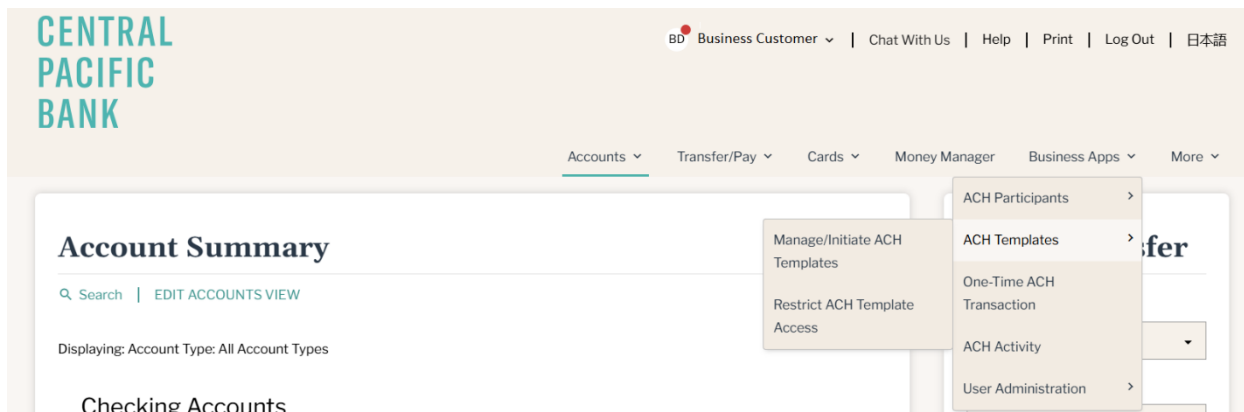


<https://www.cpb.bank/business-banking/ach-templates>

ACH Templates

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



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

You can:

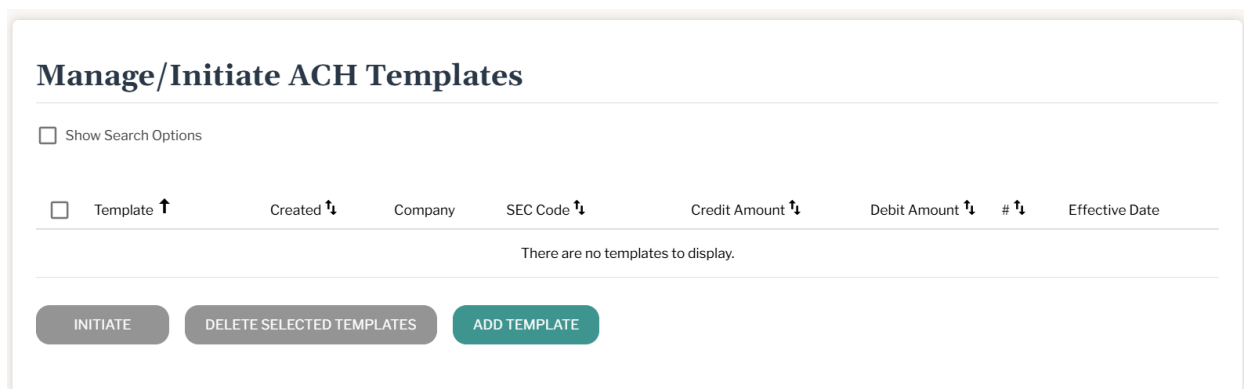
Manage, Initiate or **Create** ACH Templates

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:

The screenshot shows the Pacific Bank 'Template Details' form. The 'Transaction Type' dropdown menu is open, displaying 'Payment' and 'Collection' as options. The form includes fields for 'SEC Code', 'Template Name', 'Company Discretionary Data (Optional)', 'Is Restricted', 'Offset Individually', 'DENY SPECIFIC USERS', and 'Company Entry Description'. The 'Business Apps' menu is highlighted in the top navigation bar.

4. Select the corresponding SEC Code:

This screenshot shows the 'Template Details' form with 'Payment' selected in the 'Transaction Type' dropdown. The 'SEC Code' dropdown is open, showing options: 'PPD Credit - Consumer Credit', 'CCD Credit - Non-Consumer Credit', 'Tax Payments', and 'Child Support Payments'.

