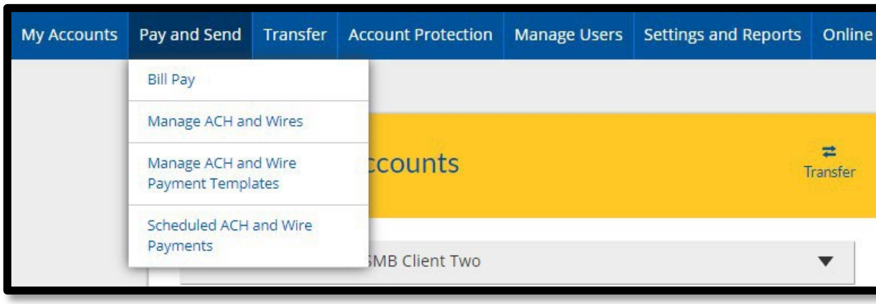
Template Basics

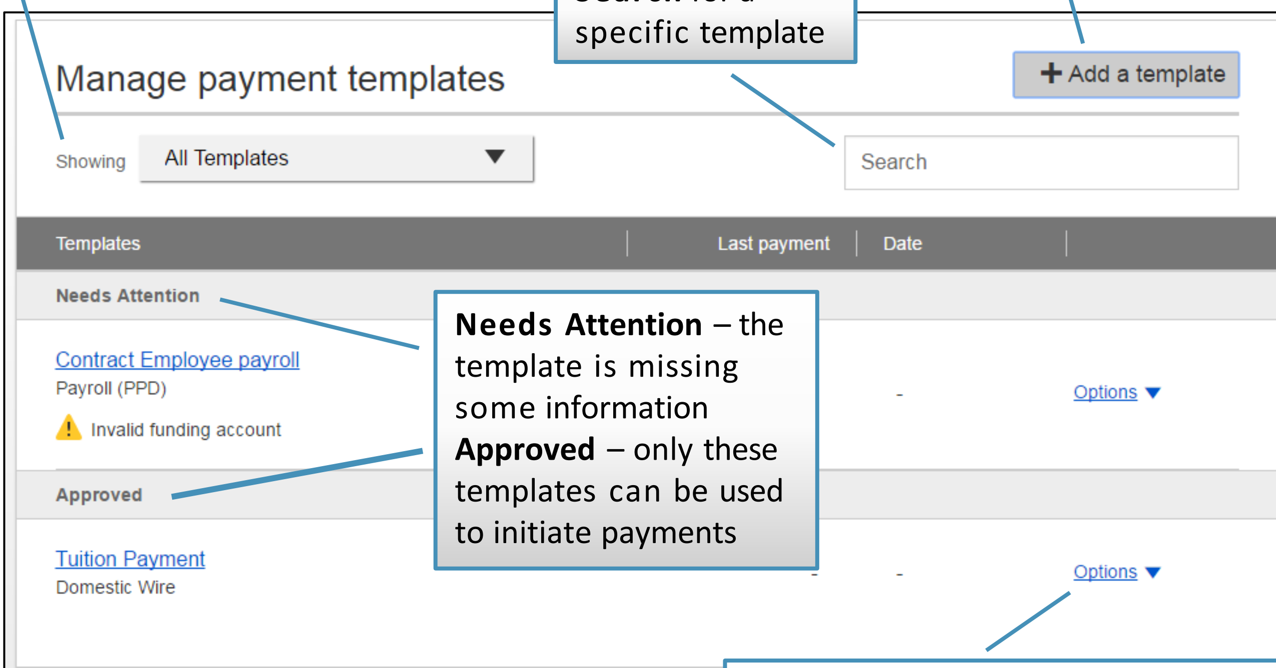
Go to Pay and Send > Manage ACH Wire Payment Templates.



