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ACH Templates

June 2025

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# ACH Templates

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## Purpose

This learning guide provides detailed instructions on how to create an Automatic Clearing House (ACH) template.

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# ACH Templates

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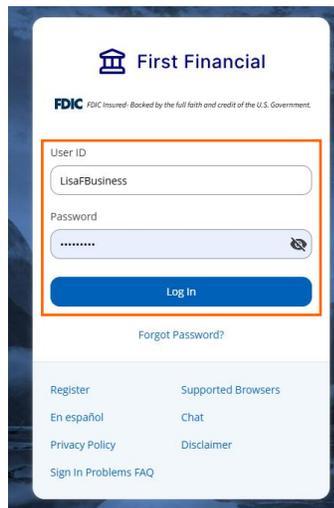
## ACH Templates

ACH Templates are used to capture information for electronic transfers and to make repetitive payments or collections, thus eliminating the need to re-enter payment or collection information when sending or collecting funds via ACH.

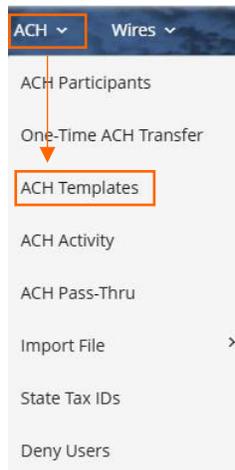
## Accessing ACH Templates

Follow the steps below to access *ACH Templates*:

1. Log in to the Business portal: Enter your *User ID* and *Password*, then select the *Log In* button.

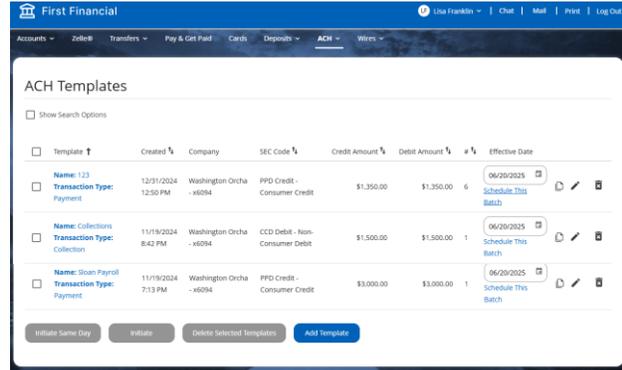


2. Select the *ACH* tab, then select *ACH Templates* from the menu.



# ACH Templates

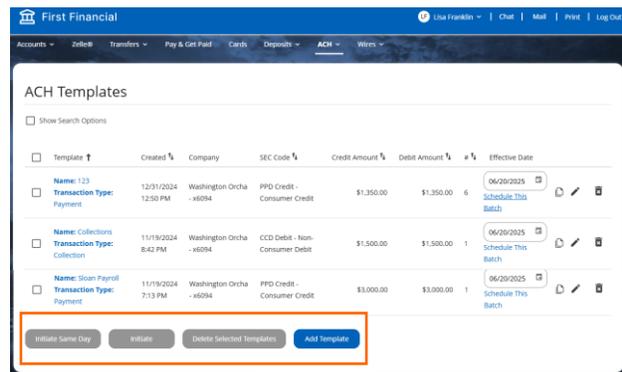
The *ACH Templates* view displays.



If the *ACH Templates* view displays blank, ACH templates have not been created.

3. There are four buttons available on the *ACH Templates* homepage.

- **Initiate Same Day** - allows the user to process the template with the current business date.
- **Initiate** - allows the user to process the template for the next available business date factoring in lead days.
- **Delete Selected Templates** - allows the user to delete templates.
- **Add Templates** - allows you to create a template.



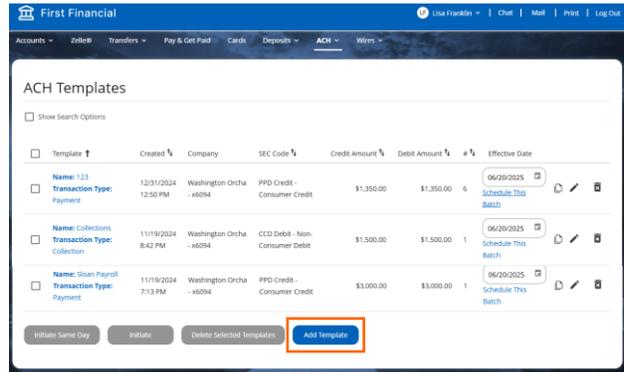
If the buttons are disabled, it indicates the function is not available until a template is selected.

