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”.
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.

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.

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”.

Payments
What do you want to do?
- Make payments
- Collect payments
- Upload pass through file

How do you want to pay?
Use a template
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.

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

**Payments**

What do you want to do?
- Make payments
- Collect payments
- Upload pass through file

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

**Make payments**

ACH Ester Barros

Funding account: Checking *1308
Current: $7,308.71
Available: $7,007.28

1. Ester Barros
   Savings *9655
   BB Test!
   $10.00
   73 characters left

Deliver On: 02/19/2020
Repeat: Never

Paying 1 customer
Total: $10.00
Fees: $0.00

Continue to review  Cancel
• Final Review.
• Click Pay tab to continue to “token approval” screen.

**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.

```
<table>
<thead>
<tr>
<th>Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>What do you want to do?</td>
</tr>
<tr>
<td>- Make payments</td>
</tr>
<tr>
<td>- Collect payments</td>
</tr>
<tr>
<td>- Upload pass through file</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Showing all payments</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Payments</th>
</tr>
</thead>
</table>
```

**ACH Pass Through File Initiation**
- Go to ACH/WIRE Payment tab.
- Choose Upload pass-through file.

```
<table>
<thead>
<tr>
<th>Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>What do you want to do?</td>
</tr>
<tr>
<td>- Make payments</td>
</tr>
<tr>
<td>- Collect payments</td>
</tr>
<tr>
<td>- Upload pass through file</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Funding account</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ester checking ****1306</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Select an ACH pass-through file</th>
</tr>
</thead>
<tbody>
<tr>
<td>Browse bbach20200220pm.txt</td>
</tr>
</tbody>
</table>

- Check the “Unbalanced file” box.
- Click Upload.
```