

Payment Templates provides a consolidated list of Automated Clearing House (ACH) and wire transfer payment templates. Templates are sets of pre-built payment instructions, reusable to generate payments that provide efficiency and controls, such as the legacy term of ACH batches.

To access the Payment Templates,

- Open the left navigation menu
- Click to expand the Payments & Transfers menu
- Select the Payment Center line

Payment Templates is the second tab in the Payments widget, located on the Payment Center workspace.

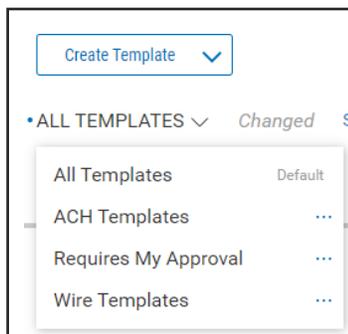



The screenshot shows the 'PAYMENT TEMPLATES' tab selected in the top navigation. Below the tabs is a 'Create Template' button and a filter dropdown set to 'ALL TEMPLATES'. A table lists three templates with columns for ALL, ACTIONS, TEMPLATE NAME, STATUS, PAYMENT TYPE, PAYMENT CATEGORY, PAYEE NAME, AMOUNT, and STATE.

ALL	ACTIONS	TEMPLATE NAME	STATUS	PAYMENT TYPE	PAYMENT CATEGORY	PAYEE NAME	AMOUNT	STATE
<input type="checkbox"/>	...	Vendor Payme...	Available for u...	Corporate Pay...	ACH	Joe Johnson	1,021.20	Active
<input type="checkbox"/>	...	Butterfly	Available for u...	Corporate Pay...	ACH	Multi	1,021.35	Active
<input type="checkbox"/>	...	klaus	Requires my a...	Corporate Pay...	ACH	Multi	8,036.25	Prenote

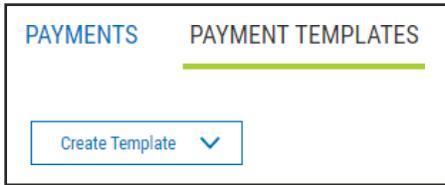
Permissions dictate which specific template types display. As with other list views, the Templates list view can be personalized – sort data in a column, display desired columns, arrange the order of columns and filter data. Each user may save multiple personalized views for later use. Data from the list view can be printed and exported.

As a helpful start, standard saved views are offered that filter and arrange the data specifically for Wires and ACH templates, as well as a view for templates requiring your approval.

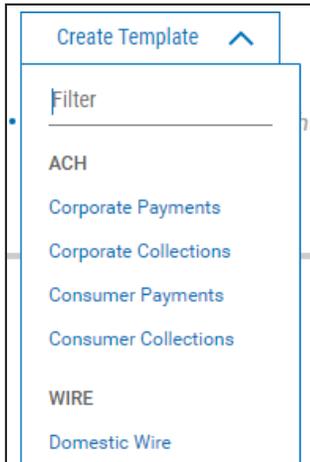


Creating Templates

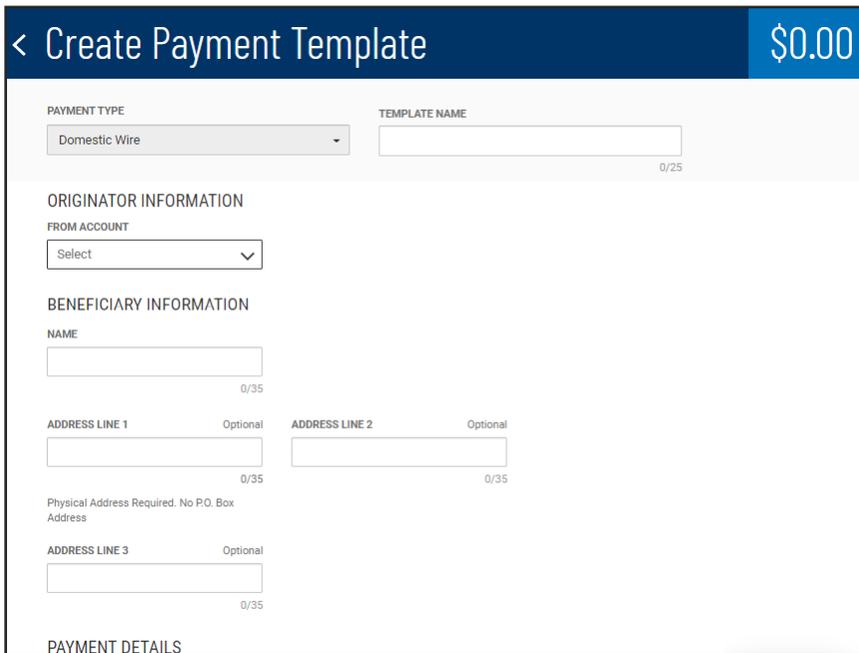
To create a new template, click the Create Payment Template dropdown at the top of the **PAYMENT TEMPLATES** tab.