# ACH Templates

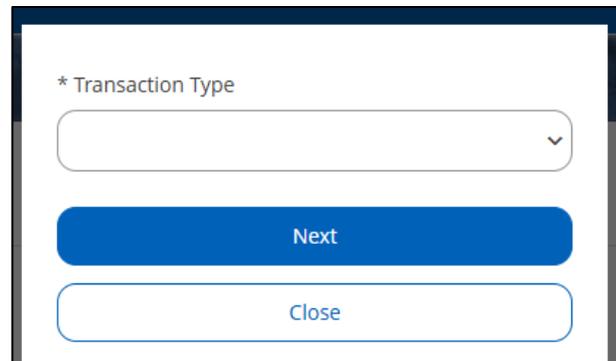
## Creating ACH Templates

Follow the steps below to create an *ACH Template*:

1. Select the *Add Template* button on the **ACH Templates** homepage.

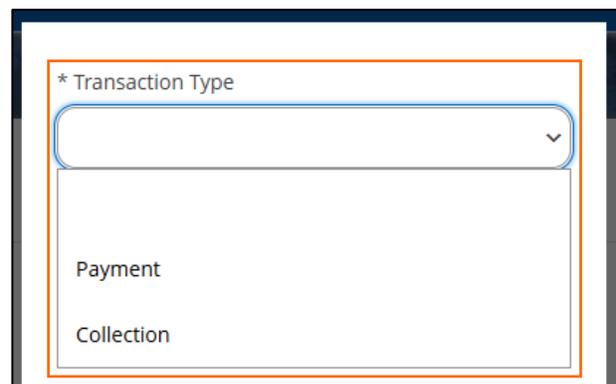


An interim screen displays to select a transaction type.



2. Select the *Transaction Type* down arrow to display the transaction type options.

- Payment allows funds to be sent to a recipient.
- Collection allows funds to be withdrawn from a recipient.  
**NOTE:** Proper documentation is required for collections.



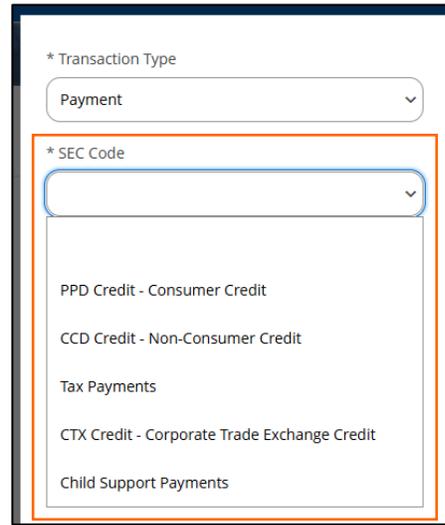
# ACH Templates

- 3. The *SEC* or *Standard Entry Class* codes are used to describe the type of transaction and ensure compliance with ACH network regulations.

Select the down arrow to see the list of SEC codes.

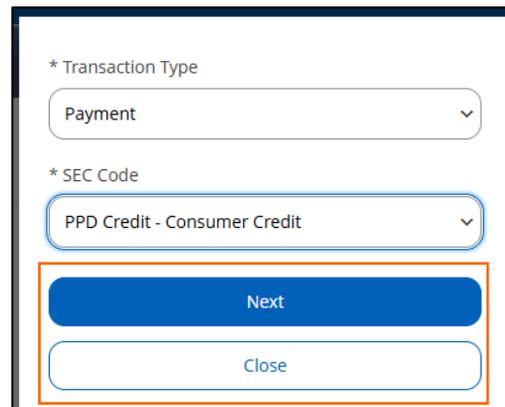
**NOTE:** This is not an exhaustive list of SEC codes. Users will only have access to the SEC codes assigned to their Entitlements.

Select the appropriate *SEC* code.



A screenshot of a web form showing a dropdown menu for the SEC Code. The dropdown is open, displaying a list of options: "PPD Credit - Consumer Credit", "CCD Credit - Non-Consumer Credit", "Tax Payments", "CTX Credit - Corporate Trade Exchange Credit", and "Child Support Payments". The "Transaction Type" dropdown above it is set to "Payment".

