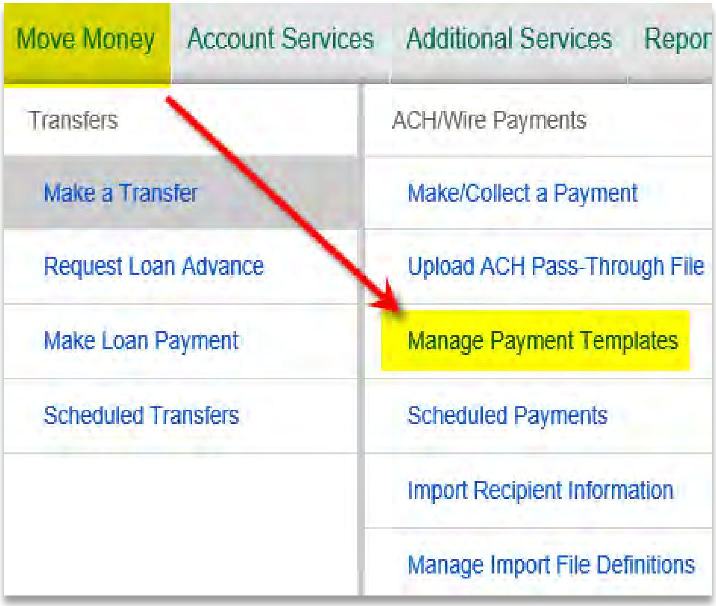
MANAGE AN ACH TEMPLATE

Template Basics

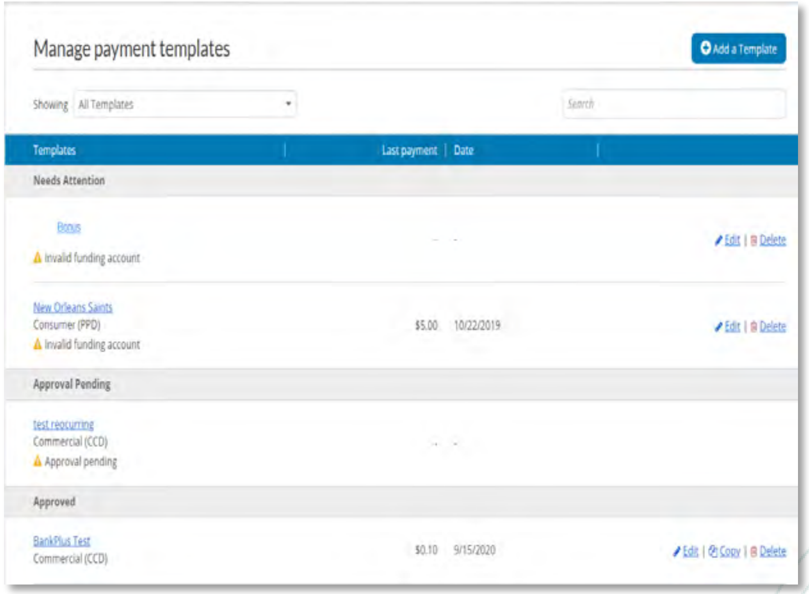
- Under **Move Money**, go to "**Manage Payment Templates**"
- Unlimited templates allowed.
- Create the template first, then do the following:
    - Add the recipient.
    - Input details such as their account number.
    - Add the routing number.
    - Save template.



Manage Payments and Templates

Actions on this screen

- Add a template
- Search for a template
- Edit or delete a template (except those in an Approval Pending status)

