PC Execubanc® Internet
Banking for Businesses

Creating ACH Templates

ACH Services

Automated Clearing House (ACH) services allow you to electronically pay employees wages for payroll or pay vendor invoices. You can also collect payments such as fees, dues, or donations. ACH streamlines your payment process and eliminates the costs associated with check processing. You choose between several methods of origination that best meets your company’s accounting needs. ACH expedites payments, improves your cash flow, and benefits your employees and vendors.

An ACH (Automated Clearing House) transfer template captures essential information for the electronic transaction, including:

- The recipient type: business (CCD) or individual (PPD).
- The specific FNB account involved in the transaction.
- A unique template name for easy identification.
- Direction of the funds: whether they are being sent to or received from another bank.

ACH transfer templates enhance accuracy and efficiency. By setting up a template initially, subsequent transactions can be executed swiftly without the risk of incorrectly entering details like account numbers and routing numbers.

Getting Started

Log onto the First National Bank Website: **www.firstnationalbanks.com**

Select the Iowa.Illinois.Minnesota.South Dakota Region from the bottom of the page.

FIRST NATIONAL BANK

IOWA . ILLINOIS
MINNESOTA . SOUTH DAKOTA

Select the Internet Banking Log On. Internet Banking Log On

Select Business.

Log in using your provided credentials.

Select Payments & Transfers from the banner.

Home | Accounts | Payments & Transfers

Select ACH and the Templates.

Activity | Templates | File import templates | Incoming

Some tips for creating templates:

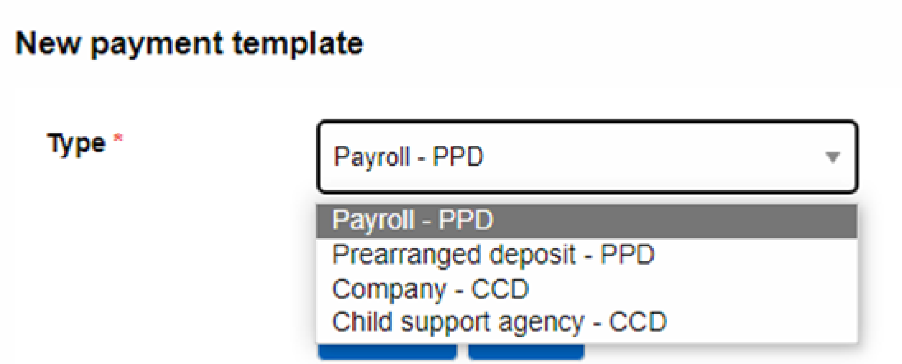
- +New Payments template – – used to send payments such as payroll.
- +New Collections template – – used to collect items such as Gym fees, water bills, you must have a signed authorization on file.
- When sending files all transactions in the file must have the same SEC code they cannot be co-mingled. The SEC code is determined by the type of account being debited/credited.
    - PPD – if affecting a consumer account.
    - CCD – if affecting a business account.

Select the type of template you would like to create.

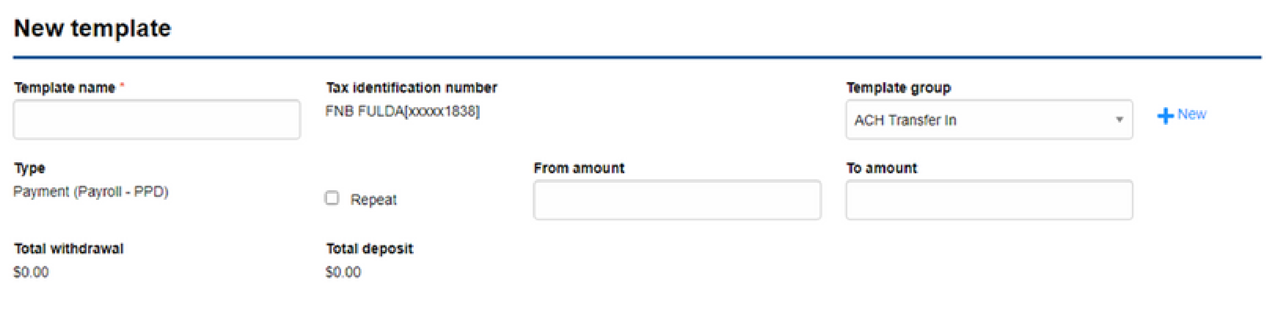
+ New payment template   + New collection template   Edit template group   Help

Creating a Template

Select the Type of Template.

