

ACH templates help **reduce errors** and **provide efficiency**. Create the template first 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 financial institutions

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	<b>Manage payment templates</b>
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: 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

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Showing All Templates ▼

Search

Templates	Last payment	Date	
<b>Needs Attention</b>			
<a href="#">Bonus</a> Payroll (PPD) <span style="color: red; font-weight: bold;">⚠</span> Declined			<a href="#">Options</a> ▼
<b>Options: View, Edit, Delete, Print</b>			
<a href="#">Prenotes</a> Payroll (PPD) <span style="color: orange; font-weight: bold;">⚠</span> Invalid funding account	-	-	<a href="#">Options</a> ▼
<b>Approval Pending</b>			
<a href="#">may wire</a> Domestic Wire <span style="color: orange; font-weight: bold;">⚠</span> Approval pending			<a href="#">Options</a> ▼
<b>Options: View, Print</b>			
<b>Approved</b>			
<a href="#">Gym Fees</a> Consumer (PPD)	\$516.05	11/17/2016	<a href="#">Options</a> ▼
<a href="#">one time collection from vendor</a> Commercial (CCD)			<a href="#">Options</a> ▼
<b>Options: View, Make a Payment, Edit, Delete, Copy, Print</b>			

### Steps to Add a Template:

1. Enter a **Template Name**, which must be unique from other templates.
2. Choose **Funding Account**.
  - *BankFinancial* 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 making payments only, so this option won't display.

Add a template

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Template information

Name 1

Funding account 2

Template type 3

Use this template to 4

Make a payment     Collect a payment

Expanded dropdown list of Template Types:

- Child Support (CCD)
- Commercial (CCD)
- Consumer (PPD)
- Domestic Wire
- International Wire
- Payroll (PPD)
- Tax (CCD)
- Web-initiated entries (WEB)

4. Select **ACH Company ID** – the FI 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).

The screenshot shows a web form for configuring an ACH template. It includes the following elements:

- ACH Company ID:** A dropdown menu with the value "1080808080" selected. A purple circle with the number "4" is overlaid on the dropdown arrow.
- Template Description:** A text input field containing the word "Bonus". A purple circle with the number "5" is overlaid on the input field.
- How would you like to settle these payments?:** Two radio button options:
  - One settlement entry per batch offset
  - One settlement entry per item offset
 A purple circle with the number "6" is overlaid on the first radio button.
- Employee information:** A section header followed by the instruction "Complete the template by adding an employees." Below this are two buttons: "Add an employee" and "Create prenote". A purple circle with the number "7" is overlaid on the "Add an employee" button.

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.
- 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

**Account information**

Bank account type

Routing number

Bank account number  Ret

Create a prenote

**Payment information**

This can be changed at the time of payment.

Amount to pay

**More on prenotes:**

- Prenotes are optional entries if a business wants to “test” that the recipient information is accurate.
- Upon checking that box, a message appears: “You will not be able to schedule payments for this employee until this prenote processes.”
- A mandatory 2 day waiting period is enforced; then you can initiate ACH payments to that recipient.

Enter information for each participant (in this example, employees). Participants are listed in alphabetical order by default; you can sort by any column as well.

### Recipient information

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Complete the template by adding recipient s.

<input type="checkbox"/> Recipient ▼	ID	Account	Create prenote?	Amount
<input type="checkbox"/> <a href="#">Jean Grey</a>	7777777	Business Checking 676767		\$155.00
<input type="checkbox"/> <a href="#">Magneto</a>		Business Checking 121212		\$155.00
<input type="checkbox"/> <a href="#">Professor X</a>		Business Checking 89998		\$55.00
<input type="checkbox"/> <a href="#">Wolverine</a>		Business Checking 33333	✔	\$55.00
Template collecting from 4 recipients				Total \$420.00

**IMPORTANT:** Prenote files are created and sent to *BankFinancial* when the template is created/approved, not when the template is initiated.

**When is approval required?**

If there is an 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.

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' interface. At the top, there is a blue header with the text 'My Approvals'. Below the header, there is a dropdown menu labeled 'All requests'. Underneath, there are two sections: 'PAYMENTS' and 'TEMPLATES'. The 'TEMPLATES' section is highlighted with a red circle '2' and contains a template named 'Funding For the Avengers'. The template details include 'Funding account \*0026', 'Pay to 1 Recipient(s)', and 'Type Consumer (PPD)'. There are 'Decline' and 'Approve' buttons next to the template. A red circle '3' is placed over the 'Approve' button. A pop-up window titled 'Please Confirm' is shown, containing the text 'Approve template' and the same template details. At the bottom of the pop-up, there are 'Confirm' and 'Cancel' buttons, with a red circle '4' over the 'Confirm' button. A red circle '1' is placed over the 'My Approvals' header. A 'Tips' box on the right contains the following text:

**Tips:**

- The person creating the template will NOT see it in My Approvals since users cannot approve their own work.
- Approving a template does not require additional verification via Multi-Factor Authentication (MFA).
- Decline action moves the template to Needs Attention and sends an email to the person who created the template.