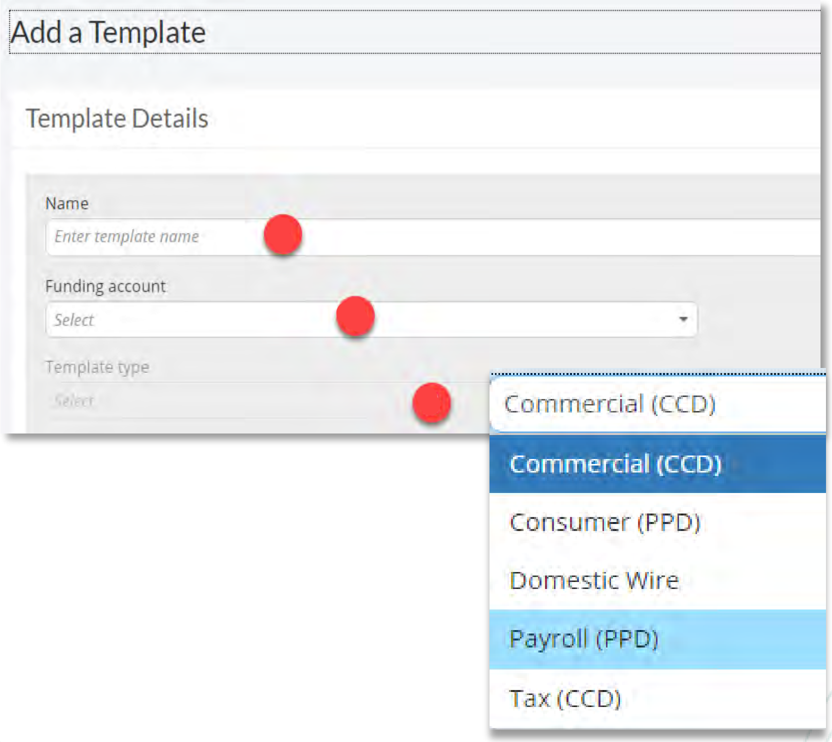


Template status

- **Needs Attention** – the template was declined by an approver, or is missing some information (e.g. the account was closed or ACH ID deleted).
- **Approval Pending** – the template is new or was edited by another approver, which requires approval.
- **Approved** – only these templates can be used to initiate ACH payments.

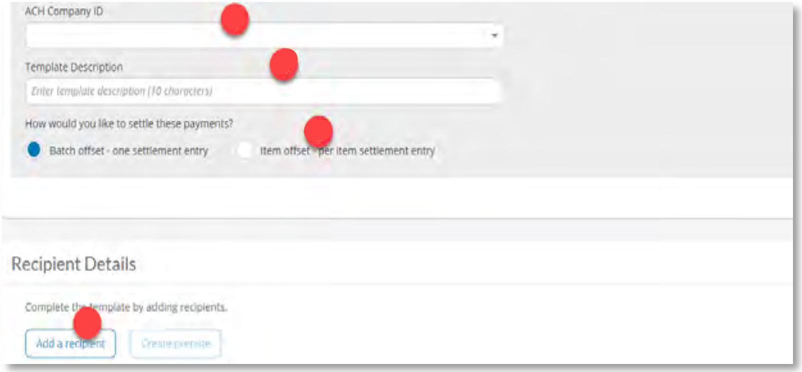
Adding a Template

- Enter a **Template Name**
  - Must be unique from other templates. (i.e. Payments, Payroll, Drafts, Tuition etc.)
- Choose **Funding Account**
  - The funding accounts via account-level entitlements.
- Select **Template Type**
  - For **Template Types of Consumer** (PPD), or Commercial (CCD), 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.



Adding a Template (continued)

- Select **ACH Company ID**
- Enter **Template Description**
    - Max 10 characters, passes to ACH batch and shows in recipient's transaction
- Choose to settle via **Batch Offset (recommended) or Single Offset (optional)**
    - This determines how the offsetting transaction is handled, e.g. 4 employees are paid $200 each:
        - o Batch offset: one (1) $800 debit to the funding account (most common)
        - o Single offset: four (4) $200 debits to the funding account
        - o Not applicable for tax payments
- Based on selected Template Type, enter recipients by selecting "Add a recipient"