This link will launch a workflow to select a payment type that the user has permission to create.



Once a template type is selected, the associated template entry form appears. Input the required and desired optional information.

A screenshot of the 'Create Payment Template' form. The form has a dark blue header with a back arrow, the title 'Create Payment Template', and a balance indicator '\$0.00'. The form is divided into several sections: 'PAYMENT TYPE' with a dropdown menu set to 'Domestic Wire'; 'TEMPLATE NAME' with a text input field and a character count '0/25'; 'ORIGINATOR INFORMATION' with a 'FROM ACCOUNT' dropdown set to 'Select'; 'BENEFICIARY INFORMATION' with a 'NAME' field (0/35), 'ADDRESS LINE 1' (Optional, 0/35), 'ADDRESS LINE 2' (Optional, 0/35), and 'ADDRESS LINE 3' (Optional, 0/35). A note below the address fields states 'Physical Address Required. No P.O. Box Address'. The bottom section is labeled 'PAYMENT DETAILS'.

With ACH templates, each user has the option to create only the “container” with Payment and Originator information and defer adding the Receiver detail information, either via manual input or upload from an external file using an established map.

[See *Payment Maps Quick Reference Guide* for more information on defining maps and the last section of this *Quick Reference Guide* for more information on Upload Transactions]

The system returns to the Payment Widget and Payment Templates tab after completing and saving the creation workflow. The template’s list position depends on the ordering and filtering from the list view before clicking Create Payment Template, so the new template may not be at the very top of the list.

< Create ACH Template

\$0.00
(0) PAYMENTS

PAYMENT TYPE

TEMPLATE NAME

ORIGINATOR INFORMATION

ACH SENDER

OFFSET ACCOUNT

PAYMENT DESCRIPTION

DISCRETIONARY DATA Optional

[Add Receivers Later](#)

RECEIVER INFORMATION

NAME

ID Optional

< Modify ACH Template

\$500.00
(1) PAYMENTS

PAYMENT TYPE

TEMPLATE NAME

STATE

Active

STATUS

Requires my approval

LAST MODIFIED ON

09/20/2021 11:52 PM

LAST MODIFIED BY

J [avatar] g

ORIGINATOR INFORMATION

ACH SENDER

OFFSET ACCOUNT

PAYMENT DESCRIPTION

DISCRETIONARY DATA Optional

MAKE THIS A RECURRING PAYMENT

TRANSACTION DETAILS

[Add A Receiver](#)
[Upload Transactions](#)

TOTAL ACTIVE COUNT	TOTAL CREDITS (1)	TOTAL DEBITS (0)	TOTAL AMOUNT
1	\$500.00	\$0.00	\$500.00

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📄
📌

<input type="checkbox"/> ALL	ACTIONS	ID	NAME	AMOUNT	STATUS	ACCOUNT NUMBER
<input type="checkbox"/>	...		Sharon Jones	500.00	Active	****2020

[modify amount](#)
[zero amount](#)
[activate](#)
[prenote](#)
[freeze](#)
[delete](#)

Approving Templates

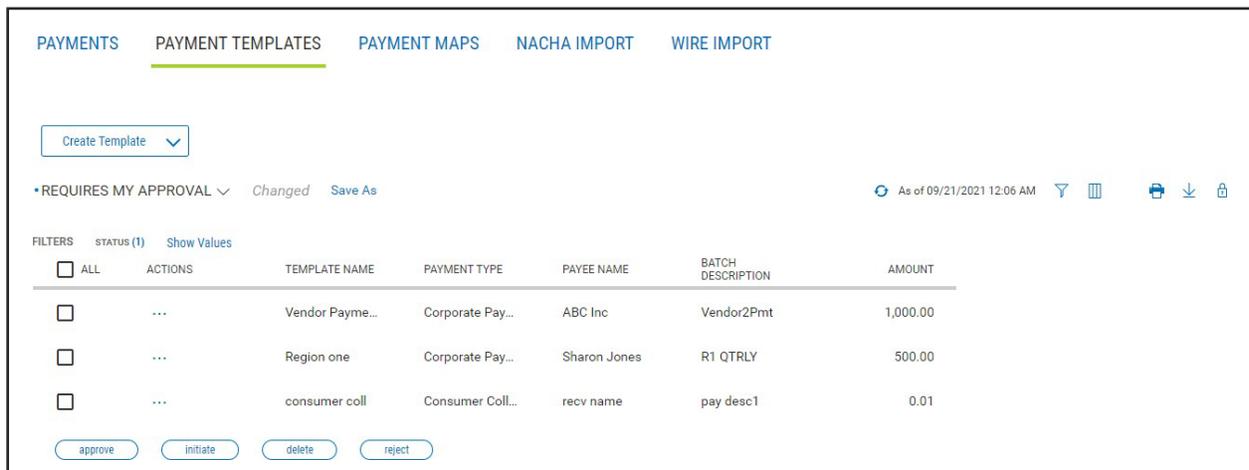
When approval requirement is turned on, templates requiring approval show a status of either

