

Templates and Schedules

Table of Contents

Origination Cutoff Times	1
Templates	2
Creating a Template	2
Adding a Schedule to a Template	6
Processing on Non-Business Days	8
Submit the Template for Approval	9
Editing Templates	10

Premier PayLOGICS offers the functionality to create templates and the ability to add schedules to templates for automatic recurring originations.

Templates without an added schedule are useful if your credit union has recurring originations where the header and batch information are the same. Templates work well when you are either uploading files using the Excel import sheet or if you manually update any of the payments before sending out the file (therefore, you do not want to add an automatic schedule).

Templates without schedules will not be automatically processed because they are not tied to a schedule. Originating transactions that are in a template is completed by creating ACH transactions using a template. Using the template to originate transactions is described in the [Create ACH Transactions](#) procedures.

Origination Cutoff Times

Window	Cutoff Time	Same Day Origination Settlement	Future Dated Origination Settlement
Morning	9:30 am ET	Same day settlement by 1:00 pm ET	Next Day Settlement by 8:30 am ET
Noon	1:30 pm ET	Same day settlement by 5:00 pm ET	Next Day Settlement by 8:30 am ET
Afternoon	3:30 pm ET	Same day settlement by 6:00 pm ET	Next Day Settlement by 8:30 am ET
Evening	7:00 pm ET	Next day settlement by 8:30 am ET	Next Day Settlement by 8:30 am ET

ACH Services – Origination

Templates

Credit unions can use the template functionality for recurring transactions.

Templates can be created with or without a schedule.

All templates require a second approval by a user other than the user that created the template.

Templates created with a schedule will be processed on the next effective date established within the schedule.

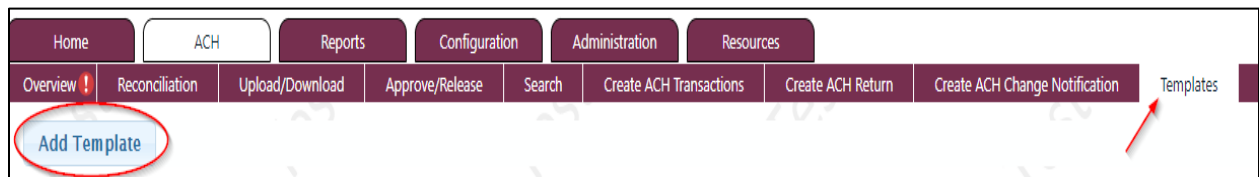
Templates created without a schedule can be used to create regular files where the transactions are not consistently the same and require edits, or if the user is importing a spreadsheet on a regular basis for the same reason. The template will retain the batch information, so it does not need to be recreated each time.

Creating a Template

When creating a template without an attached schedule, the transactions will **not** be processed until the template is used to create the ACH transactions. Using the template to originate transactions is described in the [Create ACH Transactions](#) procedures.

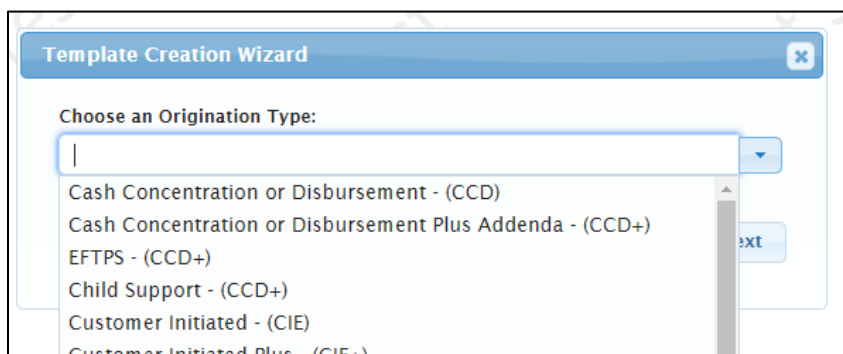
The following steps will walk you through creating the template.

- Select the *ACH* tab.
- Select *Templates*.



- Click *Add Template*.