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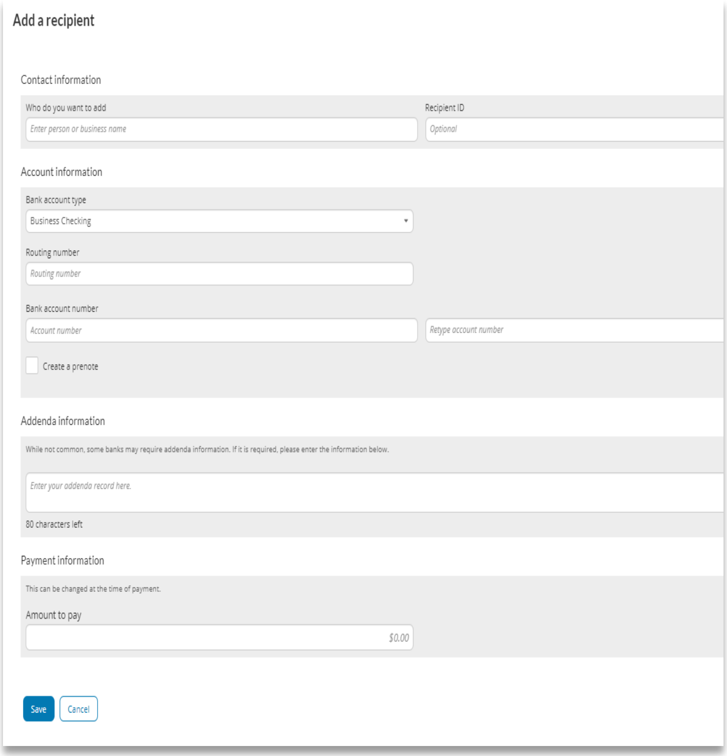
Adding Recipients

- No limit on entries per template.
- Addenda is available except for Payroll.
- For CCD templates, select Checking/Savings accounts.
- Routing number is validated.
- Prenote is optional.
- Amount field can be $0 and then actual amount entered during initiation.

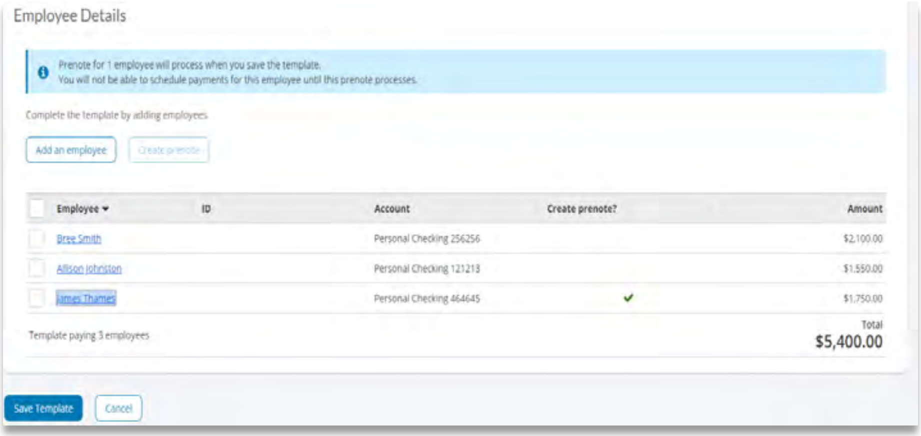


More on prenotes:

- 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 the business can initiate ACH payments to that recipient.

Adding Recipients (continued)

- Enter information for each recipient (in this example, employees).
- The employees are listed in alphabetical order (according to first name) here and throughout Business Banking for easy viewing and editing.
- When complete, click **Save Template**.



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

When is approval required?

If there is another approver at the business (i.e. another Business Admin or a user who has ACH Template Approval permission), then the template must be approved. Even if approvals are waived for ACH payments with the Approval Threshold setting, *templates must still be approved.*

<u>If approval is required</u> (see next page for steps to approve):

- Email is routed to all business users who can approve templates.
- Status of the template is Approval Pending.

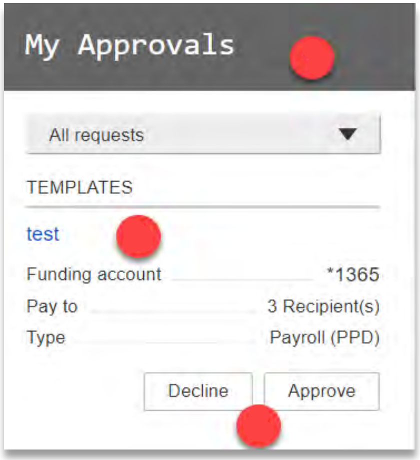
<u>If approval is not required:</u>

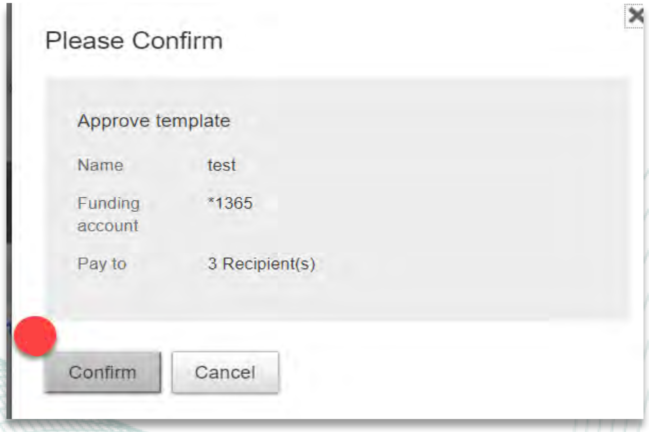
- Status of the template is Approved.
- Template can be used for initiation.

