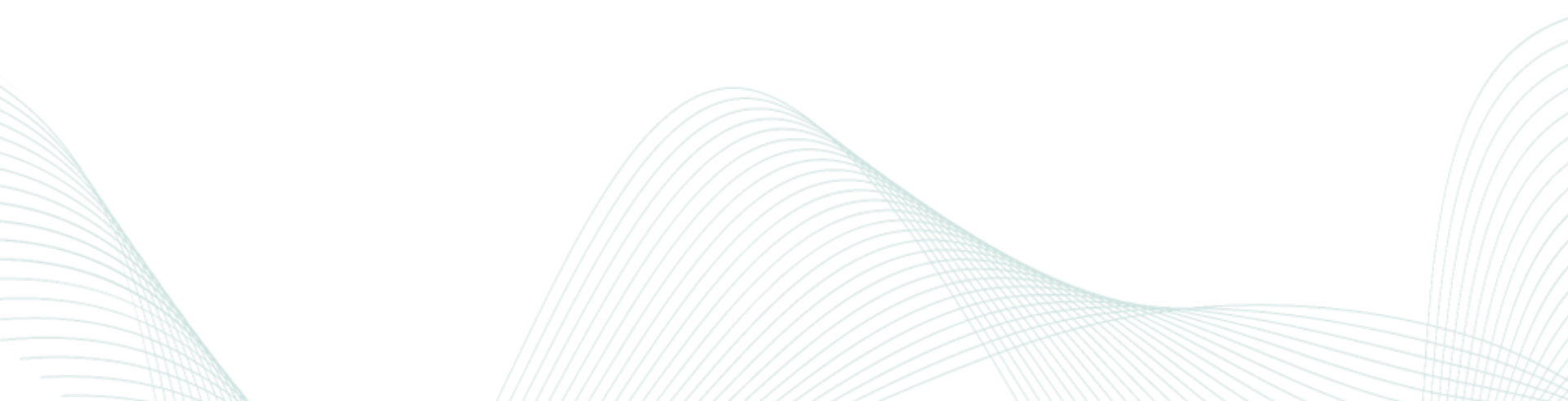


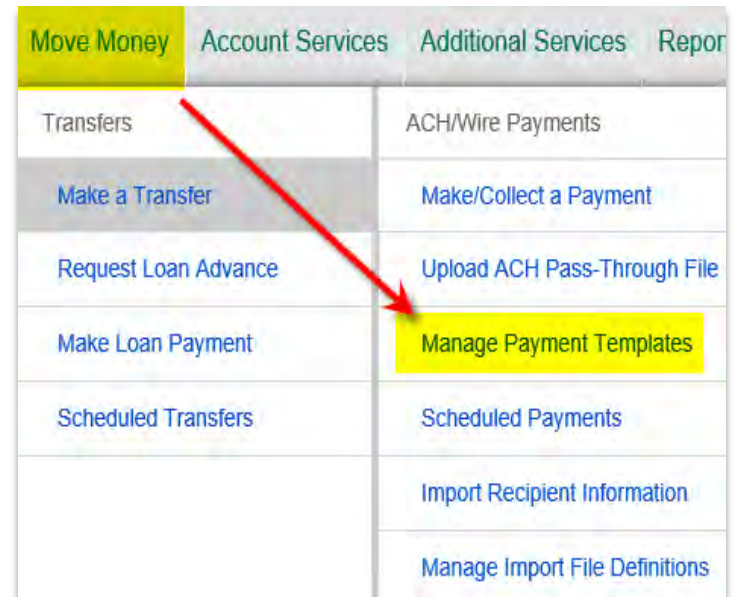


# MANAGE AN ACH TEMPLATE



## 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.



The screenshot displays a navigation menu with four main categories: Move Money, Account Services, Additional Services, and Report. The 'Move Money' category is highlighted in yellow. A red arrow points from the 'Move Money' header to the 'Manage Payment Templates' option in the 'Additional Services' column.

