ACH Templates

Note: *This functionality is available only to approved ACH cash management users. For questions, please reach out to us at 800-888-7882.*

An ACH template is a set of instructions that once created and saved, can be used in the future as the starting point from which to send payments. Using ACH templates helps reduce errors and save time when users create ACH submissions.

Before a business user can create ACH templates, the business user must be assigned to a role with **Create Template**, **Edit ACH Template**, and **ACH Account** permissions.

Create an ACH Template

The **New Template** feature enables entitled business users to create new ACH templates.

To create a new ACH template:

1. Click the **Business ACH** widget.
2. Click the **New Template** button.
3. The *New Template* window displays.
4. Enter a **Template Name**. **Important:** Template names must be unique.
5. Select a **Company Name** from the dropdown menu.
6. Select a **Transaction Type** from the dropdown menu.
7. Enter a **Company Entry Description**.
8. Select an **Offset Account** from the dropdown menu.
Note: For credit templates, this account will be debited to cover credit transactions such as payroll. For debit templates, this account will receive the funds collected from payees.
9. Select an **Access Level** for the template.
Note: The access level, combined with ACH role permissions, control business user access to ACH templates. Select **Normal** to allow all business users with requisite ACH permissions (for example, ACH Transaction Type or ACH offset account) to access the template. Select **Restricted** to ensure only business users with required ACH permissions plus the **Access to Restricted Templates** permission can access the template.
10. Click the **Import Payees** button to upload a NACHA (.txt) or .csv (comma separated value) file into business banking for future use (optional).
Note: Business users must be assigned the **Import and Create ACH Template** role permissions and be permitted one or more ACH transaction types before they can access ACH Import.
11. Click the **Create Template** button to save the new template or click the **Cancel** button to close the *New Template* window without saving.
12. A confirmation message displays confirming the template has been created.

ACH Templates

Edit an ACH Template

The edit template function allows business users to edit the Name of the template, Company Entry Description, Offset Account, and the Access Level. Business users must be assigned a role with the **Edit ACH Template** permission in order to edit a template.
Important: Edits are not applied to templates pending authorization, authorized templates, or future-dated templates.

To edit a template:

1. Click the **Business ACH** widget.

2. Select the template to edit.

3. Click the **Details** tab.

4. Click the **edit** (pencil) icon next to the field to edit (Template Name, Company Entry Description, Offset Account, or Access Level).

5. Update the field as needed.

6. Click the **Save Changes** button to save or click the **Cancel** button to close without saving.

7. A confirmation message displays confirming the template has been updated.

Delete an ACH Template

The delete a template function allows permitted business users to delete ACH templates. Business users must be assigned a role with the **Delete ACH Template** permission to delete a template.

Important: Deletion is not applied to templates pending authorization, authorized templates, or future-dated templates. If a business user deletes an ACH template that has been scheduled, the system will allow your FI to process the already scheduled template. To cancel a future-dated template, click the **Scheduled** tab and click the **Cancel** button to cancel the template to prevent it from being processed.

To delete a template:

1. Click the **Business ACH** widget.

2. Select the template to edit.

3. Click the **Details** tab.

4. Click the **Delete template** link.

5. Click the **Delete Template** button to confirm deletion or click the **Cancel** button to close without deleting the template.

6. A confirmation message displays confirming the template has been deleted.

ACH Template Payees
Before a business user can add payees to a template, the business user must have one or more payees with ACH payment methods and must be assigned to a role with the **Manage Template Entries** permission.

Add a Payee to an ACH Template
The add payees function allows entitled business users to add participants to an ACH template.

To add a payee to an ACH template:

1. Click the **Business ACH** widget.

2. Select the ACH template to add payees to.

3. Click the **Add Payees** link.

4. The *Add Payees to Template* window displays.

5. Scroll through the payee list or use the search field to find the payees to add.

6. Check the box next to the payees to add to the template.

7. Click the **Assign Payees** button to apply the payees to the template or click the **Cancel** button to close without adding payees.

Note: When a business user clicks the **Manage Payees** link in the *Add Payees to Template* window, they will be taken to the *Business Admin* widget where they can create new payees or make changes to existing payees.