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.





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 MFA.
- Decline action moves the template to a Needs Attention and sends an email to the person who created the template.

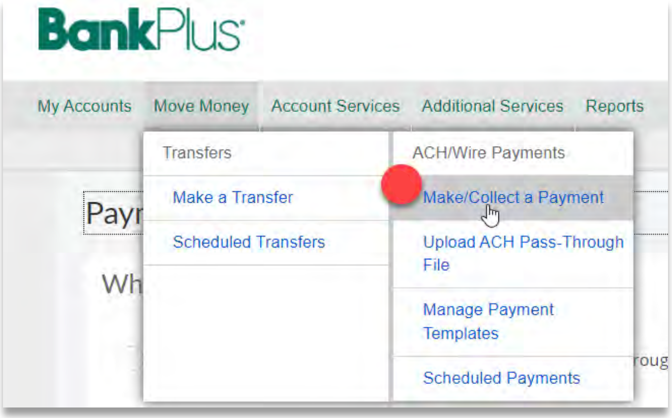
Businesses Initiate ACH Payments and Collections via the Make/Collect a Payment Screen

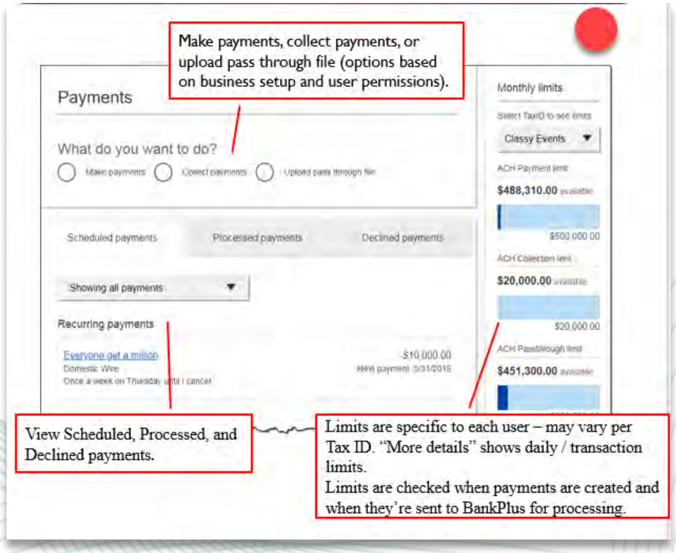
"How much can I send?"

- If the payment exceeds limits, an error message displays and blocks the payment.
- If the payment exceeds available balance, the payment is allowed yet flagged with a warning when it is sent to BankPlus for processing.

"When can I send it?"

