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 Pay and Send, go to “Manage ACH and Wire Payment Templates"
- Unlimited templates allowed
- Templates are not required
- Common uses of ACH Templates:
  - Payroll
  - Vendor Payments
  - Concentrating funds from accounts at other banks

Two places to add a Template:

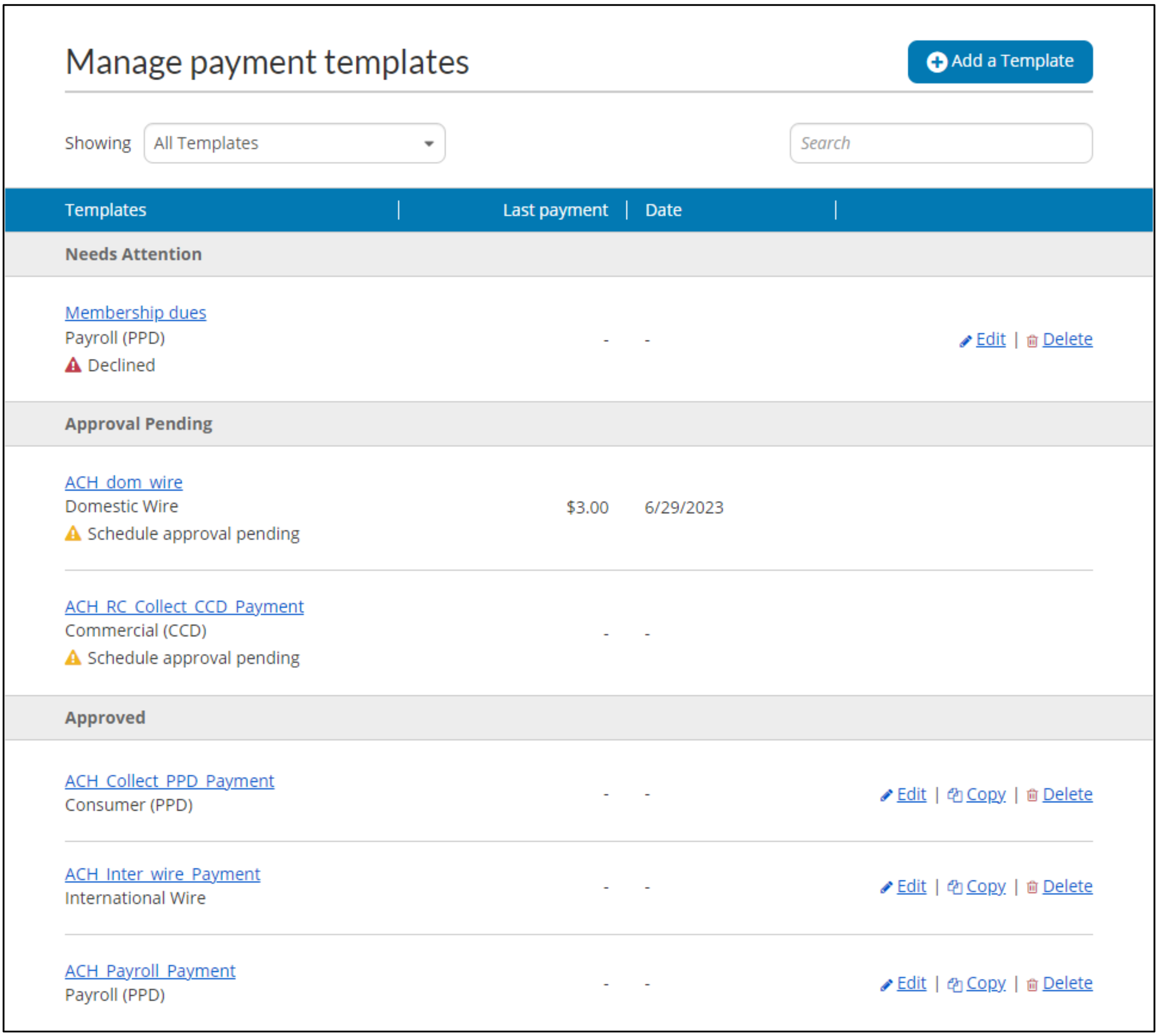
1. Pay and Send > Manage ACH and Wire Payment Templates