Move Money	Account Services	Additional Services	Report
Transfers		ACH/Wire Payments	
<a href="#">Make a Transfer</a>		<a href="#">Make/Collect a Payment</a>	
<a href="#">Request Loan Advance</a>		<a href="#">Upload ACH Pass-Through File</a>	
<a href="#">Make Loan Payment</a>		<a href="#">Manage Payment Templates</a>	
<a href="#">Scheduled Transfers</a>		<a href="#">Scheduled Payments</a>	
		<a href="#">Import Recipient Information</a>	
		<a href="#">Manage Import File Definitions</a>	

## 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.

The screenshot shows the 'Manage payment templates' interface. At the top right is an 'Add a Template' button. Below it is a dropdown menu set to 'All Templates' and a search box. The table below has columns for 'Templates', 'Last payment', and 'Date'. It is divided into three sections: 'Needs Attention', 'Approval Pending', and 'Approved'.

Templates	Last payment	Date
<b>Needs Attention</b>		
Bonus Invalid funding account		
New Orleans Saints Consumer (PPD) Invalid funding account	\$5.00	10/22/2019
<b>Approval Pending</b>		
test recurring Commercial (CCD) Approval pending		
<b>Approved</b>		
BankPlus Test Commercial (CCD)	\$0.10	9/15/2020

## 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.

The screenshot shows a web form titled "Add a Template". Under the "Template Details" section, there are three input fields: "Name" with a text input containing "Enter template name", "Funding account" with a dropdown menu showing "Select", and "Template type" with a dropdown menu showing "Select". Three red circles are placed over each of these fields. A dropdown menu is open for the "Template type" field, listing several options: "Commercial (CCD)", "Commercial (CCD)", "Consumer (PPD)", "Domestic Wire", "Payroll (PPD)", and "Tax (CCD)". The first "Commercial (CCD)" option is highlighted in blue.

## 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:
    - 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
- Based on selected Template Type, enter recipients by selecting "Add a recipient"

ACH Company ID

Template Description

Enter template description (10 characters)

How would you like to settle these payments?

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

Recipient Details

Complete this template by adding recipients.

## 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.

**Add a recipient**

Contact information

Who do you want to add Recipient ID

Enter person or business name Optional

Account information

Bank account type  
Business Checking

Routing number  
Routing number

Bank account number  
Account number Retype account number

Create a prenote

Addenda information

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

Enter your addenda record here.

80 characters left.

Payment information

This can be changed at the time of payment.

Amount to pay \$0.00

**Save** **Cancel**



## 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**.

Employee Details

**!** Prenote for 1 employee will process when you save the template. You will not be able to schedule payments for this employee until this prenote processes.

Complete the template by adding employees:

<input type="checkbox"/> Employee	ID	Account	Create prenote?	Amount
<input type="checkbox"/> Drew Smith		Personal Checking 256256		\$2,100.00
<input type="checkbox"/> Allison Johnson		Personal Checking 121213		\$1,550.00
<input type="checkbox"/> James Thomas		Personal Checking 454645	<input checked="" type="checkbox"/>	\$1,750.00
Template paying 3 employees				<b>Total</b>
				<b>\$5,400.00</b>

**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*.

If approval is required (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.

If approval is not required:

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

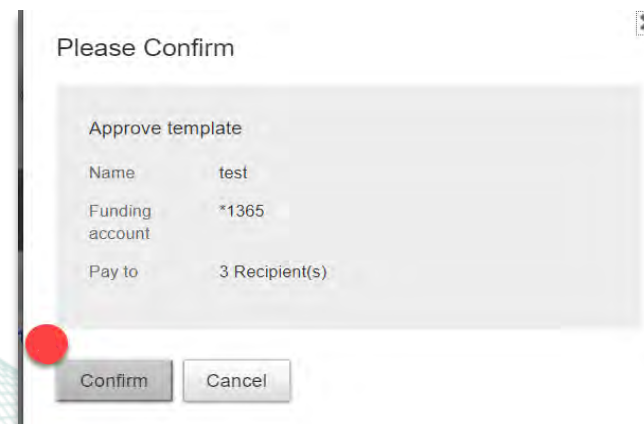
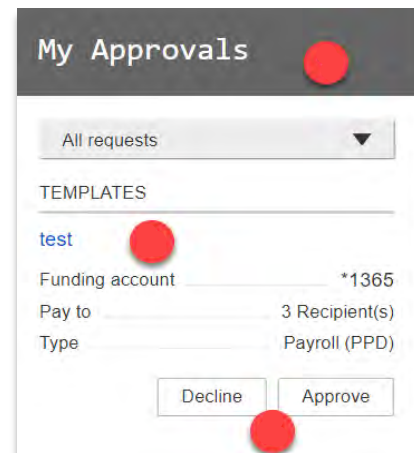
## Approve Templates

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.