8. A confirmation message displays confirming the payees have been added to the ACH template.

Edit a Payee in an ACH Template
The edit payees feature allows business users to edit payee records in a template. Business users must be assigned a role with the **Manage Template Entries** permission in order to edit a payee.

Important: Changes to payees are not applied to templates pending authorization, authorized templates, or future-dated templates.

To edit a payee on an ACH template:

1. Click the **Business ACH** widget.

2. Select the ACH template to edit payees on.

3. Click the **edit** (pencil) icon next to the payee to edit.
Note: To edit the Status or Amount for all payees in an ACH template, click the **Edit All Payees** (pencil) icon to the right of the **Amount** column label.
4. Select an **Account** from the dropdown menu, which displays all ACH accounts assigned to the payee.

5. Select a **Status** from the dropdown menu.

Active: The payee is a live entry that will be included in the template sent to your financial institution for processing.

On Hold: The payee is not live and will not be included in the template. For example, an employee on unpaid leave can be designated on hold until he or she returns.

Prenote: The system creates a zero dollar prenote entry in the template. Prenotes should be sent at least 10 days prior to submitting a live entry. For example, your business may submit a prenote entry for a new employee using direct deposit to ensure the accuracy of the payee's bank and account information.

6. Enter an **Amount**.
Note: The system does not allow $0.00 amounts for payees in an Active status.

7. Enter up to 80 characters of **Addenda** information (optional).
Note: Addenda information provides additional details for the transaction. For example, invoice details or reference numbers that help the payee apply the payment in an accounting program.

8. Enter a two character **Discretionary Data** code (optional).
Note: **Discretionary Data** is for a company's internal use, if desired. No specific format is required.

9. Click the **Save Changes** button to save your changes or click the **Cancel** button to close without saving.

10. A confirmation message displays confirming the template has been updated.

Remove a Payee from an ACH Template

The remove payee service allows business users to remove payees from a template. Before payees can be removed from a template, a business user must be assigned a role with the

Manage Template Entries permission.

To remove a payee from an ACH template:

1. Click the **Business ACH** widget.

2. Select the ACH template to remove the payee from.
    To remove an individual payee:
        a. Click the **edit** (pencil) icon next to the payee to remove.

        b. Click the **Remove Payee** link.

        c. A confirmation prompt displays. Click the **Yes, remove** button to remove the payee or click the **Cancel** button to close without removing the payee.
    To remove multiple payees in a template:
        a. Click the **Edit All Payees** (pencil) icon to the right of the **Amount** column label.

b. Check the box to the far right of each payee to remove.

c. Click the **Save Changes** button below the list of payees to remove all selected payees or click the **Cancel** button to close without removing any payees.

d. A confirmation prompt displays. Click the **Remove Payee** button to remove the payees or click the **Cancel** button to close without removing the payees.

3. A confirmation message displays confirming the template has been updated.

Submit an ACH Pass-Thru

The ACH Pass-Thru feature allows business users to securely deliver NACHA (.txt) and .csv formatted files to your financial institution for processing. The system will also accept .ach files.
Important: Pass-Thru files are not stored in the database and are not available for future use. Business users must be assigned the **Import and Create ACH Template** role permissions and be permitted one or more ACH Transaction Types before they can access ACH Import or Pass-Thru.

See the Import File Format section of this guide for file specifications and requirements.

To submit an ACH Pass-Thru file:

1. Click the **Business ACH** widget.

2. Click the **Pass Thru** button.

3. The *ACH Import* window displays.

4. Enter a **Template Name**.
Important: Template names must be unique.

5. Select a **Company Name** from the dropdown menu.

6. Select a **Transaction Type** from the dropdown menu.

7. Enter a **Company Entry Description**.
Note: There is a character limit of a maximum 10 characters. These provide a description of the template transaction and is often posted to the payee's account. Examples include Payroll, Direct Dep, and Regular Salary.

8. Select an **Offset Account** from the dropdown menu.
Note: For credit templates, this account will be debited to cover credit transactions such as payroll. For debit templates, this account will receive the funds collected from payees.

9. Select an **Access Level** for the template.
Note: The access level, combined with ACH role permissions, controls business user access to ACH templates. Select **Normal** to allow all business users with requisite ACH permissions (for example, ACH Transaction Type or ACH offset account) to access the template. Select

Restricted to ensure only business users with the required ACH permissions plus the **Access to Restricted Templates** permission can access the template.