Filter by template type

Search for a specific template

Add a new template – unlimited are allowed



Needs Attention – the template is missing some information

Approved – only these templates can be used to initiate payments

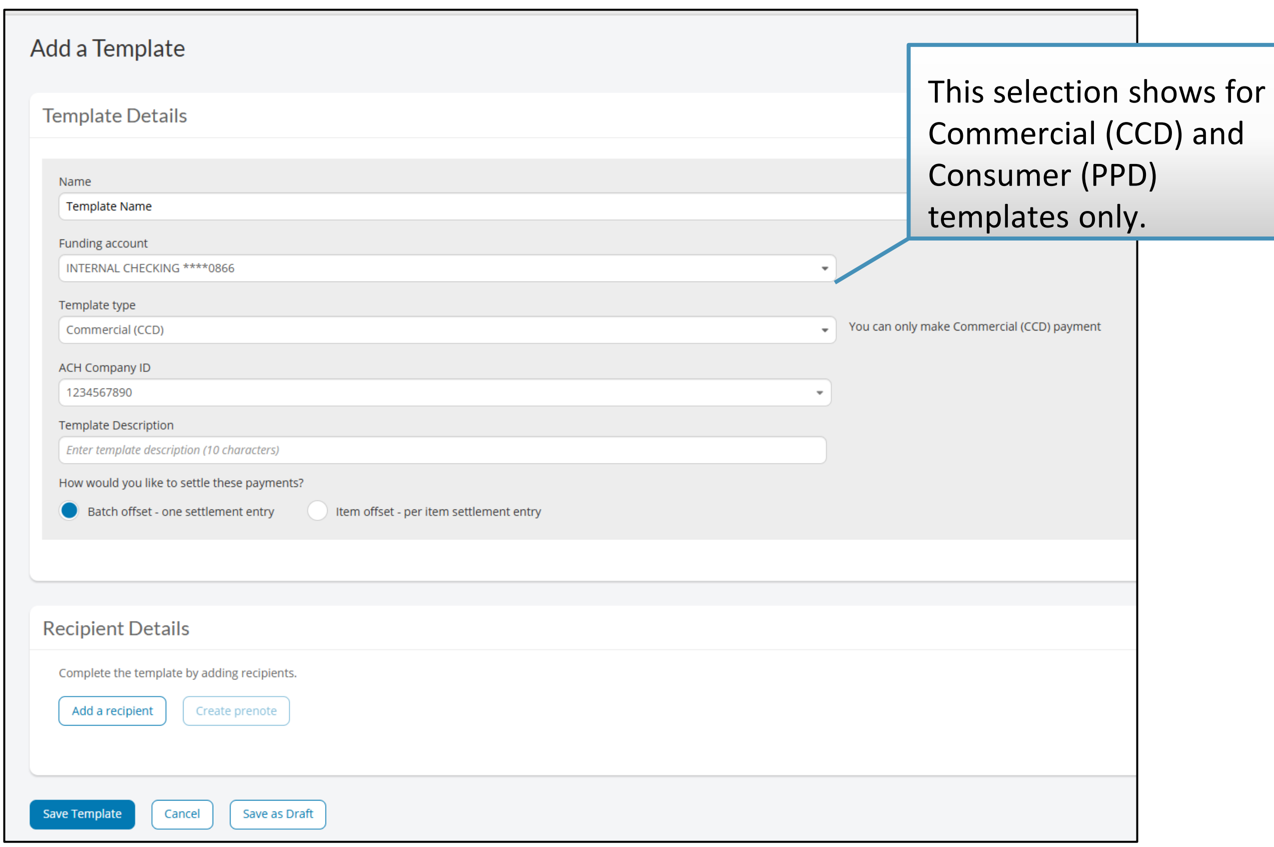
Options for an Approved template:

- View
- Print
- Edit
- Delete
- Make a payment
- Copy template

Tip: Save time in creating similar templates and use the Copy option!

Add an ACH template

1. Enter a **Template Name** (must be unique).
2. Choose the **Funding Account** (options based on user entitlements).
3. Select **Template Type**. ACH options are:
    - Commercial (CCD), Consumer (PPD), Payroll (PPD), Web-initiated entries (WEB)
4. No action for **ACH Company ID**
5. Enter **Template Description** (shows in recipient's transaction).
6. Choose **how to settle the payments**.
    - Ex: set up a Payroll template where 5 employees are paid $1,000 each
    - Batch offset means one (1) $5,000 debit to the funding account (most common)
    - Item offset means five (5) $1,000 debits to the funding account

