# Business Banking ACH Templates and Initiation Instructions

Navigant CREDIT UNION

## 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.

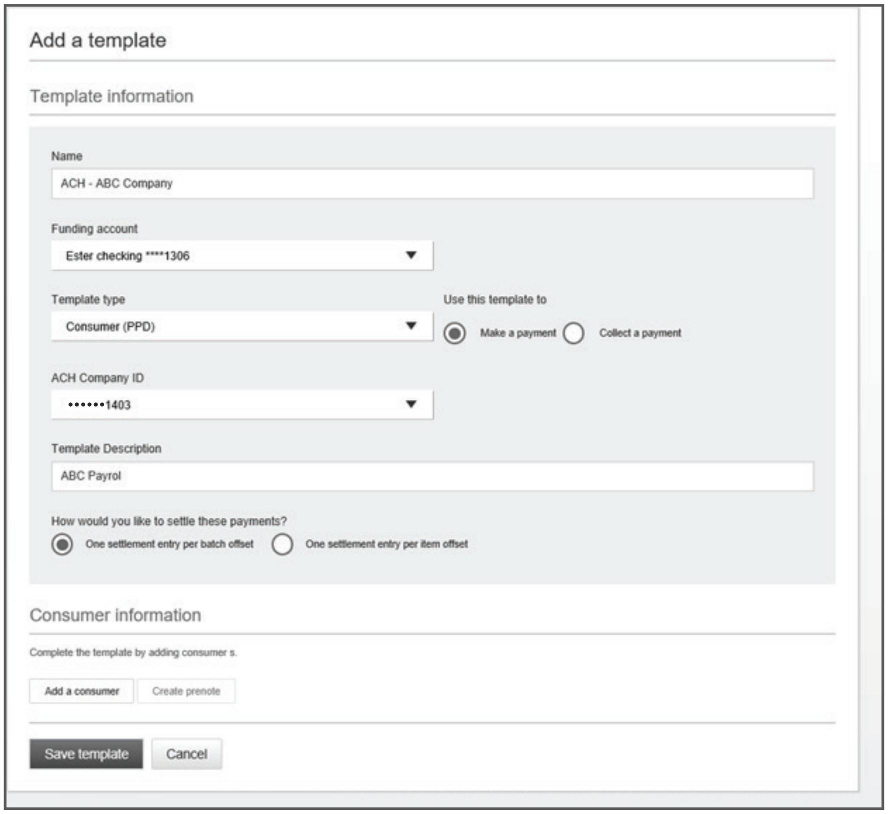
- Select the ACH/Wire payments tab, go to "Manage Payment Templates" from the drop-down menu. Common uses of ACH Templates are Payroll and Vendor Payments.
- Choose the Add a Template tab.