This screenshot shows the 'Template Details' form with 'Collection' selected in the 'Transaction Type' dropdown. The 'SEC Code' dropdown is open, showing options: 'PPD Debit - Consumer Debit' and 'CCD Debit - Non-Consumer Debit'.

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.

Template Details

SEC Code
PPD Credit - Consumer Credit

Template Name

Company Discretionary Data (Optional)

☐ Is Restricted

☐ Offset Individually

[DENY SPECIFIC 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**.

Company Entry Description

Company

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

ACH From

Nickname ^{↑↓}	Account Number	Account Type ^{↑↓}	Amount
There are no entries.			

Debit Amount **\$0.00** [?]

* Offset Account

[Add Account](#)

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

ACH From

Nickname ^{↑↓}	Account Number	Account Type ^{↑↓}	Amount
Business Value Checking	x2928	Checking	\$ 1.00

Debit Amount **\$1.00** [?]

ACH To

☐ Use Participant Distributions

Nickname ^{↑↓}	Unique Identifier ^{↑↓}	Account Number	Account Type ^{↑↓}	Hold	Prenote	Amount	
Test Participant	test	x6789	Checking	<input type="checkbox"/>	<input type="checkbox"/>	\$ 1.00	0 Addenda

Credit Amount **\$1.00** [?] Hold Total **\$0.00** [?] Prenotes **0**

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.

ACH To

☐ Use Participant Distributions

Nickname ^{↑↓}	Unique Identifier ^{↑↓}	Account Number	Account Type ^{↑↓}	Hold	Prenote	Amount
There are no entries.						

Credit Amount **\$0.00** [?] Hold Total **\$0.00** [?] Prenotes **0**

[Add Participants](#)

Import CSV File

CHOOSE FILE

No file chosen

IMPORT

CANCEL

INITIATE PRENOTES

SAVE

SAVE AND CLOSE

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.

Manage/Initiate ACH Templates

☐ Show Search Options

<input type="checkbox"/> Template ↑	Created ↑	Company	SEC Code ↑	Credit Amount ↑	Debit Amount ↑	# ↑	Effective Date	
<input type="checkbox"/> <div><div>Name: Test Template</div><div>Transaction Type: Payment</div></div>	01/07/2025 4:54 PM	BUSINESS COMPANY - x5912	PPD Credit - Consumer Credit	\$1.00	\$1.00	1	01/09/2025	<div>Schedule Recurring Batch</div> <div> </div>

INITIATE

DELETE SELECTED TEMPLATES

ADD TEMPLATE

TIP

Click to view the list of participants within the template

ACH From

Nickname ^{ti}	Account Number	Account Type ^{ti}	Amount	
Business Value Checking	x2928	Checking	\$ 1.00	

Debit Amount **\$1.00** [?]

* Offset Account

[Add Account](#)

ACH To

☐ Use Participant Distributions

Nickname ^{ti}	Unique Identifier ^{ti}	Account Number	Account Type ^{ti}	Hold	Prenote	Amount	
Test Participant	test	x6789	Checking	<input type="checkbox"/>	<input type="checkbox"/>	\$ 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

<input type="checkbox"/> Template [↑]	Created ^{ti}	Company	SEC Code ^{ti}	Credit Amount ^{ti}	Debit Amount ^{ti}	# ^{ti}	Effective Date	
<input type="checkbox"/> 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

Batch Successfully Initiated

Your batch has been scheduled and is awaiting approval(s).

Reference Number: 11148

Batch Name: 941

Amount: \$15.00

Effective Date: 06/09/2022

SEE BATCH ACTIVITY

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**

Pending ACH Batches

Pending ACH Batches have not been submitted to the bank. Please review the status below for each ACH transaction to determine if user action is required.

☐ Show Search Options

<input type="checkbox"/>	Ref # ↑	Batch ↓	Company ↑	Credit Amount ↑	Debit Amount ↑	Status ↑	Effective Date ↑	
<input type="checkbox"/>	14532	Name: achtest SEC Code: PPD Credit - Consumer Credit Transaction Type: Payment (One time)	BUSINESS COMPANY - x1234	\$0.29	\$0.29	Pending Approval(s):1	01/09/2025	 

EXPORT

REJECT

APPROVE

TIPS

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