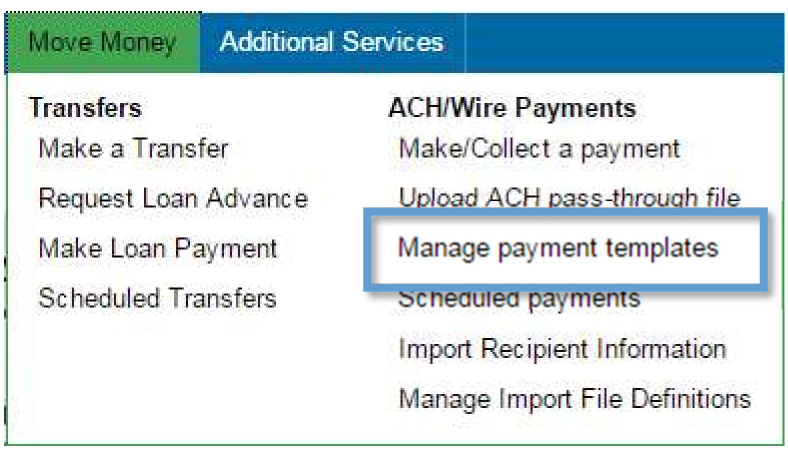
ACH templates help **reduce errors** and **provide efficiency**. Create the template first, and then initiate transactions quickly with no need to enter (and possibly enter incorrectly) details such as account number and routing number.

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



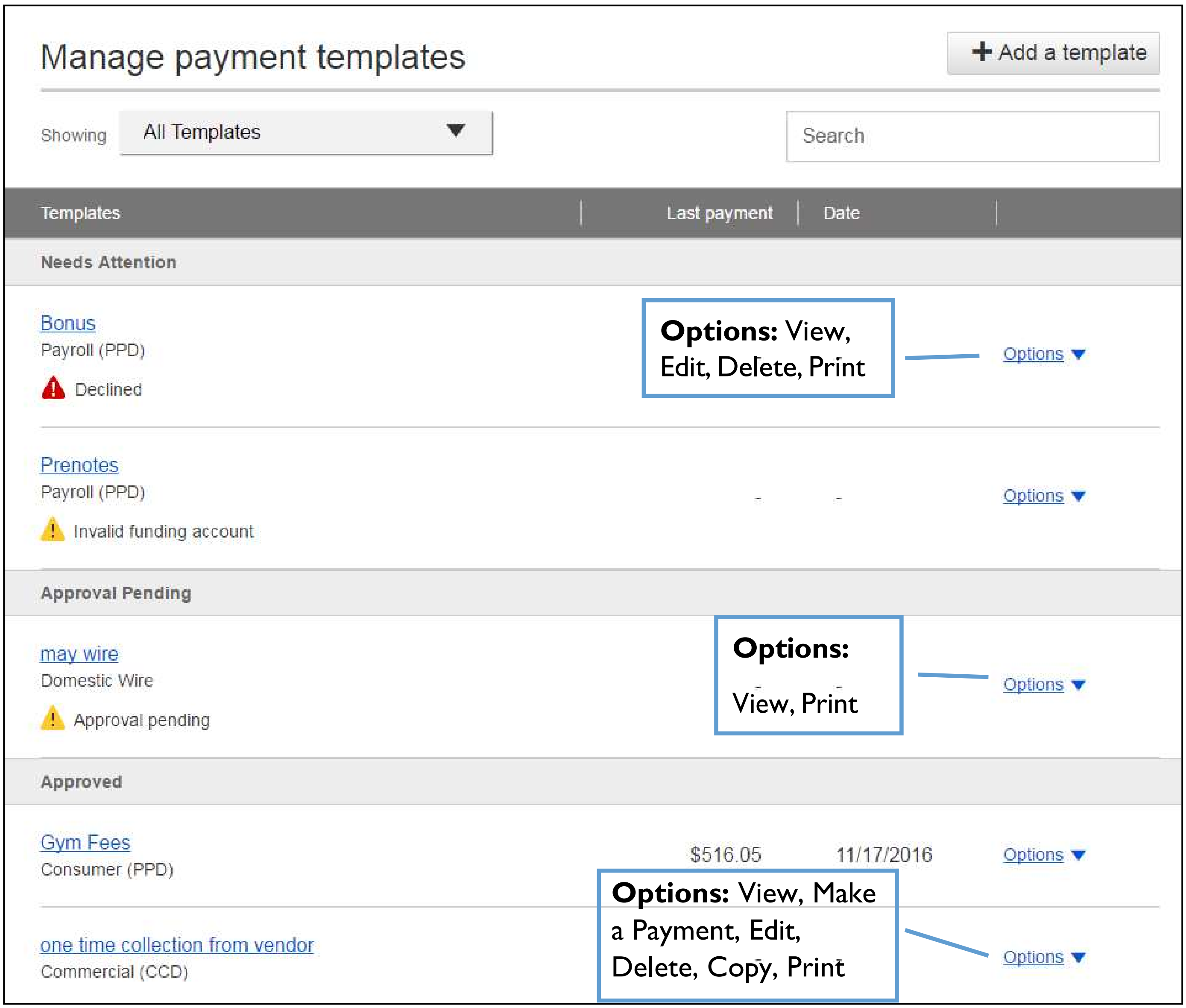
Three places to add a Template:

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

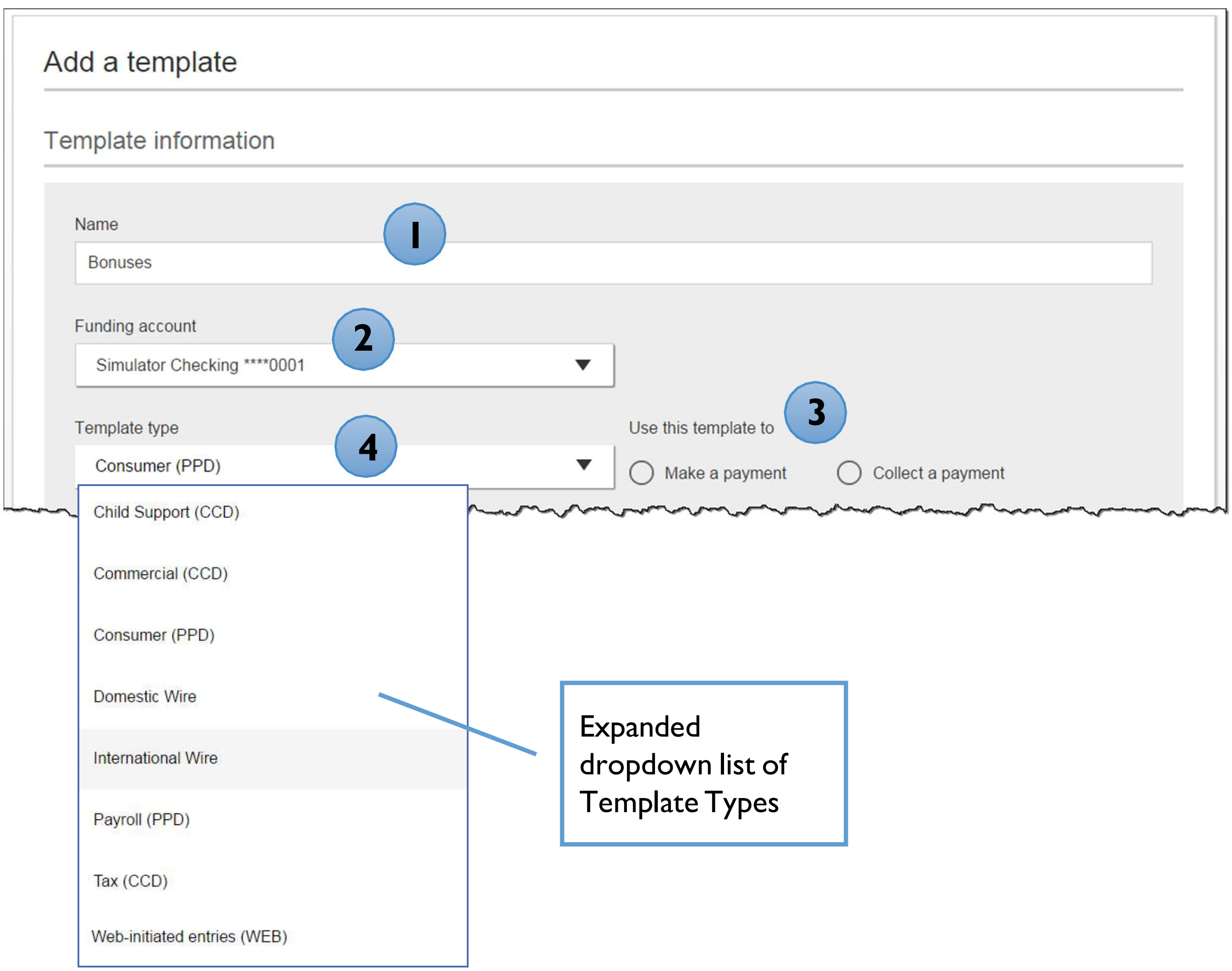
Template statuses:

- 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

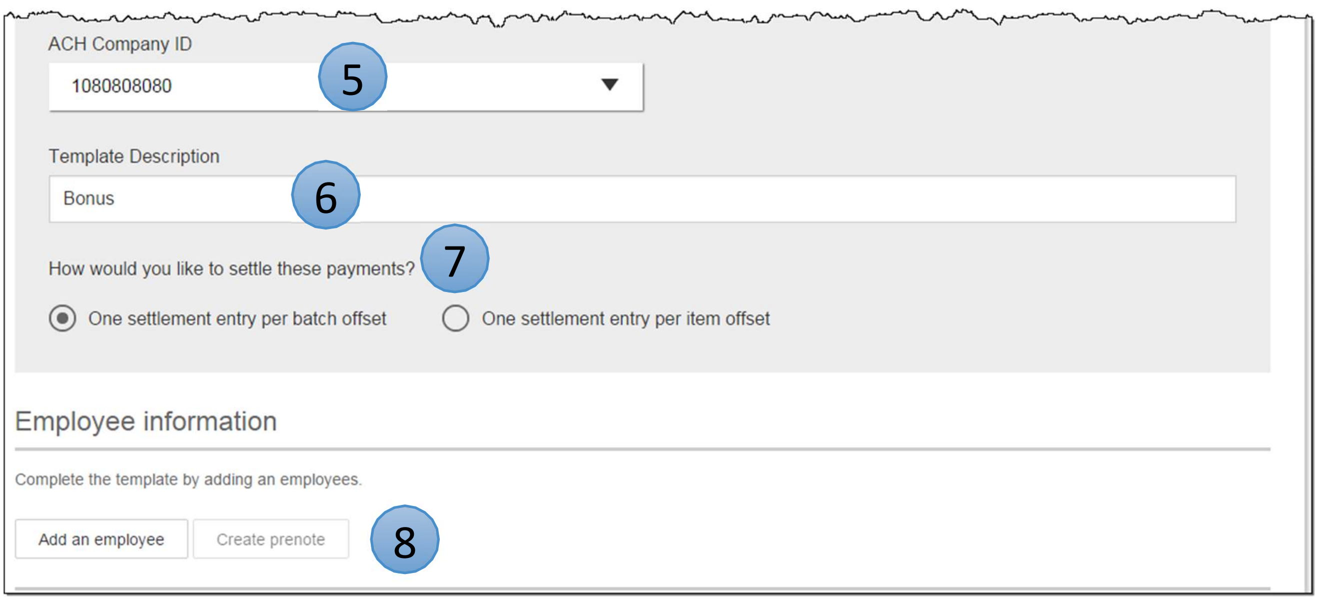


Steps to Add a Template:

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.