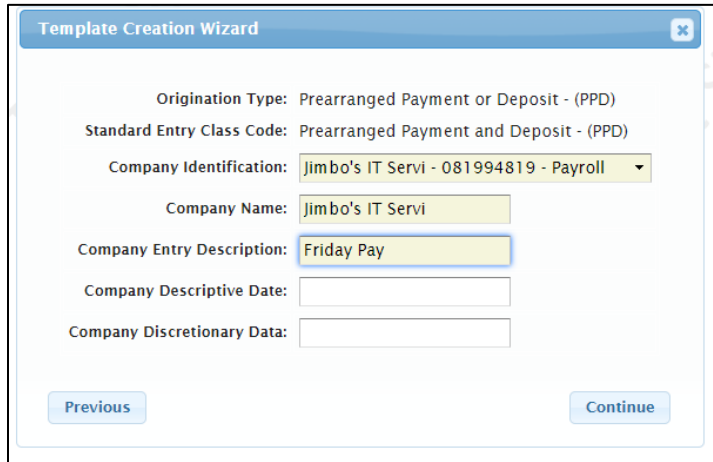
The *Template Creation Wizard* will be displayed.



ACH Services – Origination

- Select the SEC code from the *Origination Type* drop-down list.
- Select the *Next* button.

All fields shaded in yellow are required fields.



The screenshot shows a 'Template Creation Wizard' window with the following fields and values:

- Origination Type: Prearranged Payment or Deposit - (PPD)
- Standard Entry Class Code: Prearranged Payment and Deposit - (PPD)
- Company Identification: Jimbo's IT Servi - 081994819 - Payroll (dropdown menu)
- Company Name: Jimbo's IT Servi (text field, shaded yellow)
- Company Entry Description: Friday Pay (text field, shaded yellow)
- Company Descriptive Date: (empty text field)
- Company Discretionary Data: (empty text field)

At the bottom of the form are two buttons: 'Previous' and 'Continue'.

- *Company Identification* – Select from the drop-down list of available company IDs. Information on adding company IDs is described in the [ACH Credit Risk](#) procedures.
- *Company Name* will populate based on the company ID selection.
- *Company Entry Description* – Add a description.
- *Company Descriptive Date* – Optional.
- *Company Discretionary Data* – Optional.
- Select the *Continue* button.

The *Template Information* page will be displayed.

1. Enter a name for the template – required.
2. Enter a description for the template – optional.
3. Enter a maximum amount for the template – optional,
NOTE: The maximum amount combines all debits + all credits. Leave this field blank if you chose not to set a maximum amount for the template.

The user now has the option to either add entries by selecting the *Add Entry* button or the template can be submitted for approval by selecting *Submit Template for Approval*.

Use case when not adding entries to a template: A user may want to create a template that will be used to import transactions from a spreadsheet for origination. In this case, the user would not add individual entries on the template. Importing a spreadsheet is described in the [Create ACH Transactions](#) procedures.

ACH Services – Origination

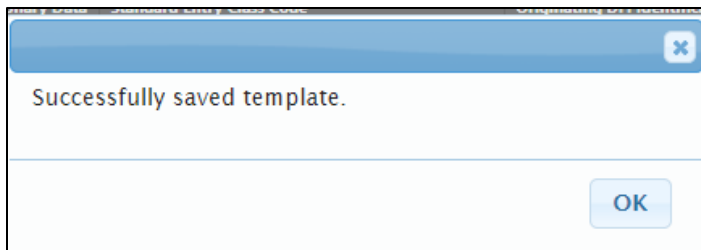
Save Template Submit Template for Approval Cancel Add Entry

TEMPLATE INFORMATION

Name	Description
Jimbo's IT Accts Payable	Monthly AP

Other options include:

- *Cancel Template*, which deletes the template.
- *Save Template* to finish completing later. Select *Save Template* to retain template information in a draft status. Informational message will display.



To locate saved templates, select the *ACH* tab, then *Templates*.

Change *Status* to *Draft* and click *Search*.

Templates in a *Draft* status are only viewable by the user that created them.