**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**

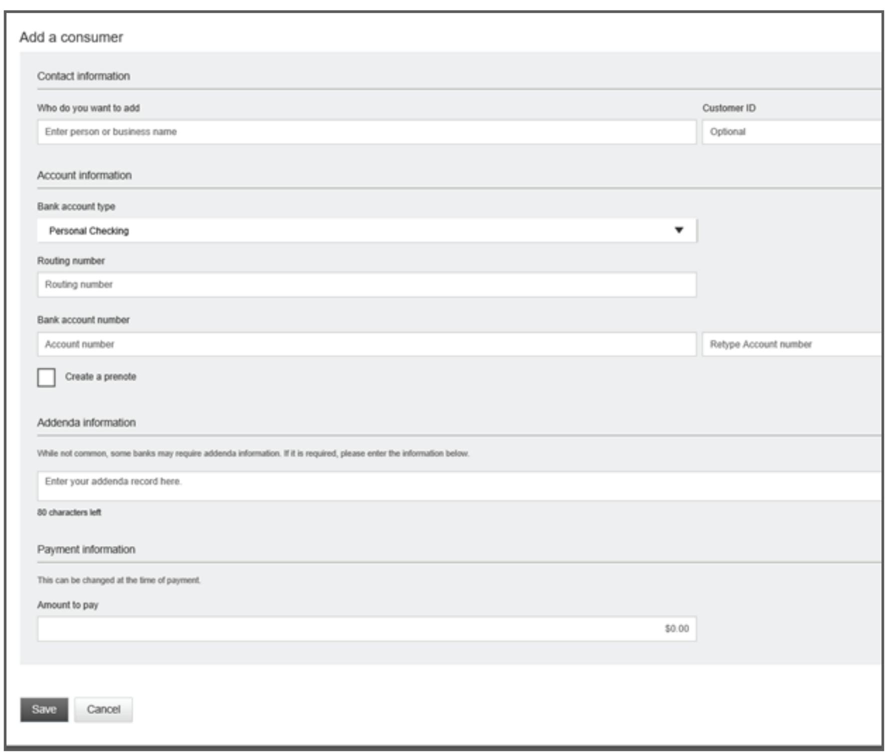
- Enter a Template Name, which must be unique from other templates.
- Choose the Funding Account from the drop-down list.
- Choose "Template Type".
  - Commercial (CCD) for Business accounts.
  - Consumer (PPD) for Personal accounts.
- Select, if the template will be used to "Make a payment" or "Collect 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".




## Adding Participants

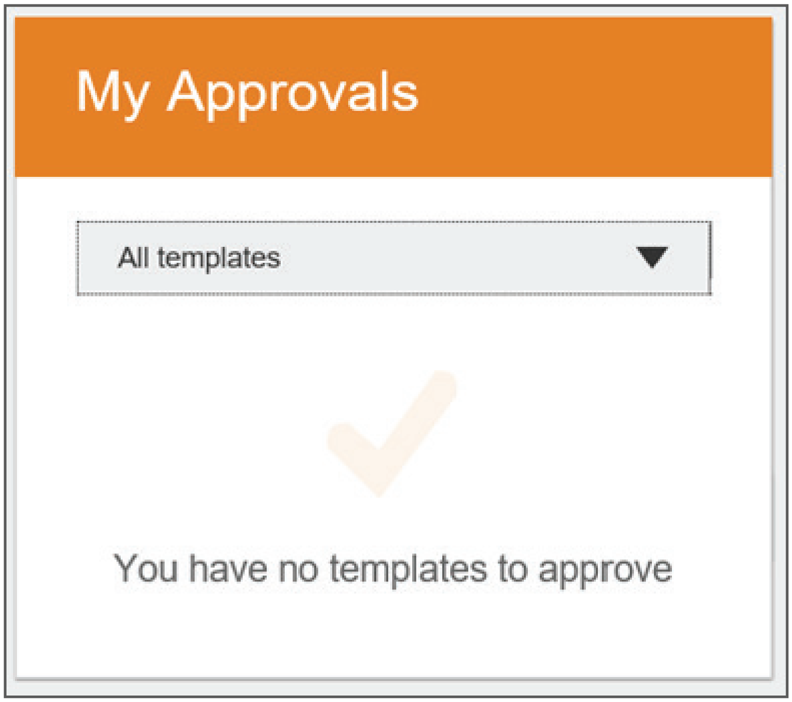
- Complete "Add a Consumer" information.
- Prenote is Optional. If an account is prenoted, you will not be able to schedule a payment until the mandatory 3 business day waiting period.
- Amount field can be $ 0.00, then actual amount entered during initiation.
- Click Save Template.