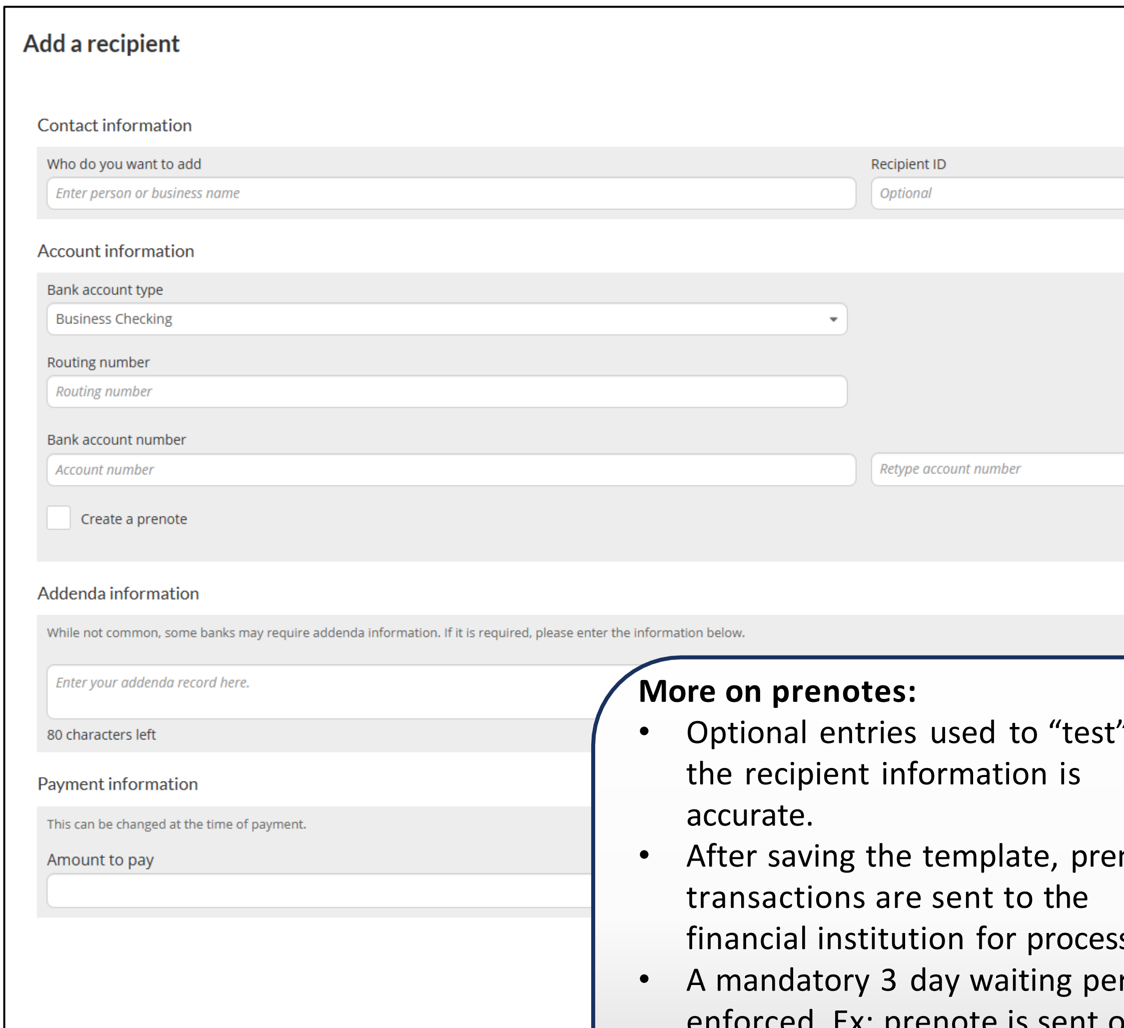


Add an ACH template (cont.)

7. Enter **recipients**.

Adding recipients:

- No limit on participants per template.
- Addenda is available for Consumer and Commercial template types.
- Routing number is validated.
- Prenote is optional.
- Amount field can be $0; amount is editable at initiation.