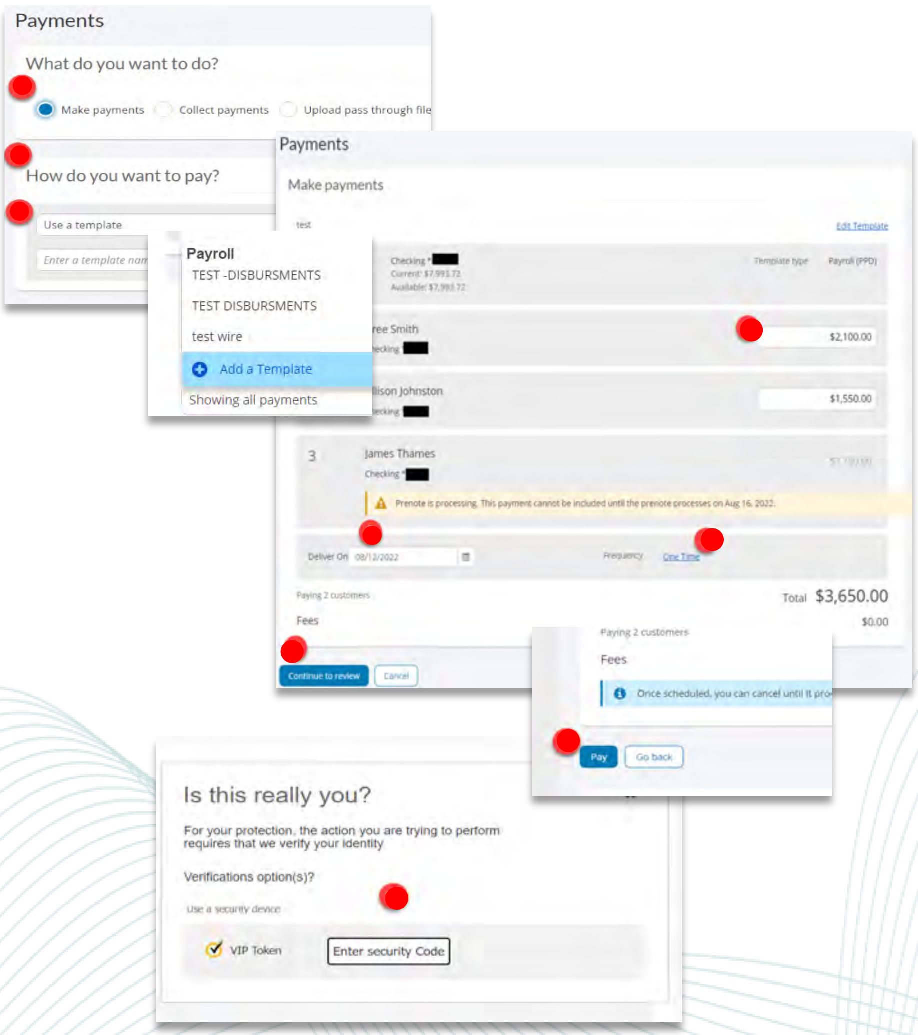
- We recommend 2 business days prior to your effective date before the 3:00 p.m. cutoff.
- Date can be up to one year in the future.
- Weekends, Federal Reserve non-processing days, and non-processing days are grayed out in the calendar.





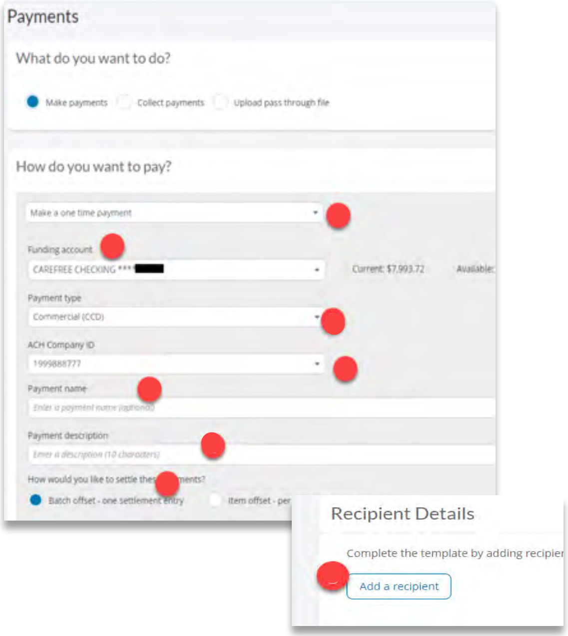
Make a Template-Based Payment

- Select **Make payments** radio button.
- Select **Use a Template**.
- In the **Choose a template name in the template** field, select template.
- If desired, **edit amount or addenda** fields.
- Enter the effective date in the **Deliver On** date option.
- Click **Continue to Review** or **Pay** process.
- Once you select to pay, you will be prompted to enter a **VIP Token security code** to initiate your payment.



Make a One-Time Payment

- Select **Make payments > Make a one-time payment**. Aside from choosing a Deliver On date, all other steps to make a one-time ACH payment are the same as creating an ACH template.
- You can save the information as a template after initiating; the "**Recipient name**" becomes the template name.

