

# Digital Banking Guide

ACH Template Creation



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**FDIC**

# User Guide - ACH Templates

## Introduction to ACH Templates

The template functionality offered by Digital Banking helps in facilitating the creation of repetitive payments. Templates are created using a fixed set of information, which can be reused for making recurring payments. This functionality is useful for businesses and commercial entities who need to make repeated payments to vendors, suppliers, or initiate collection from customers. Digital Banking allows users to create, edit, copy, and delete templates. Templates can be created for all applicable transaction types such as: ACH Batch, ACH Collections, ACH Payment, ACH Receipt & Payroll payments.

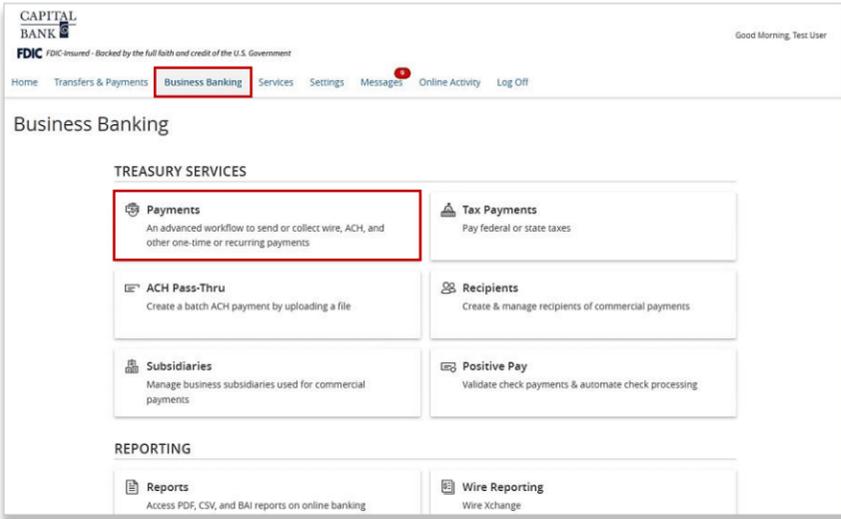
### Overview:

This user guide will cover the process of creating an ACH template and initiating payments using the template.

### Section 1: Template Creation

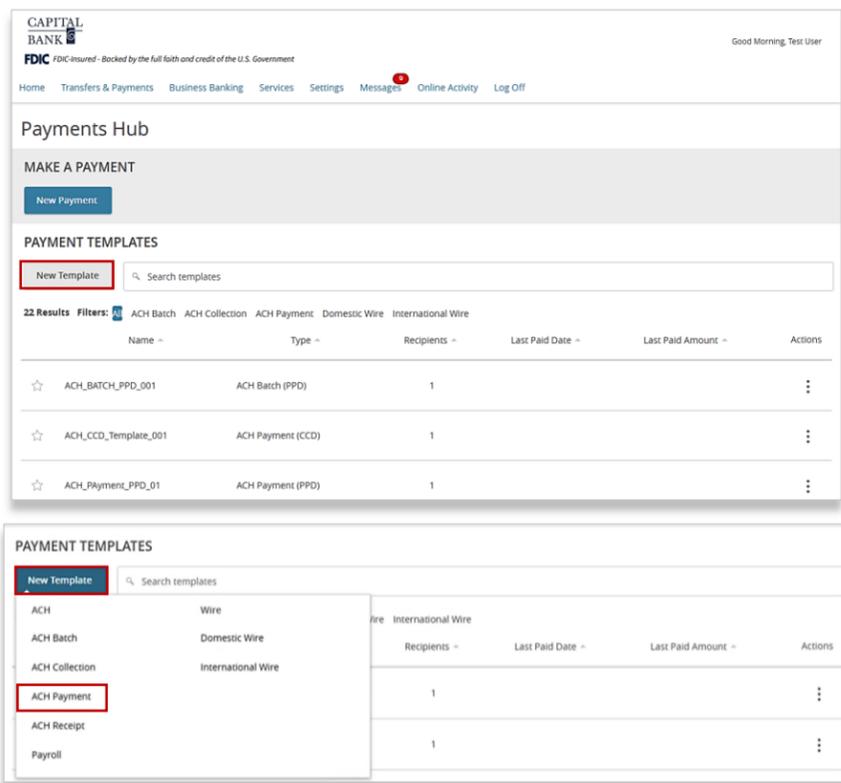
#### Navigation:

1. Navigate to the Business Banking tab and then to the Treasury Services link.



2. The 'Payments Hub' page is used to create payments and new templates. These options are available based on user rights.
3. To create a new template, click on the 'New Template' displayed in the 'Payment Templates' section.
4. The drop-down will display a list of 'Transaction Types' based on your assigned user rights.
5. Select the required transaction type to navigate to the template creation screen.

*In this example we will create a template for - Transaction Type- 'ACH Payment'*



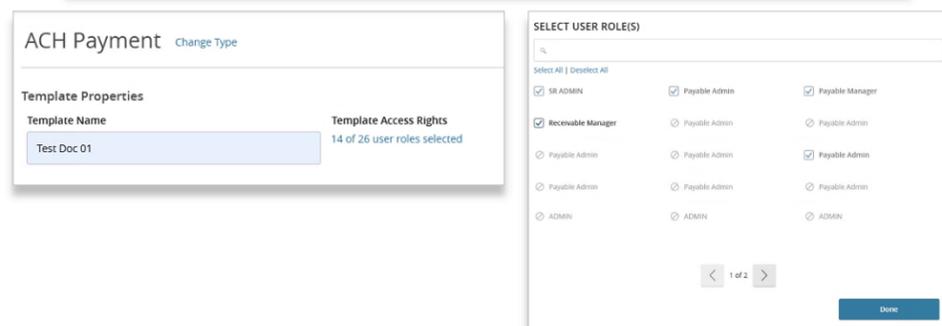
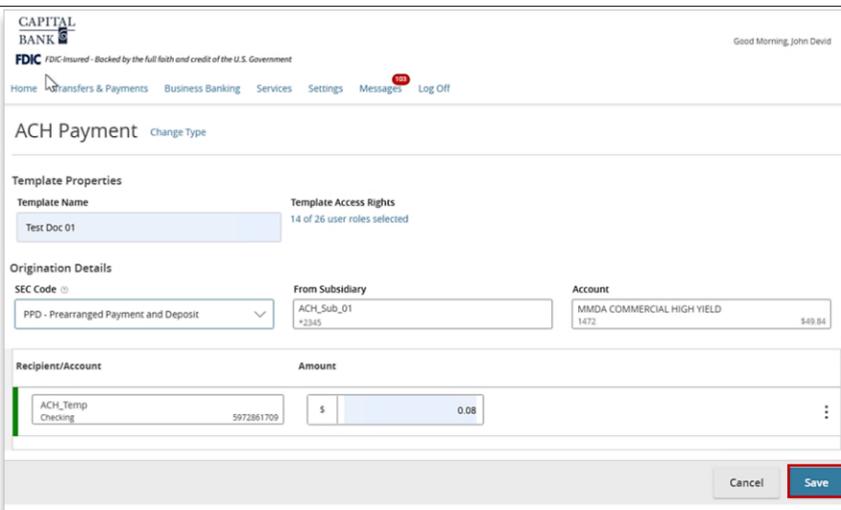
The template creation screen is divided into three sections:

- Template Properties
- Origination Details
- Recipient / Account

#### Template Properties Section:

- a. *Template Name*: Specify a unique template name to help identify the template. Examples include Invoice, Payments, Rent Credit etc.
- b. *Template Access Rights*- Click on this link to view the list of 'User Roles' who can access / use this template.