2. Pay and Send > Manage ACH and Wires (“Add a template” in Template list or “Save as template” after ad hoc payment is sent)

Manage Payment Templates screen

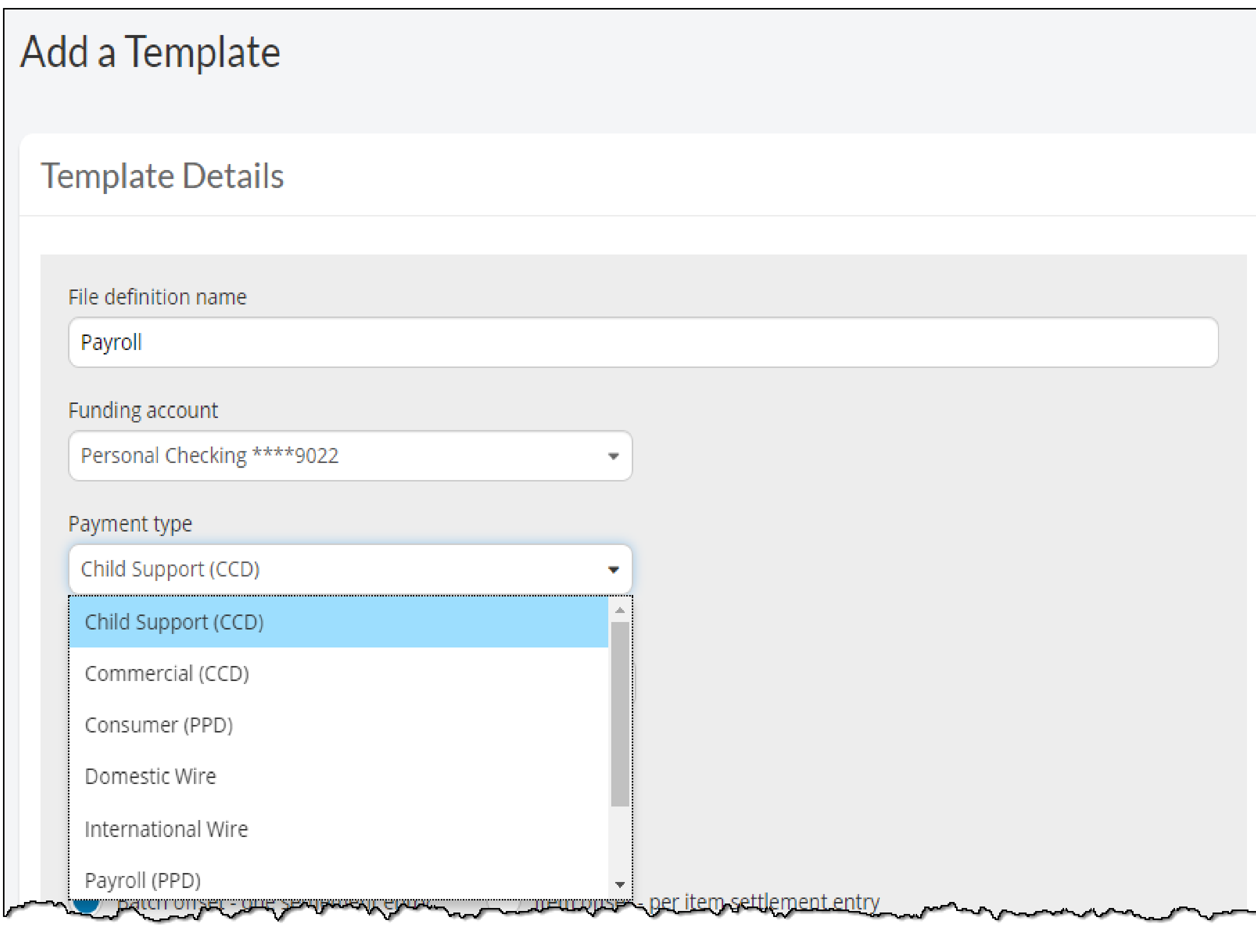
Template statuses:

- Needs Attention – ex: approver declined the template, funding account is closed
- Approval Pending – new and edited templates require approval
- Approved – only these templates can be used to initiate ACH payments

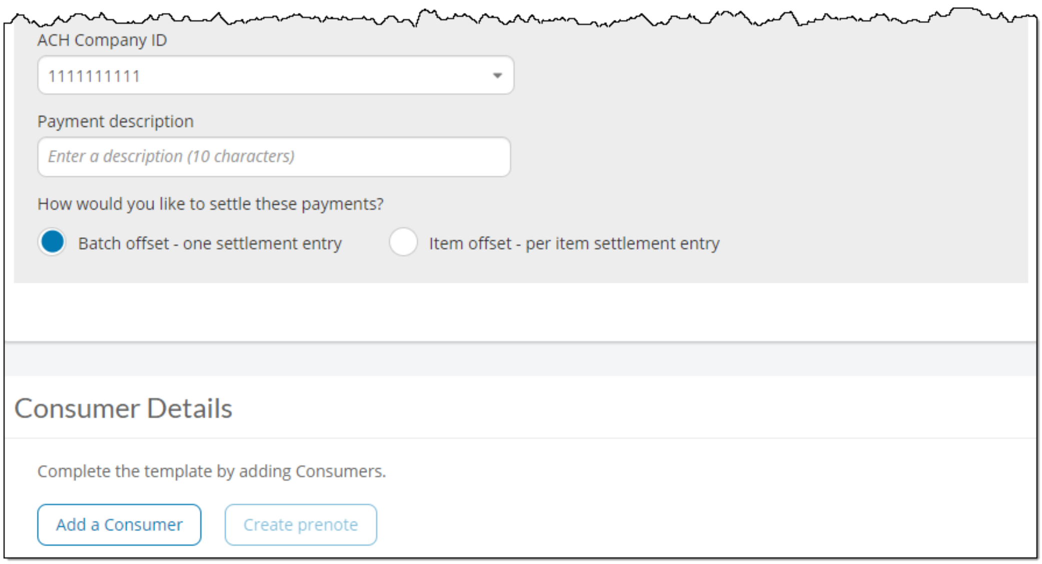


Steps to Add a Template:

1. Enter a **Template Name**, which must be unique from other templates.
2. Choose **Funding Account**.
- Funding account options are configured when ACH is first set up. Contact Old National Bank if funding accounts need to be changed.
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.