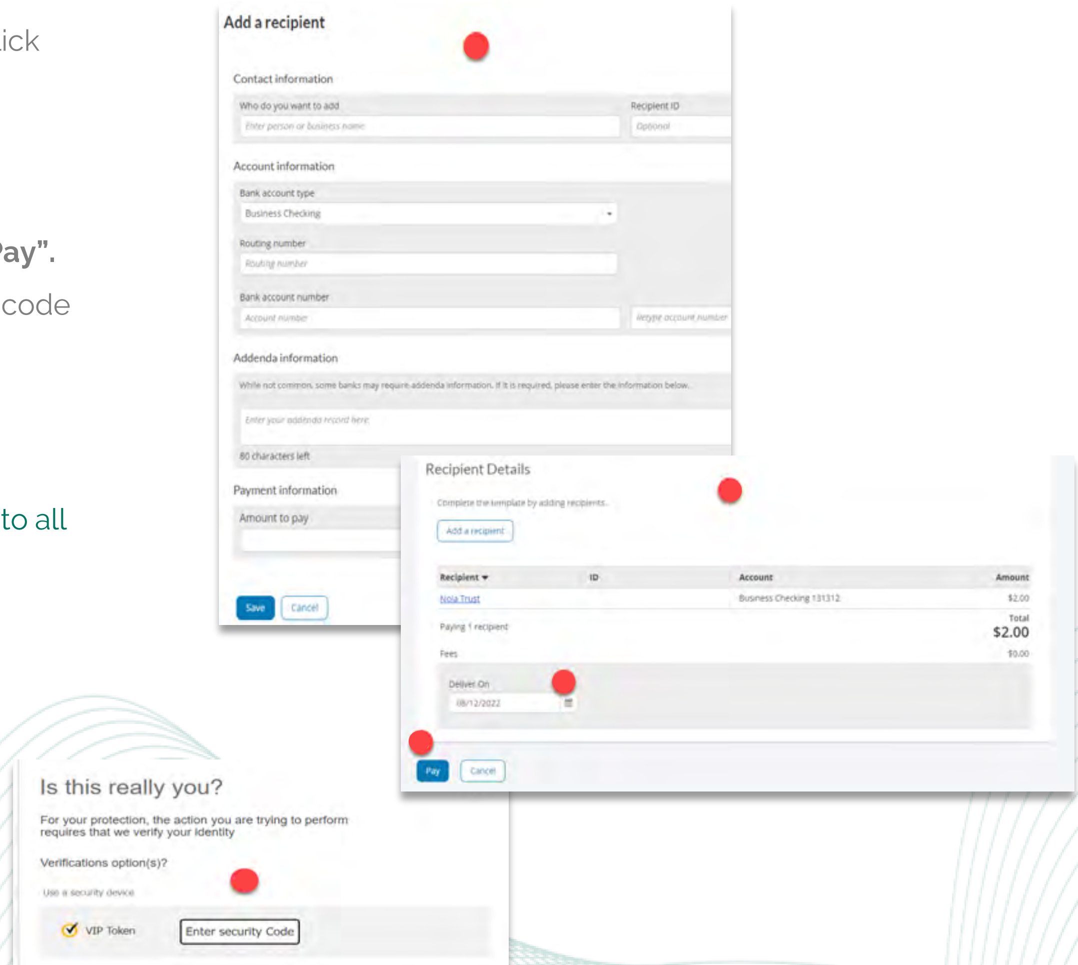


Make a One-Time Payment (continued)

- Enter required Recipient(s) information then click Save.
- The Recipient(s) entered will be listed.
- Verify the information is correct.
- Choose the **"Deliver on" date** and select to **"Pay".**
- Next you will be prompted to enter a security code from the Soft Token app.