- “Requires My Approval” when you can approve them, or
- “Requires Others Approval” when they require approval by another user.

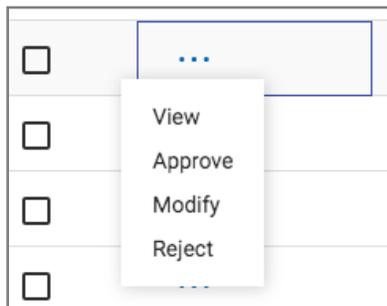
For payment templates approval permissions, the system notifies the user of payment templates needing approval via the Home workspace.



Clicking to view, passes control to the Payment Center and the Requires My Approval list view in the Payment Template tab. The user may approve, reject or delete the payment templates.



Templates can be approved singularly from the list view by hovering on the ellipsis (...) and choosing “Approve”



A user may “bulk approve” templates by selecting multiple templates and clicking the Approve button at the bottom of the list view. The user can approve different template types (i.e., wires and various ACH) using a single click of the Approve button.

SELECT	ACTIONS	TEMPLATE NAME	STATUS	PAYMENT TYPE	PAYMENT CATEGORY	PAYEE NAME
<input checked="" type="checkbox"/>	...	Expense Reim...	Requires my approval	Consumer Pay...	ACH	Multi
<input checked="" type="checkbox"/>	...	Hourly Payroll	Requires my approval	Consumer Pay...	ACH	Multi
<input checked="" type="checkbox"/>	...	Salary Payroll	Requires my approval	Consumer Pay...	ACH	Multi
<input checked="" type="checkbox"/>	...	Monthly Mem...	Requires my approval	Consumer Coll...	ACH	Multi
<input type="checkbox"/>	...	Accounts Pay...	Requires others approval	Corporate Pay...	ACH	Multi

When selecting multiple templates to approve, *Digital Business Banking* provides an approval action summary workflow page, that shows the selected templates about to be approved. The user may remove templates from the list, if desired, cancel the whole action, or continue with the approval.

< Approve Template(s)

⚠ You are about to approve the following template(s).

ACTIONS	TEMPLATE NAME	STATUS	PAYMENT TYPE	PAYMENT CATEGORY	PAYEE NAME
...	Mid America	Requires my approval	Corporate Payments	ACH	
<input type="button" value="Remove"/>	New Wire	Requires my approval	Domestic	Wire	New Wire

VIEW 1-2 OF 2 DISPLAY 1

Digital Business Banking returns to the Payment Center workspace when the approval is complete. The top of the Payment Templates List View displays a success message along with the newly approved templates (highlighted) with an updated status.

✓ Success! 2 template(s) approved ✕

Template Name	Payment Type	Total Debits	Total Credits	Offset Account	Total Count	Reason
Vendor1	Corporate Payments	0.00	899.00	0010000001	2	
Mid America	Corporate Payments	0.00	0.00	123123123	0	

Note: Like the approval action, templates can also be rejected singularly or in bulk.

Viewing Template

Select “View” from the ellipsis (...) menu of the desired template to retrieve the details of a template. *Digital Business Banking* provides a workflow page listing the template information. The page displays the appropriate action buttons for the template type, status and permissions.

< View ACH Template

\$1,021.35

(2) PAYMENTS

TEMPLATE INFORMATION

PAYMENT TYPE Corporate Payments	STATE Active	STATUS Available for use	TEMPLATE NAME Butterfly
LAST MODIFIED ON 09/03/2021 01:55 PM	LAST MODIFIED BY Miller		

ORIGINATOR INFORMATION

ACH SENDER 1111111112 - Demo2	OFFSET ACCOUNT ****0001 - test	PAYMENT DESCRIPTION Vendor Pmt	DISCRETIONARY DATA
----------------------------------	-----------------------------------	-----------------------------------	--------------------

