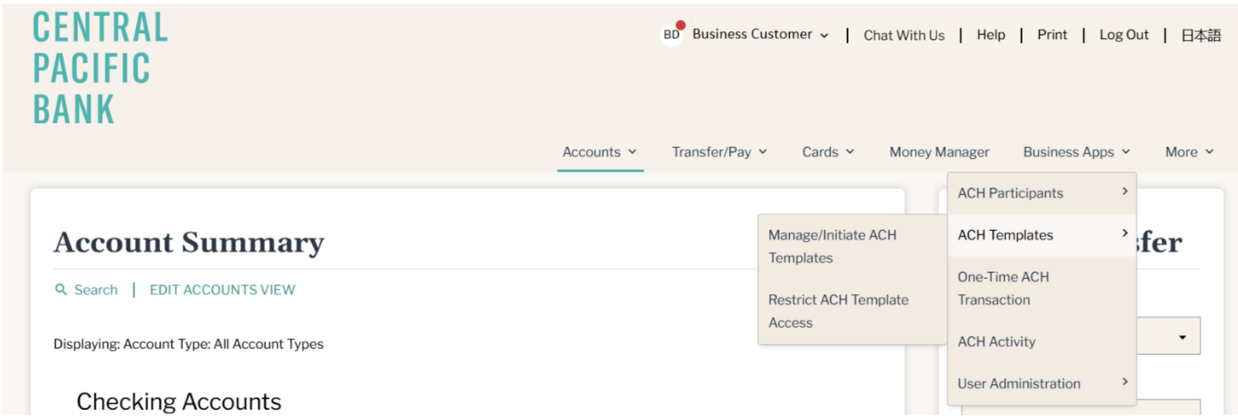
https://www.cpb.bank/business-banking/ach-templates

ACH Templates

1. Navigate to Business Apps > **ACH Templates.**



ACH Templates is where you'll be able to manage your templates.

You can:

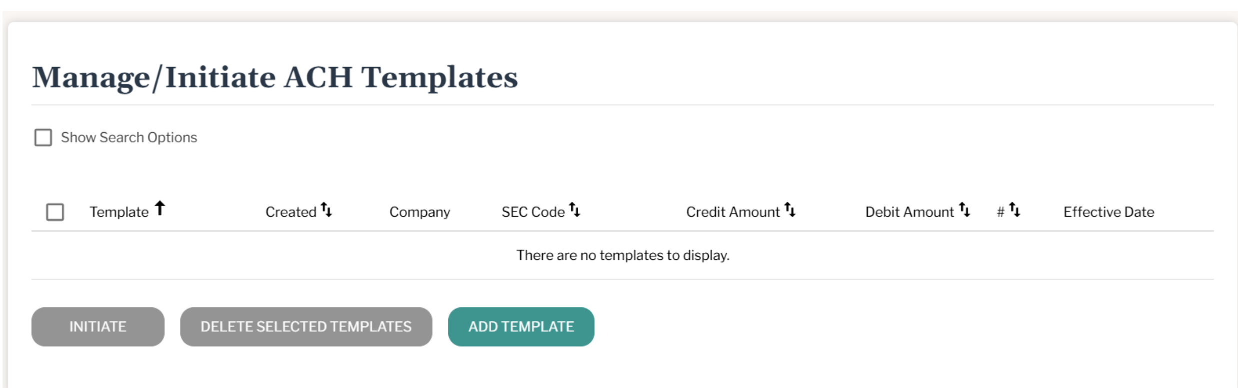
Manage, **Initiate** or **Create** ACH Templates

Restrict ACH Template Access

TIP

Think of ACH batches as a container holding a group of individual transactions. For example, if you pay ten vendors using ACH, you can send a single batch holding ten transactions.