Home ACH Reports Configuration Administration Resources

Overview Reconciliation Upload/Download Approve/Release Search Create ACH Transactions Create ACH Return Create ACH Change Notification Templates Reporting

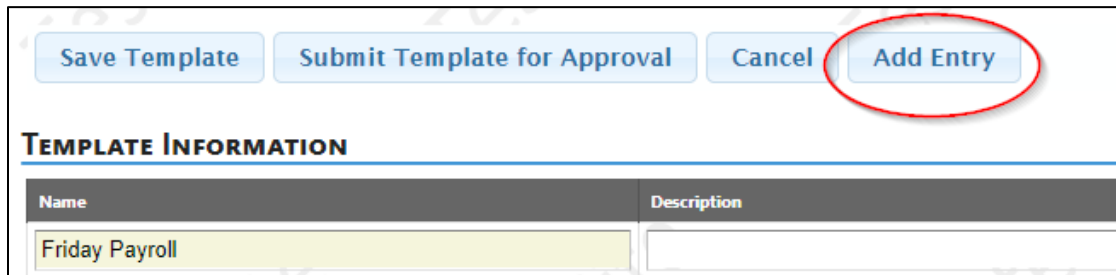
Add Template

Search By: Search Criteria: Status: Draft Search

Schedule/Template	Auto Approve/Release	Template Name	Template Description	Active Date	Last Run Date	Next Run Date	Next Effective Entry Date	SEC Code	Company Name	Company Identification
N/A		Friday Payroll		01/01/0001				PPD	First	

To add transactions to a template, select the *Add Entry* button.

ACH Services – Origination



The screenshot shows a web interface with four buttons at the top: 'Save Template', 'Submit Template for Approval', 'Cancel', and 'Add Entry'. The 'Add Entry' button is circled in red. Below the buttons is a section titled 'TEMPLATE INFORMATION' with a table containing two columns: 'Name' and 'Description'. The 'Name' field contains the text 'Friday Payroll'.

The screen will display a section for *Entries*.



The screenshot shows a table titled 'ENTRIES'. The table has several columns: 'Actions', 'Individual Name', 'Individual Identification Number', 'Receiving DFI Identification', 'DFI Account Number', 'Account Type', 'Credit/Debit', 'Transaction Code', and 'Amount'. Red arrows point to the 'Individual Name', 'Receiving DFI Identification', 'DFI Account Number', 'Account Type', 'Credit/Debit', and 'Amount' columns, which are highlighted in yellow. Red circles with numbers 1 through 6 are placed above each of these columns.

Required fields are indicated in yellow:

1. Enter account holder name.
2. Enter the Receiving Depository Financial Institution's (RDFI) routing number, the system will validate the routing number.
3. Enter the account number at the DFI.
4. Select the account type from the drop-down box.
5. Select *Debit* or *Credit* from the drop-down box.
6. Enter amount (leave blank if sending prenote).

Optional Fields:

- Individual Identification Number – Helps you identify the member/transaction (i.e., account number).
- Prenotification – Select this box if the credit union would like to transmit a \$0.00 transaction to the receiving institution. Prenotes should be sent at least three days prior to a live transaction.

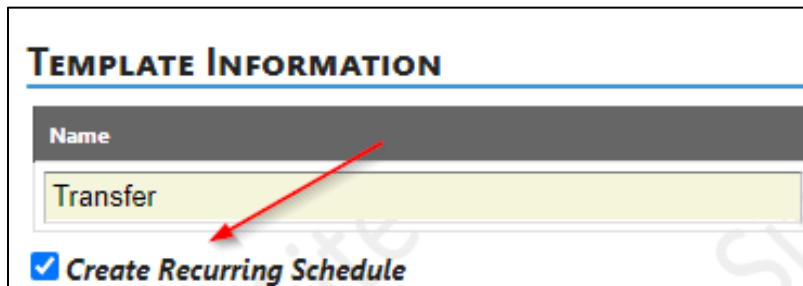
To add additional entries, select the *Add Entry* button at the top of the page.

- **Individual Offset** – If the payment requires an individual offsetting entry per transaction, click the *Add Entry* button to add the offset information.
- **Batch Offset** – To create a batch offset for multiple transactions, all entries should be added to the screen and then one final entry should be added with the offset information and the total dollar amount of all listed transactions.