NOTE: All ACH Initiations

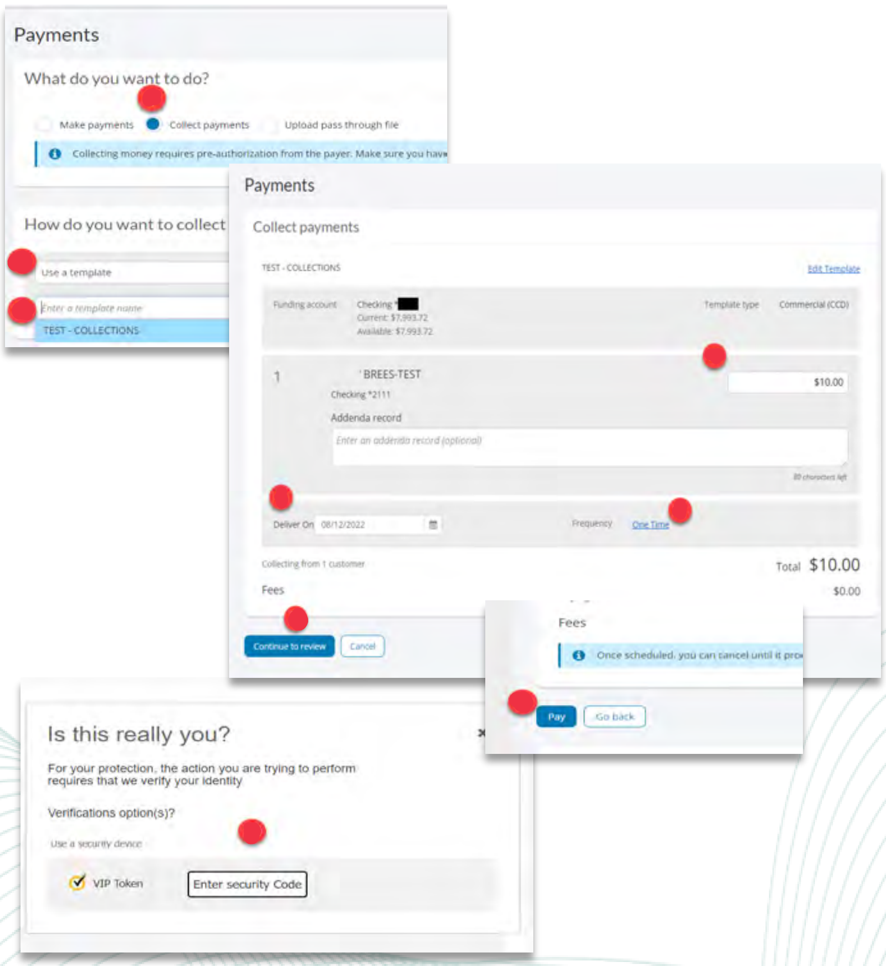
If a batch requires approval, an email is routed to all approvers that have been granted with the permissions to approve.



Collect a Template-Based Payment

- Select **Collect payments** radio button.
- Select **Use a Template**.
- In the **Enter a template name** field, select a template or start typing to filter list.
- If desired, **edit amount or addenda** fields.
- Adjust the **Deliver On** date, if desired.
- Click "Never" to make the payment **repeating**.
- Click **Pay** to Process

NOTE: If prenote was selected for a participant on a template, that record is grayed out. After 2 business days, the hold is lifted.