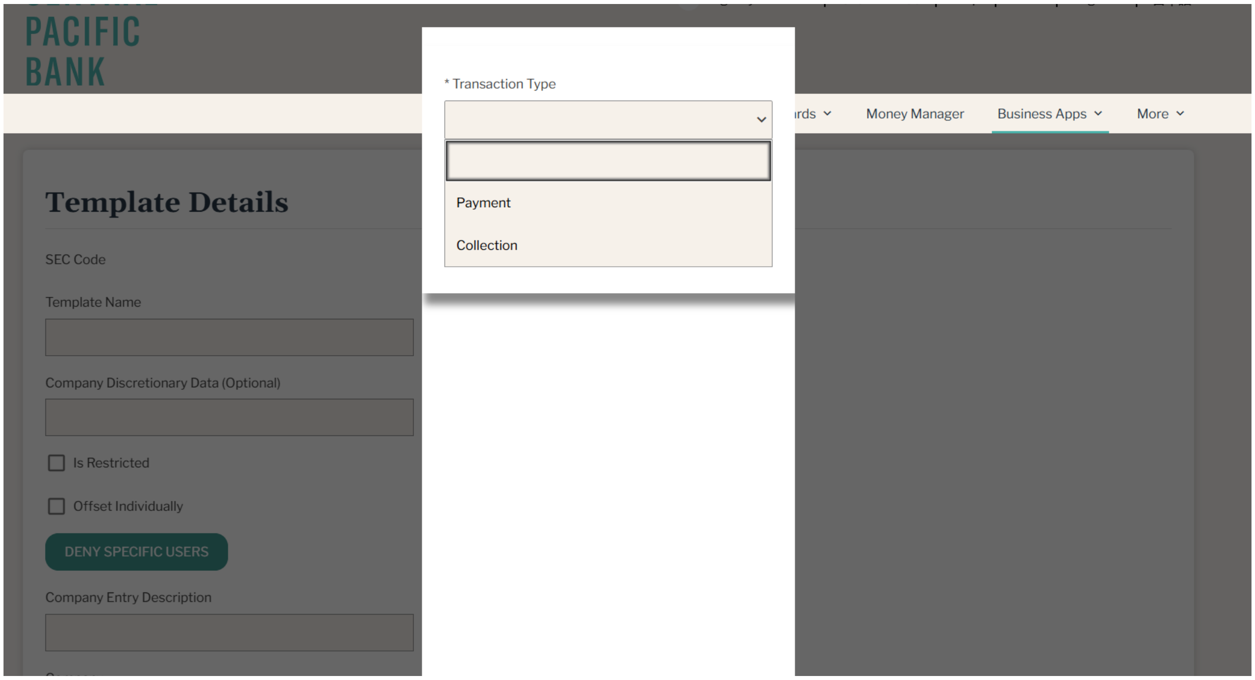
2. Navigate to Business Apps > ACH Templates > **Manage/Initiate ACH Templates.**



