Digital Banking Guide

ACH Template Creation



capitalbankmd.com





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.

CAPITAL			Overview:
BANK FDIC FDIC-Insured - Backet	ed by the full faith and credit of the U.S. Government	Good Morning, Test I	и
Home Transfers & Pay Business Ba	nyments Business Banking Services Settings Messag	ee Online Activity Log Off	This user guide will cover the process of creating an ACH template and initiating payments using the template.
1	TREASURY SERVICES		Section 1: Tomplate Creation
	Payments An advanced workflow to send or collect wire, ACH, and other one-time or recurring payments	A Tax Payments Pay federal or state taxes	Navigation:
	E ACH Pass-Thru Create a batch ACH payment by uploading a file	28 Recipients Create & manage recipients of commercial payments	1. Navigate to the Business Banking tab and then to the Treasur
	Subsidiaries Manage business subsidiaries used for commercial payments	Positive Pay Validate check payments & automate check processing	Services link.
I	REPORTING		
	Reports Access PDF, CSV, and BAI reports on online banking	Wire Reporting Wire Xchange	
CAPITAL			2. The 'Payments Hub' page is used to create payments and new
BANK FDIC FDIC-Insured - Back	ked by the full faith and credit of the U.S. Government Payments Business Banking Services Settings Messag	Good Morning Test U	templates. These options are available based on user rights.
Payments H	Hub		 To create a new template, click on the 'New Template displayed in the 'Payment Templates' section.
New Payment PAYMENT TEMP	PLATES		4. The drop-down will display a list of 'Transaction Types' based
New Template	Search templates ACH Batch ACH Collection ACH Payment Domestic Wire	International Wire	on your assigned user rights.
ے۔ ACH_BATCH	Name ~ Type ^	Recipients - Last Paid Date - Last Paid Amount - Actio	5. Select the required transaction type to navigate to the template creation screen.
☆ ACH_CCD_Te	emplate_001 ACH Payment (CCD)	· · · · · · · · · · · · · · · · · · ·	In this example we will create a template for - Transaction Type- 'ACH
슈 ACH_PAymer	ent_PPD_01 ACH Payment (PPD)	1	Payment'
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ACH Receipt Payroll		1	
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FDIC FDIC-Insured-Backer	ed by the full faith and credit of the U.S. Government syments Business Banking Services Settings Messag	eood worming.jonn : jes Log Off	The template creation screen is divided into three sections:
ACH Payme	ent Change Type		Template Properties
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Template Name	Template Access Right 14 of 26 user roles select	s cted	Recipient / Account
Origination Details			Template Properties Section:
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	*2345	14/2 44	a. <i>Template Name:</i> Specify a unique template name to help
Recipient/Account	Amount		Identify the template. Examples include Invoice, Payments
ACH_IEmp Checking	5972851709 S	0.08	
		Cancel	b. <i>Template Access Rights</i> - Click on this link to view the list of 'Use Roles' who can access / use this template.
Daymont -		SELECT USER ROLE(S)	
ayment	chonge type	Select All Deselect All	Please note: Only checkboxes for applicable 'User Role(s)' will be enabled Roles for which the selected Transactions Type is not applicable
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rigination 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.

- Click on the 'Close' button to navigate to the 'Payments Hub' screen.
- Alternately, click on 'Pay' button to create a payment using the new template.



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.'
- 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.

