ACH Quick Reference Guide

Creating & Editing a Template

Creating a Template:

1. From the Dashboard, select **Payments**.
2. Under **Manage,** select **Template Center**.
3. Select **Create Template.**
4. From the drop-down list, select the appropriate type of payment (i.e. PPD, CCD).
5. Enter a **Template** name (i.e. Payroll).
6. Select the **Originating Account.**
7. Enter the **Company Entry Description**.
8. **Company Discretionary Data, Template Limit,** and **Workflow** are not required fields.
9. **Add Recipients**. Click **Select Recipients, Create New,** or **Import File.** If not an existing recipient stored in Commercial Online Banking, the below information will be required to create a new Recipient.

    Recipient Name: Name of the recipient.
    Recipient ID: Special ID that can identify company or individual in Commercial Online Banking.

    Account Type: Select whether the recipients account is a checking, savings or loan.

    Account Number: Recipients account number.

    Bank: Enter the routing number, or complete a search for this information.

    Options: The options to **Save to Master Recipient List, Add Contact Information,** or **Add Secondary Account Information** will appear.

10. After entering the details, click **Continue** to review the information**.**
11. Select **Submit** or **Submit and Create** to add another recipient.
12. All Recipients will appear under the **Recipient List**.
13. Click **Continue** to save the Temple.
14. Once information has been reviewed, select **Submit.**

Editing a Template

1. Select **Payments.**
2. Click on **Template Center.**
3. Click on the **Template** name**.**
4. Select the entry you wish to **modify**.
    a. To modify the Template Name, Account Information, etc., enter the new information.
    b. To modify a Recipient, click on the Recipient Name to make edits.
5. When all changes have been made, click **Continue.**
6. Review all changes, and choose **Submit.**

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Creating a Payment

1. Select **Payments.**
2. Click on **From Template** located under **Create ACH Payments.**
3. From the **Template List**, select the appropriate template by placing a checkmark next to the box beside the template.
4. Click **Create Payment**.
5. Enter the **Effective Date** (the date the transactions should settle)
6. Review Recipient Information for accuracy, select **Continue.**
7. The **Preview Payment from Template** screen appears.
8. To initiate the transaction, select **Submit Payment**.
9. Next, click on **Payment Center.**
10. Place a checkmark next to the payment, and select **Approve**.
11. Enter security information from your mobile or physical token, and click **Approve.**
12. If an additional approver is required, the approver will need to access the ACH Payment, approve and submit.

ACH Quick Entry

1. If all of the Recipient Information remains the same, and no edits need to be made to the template, click on **Payments.**
2. Select **ACH Quick Entry.**
3. Place a **checkmark** next to the template, and enter the **Payment Date**.
4. Click **Continue.**
5. Select **Submit Payment.**
6. Click on **Payment Center,** and place a checkmark next to the template.
7. Select **Approve.**
8. Enter security information from your mobile or physical token, and click **Approve.**

Approve Payment for Processing

1. Select **Payments.**
2. Click **Payment Center.**
3. Place a **checkmark** next to the transaction you want to release.
4. Click **Approve**.
5. Enter security information from your mobile or physical token, and click **Approve.**

Export - View and Report on Payment

1. Select **Payments.**
2. Click on **Payment Center.**
3. Place a checkmark next to the payment you would like to view or export.
4. Select **Export.**

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***NOTE*: ACH File Cut-off is 5:00 PM ET. Files with the Effective Date of the next business day must be released before 5:00 PM ET on the current business day.**

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