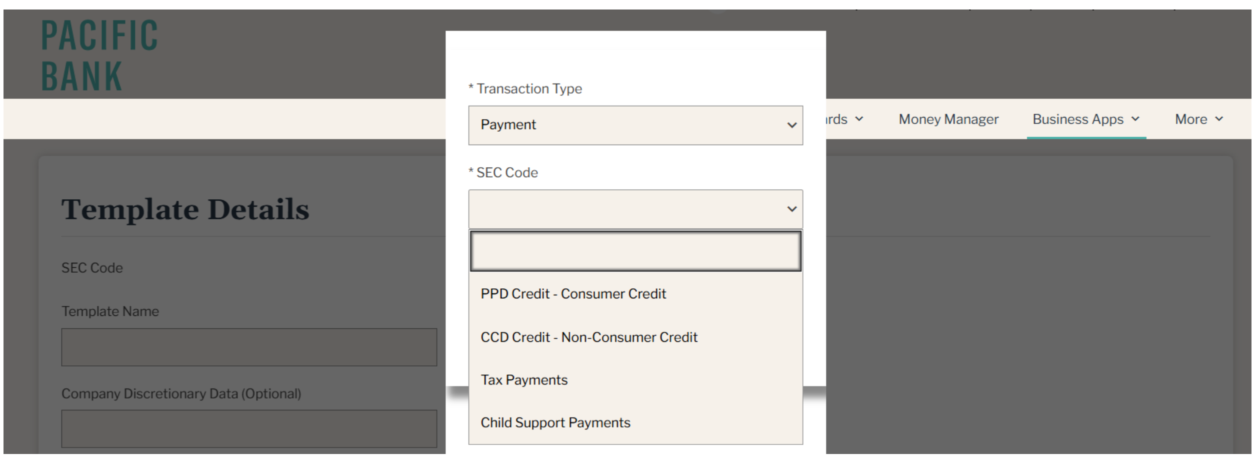
TIP

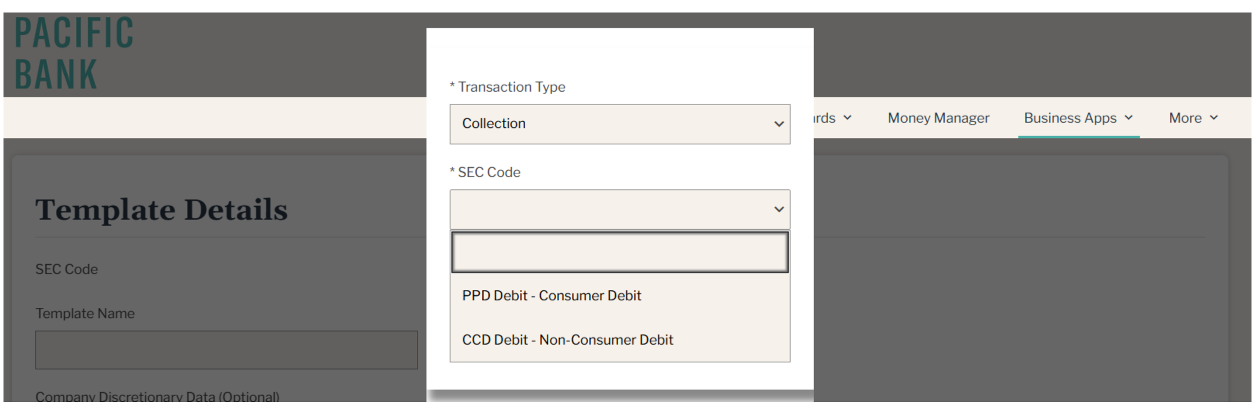
Click **Add Template** to get started.

3. Select the Transaction Type:



4. Select the corresponding SEC Code:





SEC Code Descriptions:

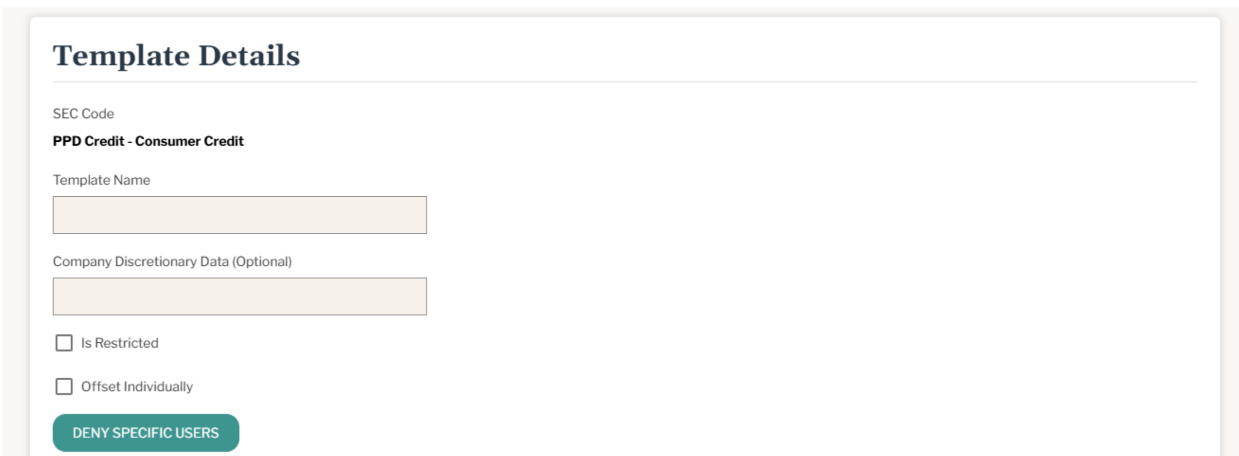
PPD Credit - Consumer Credit
Select this for payroll or to pay a person.