10. Click the **Import Payees** button to continue or click the **Cancel** button to close the *ACH Import* window without importing.

11. Click the **Upload File** button to upload a NACHA (.txt) or .csv (comma separated value) file.

12. Click the **Import Payees** button to continue or click the **Cancel** button to close without importing payees.

13. A confirmation message displays confirming the template has been created.

Submit an ACH Template

The Submit Template feature allows permitted business users to submit templates for authorization (if needed) and processing. In order to submit ACH templates, business users must have a role with **Submit Template** permissions and permissions for the ACH transaction type and the offset account used in the template.

To submit an ACH template:

1. Select the desired template to submit for processing.

2. Click the **Review and Submit** button.

3. Select the template to be a **One Time** or **Recurring** submission.

One Time Submission

a. Select **One Time**.

b. Select a **Deliver By** date using the date picker.

Note: The **Deliver By** date represents the date the template transactions are expected to settle with the payee's or the business' account.

c. Click the **Submit Template** button to submit the template or click the **Cancel** button to close without submitting the template.

Recurring Submission

a. Select **Recurring**.

b. Select the recurring template **Frequency** from the dropdown menu.

c. Select a **Starting Date** using the date picker.

d. Select an **Ending Date** to either never end or end on a specific date using the date picker.

e. Select the **Non-Business Day Handling** should the recurring date fall on a non-business day.

f. Click the **Submit Template** button to submit the template or click the **Cancel** button to close without submitting the template.

4. A success message displays indicating the template was submitted successfully or requires additional authorization.

Scheduled ACH Payments

The Scheduled ACH Payments feature displays today and future-dated ACH submissions. Business users may search for scheduled ACH templates, view details, and cancel future-dated templates.

Required Permissions

To view scheduled ACH payments, a business user must have the following role permissions:

Permission to one or more ACH Transaction Types

Access to one or more accounts with ACH permissions

Search for ACH Payments

On the **Scheduled** tab of the *Business ACH* widget, click the **Show Search** button to view search fields. Enter search criteria, and click the **Search** button.

Note: ACH template submissions in a *Needs Authorization* state will show on the **Scheduled** tab of the *Business ACH* widget, but will not be submitted to your FI for processing until they have been authorized by another business user with sufficient permissions. For more details, see the ACH Submission Authorization (Dual-Authorization) below.

ACH Submission Authorization (Dual-Authorization)

Authorize an ACH Submission

A business ACH request can be authorized in the *Business Admin* widget.

Reject an ACH Submission

If the business user rejects the ACH submission, ORB automatically recalculates their daily, weekly, and monthly limits, and removes any deductions recorded against those limits.

Expired or Needs Authorization Submissions

Business ACH submissions with a **Deliver by Date** of today and have a *Needs Authorization* status but have not been authorized prior to the FIs Business ACH cutoff time are automatically marked **Expired** and can no longer be submitted to your FI for processing. Instead, the business user must submit a new ACH submission.

ACH Template History

ACH Template History allows entitled business users to search for template activity using a variety of filters.

Required Permissions

To view ACH history, a business user must have the following role permissions:

Permissions to one or more ACH transaction types

Access to one or more accounts with ACH permissions

Search ACH Template History

Once an ACH template is either processed by your FI (rejected or approved) or canceled by the business user, the ACH template will display on the **History** tab of the *Business ACH* widget.

On the **History** tab of the *Business ACH* widget, click the **Show Search** button to view search fields. Select from the following filters: Template, ACH Company, Offset Account, Transaction Type, Status, Search Date, or Sort By. Click the **Search** button, then click the ACH template to expand and view details.

Edit or Cancel a Scheduled ACH Template

Important: Business users cannot edit a scheduled ACH template; they must cancel the ACH template request and submit a new request.

To cancel a scheduled ACH template:

1. Locate the ACH template on the **Scheduled** tab of the *Business ACH* widget and click the **Cancel** button.

2. Click the **Yes, continue** button to cancel the scheduled ACH or click the **No, return** button to exit without canceling.

3. A confirmation message displays, indicating the scheduled ACH template has been canceled.
Note: The status of the scheduled ACH template changes to canceled, and now displays on the **History** tab of the *Business ACH* widget.

4. Submit a new ACH template.