Tip Sheet: Using “Do Not Pay” in ACH Templates

Why am I seeing $0.00 transactions in my ACH file?

When you create an ACH payment from a template, every recipient saved in that template is included in the file. If you enter dollar amounts for the recipients you want to pay but leave the others at **$0.00** without marking them **DO NOT PAY**, those $0.00 items are still sent. A $0.00 item in an ACH file is transmitted as a **prenote** (a zero-dollar entry used to verify a recipient’s account information). That is why $0.00 transactions appear in your file.

What you need to do

Entering dollar amounts alone is not enough. Any recipient you are **not** paying, and **not** intentionally sending a prenote to, must be set to **DO NOT PAY**.

Steps

1. Open your ACH template and review the list of recipients.
2. Enter the **Amount** for each recipient you want to pay.
3. For every recipient you are not paying this time, set the item to **DO NOT PAY**. Do not leave it at $0.00.
4. **If most of your file is $0.00:** set the entire file to **DO NOT PAY** first, then select only the recipients you want to pay and enter their amounts. This is faster than marking each $0.00 item one at a time.
5. Before you submit, scan the file to confirm no unintended $0.00 items remain.
6. Select **Approve** at the bottom right. If another user must approve the payment, select **Draft** instead.

Quick Tips

$0.00 = Prenote
A $0.00 item left in a templated payment is sent as a prenote.

Amounts Only Isn’t Enough
Entering dollar amounts does not stop the $0.00 items from being sent.

DO NOT PAY
Use it for any recipient you are not paying or sending a prenote to.

Mostly $0.00 File
Set the whole file to DO NOT PAY, then select the items you want to pay.

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