

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
<b>Transfers</b>	<b>ACH/Wire Payments</b>
Make a Transfer	Make/Collect a payment
Request Loan Advance	Upload ACH pass-through file
Make Loan Payment	Manage payment templates
Scheduled Transfers	Scheduled payments
	Import Recipient Information
	Manage Import File Definitions

### Three places to add a Template:

1. Move Money > Manage Payment Templates
2. 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

Template statuses:

- Needs Attention – ex: template declined, funding account is closed, drafts
- 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 All Templates ▼

i Drafts will expire and be removed after 30 days from creation date.

Search

Templates	Last payment	Date	
<b>Needs Attention</b>			
<a href="#">New employees</a> Payroll (PPD) Expires: 3/2/2024, 7pm Pacific Time (PT) <span style="color: orange;">▲</span> Draft	-	-	<a href="#">Edit</a>   <a href="#">Delete</a>
<a href="#">Vendor payments</a> Web-initiated entries (WEB) <span style="color: red;">▲</span> Declined	-	-	<a href="#">Edit</a>   <a href="#">Delete</a>
<a href="#">Year-end Bonuses</a> Payroll (PPD) <span style="color: orange;">▲</span> Invalid funding account	\$5,350.00	4/1/2016	<a href="#">Edit</a>   <a href="#">Delete</a>
<b>Approval Pending</b>			
<a href="#">CCD template</a> Commercial (CCD) <span style="color: orange;">▲</span> Approval Pending 0 of 1 received	-	-	
<b>Approved</b>			
<a href="#">import employees 9-12-16</a> Payroll (PPD)	\$4,870.00	5/25/2017	<a href="#">Edit</a>   <a href="#">Copy</a>   <a href="#">Delete</a>
<a href="#">Member dues</a> Consumer (PPD)	-	-	<a href="#">Edit</a>   <a href="#">Copy</a>   <a href="#">Delete</a>

### 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 **1**

Funding account

Personal Checking \*\*\*\*9022 **2**

Payment type

Child Support (CCD) **3**

Child Support (CCD)

Commercial (CCD)

Consumer (PPD)

Domestic Wire

International Wire

Payroll (PPD)

4. Select **ACH Company ID** – the FI controls options in the dropdown and if ACH Company IDs are linked to specific funding accounts.
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).

ACH Company ID 4

1111111111

Payment description 5

Enter a description (10 characters)

How would you like to settle these payments? 6

Batch offset - one settlement entry     Item offset - per item settlement entry

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Consumer Details 7

Complete the template by adding Consumers.

[Add a Consumer](#)    [Create prenote](#)

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
<input type="text" value="Personal Checking"/>
Routing number
<input type="text" value="Routing number"/>
Bank account number
<input type="text" value="Account number"/> <input type="text" value="Retype account number"/>
<input type="checkbox"/> Create a prenote

### Addenda information

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

80 characters left

### Payment information

This can be changed at the time of payment.

Amount to pay

Options for the participant list:

- **Search** by recipient name
- **Sort** by any column - alphabetical order by name is default
- Place a participant on **hold** (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"/>	<a href="#">Harry Striker</a>	5555555555	Personal Checking 8885558	<input type="checkbox"/>	<input type="checkbox"/>		\$1,500.00
<input type="checkbox"/>	<a href="#">Marilyn Saunders</a>	7777777777	Personal Savings 956515	<input type="checkbox"/>	<input type="checkbox"/>		\$1,800.00
<input type="checkbox"/>	<a href="#">Robby Anders</a>	1111111111	Personal Checking 857595	<input type="checkbox"/>	<input type="checkbox"/>		\$320.00
<input type="checkbox"/>	<a href="#">Tonya Silver</a>	8888888888	Personal Checking 451525	<input type="checkbox"/>	<input type="checkbox"/>		\$1,250.00
							<b>Total</b>
Template paying 4 employees							<b>\$4,870.00</b>

**Save Template** – creates the template or sends it for approval (see below). **Prenote files** are sent to the FI when the template is saved/approved, not at payment initiation.