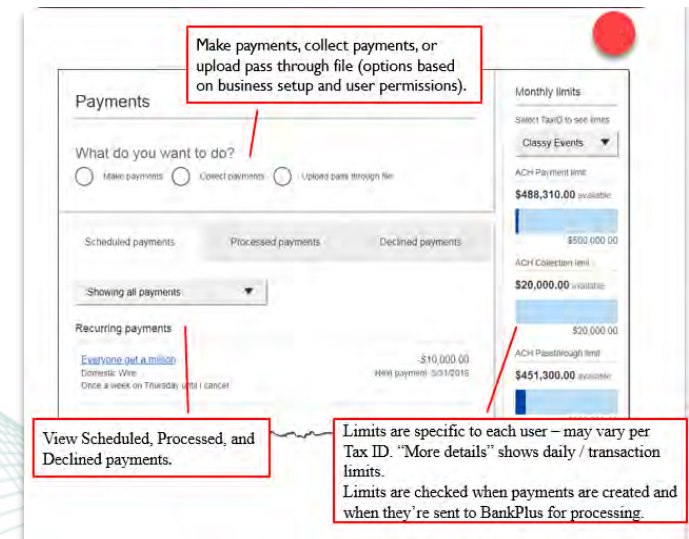
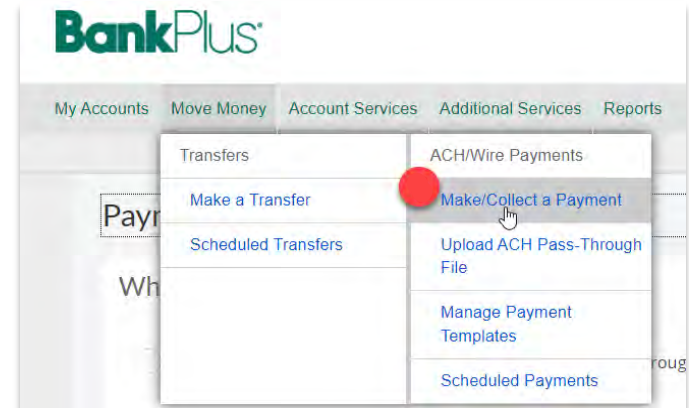
## Businesses Initiate ACH Payments and Collections via the Make/Collect a Payment Screen

