Creating ACH and payroll payment templates

An ACH* payment template is a defined set of instructions that you can use for repeated payments or collections. Templates make it easy to set up and use repetitive payments, including:

- Payments to vendors and suppliers
- Collections from customers
- Payroll payments

*Service charge may apply.

Note: If you create a new template based on an existing template or payment, then the new template's name must be unique. Otherwise, the system will prompt the User to create a unique template name.

To create an ACH payment template

1. In the navigation menu, click or tap **Advanced Payments** > **ACH & Wires**. The Payments page appears.
2. Click or tap **New Template**, then select the ACH payment type (ACH Batch, or ACH Collection). The Info & User Access tab appears.
3. Enter a **Template Name**.
4. In the Grant User Access section, click or tap a **User** to give users access to the template, then click or tap **Next**. The Recipients & Amounts tab appears.
5. On the Recipient & Amount tab, do the following:
    1. Click or tap an **ACH Class Code**.
    2. Enter a **Company Entry Description**.
        i. Please see page 6 for Company Entry Description requirements from NACHA rules.
    3. Click or tap a **Recipient** from the list of recipients.
    4. (Optional) If you have the Manage Recipients right, click or tap **New Recipient** to create and assign a new recipient.
        i. In the Recipient Detail tab, enter details, then click **Next**. ACH names can be up to 22 characters long. The ACH name is required if the recipient record contains an ACH account and the system requires it.
        ii. In the Account - New tab, enter details for the Recipient, click or tap **Save Recipient**, then click or tap **OK** or **Create Recipient**, depending on the enabled feature rights.
    5. (Optional) Select the **Notify** check box to notify the Recipient.
    6. Enter an **Amount**.
    7. (Optional) Enter an **Addendum**.
    8. (Optional) For recipients with multiple accounts, click or tap the horizontal bars on the Recipient, select the accounts, then click or tap **OK**.
    9. (Optional) Click or tap the edit icon ( ) to edit the Recipient.

10. Click or tap **Next**.

6. (Optional) If available, select a **Subsidiary**, then click **Next**.
7. Select the Account from which you want to make the payment, then click **Next**. The Review & Submit tab appears.
8. On the Review and Submit tab, do the following:
    1. Click or tap an **Effective Date**.
    2. (Optional) Click or tap **Set Schedule** to set up a recurring schedule.
        i. After selecting a schedule, click or tap a date on the **When should this transaction stop?** calendar, or select **Repeat Forever**.
        ii. Click or tap **Save**.
9. Click or tap **Draft** or **Approve**.
10. A confirmation message appears. Click or tap **Close**.

To create a Payroll payment template

1. In the navigation menu, click or tap **Advanced Payments**> **ACH & Wires**. The Payments page appears.
2. Click or tap **New Template**, then select the Payroll payment type. The Info & Users tab appears.
3. Enter a **Template Name**.
4. In the Grant User Access section, click or tap a **User** (or multiple Users) to give users access to the template, then click or tap **Next**. The Recipients & Amounts tab appears.

Note: You can also **Search** for Users.

5. On the Recipient & Amount tab, do the following:
    1. Enter a **Company Entry Description**.
    2. Click or tap a **Recipient** from the list of recipients.

Note: You can also **Search** for Recipients.

    3. (Optional) If you have the Manage Recipients right, click or tap **New Recipient** to create and assign a new recipient.
        i. In the Recipient Detail tab, enter details, then click **Next**. ACH names can be up to 22 characters long. The ACH name is required if the recipient record contains an ACH account and the system requires it.
        ii. In the Account - New tab, enter details for the Recipient, click or tap **Save Recipient**, then click or tap **OK** or **Create Recipient**, depending on the enabled feature rights.
    4. (Optional) Select the **Notify** check box to notify the Recipient.
    5. Enter an **Amount**.
    6. (Optional) Enter an **Addendum**.
    7. (Optional) If there are multiple accounts tied to the Recipients, you can split the payment amounts between accounts.
        i. On the Select Account page, click or tap **Split**.

ii. Select one **Primary** account and one or more **Secondary** accounts. Then, click or tap **OK**.
iii. Enter a total **Amount**.
iv. Enter an amount for each of the secondary accounts.

Note: The primary account amount is read-only, but as you enter amounts in the secondary accounts, the primary account value adjusts to the total amount of the payment.

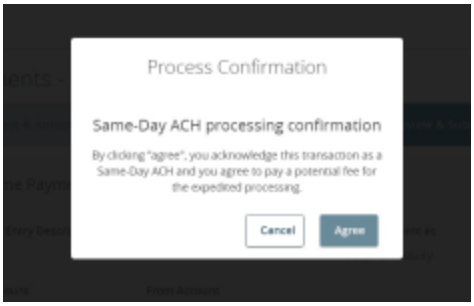
8. (Optional) Click or tap the edit icon ( ) to edit the Recipient.
9. Click or tap **Next**.