Once all entries are added, the user can submit the template for approval or *Create a Recurring Schedule*. See the section about approving templates later in the document.

Adding a Schedule to a Template

To add a schedule for recurring payments, check the *Create Recurring Schedule* box.



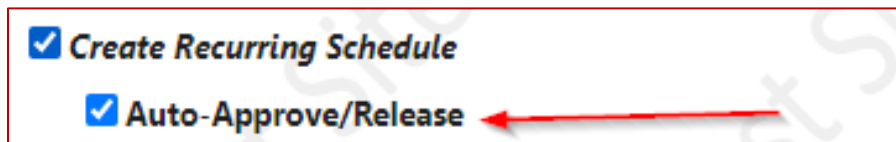
TEMPLATE INFORMATION

Name
Transfer

Create Recurring Schedule

The schedule section will expand.

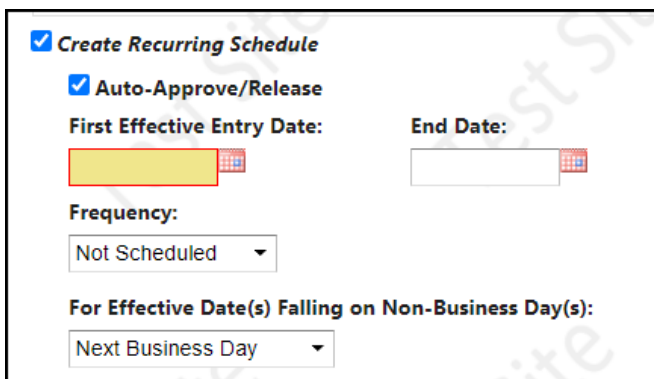
IMPORTANT: If you want the scheduled templates to automatically be processed, select the *Auto-Approve/Release* box.



Create Recurring Schedule

Auto-Approve/Release

If the *Auto-Approve/Release* box is not checked a user will have to approve and release the transactions manually on the day before the effective date.



Create Recurring Schedule

Auto-Approve/Release

First Effective Entry Date: **End Date:**

Frequency:
Not Scheduled

For Effective Date(s) Falling on Non-Business Day(s):
Next Business Day

- Enter the *First Effective Entry Date*.

Note: The first Effective Entry Date must be postdated at least two business days. If you are creating the schedule on Monday the 1st, the earliest effective date must be Wednesday the 3rd.

- Optional – If all transactions within the template have the same end date, populate the *End Date* field with the last *Effective Entry Date*, otherwise leave blank.

Select Frequency

NOTE: The first *Effective Entry Date* needs to match the selected *Frequency*.

Example: If the *First Effective Entry Date* is set to 10/1/18 (Monday) but the frequency is set to be a *Weekly Tuesday Effective Entry Date*, the user will receive the following error: '*First Effective Entry Date*' does not match the selected '*Frequency*' day.

Weekly – This allows the user to select the day of the week (Sunday through Saturday) and the weekly frequency. The default frequency for weekly is every 1 week.

Frequency:						
Weekly						
Every	1	week(s) on:				
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

This template example will automatically create transactions to be effective every Friday.

Weekly frequency options, circled above, are 1 through 12.

Example: If the user selects every 2 weeks, then the template will create the transactions every other week. If 4 is selected, then the template will create the transactions every fourth week, etc.

Monthly – This allows the user to select the day of the month (1 through 31) and the monthly frequency. The default frequency for monthly is every 1 month.

Frequency:						
Monthly						
Every	1	month(s) on:				
1	2	3	4	5	6	7
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8	9	10	11	12	13	14
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15	16	17	18	19	20	21
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22	23	24	25	26	27	28
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
29	30	31				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

ACH Services – Origination

This template will automatically create transactions to be effective the 15th of every month.

Monthly frequency options, circled above, are 1 through 12.

Example: If the user selects every 2 months, then the template will create transactions every other month. If 12 is selected, the template will create transactions once a year. Quarterly payments should be set up as every 3 months.

NOTE: For 29, 30, and 31 – If these dates do not exist for the month, the effective entry date will default to the last day of the month.

Monthly schedules can also be set for multiple times each month.