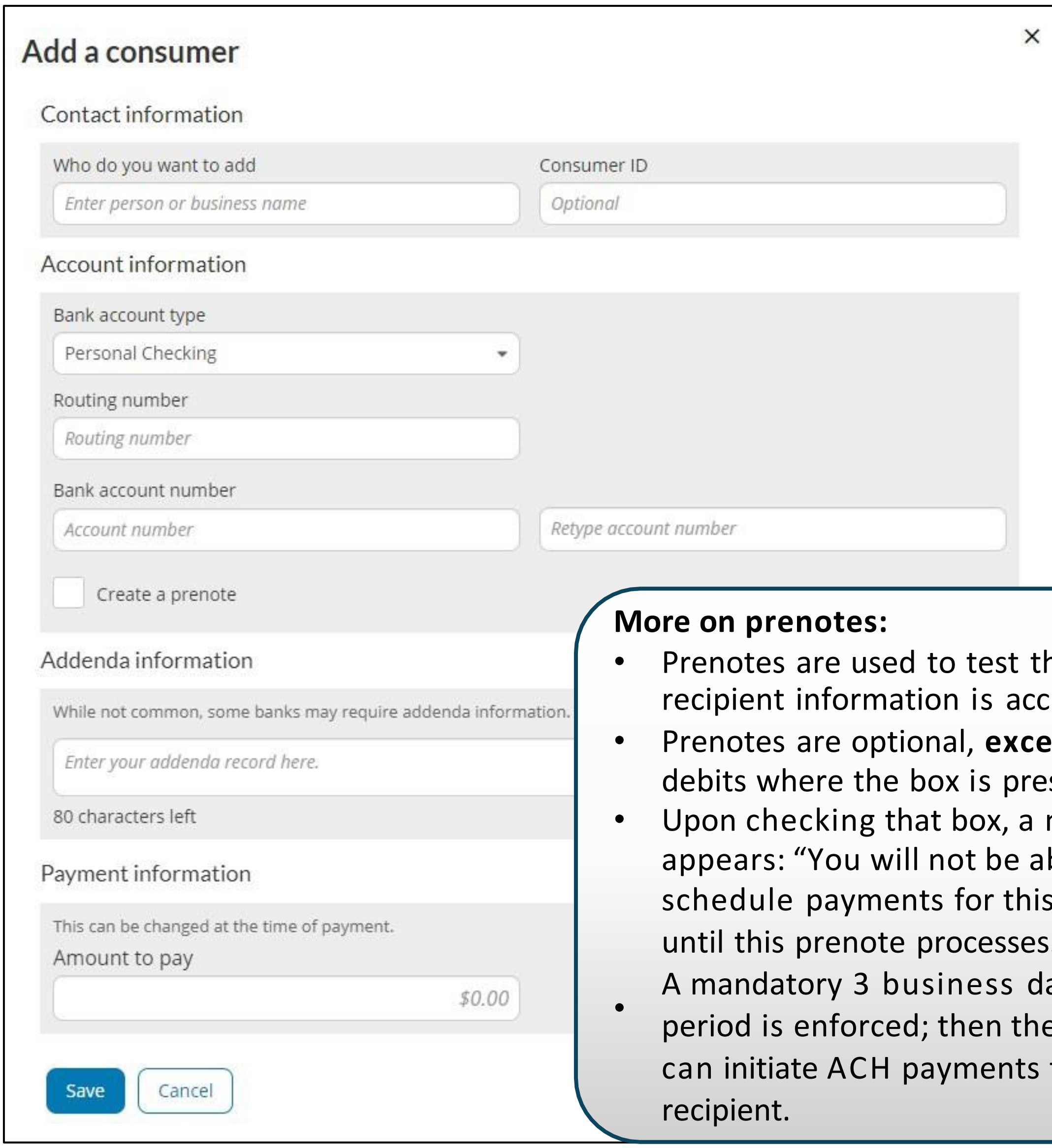
4. Select **ACH Company ID**
5. Enter **Template Description**
    - Max 10 characters, passes to ACH batch and shows in recipient's transaction
6. Choose to settle via **Batch Offset**
    - How the offsetting transaction is handled, e.g. 4 employees are paid $200 each:
        - Batch offset: one (1) $800 debit to the funding account (most common)
        - Item 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).



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 recipients:

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

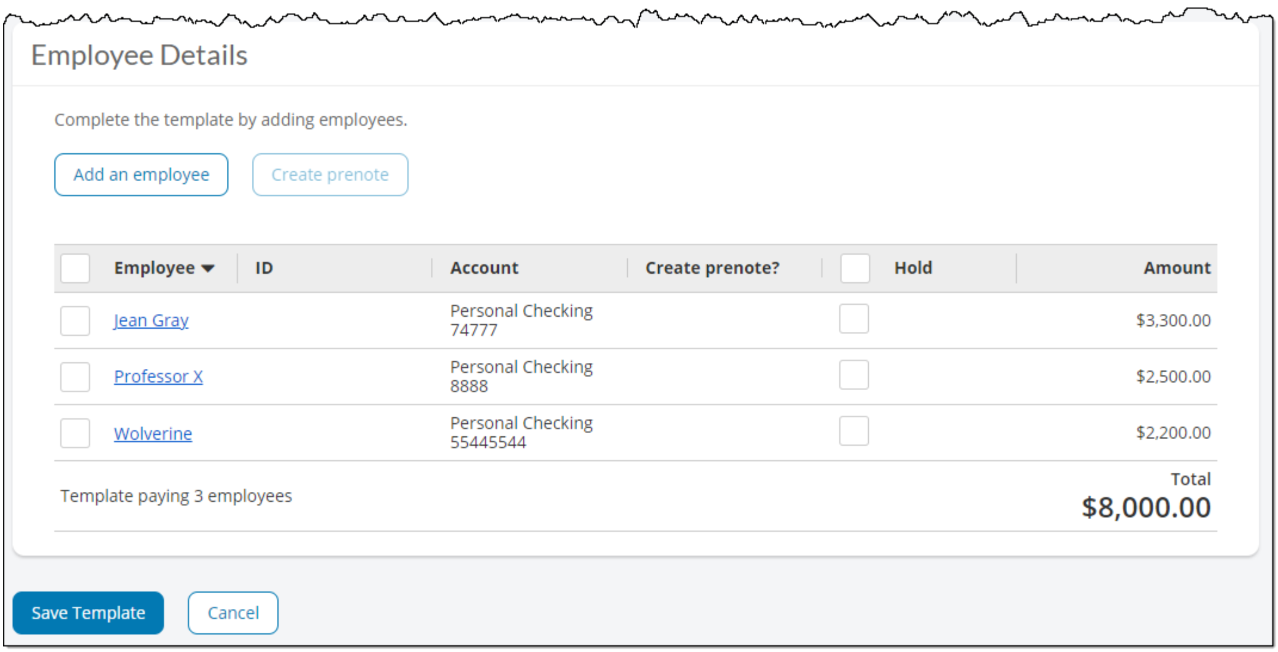


More on prenotes:

- 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 3 business 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.

The business can place a participant on hold here. The hold option is also available when making a payment.



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

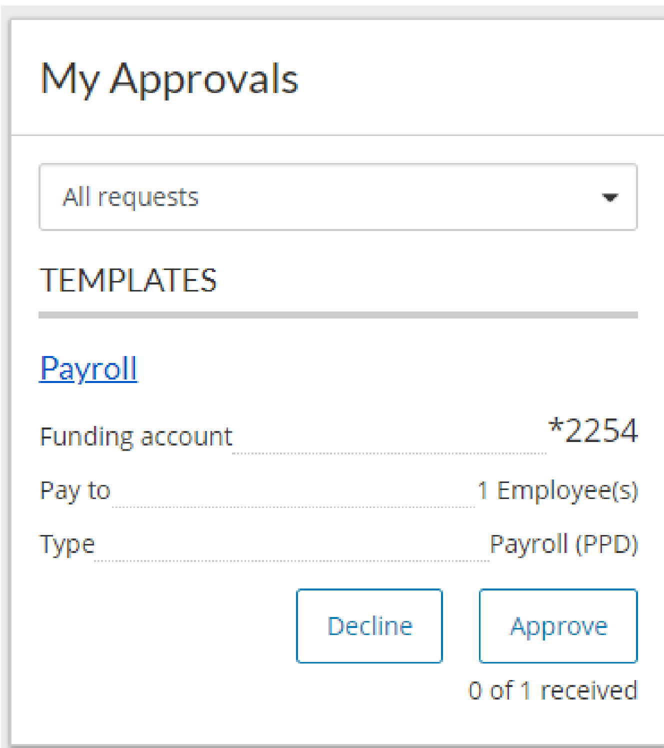
When is approval required?
If the weight is 1 or more, the template is routed for approval.

If approval is required, the status is Approval Pending. An email is routed to all business users who can approve ACH 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. **OR** check box(es) then Approve at the top for multiple templates at once.
5. Select **Confirm** on the pop-up window.
6. The template is now available to use and shows as Approved on the template screen.



Tips:

- 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.

Approval weights

In this example, 0 of 1 approval "votes" have been received, so the template needs only one person to approve.

If the weight is set to the maximum of 4, that means 4 votes are needed for approval. Different scenarios can get the template approved. Some examples:

- One person with an approver weight of 4 can fully approve the template.
- Two people with approver weights of 2 each.
- Four people with approver weights of 1 each.