Reference Guide: ACH Templates and Collecting an ACH Draft

Purpose

Create ACH Template and Collect an ACH Draft

Steps

1. Select Business Banking, click on Business Payments, click the **Create New Template** box.
2. Select **ACH Collection**. Name the template and adjust the Template Access Rights, if desired.
3. Select the appropriate **SEC Code**: CCD if collecting from a business, or PPD if collecting from an individual. Enter a Company Entry Description of DRAFTS.
4. In the **To Subsidiary** field, select the Company ID attached to the account the funds will be credited to. In the Account field, select the account. If only one account is available, the selection will prefill.
5. Click in the **Search by name or account** box and select recipient(s). If recipient isn't created, select "New Recipient". Click "Add another recipient" to add multiple recipients.
6. Click the **Save** and you will receive a confirmation that the template was saved, with options to Collect or Close.

Collect an ACH Draft using a Template

1. Select Business Banking, click on Business Payments and review the **Payment Templates** section to locate the template. Click the ellipses (*3 vertical dots on far right*) and select **Collect**.
2. Enter or select the **Effective Date**.
3. Enter **Collection Amount(s)** for each recipient.
4. If an email address was entered in the recipient details, review to ensure **Notify Recipient** box is checked to send the recipient an email notification of the collection.
5. For any individual you do not want to collect from, select DO NOT COLLECT.
6. Enter additional information you'd like the recipient to see in the **Freeform Addenda** field.
7. If the dollar amount is left at $0.00, a prenote transaction will be sent to the recipient's bank to verify the account and routing information.
8. After all collection amounts have been entered, select **Approve** at the bottom right. If another user must approve the collection, select **Draft** instead. If approving you will enter the 6 digit code from the token in the approval box.

Quick Tips

SEC Code
Use CCD for businesses, PPD for individuals.

Effective Date
Date the funds are drafted from the recipient.

Company Entry Description
Use DRAFTS

Dual Control
Use Draft when another user is required to approve the collection.

$0.00 Amount
Send a test transaction to verify account and routing information.

Do Not Pay
Individuals you do not want to collect from.

If you have any questions, contact our Customer Care Center:

Email: customercare@southernbank.com