Frequency:
Monthly

Every 1 month(s) on:

1	2	3	4	5	6	7
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8	9	10	11	12	13	14
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15	16	17	18	19	20	21
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22	23	24	25	26	27	28
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
29	30	31				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

This template will automatically create transactions to be effective on the 1st and 15th of every month.

End of Month – The template will create with an *Effective Entry Date* equal to the last day of the month.

Frequency:
End of Month

Processing on Non-Business Days

Select one of the following options from the *For Effective Date(s) Falling on Non-Business Day(s)* drop-down list:

ACH Services – Origination



Next Business Day – If the selected *Effective Entry Date* ends up falling on a non-business day, the template will create with the *Effective Entry Date* equaling the next business day.

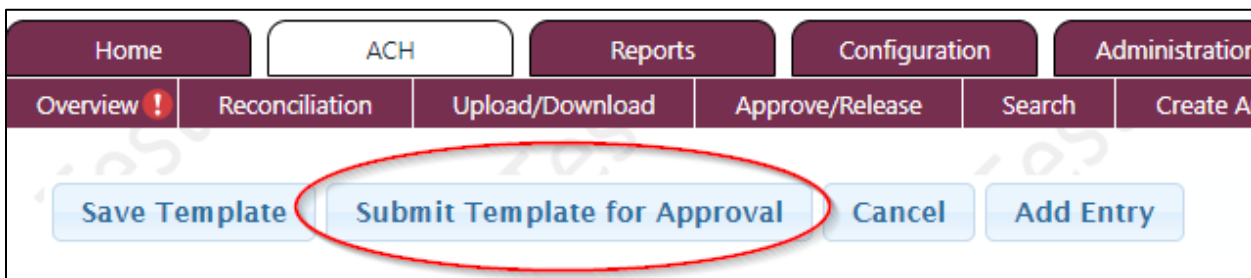
Example: The template should generate with an *Effective Entry Date* of the 15th. The 15th is a Saturday, so assuming the following Monday is not a holiday, then the template will generate with an *Effective Entry Date* of Monday the 17th.

Previous Business Day – If the selected *Effective Entry Date* ends up falling on a non-business day, the template will create with the *Effective Entry Date* equaling the immediately preceding business day.

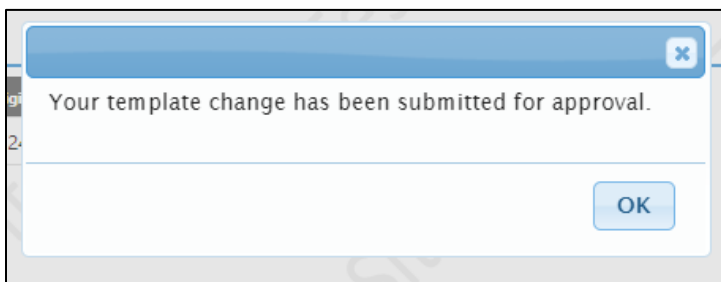
Example: The template should generate with an *Effective Entry Date* of the 4th. The 4th is a holiday that falls on a Tuesday, so the template will generate with an *Effective Entry Date* of Monday the 3rd.

Submit the Template for Approval

When the template and the schedule are complete, the template must be second-approved by a separate user that did not create the template.



The system will respond with a message noting the template has been submitted for approval.



ACH Services – Origination

Editing Templates

Users with the proper entitlements can edit existing templates.

When making edits to templates be aware of the *Next Run Date* of the template.

Scheduled templates will be released on the business day before the *Next Effective Entry Date*, which is listed as the *Next Run Date*. Templates with only credit transactions will be processed two business days before the Next Effective Entry Date.

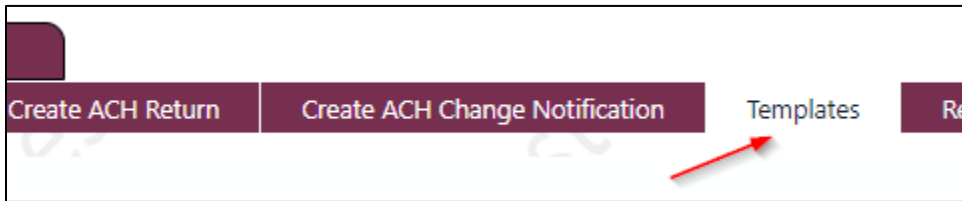
Template Description	Active Date	Last Run Date	Next Run Date	Next Effective Entry Date
Test 2	01/29/2021	2/26/2021	3/5/2021	3/8/2021

NOTE: Updates and changes to scheduled templates must be completed by the end of business prior to the *Next Run Date*.

