



Managing ACH Templates

An ACH* template is a defined set of instructions that you can use for repeated ACH files (batch or collections). Templates make it easy to set up and use repetitive files.

*Service charge may apply.

Note: If you create a new template based on an existing template or payment, then the new template's name must be unique. Otherwise, the system will prompt the User to create a unique template name.

To create an ACH template

1. In the navigation menu, click or tap **Advanced Payments > ACH & Wires**.
2. Click or tap **Create Template**, then select **ACH Batch** or **ACH Collection**.

Note: ACH Batch is used to send payments and ACH Collections is used to receive payments.

3. Enter a **Template Name**. The template name must be unique
4. (Optional) Click or tap **User Roles** to make the template available to other users within your business.
5. Check User Roles that should have access to template and click or tap Done.
6. Select appropriate SEC Code

Note: PPD is used when sending or receiving funds from Individuals and CCD is used when sending or receiving funds from a business. The two types can not be mixed in the same file.

7. Enter **Company Entry Description**
8. (Optional) If applicable, select **Subsidiary**
9. Select **Account**
10. Click or tap **Add Multiple Recipients**
11. Select Recipients to include in template
12. Enter **Amount** for each recipient.

Note: Leave the amount as \$0 on the template if the amount will be different each type you process a file.

- a. (Optional) Click or tap Recipient kebab menu and Select **Expand Row** to Notify Recipient or enter an Addendum.



- i. Select the **Notify Recipient** check box to notify the Recipient. This option is only enabled if an email address is on the recipient's profile.
 - ii. Input **Addendum** Message
 - iii. Click or tap Show Details to review account information.
13. Click or tap **Save**
14. Click or tap **Close** or **Pay/Collect** on confirmation pop up

Note: Selecting Pay/Collect will pick up on step 3 under to send an ACH file using a template.



To send an ACH file using a Template

1. In the navigation menu, click or tap **Advanced Payments > ACH & Wires**.
2. On template line, click or tap **kebab menu** and select **Pay/Collect**.
3. Select **Effective Date**. The effective date is the date the transactions will be posted to the recipients accounts.
 - a. (Optional) If you select the current day to make a **Same Day ACH**, a confirmation message appears asking you to acknowledge that this type of file may incur a fee for the expedited processing. Click **Agree**.

Note: If the transaction exceeds the Same Day ACH limit (\$100,000), an error banner appears and you cannot Draft or Approve the transaction until you select a new date or change the amount.

4. Enter **Amount** for each recipient

Note: If recipient is not to be included, click or tap kebab menu and select **Do Not Pay/Do Not Collect**.

5. Click or tap **Draft** or **Approve**.

Note: ACH files that are drafted must be approved in order to be processed. FAIRWINDS does not receive the ACH file for processing until it has been approved.

ACH approval cutoff time: 4pm

6. Select appropriate **secure access code destination**
7. Input **secure access code**
8. Click or tap **Verify**
9. A confirmation message appears. Click or tap **Close**.

If you see an error message, contact us at 407.277.5045 for assistance.



To edit an ACH Template

1. In the navigation menu, click or tap **Advanced Payments > ACH & Wires**.
2. On template line, click or tap **kebab menu** and select **Edit**
3. To add recipients, click or tap **Add Multiple Recipients**
 - a. Select the recipients to add
 - b. Click or tap **Add**

Note: The recipient needs to be created prior to adding them to a template.

4. To remove recipients, click or tap **kebab menu** for recipient and select **Remove**
5. Click **Save**

Note: Company Entry Descriptions must comply with NACHA rules per the purpose of the collection. Be aware of the requirements for these entries, such as Reversals and Retries.

The following table describes the required for entry based on the file type:

Description	Option
Reversal files and entries - REVERSAL must be used for all reversal files.	REVERSAL
Donation	DONATION
Return Fee Entry - RETRY FEE must be used for all fees associated with reinitiating a collection.	RETRY FEE
Reinitiation Entry - RETRY PMNY must be used for all collection transactions being reinitiated.	RETRY PMNT