Collect a One-Time Payment

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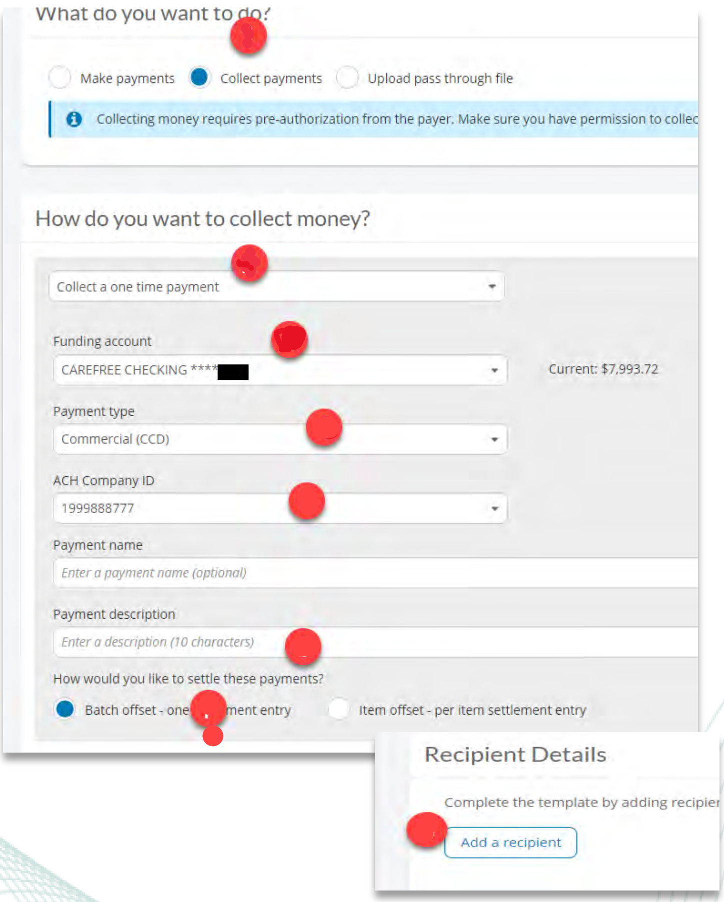
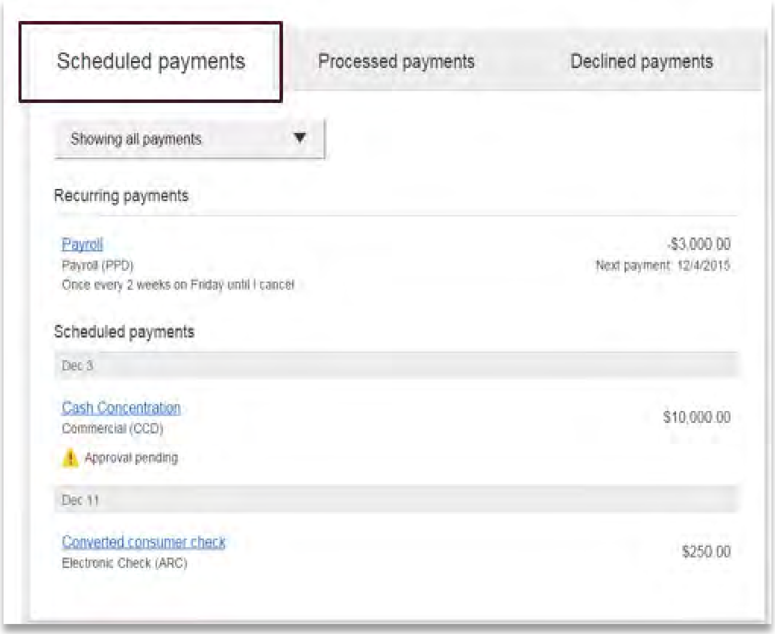


Payment Activity

- Payments display as a negative number and collections display as a positive number.
- All activity for the business displays, not just activity by the current user. However, user permissions (funding account, payment types) impact the activity a user can see.



Scheduled Payments

- Payment shows here when pending, i.e., the system hasn't sent it to the FI for processing.
- The next payment in a recurring series displays at the top; future single payments are listed below.
- Option to cancel unless payment is pending approval.
- ACH files with same-day initiation (if enabled) as well as 1-2 business days out move to Processed tab every 30 minutes until cutoff time.
- Future-dated ACH files move to Processed tab at 3:00 p.m. CST two (2) business days before the date.

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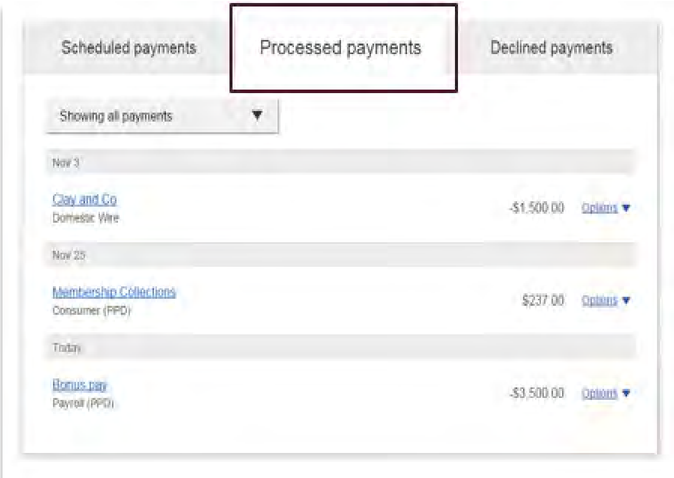
Payment Activity (continued)

Processed Payments

- Unlimited history.
- Payment shows here when it is delivered to BankPlus to retrieve – *does not mean it has been approved*.
- **Options**: "Copy Payment" allows user to resend. "Reverse" allows user to reverse one transaction in the batch or the entire batch; shows the day after the ACH settles and shows as an option for 5 business days.



Declined Payments

- Unlimited history.
- Files declined by a business approver and by BankPlus. If declined by BankPlus, view details to see the reason.
- Options: "**View details**" or "**Initiate a new payment**".