Template Description	Active Date	Last Run Date	Next Run Date
Test 2	01/29/2021	2/26/2021	3/5/2021
Payments	02/02/2021		

Example: The template above should be edited prior to 3/5/2021.

To edit an existing template, go to the *ACH* tab and then select the *Templates* tab.



The list of approved templates will be displayed.

Search By:		Search Criteria:		Status:	
Template Name				Active	Search
Scheduled Template	Auto Approve/Release	Template Name	Template Description	Active Date	
Yes	No	Another Test	Test 2	01/29/2021	
No		Daily P2 P	Payments	03/03/2021	
No		Deb Test	Testing Ownership	02/02/2021	
Yes	Yes	Deb Test2	Monthly Loan Payments	02/01/2021	
Yes	Yes	Derived to Template	test	02/01/2021	

Click on the line with the template that needs to be edited.

The template page will be displayed.

ACH Services – Origination

Edit Template Delete Template Return to ACH Templates

TEMPLATE INFORMATION

Name	Description	Amount Limit	Last Run Date	Next Run Date	Next Effective Entry Date
Another Test	Test 2		03/05/2021	03/12/2021	03/15/2021

Create Recurring Schedule

Auto-Approve/Release

First Effective Entry Date: **End Date:**

- *Edit Template* – Allows editing of the existing template.
- *Delete Template* – Deletes the entire template.
- *Return to ACH Templates* – Takes the user back to the list of templates.

When *Edit Template* is selected, the *Template Creation Wizard* will be displayed, showing the current information. The user can edit these fields and/or hit *Continue*.

Template Creation Wizard

Origination Type: Prearranged Payment or Deposit - (PPD)
Standard Entry Class Code: Prearranged Payment and Deposit - (PPD)
Company Identification:
Company Name:
Company Entry Description:
Company Descriptive Date:
Company Discretionary Data:

The *Template Information* page will then be displayed where the user can make changes to the schedule, delete the template, and add or delete entries to the template.

Save Template Submit Template for Approval Delete Template Cancel Add Entry

ACH Services – Origination

TEMPLATE INFORMATION

Name	Description	Amount Limit	Last Run Date	Next Run Date	Next Effective Entry Date
Another Test	Test 2		03/05/2021	03/12/2021	03/15/2021

Create Recurring Schedule

Auto-Approve/Release

First Effective Entry Date: 02/01/2021 End Date:

Frequency: Weekly

Every 1 week(s) on:

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

For Effective Date(s) Falling on Non-Business Day(s):
Next Business Day

The entries are also displayed to make changes or delete a transaction(s).

ENTRIES

Search For:

Actions	Individual Name	Individual Identification Number	Receiving DFI Identification	DFI Account Number	Account Type	Credit/Debit	Transaction Code	Amount	Release Hold Date
1 <input type="checkbox"/> Prenotification? Delete	deb	123	221381715	12345	Checking Account	Credit	22 - Checking Credit, Deposit	\$500.00	<input type="text"/>
2 <input type="checkbox"/> Prenotification? Delete	Alloya Corporate FCU	321	271987635	54321	Savings Account	Debit	37 - Savings Debit, Payment	\$500.00	<input type="text"/>

Once all edits are complete, the template must be approved by a second user that did not make the edits.

Home ACH Reports Configuration Administration Resources

Overview Reconciliation Upload/Download Approve/Release Search Create ACH Transactions

If the template is not approved before the *Next Run Date*, the changes made to the template will not be reflected. The template will be released as scheduled but not with the deletions/edits.

For example, if you deleted an entry on the template, but it did not get approved in time, the transaction that was supposed to be deleted will be processed.

See the [ACH Approve, Release and Unrelease](#) procedures for the approval process.