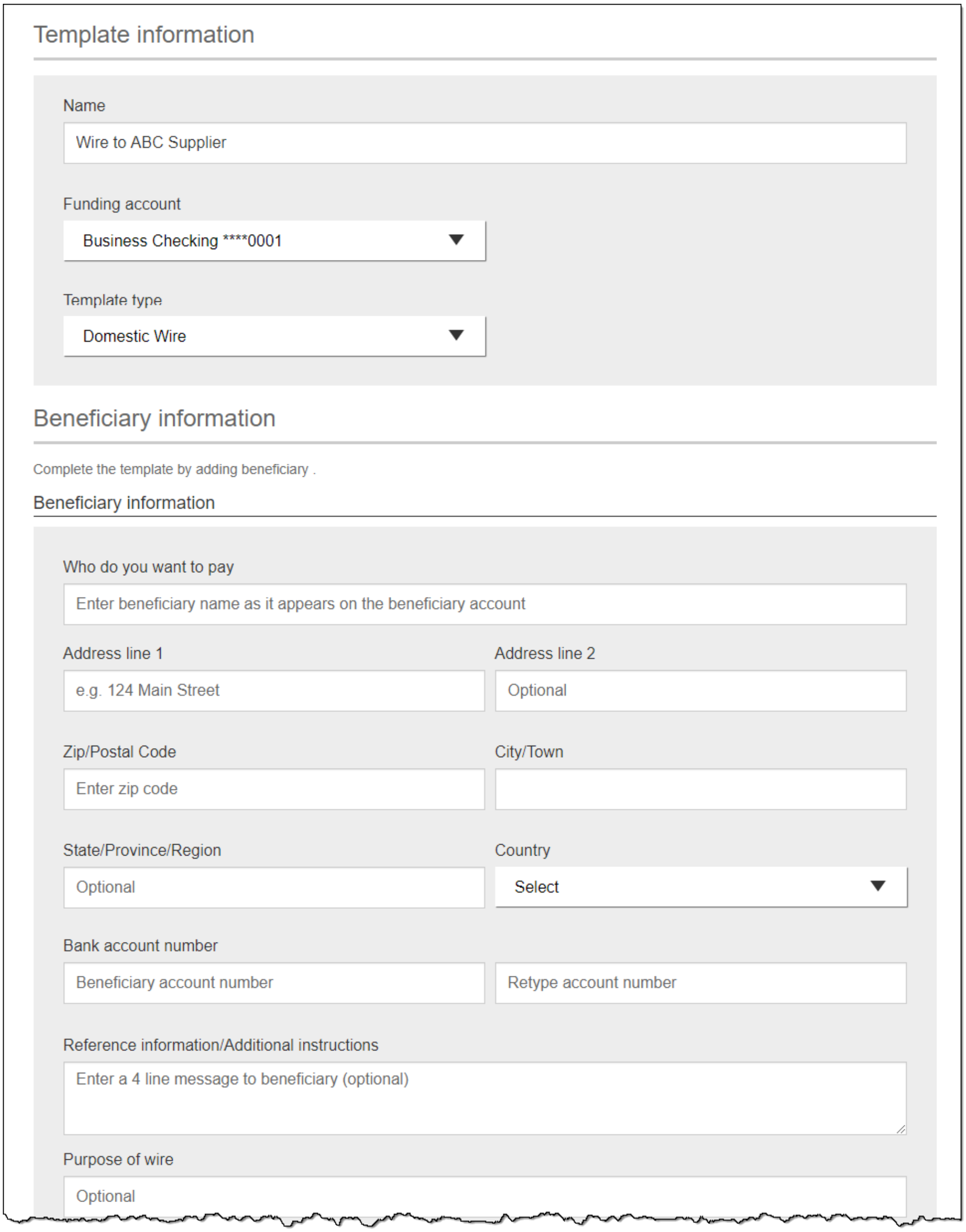


More on prenotes:

- Optional entries used to "test" that the recipient information is accurate.
- After saving the template, prenote transactions are sent to the financial institution for processing.
- A mandatory 3 day waiting period is enforced. Ex: prenote is sent on Monday, settles Tuesday, waiting period Wed-Fri. Earliest live transaction is Monday.