*Please note: Only checkboxes for applicable 'User Role(s)' will be enabled. Roles for which the selected Transactions Type is not applicable will be disabled on the overlay.*



**Origination Details**

SEC Code

From Subsidiary

Account

Amount

PPD - Prearranged Payment and Deposit

CCD - Cash Concentration and Disbursement

**Origination Details**

SEC Code

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Account

Amount

PPD - Prearranged Payment and Deposit

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**Recipient/Account**

Search by name or account.

+ New Recipient

ACH Temp

ACH Temp Checking 5972861709

Amount

Cancel Save

**Recipient/Account**

ACH Temp Checking 5972861709

Amount

Expand Row

Show Details

Notify Recipient

**Recipient/Account**

ACH Temp Checking 5972861709

Amount

Notify Recipient

Hide Details

Recipient details

Display Name	ACH Name	ACH ID
ACH Temp	ACH Template	
Email Address	Address 1	Address 2
GLF-SDeshmukh@capitalbankmd.com	6711 COLUMBIA GATEWAY DR	
City	State	ZIP
COLUMBIA	MD	21046
Country		
United States		

Account details

Account Type	Account	ACH Routing Number
Checking	5972861709	055003340

Addendum (optional)

Cancel Save

**Recipient/Account**

Search by name or account.

+ New Recipient

ACH Temp

ACH Temp Checking 5972861709

Amount

Cancel Save

CAPITAL BANK

FDIC #BIC insured - Backed by the full faith and credit of the U.S. Government

Good Morning, John David

Home Transfers & Payments Business Banking Services Settings Messages Log Off

**ACH Payment** Change Type

Template Properties

Template Name

Template Access Rights 14 of 26 user roles selected

Origination Details

SEC Code

From Subsidiary

Account

Amount

Recipient/Account

ACH Temp Checking 5972861709

Amount

Cancel Save

Template Saved

Template save was successful.

Close Pay

**Origination Details Section:**

a. **SEC Code:** Select the 'SEC Code' also known as the Standard Entry Class code. This code is the identifier for the payment type that would be created using this template. SEC Codes are uniform across the ACH network. Select the appropriate code using the dropdown. In this example we will create a template for -Transaction Type – 'ACH Payment' and 'SEC Code' – PPD also known as Prearranged Payment and Deposit Entry

b. **From Subsidiary:** Subsidiaries are entities used for routing ACH payments. These entities can be wholly owned by the parent commercial entity or could be entities having business relations requiring frequent payments and transactions. Linked subsidiary information will be included in the ACH Transfer files and is useful for reconciliations and settlements.

*Please Note: Each Commercial Origination Account needs to be associated with a parent or a subsidiary entity.*

c. **Account:** Select the payment origination account using the drop down.

**Recipient / Account Section:**

a. **Recipient:** To add an existing payment recipient, click on the 'Recipients' box to view the list and select the required recipient.

b. To further view details of the selected recipient, click on the 'Show Details' option available in 'ellipses' on the right-hand corner.

c. The recipient details will be displayed in non-editable overlay. To modify the existing recipient details, click on the 'Edit' option. On updating the required changes, click on 'Save Recipient' button to save the changes.

d. **Amount:** Use this field to enter the payment amount. The amount field can be modified while creating a payment from template. However, it cannot be left blank during template creation.

e. **Addendum:** This is an optional field used for entering transaction-related details and is displayed below the recipient details.

*Please Note: Depending on the payment type the 'Addendum' data format could vary and field could be optional or mandatory.*

*Please Note: A new recipient can be added during template creation. Click on '+New Recipient' option displayed in the 'Recipient' dropdown. On the 'Recipient details' screen, enter all the required data and click on 'Save Recipient' button.*

6. On updating the required data click on 'Save' to submit the template.

7. An overlay with a successful submission message will be displayed confirming that the template has been submitted and saved successfully.