TRANSACTION DETAILS

	TOTAL ACTIVE COUNT	TOTAL CREDITS (2)	TOTAL DEBITS (0)	TOTAL AMOUNT
	2	\$1,021.35	\$0.00	\$1,021.35

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ACTIONS	ID	NAME	AMOUNT	STATUS	ACCOUNT NUMBER	ROUTING NUMBER
...		Mary	0.15	Active	****5354	061191848
...	102	Joe Johnson	1,021.20	Active	****8787	061000078

VIEW 1-2 OF 2
DISPLAY 2 ▼ 1

\$1,021.35

(2) PAYMENTS

MODIFY
initiate
disable
delete
copy
back

Modifying Template

Templates can also be modified if they are in the appropriate status. To modify a template, select “Modify” from the ellipsis (...) menu of the desired template from the Payment Templates list view.

Digital Business Banking displays a workflow like the template creation page with the information prefilled.

The user enters the desired changes, then saves. *Digital Business Banking* returns to the Payment Template List View and the updated template reflects the changes.

< Modify Wire Template
\$4,000.00

PAYMENT TYPE

Domestic Wire

TEMPLATE NAME

Brooklyn

8/25

ORIGINATOR INFORMATION

FROM ACCOUNT

Payables Account - 123123123...

BENEFICIARY INFORMATION

NAME

Brooklyn Walker

15/35

ADDRESS LINE 1

9171 Any Road

13/35

ADDRESS LINE 2 Optional

Suite B

7/35

Physical Address Required. No P.O. Box Address

ADDRESS LINE 3 Optional

Any Town 123456

15/35

PAYMENT DETAILS

BANK CODE / NAME

021213711 - ENTERPRISE BANK

ACCOUNT NUMBER

12345678

8/34

KENNELWORTH NJ

AMOUNT Optional

\$

4,000.00

Additional Payment Details

- + Intermediary Bank
- + Originator To Beneficiary Information
- + Bank To Bank Information

\$4,000.00

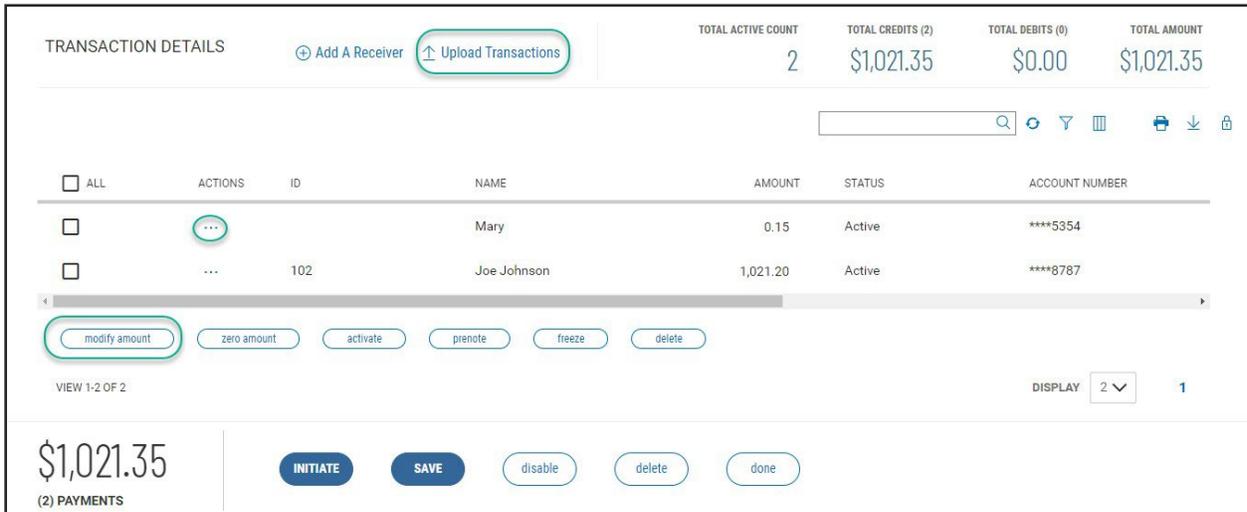
Save

Cancel

ACH Templates allow modification of the individual transactions through three different methods:

1. Select Modify from the ellipsis (...) menu for the transaction you want to change. *Digital Business Banking* displays a window that enables the user to change any transaction field.
2. Click on “Modify Amount” from the list of links to the left of the transaction list. Clicking “Modify Amount” puts the list into “amount input” mode, allowing the user to tab through and update the amounts for all transactions in the list.
3. Click on “Upload Transactions” from the list of links to the left of the transaction list. Clicking “Upload Transactions” allows the user to update the existing or add new transactions from an external file, using an established map.