**Save as Draft** – creates a draft; helpful when a business begins creating a new or editing an existing template but does not want to finish in the same session. Template drafts are saved for 30 days (from original “save as draft” date) and then expire.

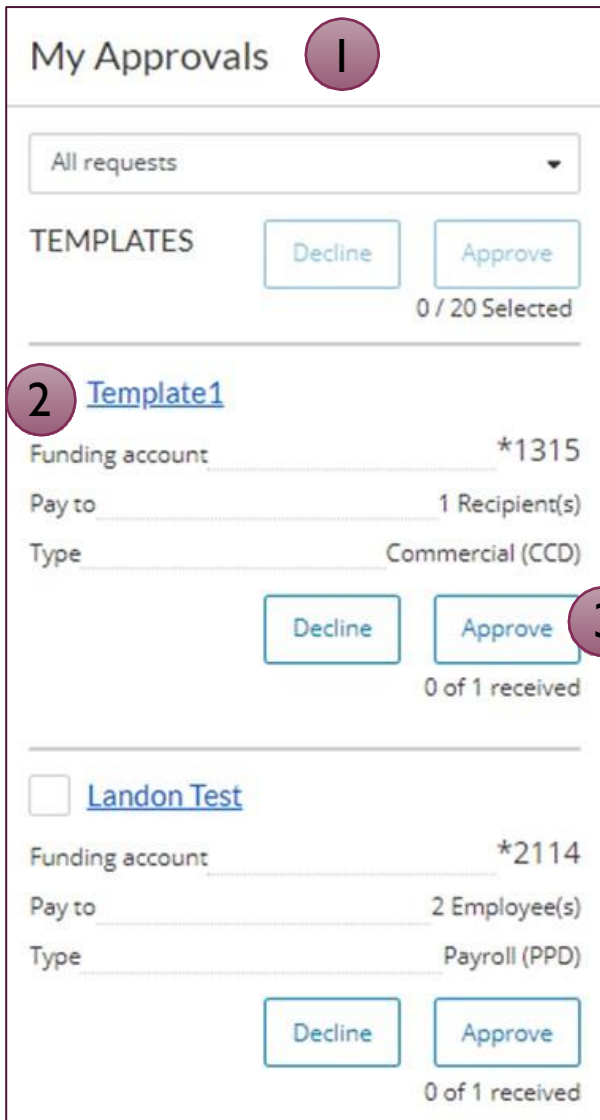
### When is approval required?

If the weight is 1 or more, the template needs approval, and the status is Approval Pending. All business users who can approve ACH templates get an email notice.

## 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' section with a dropdown menu set to 'All requests'. There are three template entries:

- Template 1:** Funding account \*1315, Pay to 1 Recipient(s), Type Commercial (CCD). It has 'Decline' and 'Approve' buttons. A callout '1' points to the 'Approve' button. Below the buttons, it says '0 / 20 Selected'.
- Template 2:** Funding account \*2114, Pay to 2 Employee(s), Type Payroll (PPD). It has 'Decline' and 'Approve' buttons. A callout '2' points to the 'Approve' button. Below the buttons, it says '0 of 1 received'.
- Template 3:** Funding account \*2114, Pay to 2 Employee(s), Type Payroll (PPD). It has 'Decline' and 'Approve' buttons. A callout '3' points to the 'Approve' button. Below the buttons, it says '0 of 1 received'.

### Approval weights

In this example, 0 of 1 approval “votes” means only one person needs to approve. FI sets the votes between 0 and 4. 0 means no approval needed. If FI sets votes to 4, there are various ways to attain 4 votes:

- One person with an approver weight of 4.
- Two people with approver weights of 2 each.
- Four people with approver weights of 1 each.

### Tips:

- Multi-select up to 20 templates to approve/decline all at once.
- Approving a template does not require MFA.
- Decline moves the template to Needs Attention and sends an email to the template creator.