**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.



### 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.

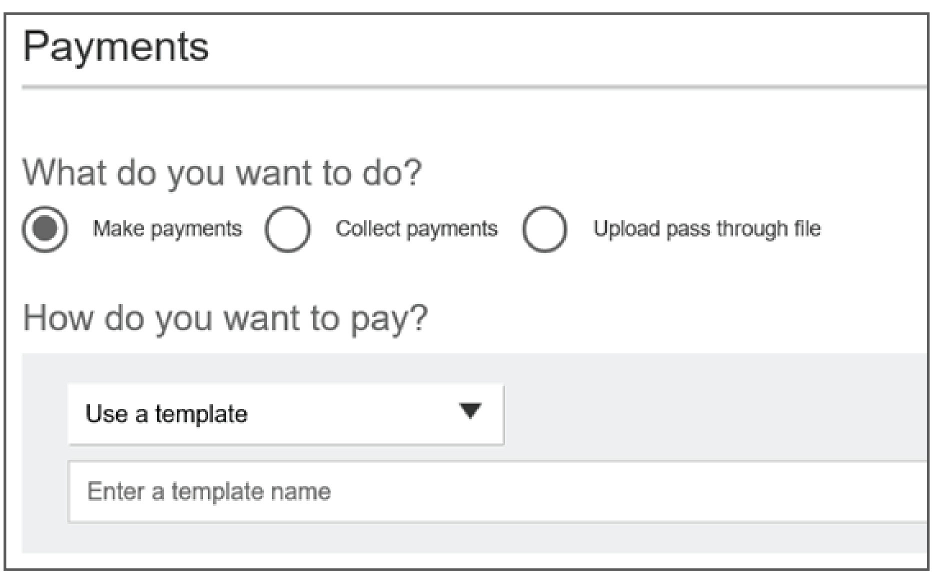



## ACH Initiation

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".