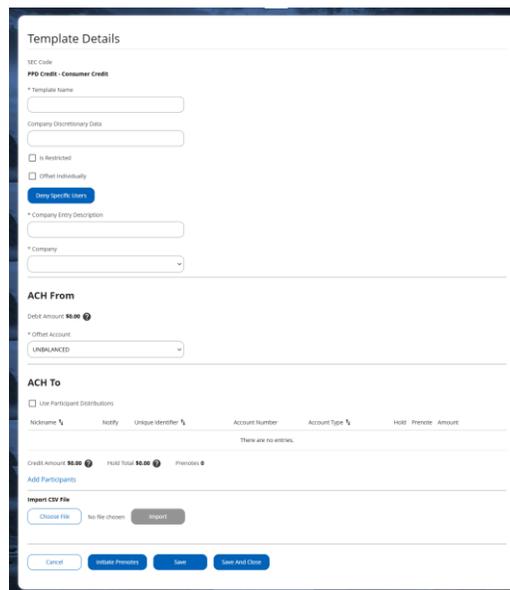
- 4. Select the *Next* button to proceed or *Close* to cancel the entry.



A screenshot of the form showing the "Next" and "Close" buttons. The "SEC Code" dropdown is now set to "PPD Credit - Consumer Credit". The "Next" button is highlighted with a blue background and a red border, while the "Close" button is white with a blue border.

The *Template Details* view displays.

This is where the details to create a template are entered.



A screenshot of the "Template Details" form. It contains several sections: "SEC Code" (PPD Credit - Consumer Credit), "Template Name" (input field), "Company Dictionary Data" (input field), "Is Restricted" (checkbox), "Other Individually" (checkbox), "Entry Specific Users" (button), "Company Entry Description" (input field), "Company" (dropdown), "ACH From" (Debit Amount: \$0.00, Offset Account: UNBALANCED), "ACH To" (checkbox for User Participant Distributions, table with columns: Nickname, Notify, Unique Identifier, Account Number, Account Type, Hold, Prenote, Amount), "Credit Amount" (\$0.00), "Hold Total" (\$0.00), "Participants" (button), "Add Participants" (button), "Import CSV File" (Choose File, No file chosen, Import), and "Cancel", "Update Parameters", "Save", "Save And Close" buttons at the bottom.

# ACH Templates

5. Complete the following field, as applicable:

- Enter the name of the template in the *Template Name* field.  
**NOTE:** The name can be whatever the user chooses.
- Enter any unique information about the company or template in the *Company Discretionary Data* field. This is an optional field.
- Select the *Is Restricted* checkbox to manage restricted templates.
- Select the *Offset Individually* checkbox if every batch entry will be offset.
- Select the *Deny Specific Users* button to deny specific users access to a template. The *Deny ACH Template Access* view displays. Search for or select specific users to deny access to the template. If the wrong user is inadvertently selected, select the red X to remove them. Select the *Submit* button.
- Enter a description of the template in the *Company Entry Description* field. There is 10-character maximum.
- Select the *Company* down arrow to select the originating company that the template is being created for. **NOTE:** If the user manages multiple companies, each company will display.

The screenshot shows a web form titled "Template Details". At the top, it displays the "SEC Code" as "PPD Credit - Consumer Credit". Below this is the "\* Template Name" field, which contains the text "Legend Slade". The "Company Discretionary Data" field contains the text "Payroll". There are two checked checkboxes: "Is Restricted" and "Offset Individually". A blue button labeled "Deny Specific Users" is visible. The "\* Company Entry Description" field contains the text "Special". At the bottom, the "\* Company" dropdown menu is open, showing "Washington Orcha - x6094" as the selected option.

# ACH Templates

- The *ACH From* section displays the information for the account the funds will be debited from.

The *Debit Amount* is the total debit amount of all entries. Hover over the question mark to see a description of the field.

Select the *Offset Account* down arrow to select the account the funds will be debited from.

The system allows for multiple offset accounts. Repeat the offset account process to debit from multiple accounts; however, if prefunding is configured for the financial institution, multiple offset accounts cannot be added.

- The *ACH To* section is where the participants that will receive the payments are selected.

- Use *Participant Distribution* checkbox - if this checkbox is not checked, the primary account will be paid. If the checkbox is checked, distributions or split payments will be enabled for the template. This means if a participant is distributing money to multiple accounts, the distributions will be applied in this template. **NOTE:** The popup provides an overview of the purpose of this field.

- Select the *Add Participants* link.

# ACH Templates

The *ACH Participants* view displays.

The user can add a new participant or select an existing participant from the list.

**NOTE:** Participants are typically added in the *ACH Participant* module; however, if you forgot to add a participant, you could add them by selecting the *New Participant* button and completing the *Participant Details* view.

