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 Move Money, go to "Manage Payment Templates"
- Unlimited templates allowed
- Templates are not required
- Common uses of ACH Templates:
 - Payroll
 - Vendor Payments
 - Concentrating funds from accounts at other FIs

Move Money	Additional Services			
Transfers Make a Transfer		ACH/Wire Payments Make/Collect a payment		
Request Loan Advance		Upload ACH pass-through file		
Make Loan Payment		Manage payment templates		
Scheduled Transfers		Schee	duled payments	
		Impor	t Recipient Information	
		Mana	ge Import File Definitions	

Three places to add a Template:

- I. Move Money > Manage Payment Templates
- Move Money > Make/Collect a Payment ("Add a new template" in Template list or "Save as template" after ad hoc payment is sent)
- 3. Move Money > Import Recipient Information

Manage Payment Templates screen

Actions on this screen:

- Add a template
- Copy an existing template (must be in Approved status)
- Search for a template
- Edit or delete a template (except those in an Approval Pending status)

Template statuses:

- Needs Attention ex: approver declined the template, funding account is closed
- Approval Pending the template is new or was edited, which requires approval
- Approved only these templates can be used to initiate ACH payments

Manage payment templates			+ Add a template
Showing All Templates		Search	
Templates	Last payment	Date	
Needs Attention			
Bonus Payroll (PPD)	8572.0	- 801.2018	Options V
Prenotes Payroll (PPD)	-	-	Options V
Approval Pending			
may wire Domestic Wire 1 Approval pending	-	-	Options
Approved			
Gym Fees Consumer (PPD)	\$516.05	11/17/2016	Options
one time collection from vendor Commercial (CCD)	-	-	Options V

Steps to Add a Template:

- I. 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	
emplate information	
Name	
Bonuses Funding account Simulator Checking ****0001	▼
Template type Consumer (PPD)	Use this template to Use this template to Collect a payment
	Child Support (CCD) Commercial (CCD)
Expanded dropdown list of Template Types:	Consumer (PPD) Domestic Wire
iemplace types.	International Wire
	Payroll (PPD)
	Tax (CCD)
	Web-initiated entries (WEB)

- 4. Select ACH Company ID the Fl 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 or Single 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).

and the second and th	~~~
ACH Company ID	
1080808080	
Template Description	
Bonus 5	
How would you like to settle these payments?	
One settlement entry per batch offset One settlement entry per item offset	
Employee information	
Complete the template by adding an employees.	-
Add an employee Create prenote 7	

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 an employee		×
Contact information		
Who do you want to add	Employee ID	
Enter person or business name	Optional	
Account information		
Bank account type		
Personal Checking	•	
Routing number		
Routing number		
Bank account number		
Account number	Ret	
Create a prenote	 More on prenotes: Prenotes are optional entropy business wants to "test" to 	
Payment information	recipient information is acUpon checking that box, a	curate.
This can be changed at the time of payment.	appears:"You will not be a	able to
Amount to pay	schedule payments for this until this prenote process	• •
\$(• A mandatory 2 day waitin	
	enforced; then the busines	
	ACH payments to that red	cipient.

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.

Comp	lete the template by adding recipient	S.			
Ad	Id a recipient Create prenote				
	Recipient ▼	ID	Account	Create prenote?	Amoun
	Jean Grey	7777777	Business Checking 676767		\$155.00
	Magneto		Business Checking 121212		\$155.00
	Professor X		Business Checking 89998		\$55.00
	Wolverine		Business Checking 33333	~	\$55.00
	late collecting from 4				Total
recip	ients				\$420.00

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?

If there is approver available (i.e. another Business Admin or a user who has ACH Template Approval permission), then the template must be approved. Even if payment approvals are waived via the Approval Threshold, *templates must still be approved*.

If approval is required:

- Template status is Approval Pending.
- Email is routed to all business users who can approve templates.
- See next page for steps to approve.

If approval is not required:

- Template status is Approved.
- Template can be used for initiation.

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.

- I. 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.

My Approvals	
All requests	Tips:
PAYMENTS	• The person creating the template will
DI04315_W5U2URFU-20190305T0	 NOT see it in My Approvals since user cannot approve their own work. Approving a template does not require additional verification via MFA.
TEMPLATES	 Decline action moves the template to Needs Attention and sends an email to
Funding For the Avengers	the person who created the template.
Funding account *0026	
Pay to 1 Recipient(s)	
Type	
Decline Approve	3
	Please Confirm
	Approve template
	Name Funding For the Avengers
	Funding account *0026
	Pay to 1 Recipient(s)
	Confirm Cancel