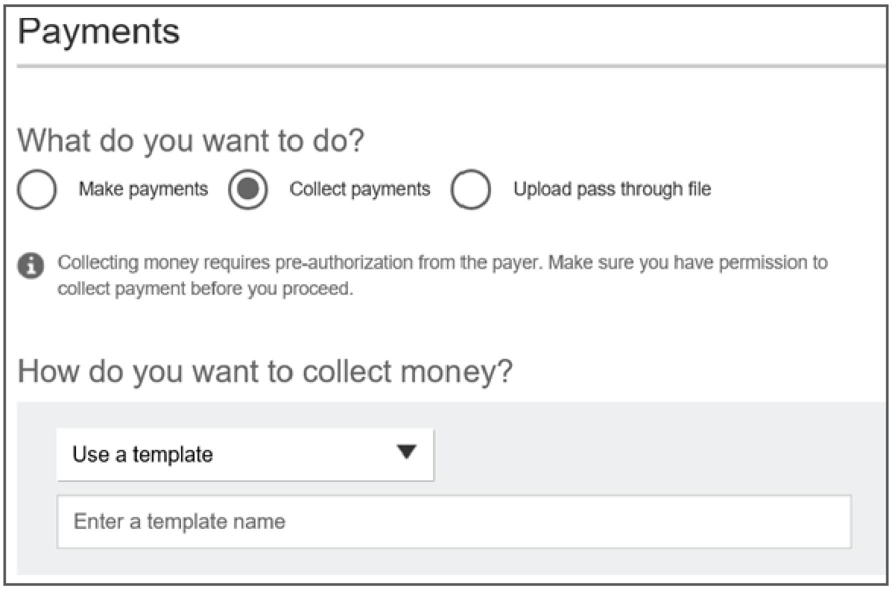
### Make a Template-based payment

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

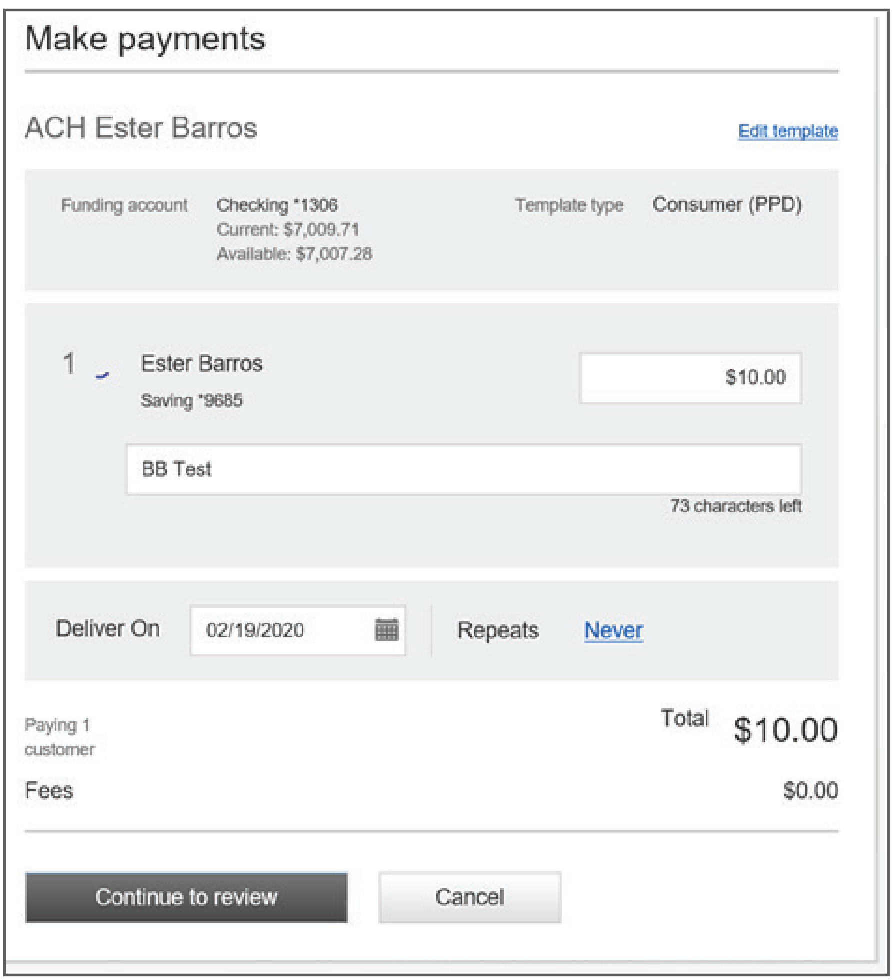


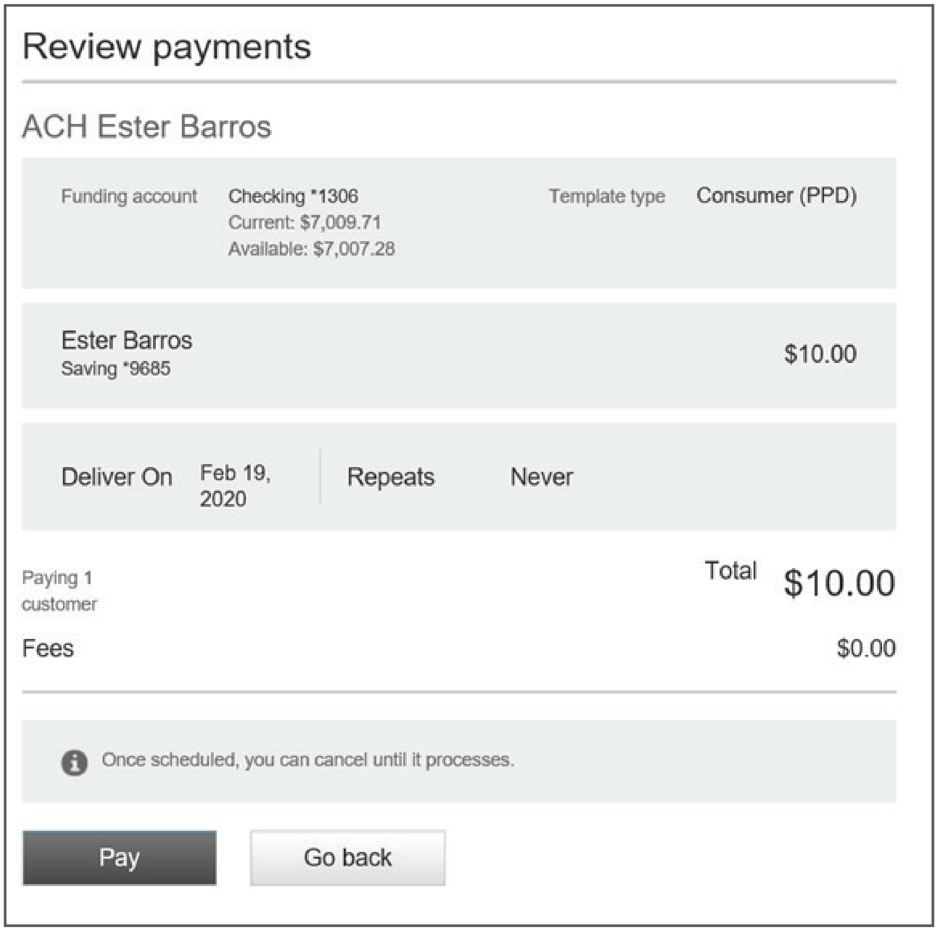