[See *Payment Maps Quick Reference Guide* for more information on defining maps and the last section of this *Quick Reference Guide* for more information on Upload Transactions]



TRANSACTION DETAILS ⊕ Add A Receiver ⬆ Upload Transactions

TOTAL ACTIVE COUNT: 2 TOTAL CREDITS (2): \$1,021.35 TOTAL DEBITS (0): \$0.00 TOTAL AMOUNT: \$1,021.35

<input type="checkbox"/> ALL	ACTIONS	ID	NAME	AMOUNT	STATUS	ACCOUNT NUMBER
<input type="checkbox"/>	⋮		Mary	0.15	Active	***5354
<input type="checkbox"/>	⋮	102	Joe Johnson	1,021.20	Active	***8787

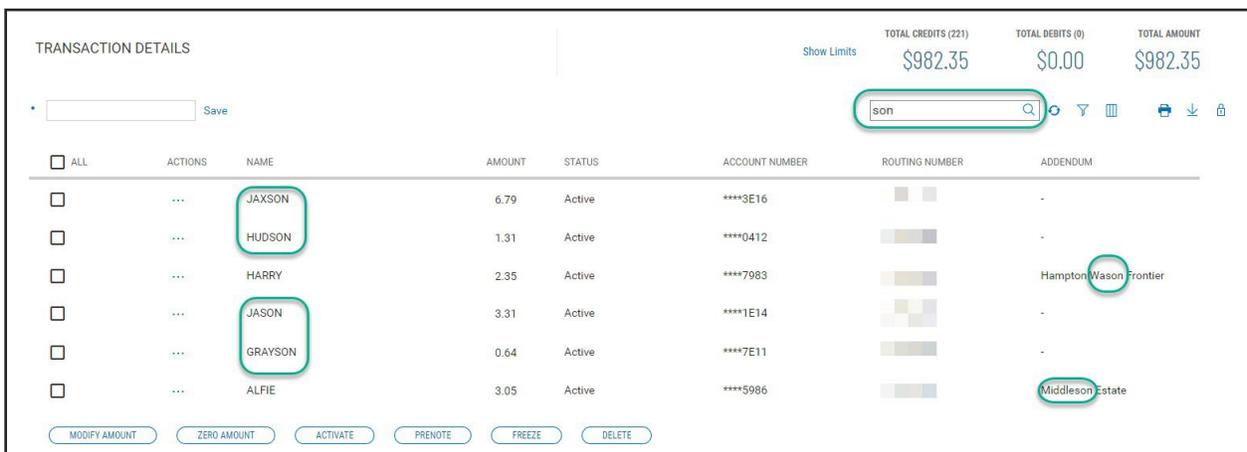
modify amount zero amount activate prenote freeze delete

VIEW 1-2 OF 2 DISPLAY 2

\$1,021.35 (2) PAYMENTS INITIATE SAVE disable delete done

Other helpful capabilities include:

1. A powerful search function reaches all data elements within all receivers in the entire payment, providing ultimate convenience in locating desired receivers for review or adjustment.



TRANSACTION DETAILS Show Limits

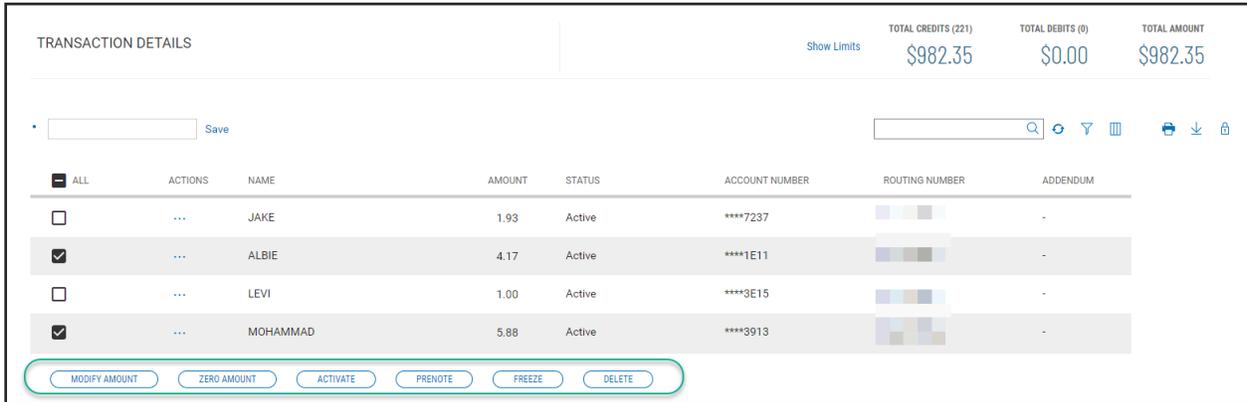
TOTAL CREDITS (21): \$982.35 TOTAL DEBITS (0): \$0.00 TOTAL AMOUNT: \$982.35