PPD Debit - Consumer Debit
Select this to collect a payment from a person.

CCD Credit - Non-Consumer Credit
Select this to make a payment to a business.

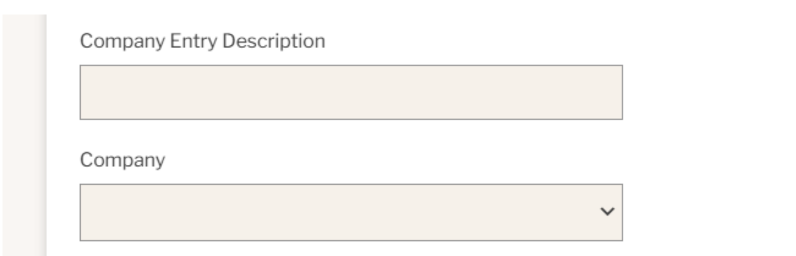
CCD Debit - Non-Consumer Debit
Select this to collect a payment from a business.

5. Enter a **Template Name**. **Company Discretionary Data** is an optional field which allows a detailed description of the batch.
   Checking the **Is Restricted** checkbox makes the template only visible to certain users.

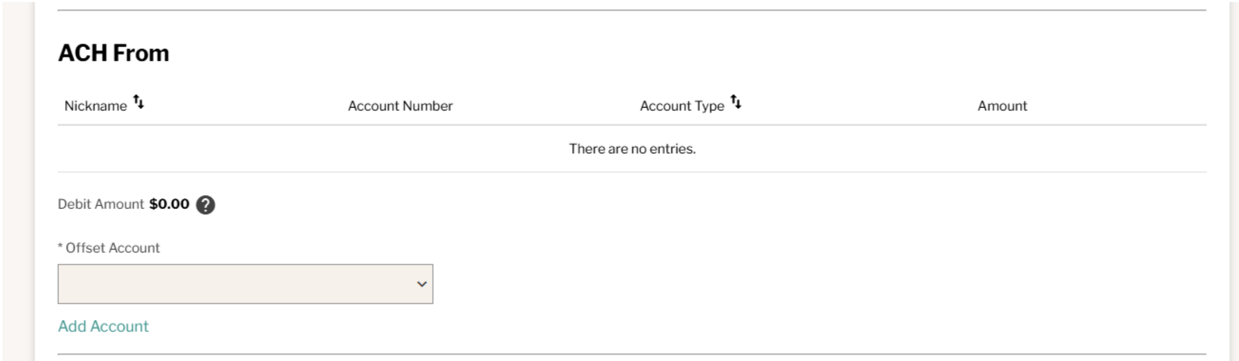