## Collect a Template-based payment

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

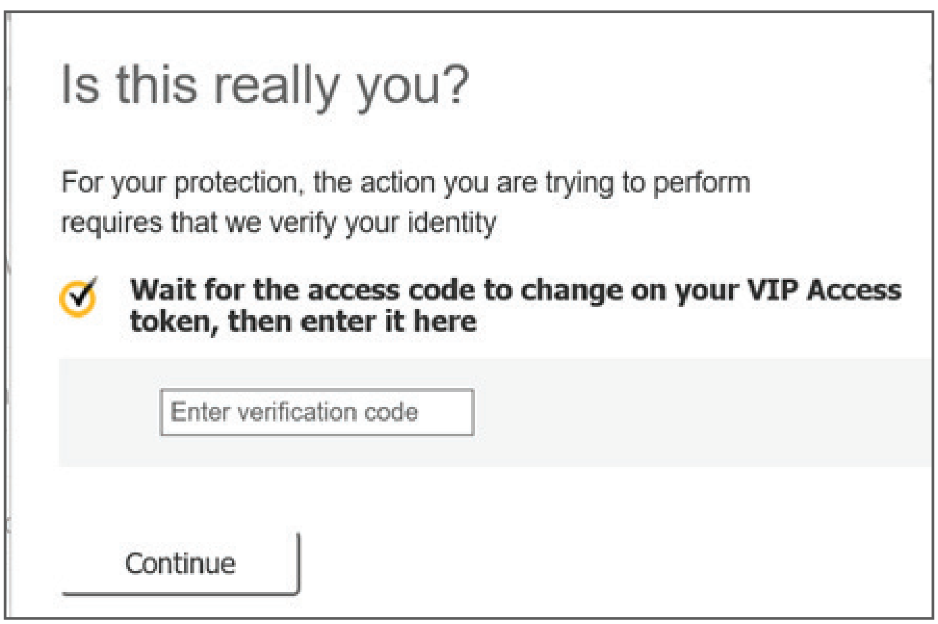



- Enter the dollar amount.
- Select the Deliver On date.
- Click the “Continue to review”.