son

<input type="checkbox"/> ALL	ACTIONS	NAME	AMOUNT	STATUS	ACCOUNT NUMBER	ROUTING NUMBER	ADDENDUM
<input type="checkbox"/>	⋮	JAXSON	6.79	Active	***3E16		-
<input type="checkbox"/>	⋮	HUDSON	1.31	Active	***0412		-
<input type="checkbox"/>	⋮	HARRY	2.35	Active	***7983		Hampton Wason Frontier
<input type="checkbox"/>	⋮	JASON	3.31	Active	***1E14		-
<input type="checkbox"/>	⋮	GRAYSON	0.64	Active	***7E11		-
<input type="checkbox"/>	⋮	ALFIE	3.05	Active	***5986		Middleson Estate

MODIFY AMOUNT ZERO AMOUNT ACTIVATE PRENOTE FREEZE DELETE

- The ability to apply action – modify/zero amount, activate, prenote, freeze or delete, to multiple receivers in bulk.



TRANSACTION DETAILS

Show Limits

TOTAL CREDITS (221) \$982.35

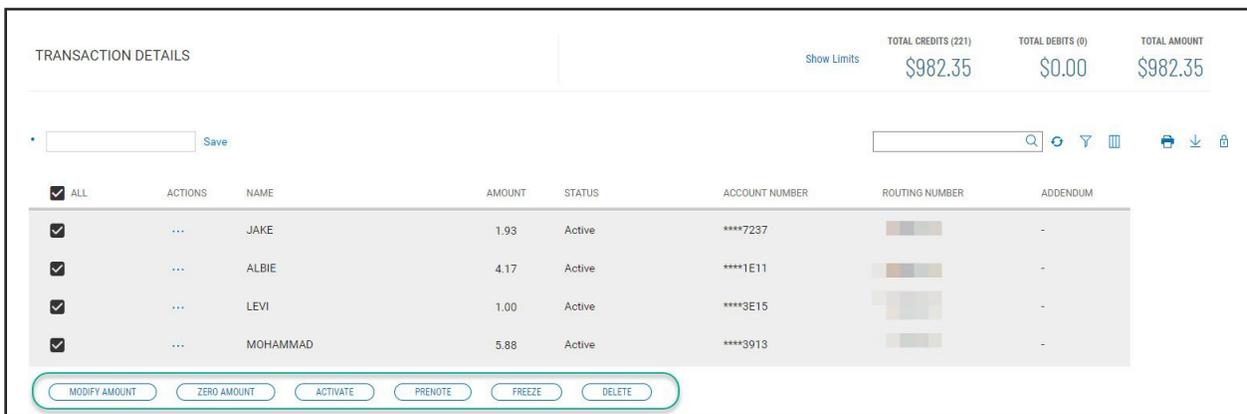
TOTAL DEBITS (0) \$0.00

TOTAL AMOUNT \$982.35

Save

ALL	ACTIONS	NAME	AMOUNT	STATUS	ACCOUNT NUMBER	ROUTING NUMBER	ADDENDUM
<input type="checkbox"/>	...	JAKE	1.93	Active	***7237		-
<input checked="" type="checkbox"/>	...	ALBIE	4.17	Active	***1E11		-
<input type="checkbox"/>	...	LEVI	1.00	Active	***3E15		-
<input checked="" type="checkbox"/>	...	MOHAMMAD	5.88	Active	***3913		-

MODIFY AMOUNT ZERO AMOUNT ACTIVATE PRENOTE FREEZE DELETE



TRANSACTION DETAILS

Show Limits

TOTAL CREDITS (221) \$982.35

TOTAL DEBITS (0) \$0.00

TOTAL AMOUNT \$982.35

Save

ALL	ACTIONS	NAME	AMOUNT	STATUS	ACCOUNT NUMBER	ROUTING NUMBER	ADDENDUM
<input checked="" type="checkbox"/>	...	JAKE	1.93	Active	***7237		-
<input checked="" type="checkbox"/>	...	ALBIE	4.17	Active	***1E11		-
<input checked="" type="checkbox"/>	...	LEVI	1.00	Active	***3E15		-
<input checked="" type="checkbox"/>	...	MOHAMMAD	5.88	Active	***3913		-

MODIFY AMOUNT ZERO AMOUNT ACTIVATE PRENOTE FREEZE DELETE

Copying Template

A useful feature of the Template List View is the ability to copy an existing template as the starting point to create a new template. Selecting “Copy” from the ellipsis (...) menu in the Payment Templates list view, launches the payment template creation workflow with all the relevant fields prepopulated from the selected template. Because an existing template contains all the necessary information for creating a new template, the user must review/update needed information, enter a new and unique template name then save the new template.