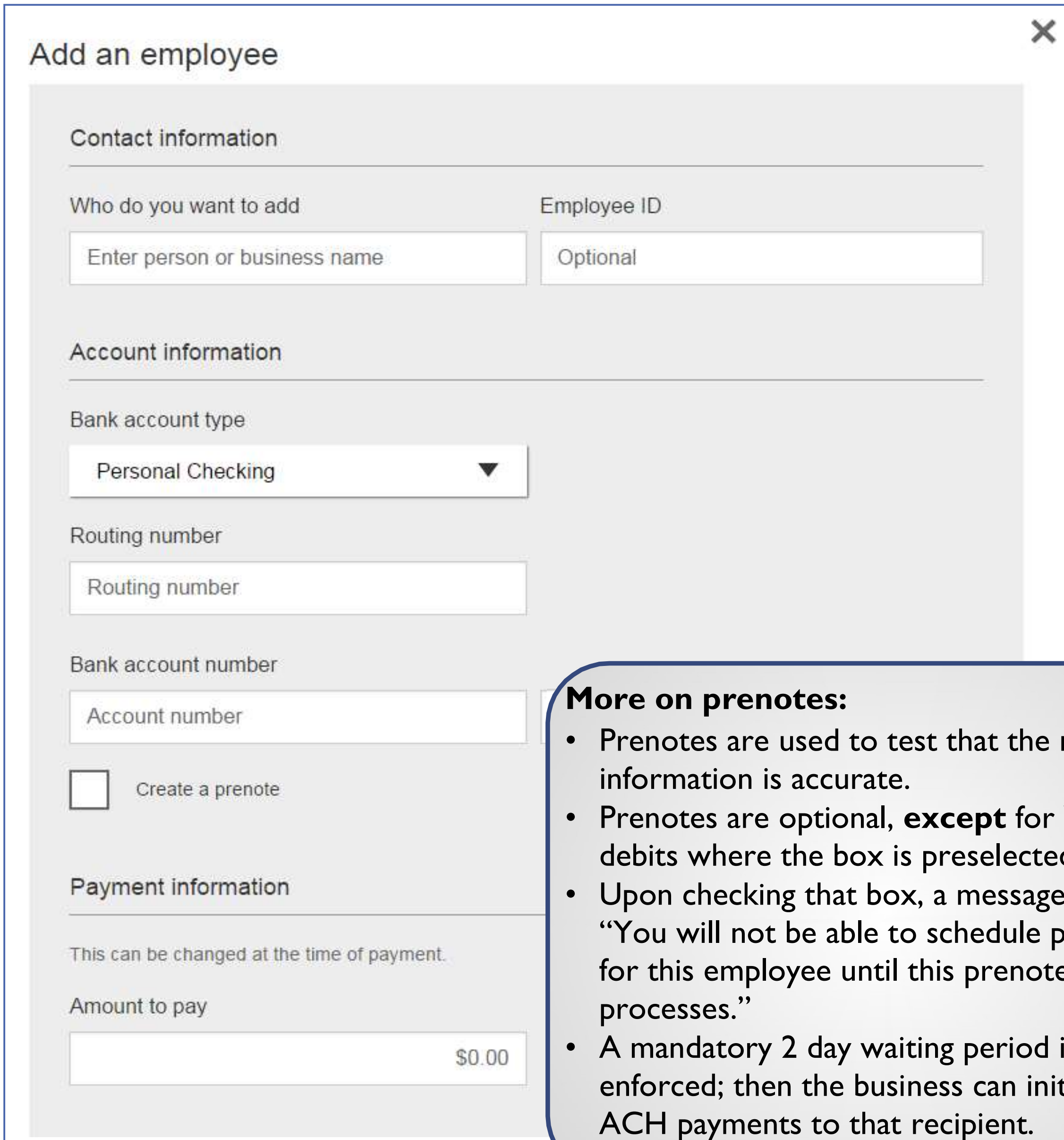
5. Select **ACH Company ID** – the FI controls this
6. Enter **Template Description**
   - Max 10 characters, passes to ACH batch and shows in recipient's transaction
7. Choose to settle via **Batch Offset or Single Offset**
   - How the offsetting transaction is handled, e.g. 4 employees are paid $200 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
8. Based on selected Template Type, enter participants (details in table below).



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:

