

# Business Banking ACH Templates and Initiation Instructions



## Creating ACH templates help reduce errors and provides efficiency

Create the templates first, and then initiate transactions quickly with no need to re-enter details such as account number and routing number.

- Select the ACH/Wire payments tab, go to "Manage Payment Templates" from the drop-down menu. Common uses of ACH Templates are Payroll and Vendor Payments.
- Choose the Add a Template tab.



### Hint for clients using both ACH & Wire Services:

When naming wire templates start with WIRE- so it will display all template types together in the menu.  
For example: Wire-Sunrise Title Company.

## ACH Template Creation

### Add a Template

- Enter a Template Name, which must be unique from other templates.
- Choose the Funding Account from the drop-down list.
- Choose "Template Type".
  - Commercial (CCD) for Business accounts.
  - Consumer (PPD) for Personal accounts.
- Select, if the template will be used to "Make a payment" or "Collect a Payment".
- Select and choose the "ACH Company ID" if multiple ID's are displayed.
- Enter Template Description. For Example: ABC Payroll.
- Choose the "Settlement" option.
  - One settlement entry per batch offset.
  - One settlement entry per item offset.
- Select "Add a Consumer".

### Add a template

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Template information

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Name

Funding account

Template type

Use this template to  
 Make a payment  Collect a payment

ACH Company ID

Template Description

How would you like to settle these payments?  
 One settlement entry per batch offset  One settlement entry per item offset

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Consumer information

Complete the template by adding consumer s.

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### Adding Participants

- Complete "Add a Consumer" information.
- Prenote is Optional. If an account is prenoted, you will not be able to schedule a payment until the mandatory 3 business day waiting period.
- Amount field can be \$ 0.00, then actual amount entered during initiation.
- Click Save Template.

**Note:** If business is using Dual Control, the saved template will appear in the "My Approval Widget" for second user's approval. This screen will only show templates that require approval by a second user.

### Add a consumer

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Contact information

Who do you want to add

Optional

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Account information

Bank account type

Routing number

Bank account number

Create a prenote

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Addenda information

While not common, some banks may require addenda information. If it is required, please enter the information below.

80 characters left

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Payment information

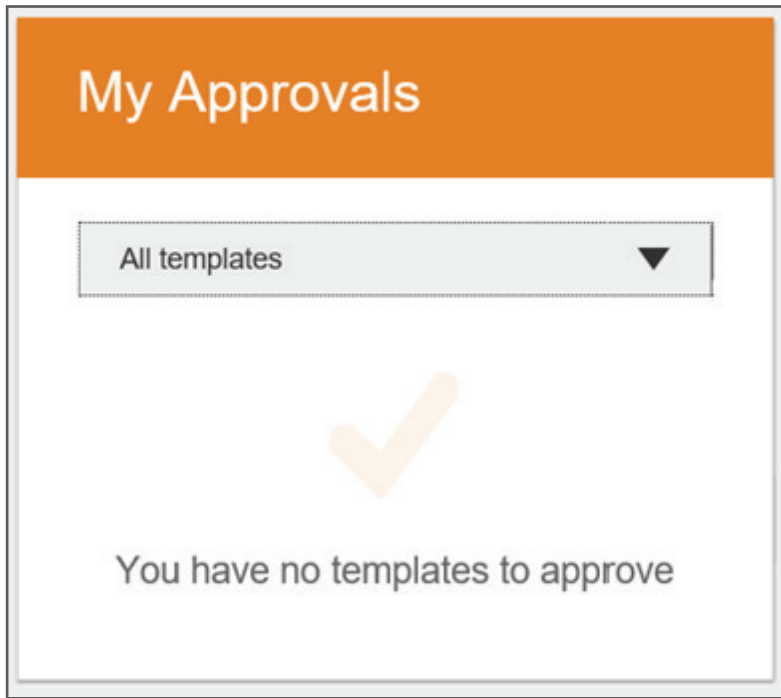
This can be changed at the time of payment.

Amount to pay

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### Approve Templates

- Go to the My Accounts screen > My Approval widget.
- Select the Template name to review details and Approve.
- Select Confirm on the pop-up window.
- The template is now available to use and shows as “Approved” on the template screen.