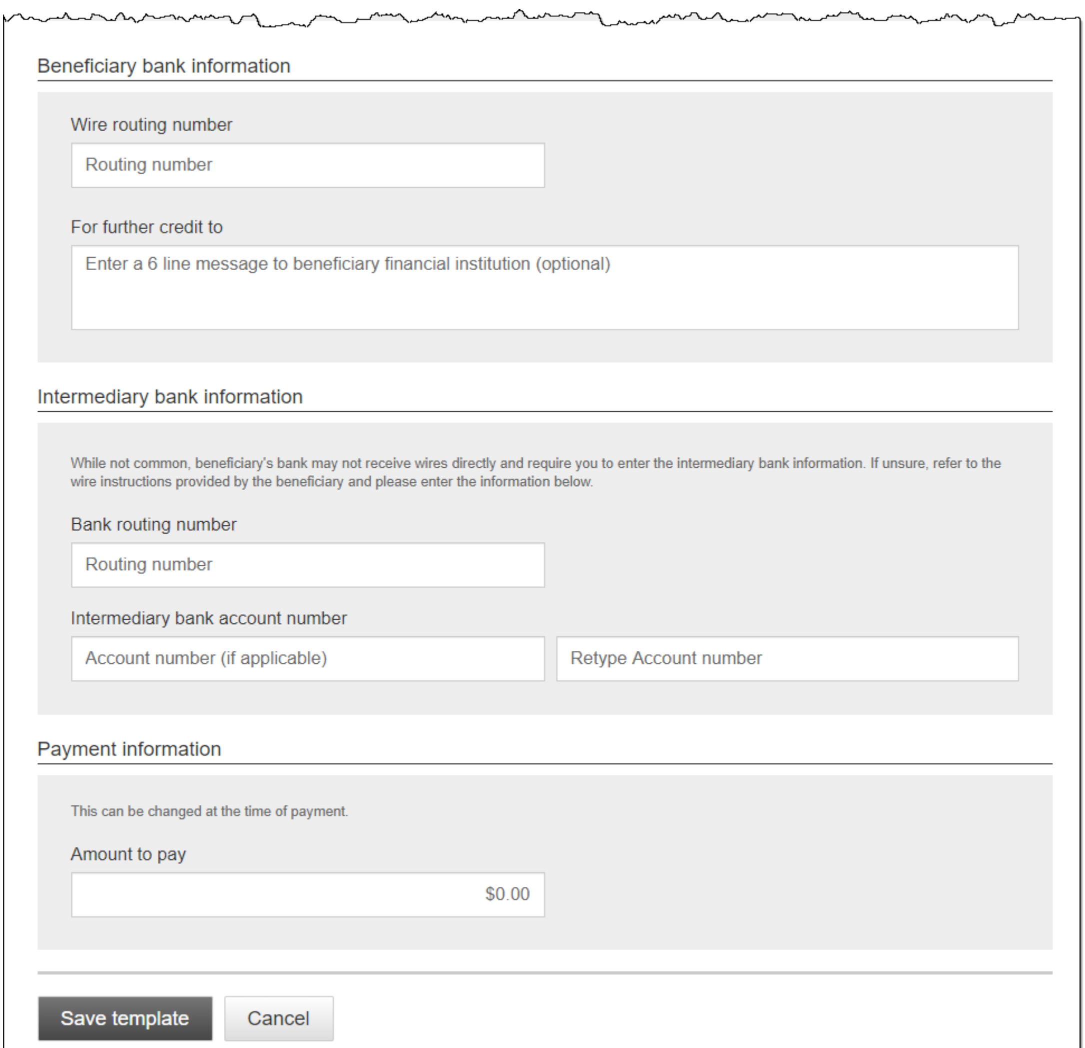
Add a Domestic Wire Template

1. Enter a **Template Name** (must be unique)
2. Choose **Funding Account**
3. Select **Domestic Wire** as the Template Type.
4. Enter the **beneficiary**, aka to whom the funds are being wired.