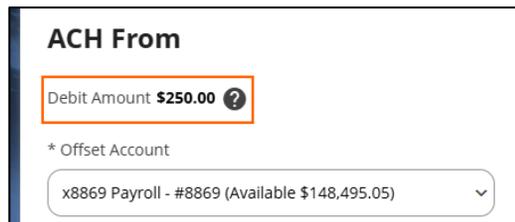
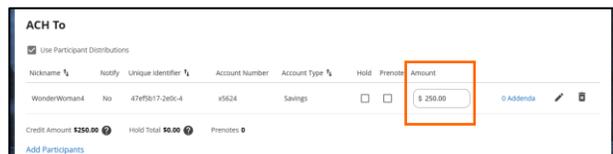
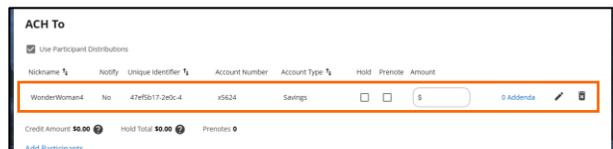
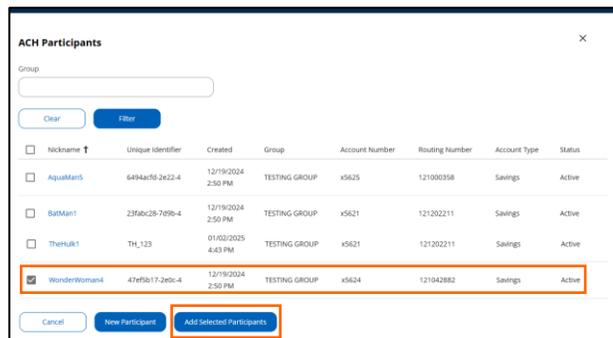
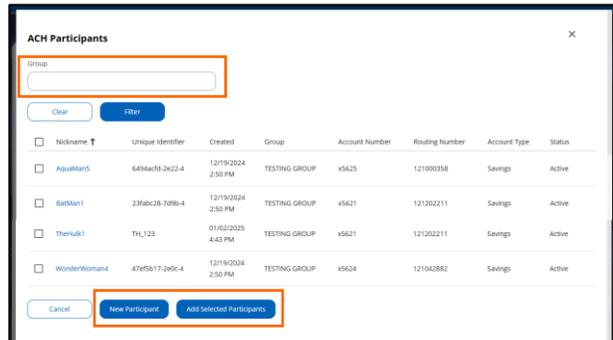
Filter by group by entering a group name in the *Group* field. Refer to the *ACH Participants* learning guide or video for detailed instructions to add a new participant.

10. Select a participant, then select the *Add Selected Participant* button.

The system returns to the **Template Details** homepage where you now have visibility to the participant in the *ACH To* section.

11. Enter the amount to be paid to the participant in the *ACH To Amount* field.

Once the amount is entered in the *ACH To* section, the *Debit Amount* field displays the dollar amount entered in the *ACH From Debit Amount* field.



# ACH Templates

12. Below is an overview of additional fields in the *ACH To* section.

**Hold** checkbox – Check this box to place an entry on hold and to be excluded from the batch.

**Prenote** checkbox – Check this box if the entry is a prenote and will be excluded from the batch. Prenotes are used to verify bank information before sending or pulling actual funds.

**Distributions** link - Select the link to view the distributions.

**Addenda** link – Select the link to view addendas. Addenda provides additional information about an ACH transaction.

Edit participant details from this view by selecting the Edit (pencil) icon or delete the entry by selecting the delete (trashcan) icon.

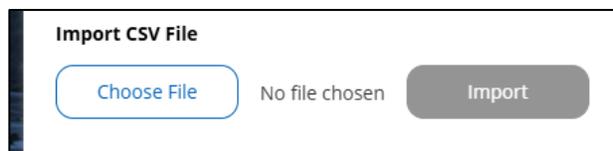
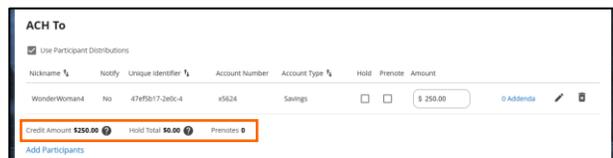
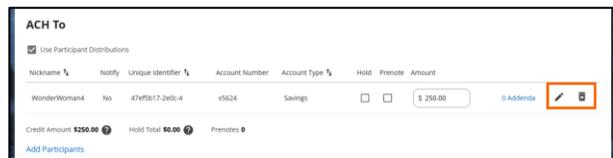
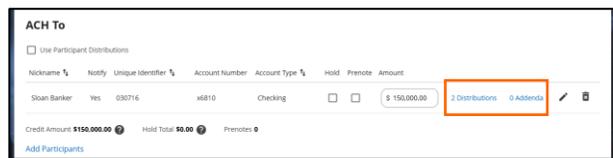
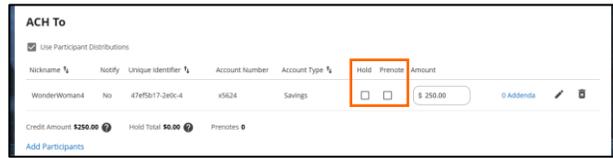
The **Credit Amount** field displays the total credit amount for all entries that are not marked hold or prenote.

