Prenote files are created and sent to the FI when the template is created/approved, not when the template is initiated.

When is approval required?

The FI can waive template approvals by setting the Approval Weight to 0. If the weight is 1 or more, the template is routed for approval.

If approval is required, the status is Approval Pending. An email is routed to all business users who can approve ACH templates.

If approval is not required, the status is Approved and the template can be initiated.

Approve Templates

If approval is required, templates must be approved before they are available for use. Also, if edits are made, the template is unavailable until approved.

1. Go to the My Accounts screen > **My Approvals** widget.
2. Select the **template name** to review details.
3. Select **Approve** for desired template.
4. Select **Confirm** on the pop-up window.
5. The template is now available to use and shows as Approved on the template screen.

The screenshot shows the 'My Approvals' widget. At the top, there is a dropdown menu set to 'All requests'. Below this is a section titled 'TEMPLATES'. A link for 'Payroll' is visible. The template details include: 'Funding account' with a value of '*2254', 'Pay to' with '1 Employee(s)', and 'Type' with 'Payroll (PPD)'. At the bottom of the template details are two buttons: 'Decline' and 'Approve'. Below the buttons, it says '0 of 1 received'.

Tips:

- The FI controls if users can approve their own templates.
- Approving a template does not require additional verification via MFA.
- Decline action moves the template to Needs Attention and sends an email to the person who created the template.

Approval weights

In this example, 0 of 1 approval “votes” have been received, so the template needs only one person to approve.

If the FI sets the weight to the maximum of 4, that means 4 votes are needed for approval. Different scenarios can get the template approved. Some examples:

- One person with an approver weight of 4 can fully approve the template.
- Two people with approver weights of 2 each.
- Four people with approver weights of 1 each.