Company Entry Description

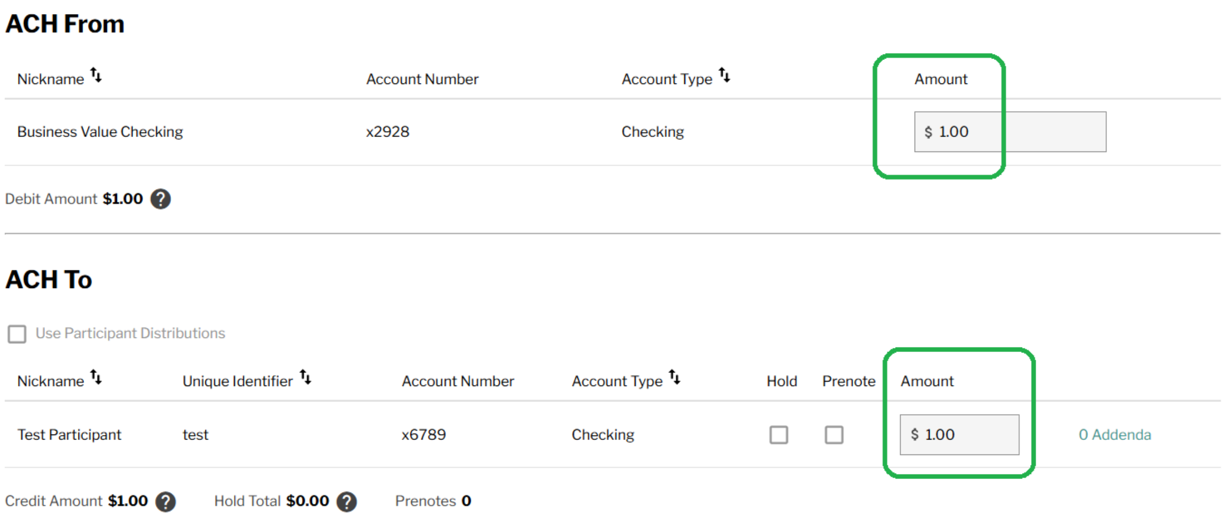
This is a required field. Enter a short **description** about the batch for internal use. Maximum is 10 characters in length. Select **Company**.



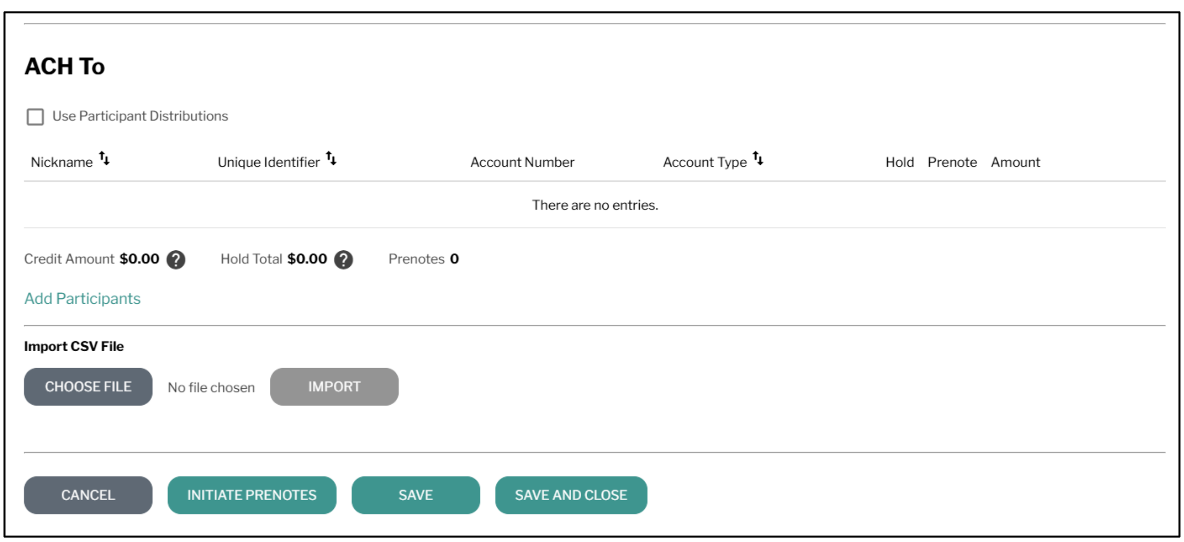
6. Choose an **Offset Account** from which these payments should be funded. Click **Add Account** when completed.



7. When initiating the batch, make sure to enter the equivalent outgoing **ACH To Account** amount in the **ACH From Account** field.