8. Click on the 'Close' button to navigate to the 'Payments Hub' screen.

9. Alternately, click on 'Pay' button to create a payment using the new template.

PAYMENT TEMPLATES

New Template

22 Results Filters: ACH Batch ACH Collection ACH Payment Domestic Wire International Wire

Name	Type	Recipients	Last Paid Date	Last Paid Amount	Actions
ACH_BATCH_PPD_001	ACH Batch (PPD)	1			⋮
ACH_CCD_Template_001	ACH Payment (CCD)	1			Pay Edit Copy Delete
ACH_Payment_PPD_01	ACH Payment (PPD)	1			⋮
ACH_PPD_01	ACH Payment (PPD)	1			⋮
aditya	ACH Payment (PPD)	1			⋮

Test Doc 01 (ACH Payment) Edit Template

Origination Details

SEC Code: PPD - Prearranged Payment and Deposit

Effective Date: 04/03/2025 Calendar icon

From Subsidiary: ACH\_Sub\_01 \*2345

Account: MMDA COMMERCIAL HIGH YIELD 1472 \$49.84

Recurrence: Set schedule

Recipient/Account: ACH Temp Checking 5972861709

Amount: \$ 0.08 ABCDE

Buttons: Cancel Draft Approve

Schedule Recurring Transaction

How often should this transaction repeat?

1st Of The Month  Weekly  Yearly

Last Day Of The Month  Every Other Week

1st & 15th Of The Month  Monthly

15th & Last Day Of The Month  Quarterly

Daily (Monday - Friday)  Semi-Annually

When should this transaction stop?

On/Before Date

After  occurrence(s)

Forever (Until I Cancel)

Buttons: Cancel Set Recurring Transaction

## Section 2: Payment from Template

1. Navigate to Payment Templates section under the Payments Hub.
2. The 'Payment Templates' screen displays a consolidated list of all ACH & Wire Templates. Use the 'Search Templates' search bar to filter for the required template.
3. You can sort the Templates using Name, Type, Recipients, Last Paid Date, Last Paid Amount.
4. On filtering the required template, click on the 'ellipsis' under the 'Actions' column to view the options available. Click on the 'Pay' link to navigate to the payment from template creation page.
5. The 'Origination Details' & Recipient/Account' sections on payment creation page will pre-populate the data entered during template creation.
6. Click on the calendar icon to select an 'Effective Date.'
7. By default, a one-time payment will be created. If you wish to set a recurring payment schedule, click on the 'Set Schedule' link.
8. To create a recurring payment schedule; select the payment frequency and the duration for which the recurring payment should be in effect.
9. Click on the 'Set Frequency Schedule' to save the recurrences and proceed further.
10. In the Recipient / Account section. The details will be updated from the original template. While creating a payment from template, 'Amount', 'Addendum' and 'Effective Date' can be edited. Use the ellipsis to view or edit the recipient and addenda details. Click on the 'ellipses' and select 'Show Details' option to view and edit the data as required.
11. If you wish to save the payment for further editing, click on the 'Draft' button and 'Cancel' to cancel the payment creation.
12. To submit the payment, click on 'Approve' button.
13. A successful submission overlay will be displayed with the 'Transaction ID' & the 'Total Amount' confirming that the payment has been submitted and created successfully.
14. Click on 'Close' to navigate to the 'Payments Hub' screen. To view the payment details, click on the 'View in Activity Center' button

*Please Note: A unique Transaction ID will be generated for every payment which can be used for tracking and filtering the payment.*

Recipients (1) Filters: All Paid Not Paid Pre-Notes

Recipient/Account: ACH\_Batch\_Recp\_01 (ACH\_B\_Recp\_001) Checking 1230001189 \$ 0.01 Hide Details

Notify Recipient  Hide Details Notify Recipient

Recipient details

Display Name: ACH_Batch_Recp_01	ACH Name: ACH_Bth_Recp_01	ACH ID: ACH_B_Recp_001
Email Address: GLF-BMahajan@capitalbankmd.com	Address 1: One Church St, Ste 100	Address 2: add
City: Rockville	State: MD	ZIP: 20850

\$0.01  
1 payments

Buttons: Cancel Draft Approve

Transaction Approved

Transaction ID: 14048  
Total Amount: \$0.08

Buttons: Close View in Activity Center