6. (Optional) If available, select a **Subsidiary**, then click **Next**.
7. Select the Account from which you want to make the payment, then click **Next**. The Review & Submit tab appears.
8. On the Review and Submit tab, do the following:
   1. Click or tap an **Effective Date**.
   2. (Optional) Click or tap **Set Schedule** to set up a recurring schedule.
      i. After selecting a schedule, click or tap a date on the **When should this transaction stop?** calendar, or select **Repeat Forever**.
      ii. Click or tap **Save**.
9. Click or tap **Draft** or **Approve**.
10. A confirmation message appears. Click or tap **Close**.

Same Day ACH

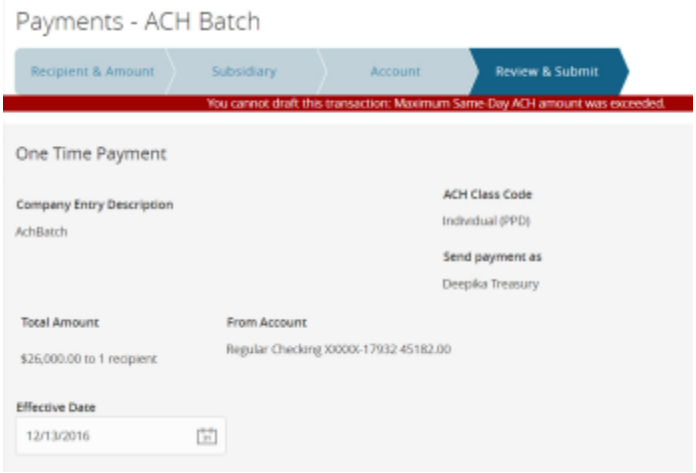
Same Day ACH allows you to make expedited ACH payments on the same day they are drafted or approved. When executing a same-day payment, you must agree to the Same Day ACH Fee after selecting the current day on the payment date calendar. Please refer to our Business Service Charge Schedule.

Confirmation message - Same Day ACH



If you select cancel and do not change the date, then click Draft/Approve, the confirmation message appears again. This means you must agree or change the date in order to execute the transaction. Also, if the transaction exceeds the Same Day ACH limit ($25,000), a same-day limit error appears and you cannot Draft/Approve the transaction until a new date is selected.

Same Day ACH limit error - Payments



Eligible transactions

Virtually all ACH transactions, including credits and debits are eligible for same-day processing.

Eligible Same Day ACH credit transactions include:

- Tax Payment
- ACH Batch
- ACH Payroll

Eligible Same Day ACH debit transactions include:

- ACH Collections

Note: Same Day ACH cut off times: 10am and 1:45pm.

Non-monetary transactions (prenotifications, notifications of changes, zero-dollar remittance information transactions, etc.) are also eligible for same-day processing.

The following ACH transactions are ineligible for same-day processing:

- Large-dollar transactions over $25,000 (dollar limit is per-transaction, not per-batch)
- Federal tax payments

Same Day ACH in the Activity Center

The Online Activity allows you to filter Same Day ACH transactions to identify them separately from non-Same Day ACH transactions. You have the option to print or export the results and save the Same Day ACH filter setting when saving the filters as a Favorite.

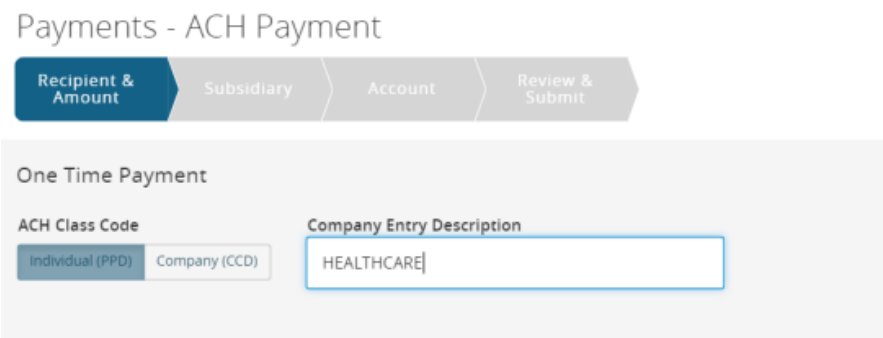
7. *Company Entry Description for ACH Transaction Types*

8. *ACH include a Company Entry Description (CED) in the Batch Header record that is intended to describe the purpose or intent of a transaction.*

9. *When enabled, end users who have access to the feature make an entry into the CED field or leave CED blank in the payment and template workflows. A value is automatically inserted in this field if an end user does not enter a value during a payment workflow.*

Note: Entry formatting must comply with NACHA rules per the purpose of the payment, but the ability to add a CED must also comply with the rules for when (REVERSAL) entries can be made. With this functionality available, be aware of the requirements for these entries, such as Reversals and Retries, and ensure that ACH agreements include language for how end users must comply with the rules.

Company Entry Description



The following table describes the required for entry based on the file type:

Company Entry Description field options

Description	Option
Reversal files and entries	REVERSAL
Payroll	PAYROLL
Return Fee Entry	RETRY FEE
Reinitiation Entry	RETRY PMNT

Note: If you see an error message, contact us at 407.277.5045 for assistance.