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

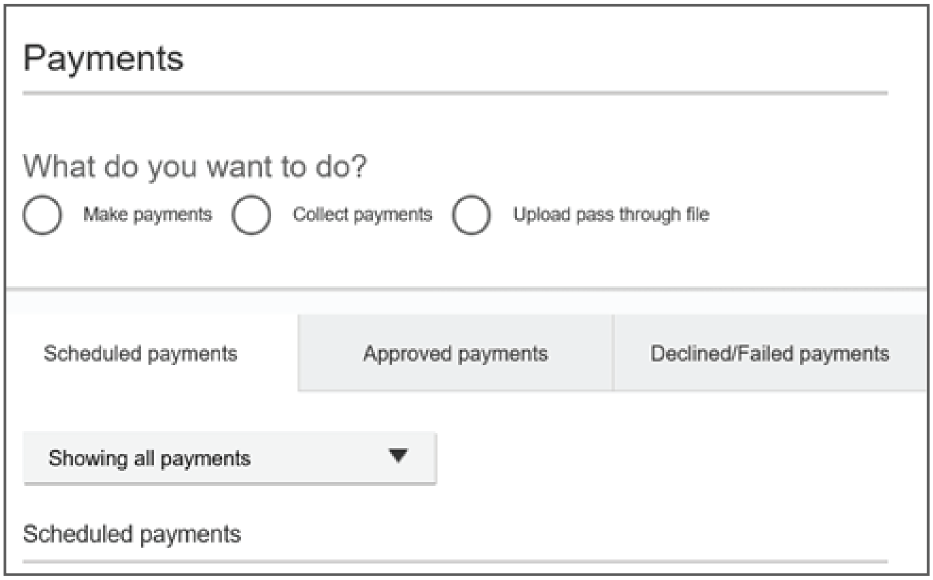



- Enter the VIP Security Code.
- Click Continue to process and submit the file.

**Note:** Processed payments will display in the "Scheduled Payments" tab.

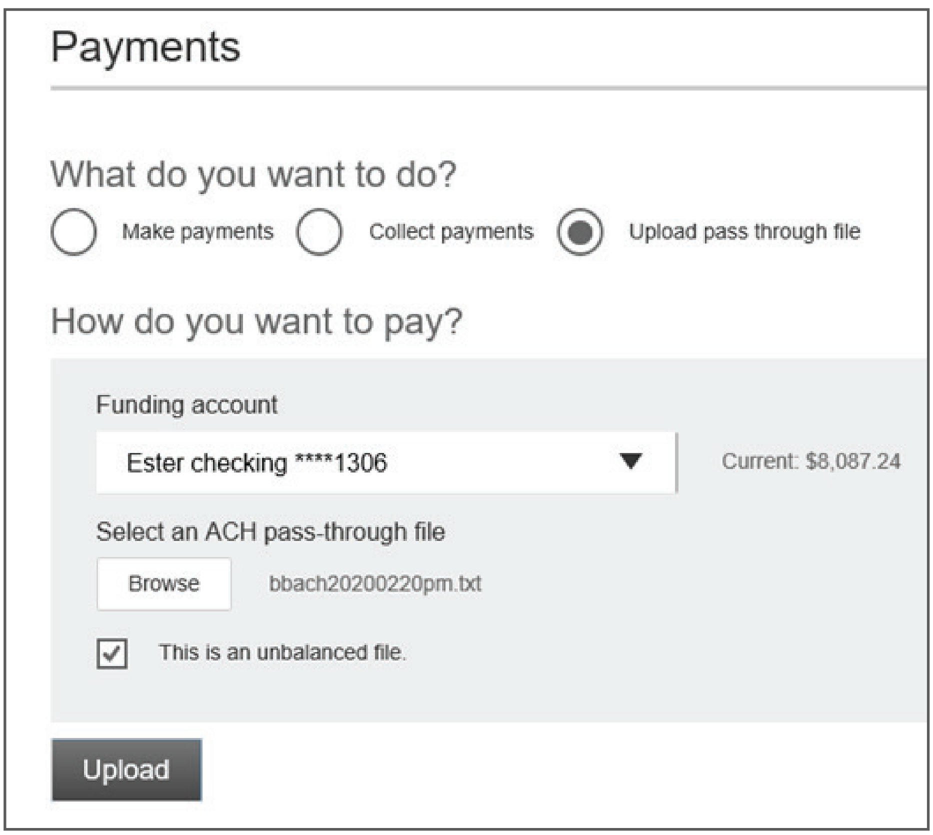
## Schedule Payment Activity

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




## ACH Pass Through File Initiation

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




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