Digital Business Banking returns to the Payment Templates widget with the new template listed. The position of the template in the list depends on the setup ordering and filtering prior to clicking “Copy”, so the new template may not be at the very top of the list.

Initiating Payment from Template

Select “Initiate” from the ellipsis (...) action menu of the desired template to start a payment from a template, *Digital Business Banking* launches the appropriate workflow with the payment information pre-filled from the template.

<input type="checkbox"/>	...	ABC Co Dr...	Available for use	Domestic ...	Wire	ABC Comp...
<input type="checkbox"/>	...	Acme Parts	Available for use	Domestic ...	Wire	Acme Parts
<input type="checkbox"/>	View	American ...	Requires others ap...	Domestic ...	Wire	American ...
<input type="checkbox"/>	Initiate	Overseas ...	Available for use	Internation...	Wire	Overseas ...
<input type="checkbox"/>	Modify	Smithe Inv...	Available for use	Un Known	Wire	Smithe Inv...
<input type="checkbox"/>	Delete	Triple A M...	Available for use	Un Known	Wire	Triple A M...

On the workflow page, enter required payment information, such as amount, if not included in the template. Also, update pre-filled data fields that allow for changes during payment initiation from templates. *Digital Business Banking* does not allow changes in some payment fields such as Bank Code and Account. Templates deliver more controls for payments than free form payments.

< Initiate Payment
\$10,000.00

PAYMENT TYPE

Domestic Wire

ORIGINATOR INFORMATION

FROM ACCOUNT

Premier Checking - 555...

BENEFICIARY INFORMATION

NAME

London Fox 10/35

ADDRESS LINE 1 Optional
222 Central Blvd 16/35

ADDRESS LINE 2 Optional
London 6/35

Physical Address Required. No P.O. Box Address

ADDRESS LINE 3 Optional
 0/35

PAYMENT DETAILS

BANK CODE / NAME ACCOUNT NUMBER

244171313 - CITIZENS ... 112450011

LONDON 9/34

OH

AMOUNT

\$ 10,000.00

TRANSACTION DATE

03/22/2021 📅

PURPOSE OF WIRE Optional

0/16

Additional Payment Details

- + Intermediary Bank
- + Originator To Beneficiary Information
- + Bank To Bank Information

\$10,000.00

CONFIRM
CANCEL

Digital Business Banking returns to the Payments Center workspace and the Payments widget when the payment is saved (or sent or confirmed, depending on the payment type). A success message will appear at the top of the list view, and the new payment will appear in the list of templates. The position of the new payment in the list depends on the ordering and filtering you might have had set on the Payments list view before initiating a payment, so the new payment may not be at the very top of the list.

Uploading Transactions

With permissions to create and manage ACH templates, the user can upload transactions from a file to a *Digital Business Banking* template. The user needs an ACH Import Map available for use and appropriate to the external file data. The import map instructs the system on how to utilize the file information to create or update transactions.

Note - Creating maps is covered in the Payment Maps Quick Reference Guide. A user needs permission to create a map, not for using a map.

While modifying a template, if an Import Map is available, *Digital Business Banking* provides a link to Upload Transactions.

< Modify ACH Template
\$500.00

(1) PAYMENTS

<small>PAYMENT TYPE</small> Corporate Payments	<small>TEMPLATE NAME</small> Region one	<small>STATE</small> Active	<small>STATUS</small> Requires my approval
<small>LAST MODIFIED ON</small> 09/20/2021 11:52 PM	<small>LAST MODIFIED BY</small> J [avatar] g		

ORIGINATOR INFORMATION

<small>ACH SENDER</small> 1234567890 - Demo	<small>OFFSET ACCOUNT</small> Disbursement Account - ****0007
<small>PAYMENT DESCRIPTION</small> RT QTRLY	<small>DISCRETIONARY DATA</small> Optional

MAKE THIS A RECURRING PAYMENT

TRANSACTION DETAILS	Add A Receiver	Upload Transactions	<small>TOTAL ACTIVE COUNT</small> 1	<small>TOTAL CREDITS (1)</small> \$500.00	<small>TOTAL DEBITS (0)</small> \$0.00	<small>TOTAL AMOUNT</small> \$500.00
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<input type="checkbox"/>	ALL	ACTIONS	ID	NAME	AMOUNT	STATUS	ACCOUNT NUMBER
<input type="checkbox"/>	...			Sharon Jones	500.00	Active	****2020