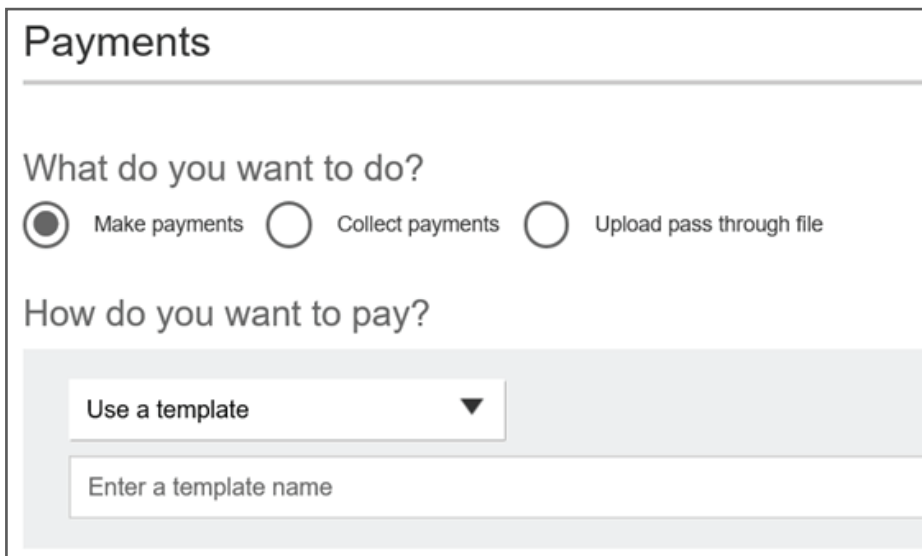
### ACH Initiation

Businesses can initiate ACH Payments and Collections via the Make/Collect a Payment screen by selecting a Template Name, Make a One-time payment or Collect a One-time payment.

**Note:** ACH and Wire options are commingled within the “Make a Payment Tab”.

### Make a Template-based payment

- Select Make Payments radio button.
- Select Use a Template.
- In the Enter a Template name field, select a template name from the list.

The image shows a screenshot of a web interface titled "Payments". The title is in a large, bold, dark gray font. Below the title is a horizontal line. The main content area is divided into two sections. The first section is titled "What do you want to do?" and contains three radio button options: "Make payments" (which is selected), "Collect payments", and "Upload pass through file". The second section is titled "How do you want to pay?" and contains a dropdown menu with the text "Use a template" and a downward-pointing triangle. Below the dropdown menu is a text input field with the placeholder text "Enter a template name".

### Collect a Template-based payment

- Select Collect Payments radio button.
- Select Use a Template.
- In the "Enter a Template name field", select a template name form the list.

## Payments

What do you want to do?

Make payments  Collect payments  Upload pass through file

**i** Collecting money requires pre-authorization from the payer. Make sure you have permission to collect payment before you proceed.

How do you want to collect money?

Use a template ▼

Enter a template name

- Enter the dollar amount.
- Select the Deliver On date.
- Click the "Continue to review".

## Make payments

ACH Ester Barros [Edit template](#)

Funding account	Checking *1306 Current: \$7,009.71 Available: \$7,007.28	Template type	Consumer (PPD)
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1 Ester Barros   
Saving \*9685

73 characters left

Deliver On  Repeats [Never](#)

Paying 1 customer Total **\$10.00**  
Fees \$0.00

[Continue to review](#) [Cancel](#)

## Review payments

### ACH Ester Barros

Funding account    Checking \*1306    Template type    Consumer (PPD)  
Current: \$7,009.71  
Available: \$7,007.28


Ester Barros    \$10.00  
Saving \*9685

Deliver On    Feb 19, 2020    Repeats    Never

Paying 1  
customer

Total    \$10.00

Fees    \$0.00

 Once scheduled, you can cancel until it processes.


Pay

Go back

- Final Review.
- Click Pay tab to continue to "token approval" screen.

## Is this really you?

For your protection, the action you are trying to perform  
requires that we verify your identity

 **Wait for the access code to change on your VIP Access  
token, then enter it here**

Enter verification code

Continue

- Enter the VIP Security Code.
  - Click Continue to process and submit the file.
- Note:** Processed payments will display in the "Scheduled Payments" tab.

## Schedule Payment Activity

All ACH activity is displayed under the Scheduled, Approved and Declined tabs.

### Payments

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What do you want to do?

Make payments  Collect payments  Upload pass through file

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Scheduled payments **Approved payments** Declined/Failed payments

Showing all payments ▼

Scheduled payments

## ACH Pass Through File Initiation

- Go to ACH/WIRE Payment tab.
- Choose Upload pass-through file.

### Payments

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What do you want to do?

Make payments  Collect payments  Upload pass through file

How do you want to pay?

Funding account

Ester checking \*\*\*\*1306 ▼ Current: \$8,087.24

Select an ACH pass-through file

Browse bbach20200220pm.txt

This is an unbalanced file.

**Upload**

- Choose Funding Account.
- Click Browse to select file from your computer.
- Check the "Unbalanced file" box.
- Click Upload.