The **Hold total** is the total amount of all entries marked hold.

**Prenotes** is the total amount of all entries marked prenote.

Hover over the question marks for a description of the field.

13. The **Import CSV File** section allows the user to import a CSV file. Refer to the *ACH Import* video for details on importing a CSV file.



# ACH Templates

14. Once you have completed entering information in the **Template Details** view, select one of the following options:

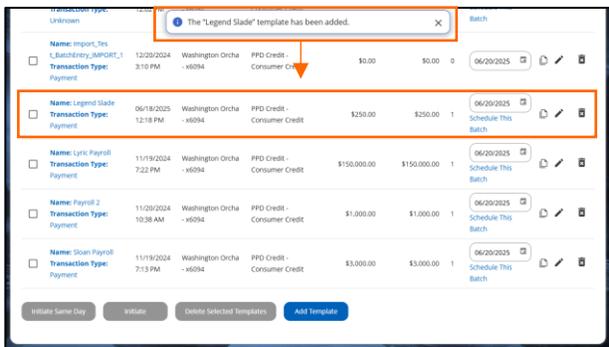
- *Cancel* any changes you have made.
- *Initiate Prenotes* to initiate a batch that only contains prenote transactions.
- *Save* the template - this option saves the template and remains on the **Template Details** view.
- *Save And Close* the template - this option saves the template and closes the **Template Details** view.



Select the *Save and Close* button.

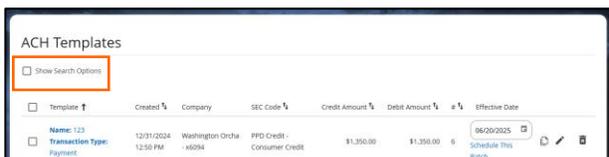


The system returns to the **ACH Templates** homepage and a confirmation displays indicating the template has been added and the newly created template is visible. Going forward, you can use these templates to initiate ACH transfers.



15. The following actions can be taken on the **ACH Templates** homepage once a template has been created:

The *Show Search Options* allows the user to search for a template.

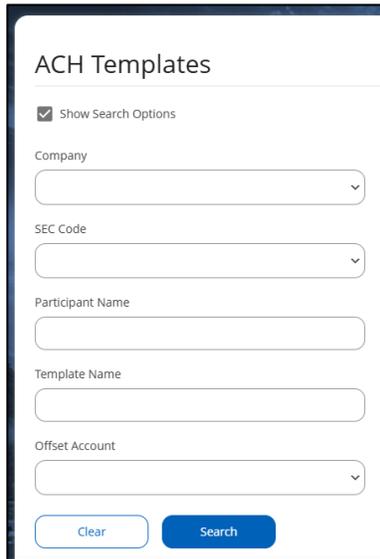


# ACH Templates

The user can search by:

- Company
- SEC Code
- Participant Name
- Template Name
- Offset Account.

Select the *Show Search Options* checkbox to close the search view.



The screenshot shows a search form titled "ACH Templates". At the top, there is a checked checkbox labeled "Show Search Options". Below this are five search criteria, each with a dropdown menu: "Company", "SEC Code", "Participant Name", "Template Name", and "Offset Account". At the bottom of the form are two buttons: "Clear" and "Search".

Templates can be copied, edited, or deleted.

- Select the *Copy* (paper) icon to copy a template. The *Template Details* view displays. The only field that must be updated is the *Template Name* field. Update other fields, if necessary, then select the *Save and Close* button. The system returns to the **ACH Templates** homepage and the copied template is visible.
- Select the *Edit* (pencil) icon to edit a template. The *Template Details* view displays. Make the necessary changes, then select the *Save and Close* button.
- Select the *Delete* (trashcan) icon to delete a template. Select the *OK* button on the delete confirmation.



Schedule this Batch allows the user to schedule the batch as a recurring batch. Select the link and complete the required fields. Enter the Start Date, Frequency, End Date, and Number of Transfers, then select *Initiate*.



# ACH Templates

- 16. To initiate or start processing a batch, you can initiate a template from the *Recurring Batch Schedule* view or from the **ACH Templates** homepage.

From the **ACH Templates** homepage, select the checkbox for the intended template, then select the *Initiate* button to start the ACH process.