VIEW 1 OF 1
DISPLAY 1

\$500.00

(1) PAYMENTS

SAVE

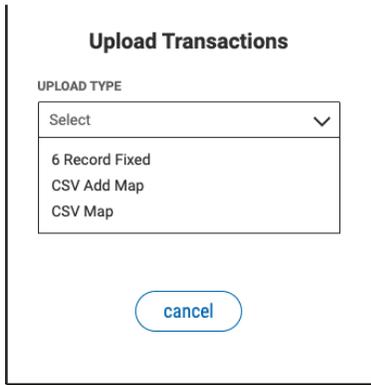
APPROVE

reject

disable

done

Clicking the Upload Transactions link brings up the Upload Transaction process flow. The first step in the flow is to select the ACH Import Map to use from the “Upload Type” dropdown.



Upload Transactions

UPLOAD TYPE

Select

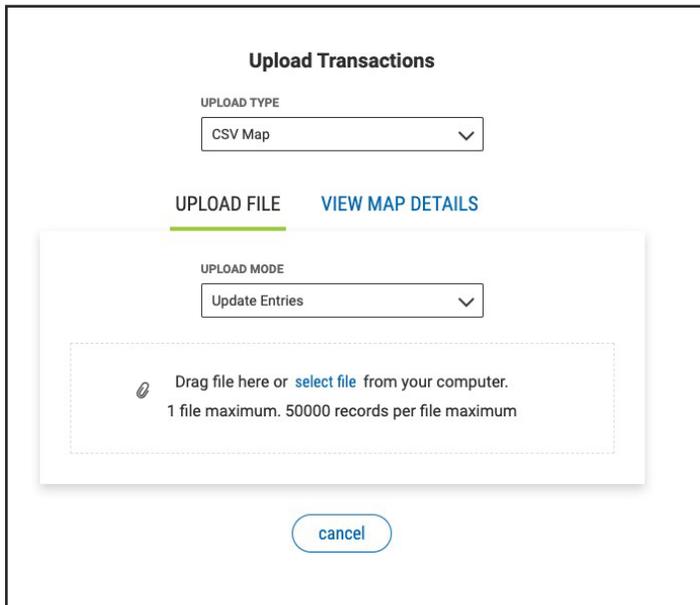
6 Record Fixed

CSV Add Map

CSV Map

cancel

Once the map is selected, depending on the map, the user chooses whether to add entries, update entries, or both add and update.



Upload Transactions

UPLOAD TYPE

CSV Map

UPLOAD FILE [VIEW MAP DETAILS](#)

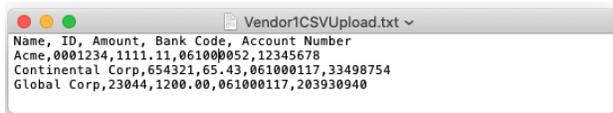
UPLOAD MODE

Update Entries

Drag file here or [select file](#) from your computer.
1 file maximum. 50000 records per file maximum

cancel

Click the View Map Details tab to see the details of how the map interprets the file data. Drag a file into the upload area or click “select file” to start the upload process.



Review Transaction Upload

FILE NAME	UPLOADED DATE/TIME	UPLOADED BY
Vendor1CSVUpload.txt	03/18/2021 06:55 PM	Doug1
MAP	UPLOAD MODE	STATUS
CSV Map	Update Only	OK W/Warnings

TRANSACTION DETAILS
UPLOAD MESSAGES

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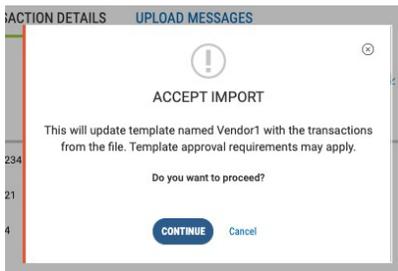
ID	NAME	ACCOUNT NUMBER
0001234	Acme	12345678
654321	Continental Corp	33498754
23044	Global Corp	203930940

VIEW 1-3 OF 3
DISPLAY 1

UPDATE TEMPLATE
cancel

The file information is shown after the file is uploaded. The “Upload Messages” tab displays any errors received in the process. If there are no errors, clicking “Update Template” continues the process. Clicking “Cancel” ends the process and erases the staged updates.

On the Accept Import confirmation modal, click “continue” to finish the file processing and update the template’s transactions appropriately.



Digital Business Banking returns to the template modify page to continue that workflow, with the transactions added or updated based on the file information. A “snackbar” alert in the lower right of the screen indicates that the transactions have been updated. It is not necessary to “Save” the template since the transaction updates have already been saved.