### “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.

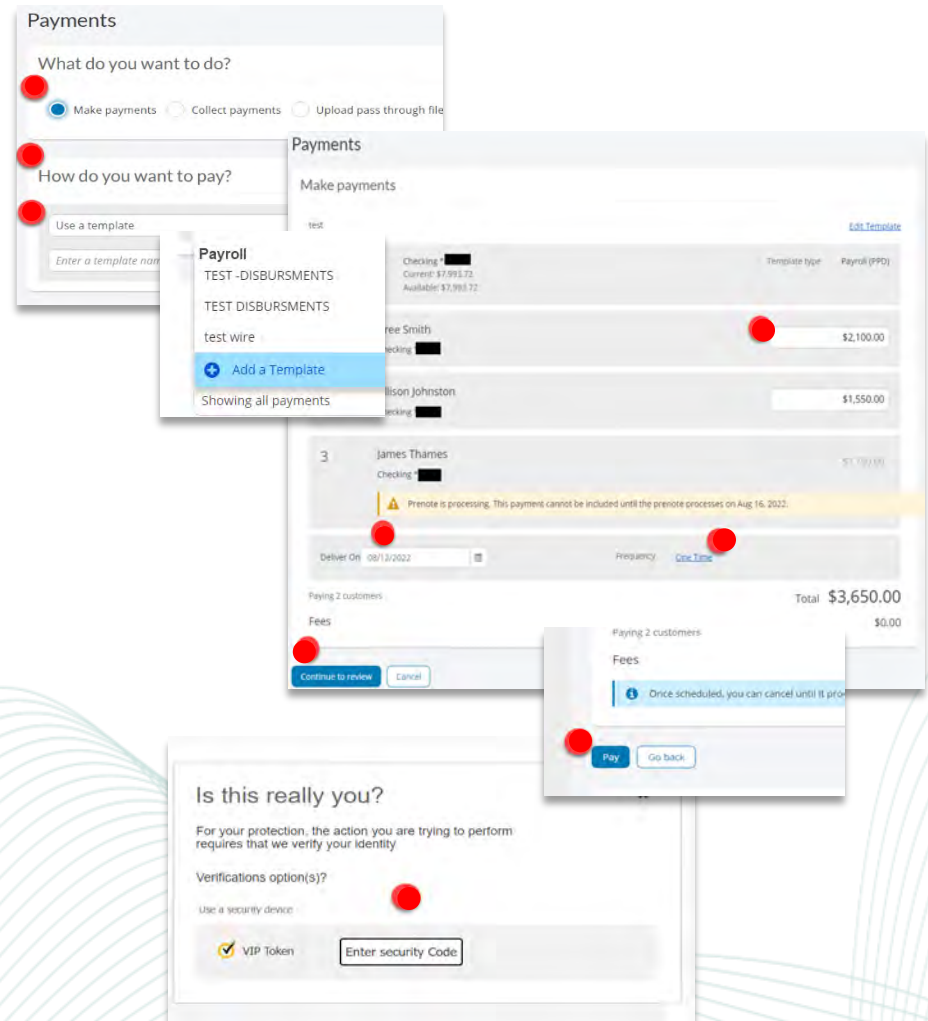
### “When can I send it?”

- 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.

The screenshot displays the 'Payments' section of the BankPlus interface. It features a 'What do you want to do?' section with radio buttons for 'Make payments' (selected), 'Collect payments', and 'Upload pass through file'. Below this is the 'How do you want to pay?' section, which includes a dropdown menu for 'Make a one time payment', a 'Funding account' field (showing 'CAREFREE CHECKING \*\*\*'), a 'Payment type' dropdown (showing 'Commercial (CCD)'), an 'ACH Company ID' field (showing '1999888777'), a 'Payment name' field, and a 'Payment description' field. At the bottom, there are radio buttons for 'Batch offset - one settlement entry' (selected) and 'Item offset - per'. A 'Recipient Details' modal is open in the bottom right, with the text 'Complete the template by adding recipient' and an 'Add a recipient' button. Red callout dots are placed over the 'Make a one time payment' dropdown, the 'Funding account' field, the 'Payment type' dropdown, the 'ACH Company ID' dropdown, the 'Payment name' field, the 'Payment description' field, and the 'Batch offset - one settlement entry' radio button.

## 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.

The image displays three screenshots from the BankPlus mobile application interface, illustrating the steps for making a one-time payment.

**1. Add a recipient:** This screen is divided into several sections for data entry:

- Contact information:** Includes a field for "Who do you want to add" (with a subtext "Enter person or business name") and a "Recipient ID" field (with a subtext "Optional").
- Account information:** Includes a "Bank account type" dropdown menu (set to "Business Checking"), a "Routing number" field, and a "Bank account number" field (with a subtext "Account number" and "Verify account number").
- Addenda information:** Includes a note "While not common, some banks may require addenda information. If it is required, please enter the information below." and a field for "Enter your addenda record here." with a "80 characters left" indicator.
- Payment information:** Includes an "Amount to pay" field.

**2. Recipient Details:** This screen shows a table of recipients and payment details:

Recipient	ID	Account	Amount
Boja Trust		Business Checking 131312	\$2.00
Paying 1 recipient			Total \$2.00
Fees			\$0.00
Deliver On			
08/12/2022			

Below the table are "Pay" and "Cancel" buttons.

**3. Is this really you?:** This is a security verification screen with the following text and options:

For your protection, the action you are trying to perform requires that we verify your identity.

Verifications option(s)?