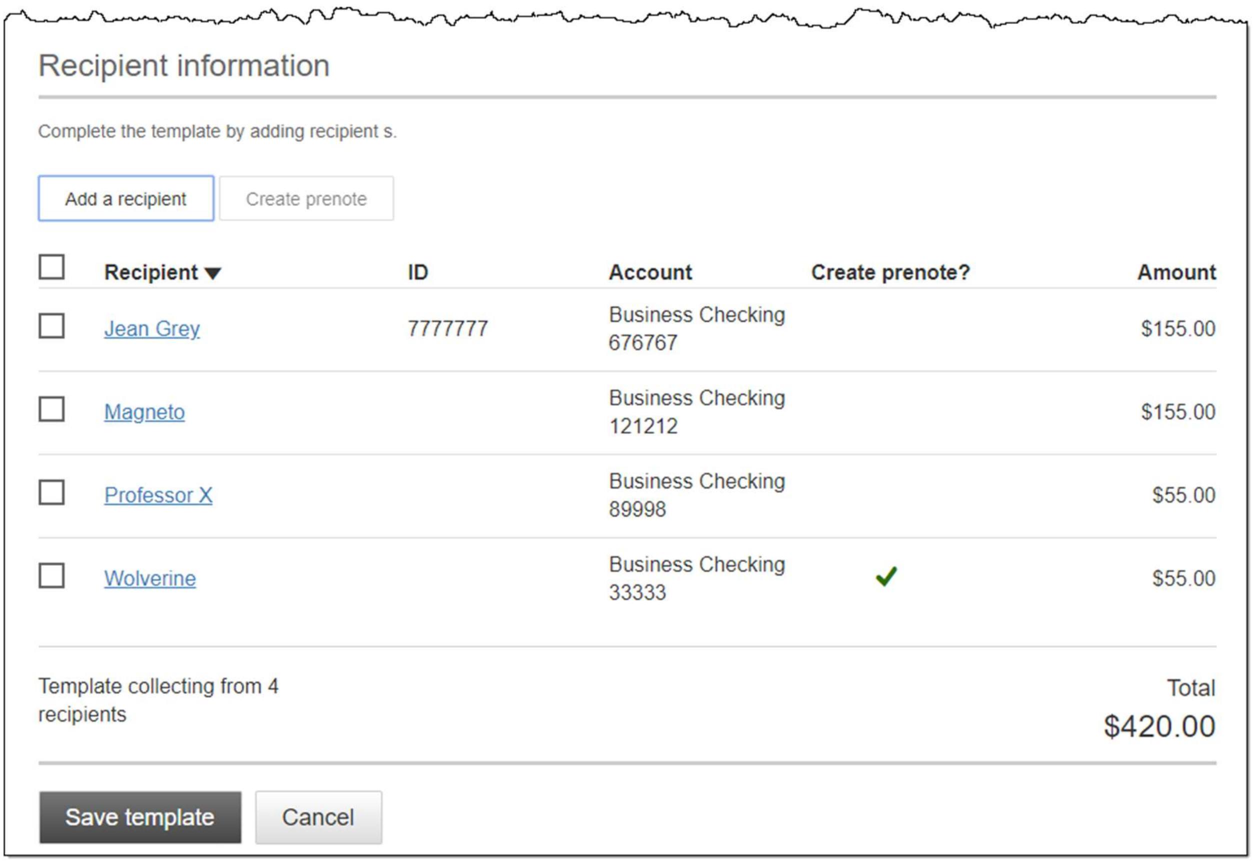
- No limit on entries per template.
- Addenda is available except for Payroll or Web.
- For CCD templates, Business Loan may show as an Account Type (if enabled by your FI) in addition to Checking/Savings accounts.
- Routing number is validated.
- Prenote is optional.
- Amount field can be $0 and then actual amount entered during initiation.



More on prenotes:

- Prenotes are used to test that the recipient information is accurate.
- Prenotes are optional, **except** for WEB debits where the box is preselected.
- 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.

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



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 person at the business can approve templates, it's routed for approval. Even if *payment* approvals are waived, *templates must still be approved.*

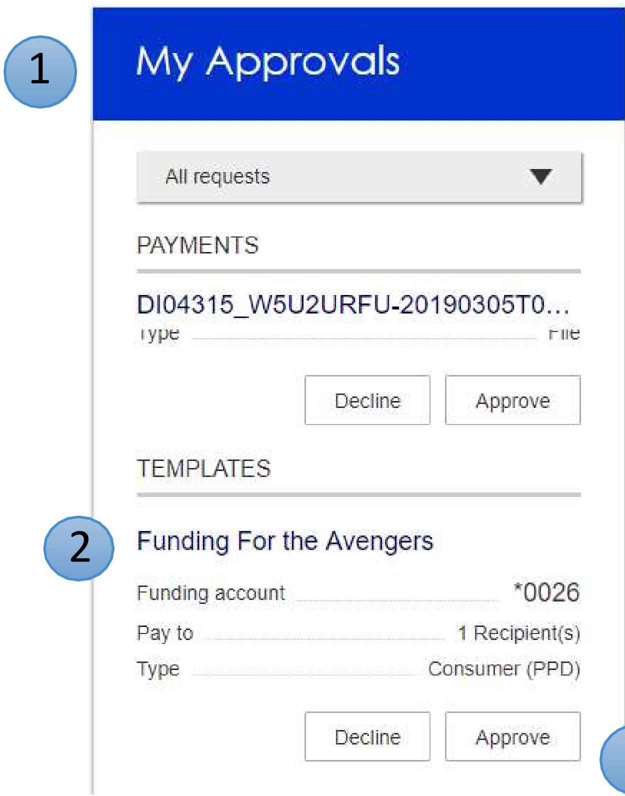
If approval is required, the status is Approval Pending. An email is routed to all business users who can approve templates.

If approval is not required, the status is Approved and the template can be initiated.

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 Needs Attention and sends an email to the person who created the template.