8. Check the **Use Participant Distributions** to enable distributions (split payments). If distributions are set up for a participant, the number of distributions will be shown after the Amount column.



TIPS

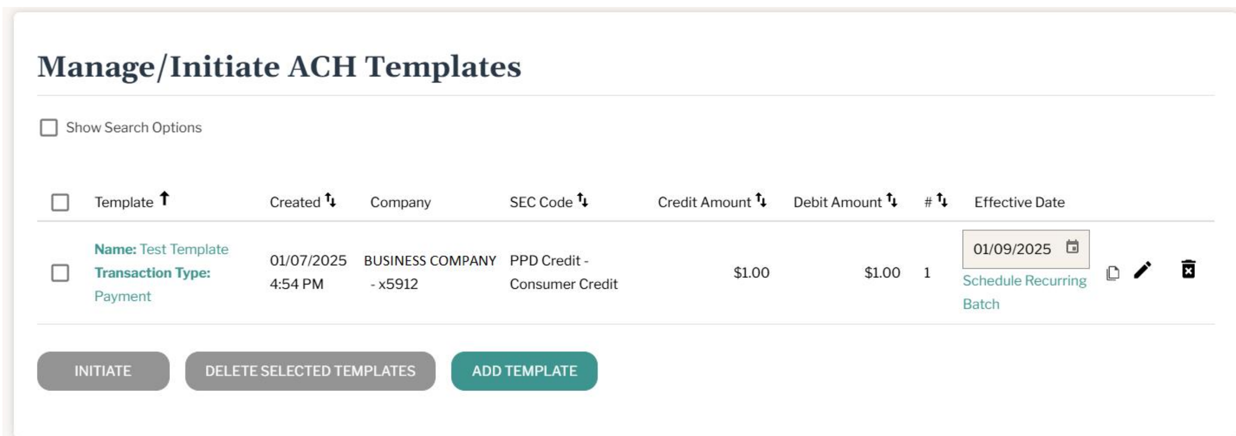
Select **Choose a file** to select each participant from the stored list, or press **Add Participants**. Press **Save** at any time to save the information you've entered without leaving this screen.

Press **Initiate Prenotes** to send a test batch with zero dollar transactions to the routing information in your selected participant records.

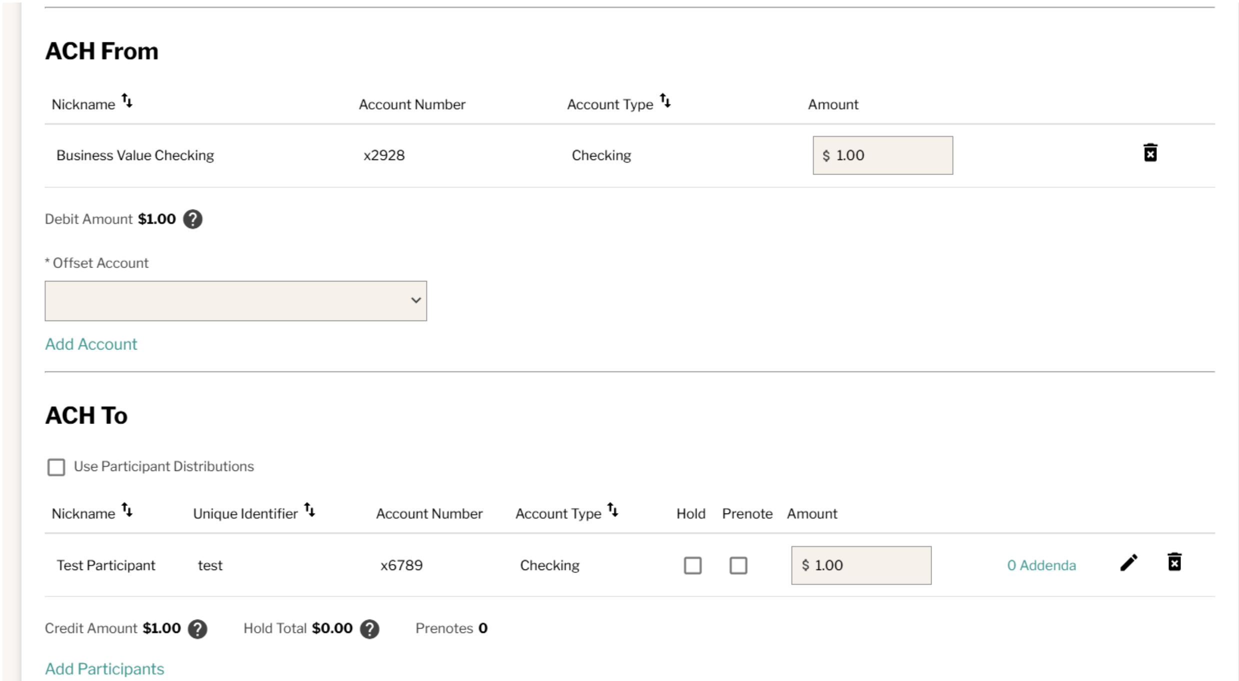
Press **Cancel** to exit without saving any entered information.