Use a security device

- VIP Token
- Enter security Code

## 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.

The screenshots illustrate the following steps:

- Payments** screen: Select the **Collect payments** radio button. A message states: "Collecting money requires pre-authorization from the payer. Make sure you have..."
- Payments** screen: Select **Use a template**. The **Enter a template name** field shows "TEST-COLLECTIONS".
- Payments** screen: Review the **Collect payments** details for "TEST-COLLECTIONS". The funding account is "Checking \*2111" with a current balance of \$7,993.72 and available balance of \$7,993.72. The template type is "Commercial (CCD)". A record for "BREES-TEST" is shown with a value of \$10.00. The **Deliver On** date is 08/12/2022 and the frequency is "One Time".
- Payments** screen: Review the **Fees** section, which shows a total of \$0.00. Click the **Pay** button.
- Is this really you?** verification screen: Select **VIP Token** as the security device and enter the security code.



## Collect a One-Time Payment

- Select **Make payments > Collect 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.

The screenshot displays the 'Collect a One-Time Payment' workflow in the BankPlus system. It is divided into two main sections: 'What do you want to do?' and 'How do you want to collect money?'. In the first section, the 'Collect payments' radio button is selected. A blue information banner states: 'Collecting money requires pre-authorization from the payer. Make sure you have permission to collect'. The second section contains several dropdown menus: 'Collect a one time payment' (selected), 'Funding account' (CAREFREE CHECKING \*\*\*\*[redacted], Current: \$7,993.72), 'Payment type' (Commercial (CCD)), and 'ACH Company ID' (1999888777). Below these are text input fields for 'Payment name' (placeholder: 'Enter a payment name (optional)') and 'Payment description' (placeholder: 'Enter a description (10 characters)'). At the bottom, the 'Batch offset - one payment entry' radio button is selected. A 'Recipient Details' modal is open in the bottom right, showing the text 'Complete the template by adding recipient' and an 'Add a recipient' button. Red callout circles are placed over the 'Collect payments' radio button, the 'Collect a one time payment' dropdown, the 'Funding account' dropdown, the 'Payment type' dropdown, the 'ACH Company ID' dropdown, the 'Payment description' input field, the 'Batch offset' radio button, and the 'Add a recipient' button.

What do you want to do?

Make payments  Collect payments  Upload pass through file

**i** Collecting money requires pre-authorization from the payer. Make sure you have permission to collect

How do you want to collect money?

Collect a one time payment

Funding account  
CAREFREE CHECKING \*\*\*\*[redacted] Current: \$7,993.72

Payment type  
Commercial (CCD)

ACH Company ID  
1999888777

Payment name  
Enter a payment name (optional)

Payment description  
Enter a description (10 characters)

How would you like to settle these payments?  
 Batch offset - one payment entry  Item offset - per item settlement entry

**Recipient Details**

Complete the template by adding recipient

Add a recipient



## 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.

Scheduled payments	Processed payments	Declined payments
Showing all payments		
<b>Recurring payments</b>		
<a href="#">Payroll</a>		-\$3,000.00
Payroll (PPD)		Next payment: 12/4/2015
Once every 2 weeks on Friday until I cancel		
<b>Scheduled payments</b>		
Dec 3		
<a href="#">Cash Concentration</a>		\$10,000.00
Commercial (CCD)		
⚠ Approval pending		
Dec 11		
<a href="#">Converted consumer check</a>		\$250.00
Electronic Check (ARC)		

## 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**”.

Scheduled payments	Processed payments	Declined payments
Showing all payments ▼		
Nov 3		
<a href="#">Clay and Co</a> Domestic Wire	-\$1,500.00	<a href="#">Options</a> ▼
Nov 25		
<a href="#">Membership Collections</a> Consumer (PPD)	\$237.00	<a href="#">Options</a> ▼
Today		
<a href="#">Bonus pay</a> Payroll (PPD)	-\$3,500.00	<a href="#">Options</a> ▼

Scheduled payments	Processed payments	Declined payments
Showing all payments ▼		
Declined payments		
Nov 5		
<a href="#">Payroll</a> Payroll (PPD)	-\$2,000.00	<a href="#">Options</a> ▼