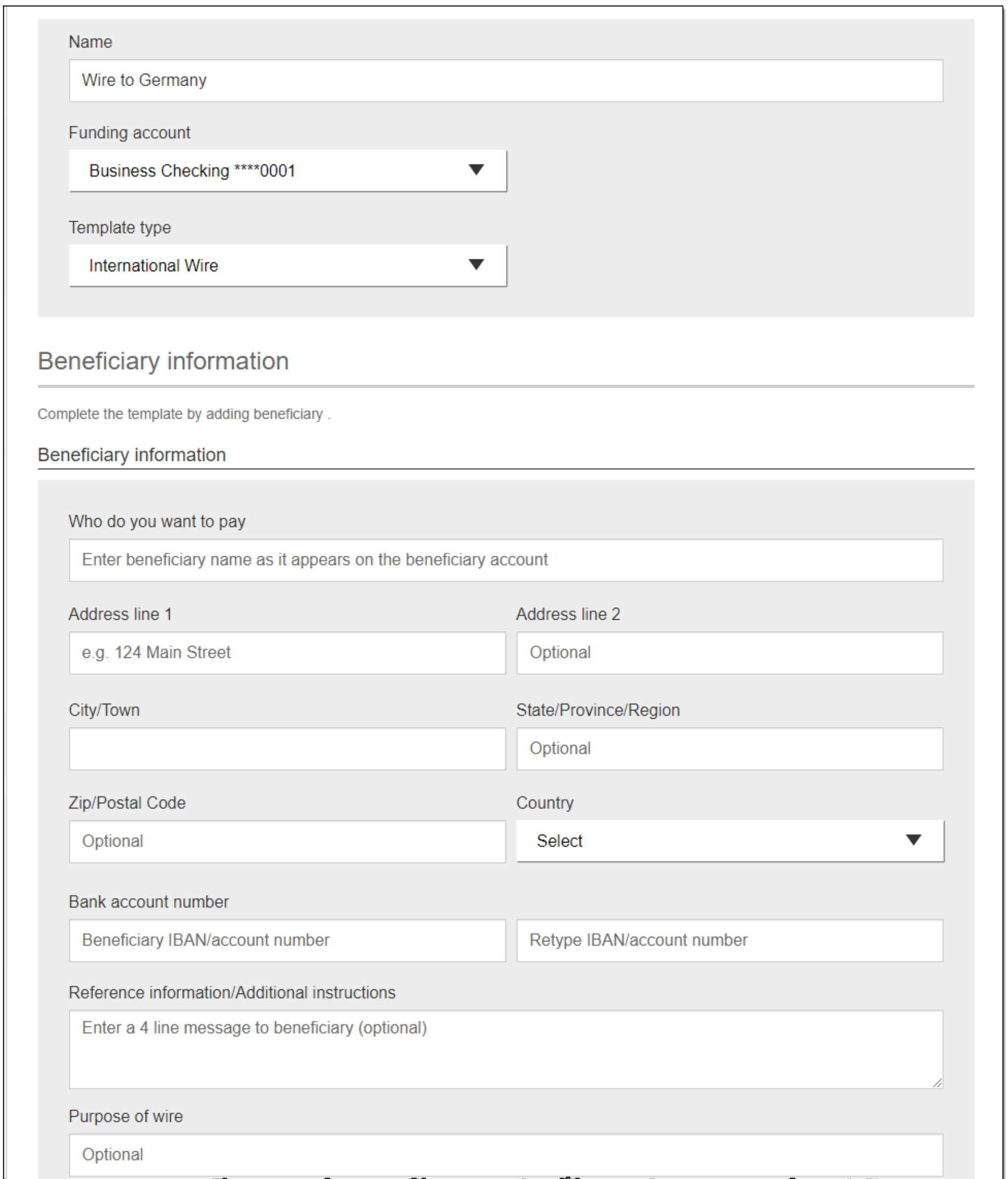
Add a Domestic Wire Template (cont.)

5. Enter the **Beneficiary Bank** information.
    - Must be an ABA routing number of a domestic bank.
    - If it's a FedACH routing number, intermediary bank section is required
    - Routing number is validated.
    - Message to beneficiary bank is optional.
6. If included in the wire instructions, enter **Intermediary Bank**.
    - Entire section is optional.
7. Enter the **amount** (can be $0; amount is editable at initiation).



Add an International Wire Template

1. Enter a **Template Name** (must be unique).
2. Choose **Funding Account.**
3. Select **International Wire** as the Template Type.
4. Enter the **beneficiary**, aka to whom the funds are being wired.



Add an International Wire Template (con't)

5. Enter **Beneficiary bank information.** Required fields:
   - Bank code (SWIFT/BIC)
   - Address line 1
   - City/town
   - Country

Tips:
- The freeform "wiring instructions" field is helpful if the user isn't sure where to put certain info.
- This form is not customizable.

Add an International Wire Template (con't)

6. Enter **Intermediary bank.**
   - Include only if the wire instructions include sending the funds to a correspondent bank before the receiving bank.
7. Enter the **amount** (can be $0; amount is editable at initiation).