Once you have set up the individual transactions for this batch, you can **Save and Close** to return to the Manage/Initiate ACH Templates screen.

9. Navigate to Business Apps > ACH Templates > Manage/Initiate ACH Templates.



TIP
Click ✎ to view the list of participants within the template



ACH From

Nickname	Account Number	Account Type	Amount
Business Value Checking	x2928	Checking	$ 1.00

Debit Amount **$1.00**

* Offset Account

Add Account

ACH To

Use Participant Distributions

Nickname	Unique Identifier	Account Number	Account Type	Hold	Prenote	Amount	
Test Participant	test	x6789	Checking			$ 1.00	0 Addenda

Credit Amount **$1.00** Hold Total **$0.00** Prenotes **0**

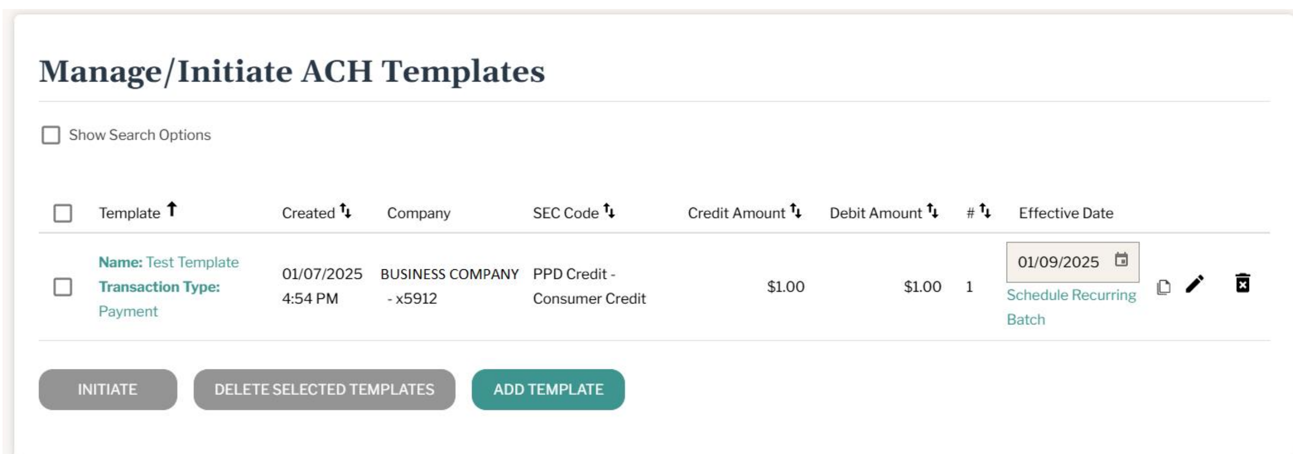
Add Participants

TIPS

Adjust the amount(s) if necessary.

Click **Save and Close** to go back to the Manage/Initiate ACH Templates screen.

Click **Addenda** to enter additional information regarding the payment. Maximum of 9 characters in length.



Manage/Initiate ACH Templates

Show Search Options

Template	Created	Company	SEC Code	Credit Amount	Debit Amount	#	Effective Date
Name: Test Template **Transaction Type:** Payment	01/07/2025 4:54 PM	BUSINESS COMPANY - x5912	PPD Credit - Consumer Credit	$1.00	$1.00	1	01/09/2025 Schedule Recurring Batch

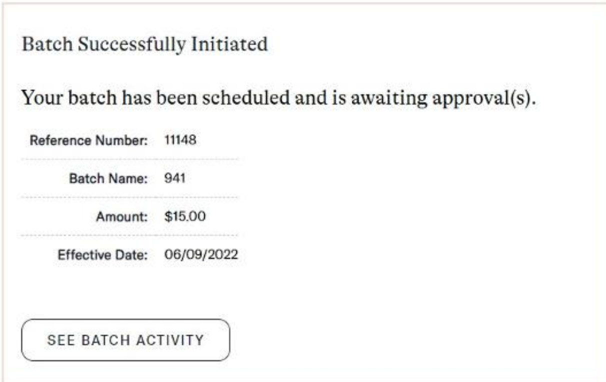
INITIATE DELETE SELECTED TEMPLATES ADD TEMPLATE

TIPS

Select the checkbox for the template you'd like to initiate. Once checked, click **Initiate** in order to schedule the ACH batch.

Use **Effective Date** to select what date you'd like your participants to receive their money.

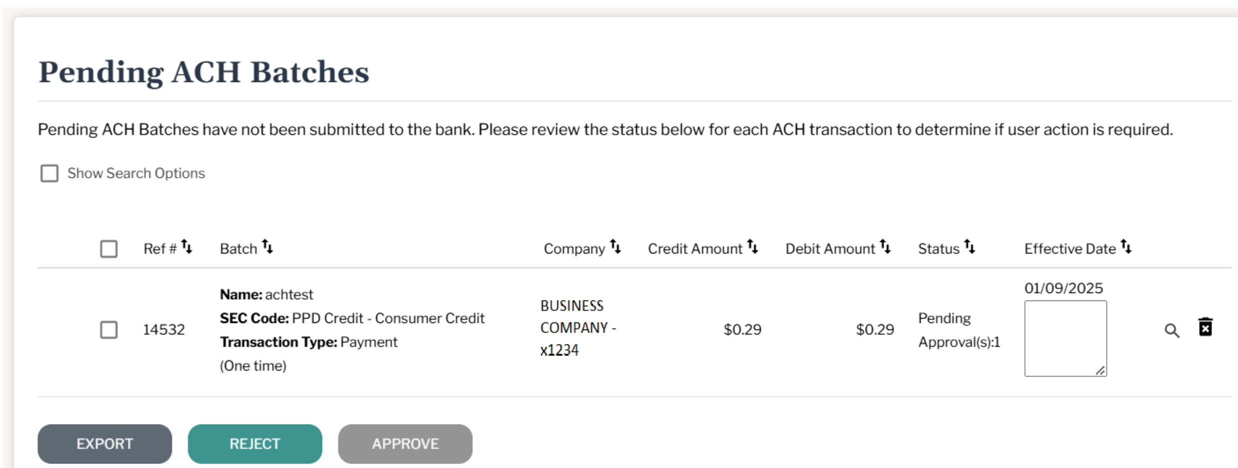
Templates Requiring Approval



If your organization requires approvals to initiate an ACH batch, there are a few more steps that need to be taken. After clicking **Initiate**, you'll see a confirmation screen that says the batch has been scheduled and is awaiting approval(s).

Approving a Template

Navigate to Business Apps > ACH Templates > **ACH Activity**



TIPS

Select the checkbox pending batch to **Export**, **Reject**, or **Approve** it.