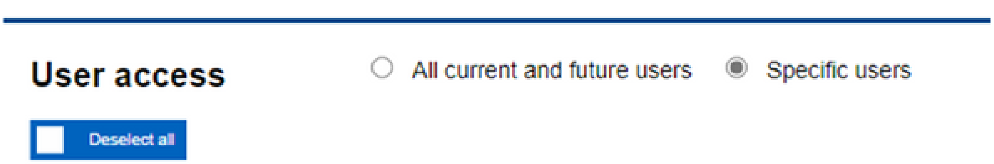


Enter in the **Template name** – What you want to name the template.
Select the **Template Group**.
Enter in the .01 as the **From amount**.
Enter in your **To amount**. (Max you would be transferring.)

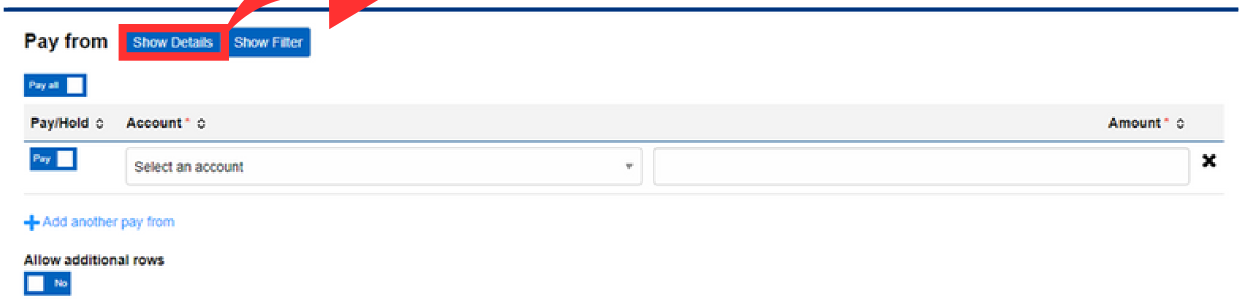


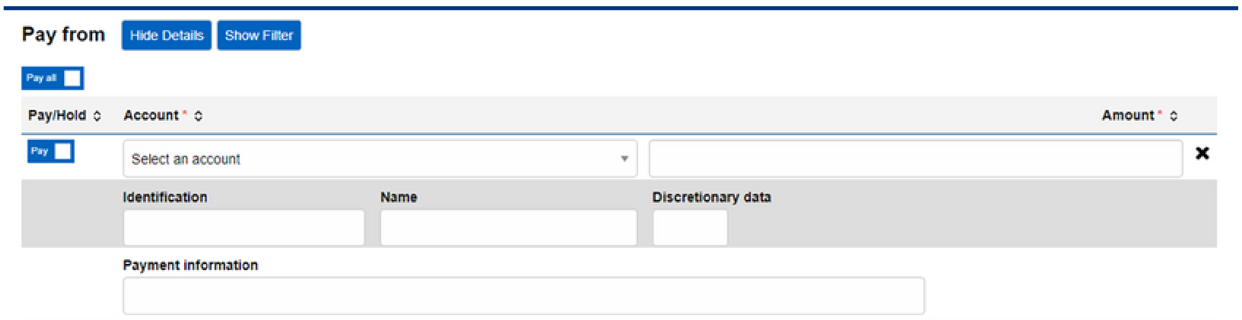
Select the users that you would like to have access to this template.

You can select all current or select Specific users and then select their name from a list provided below.



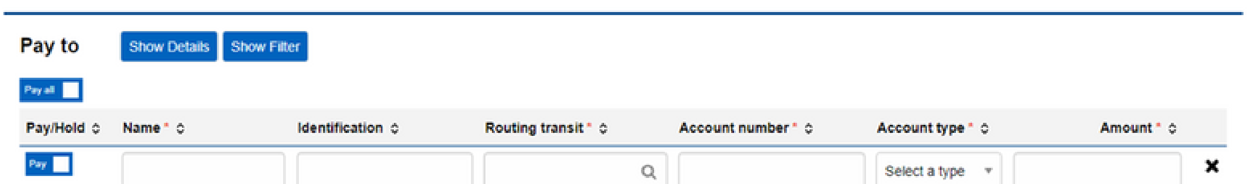
Select Show Details to Expand Entry Area.





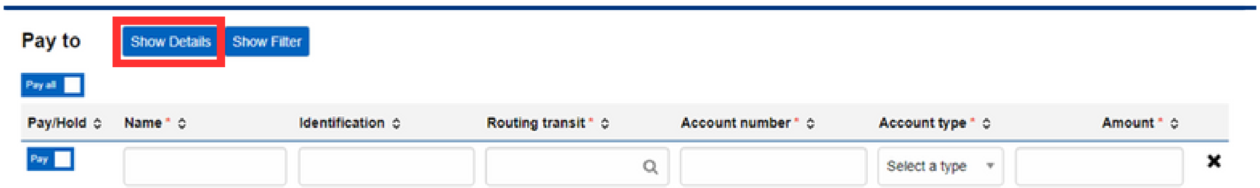
- Select the account that the payment will be coming from.
- Enter Payment Information (Information entered will show up in your account.)

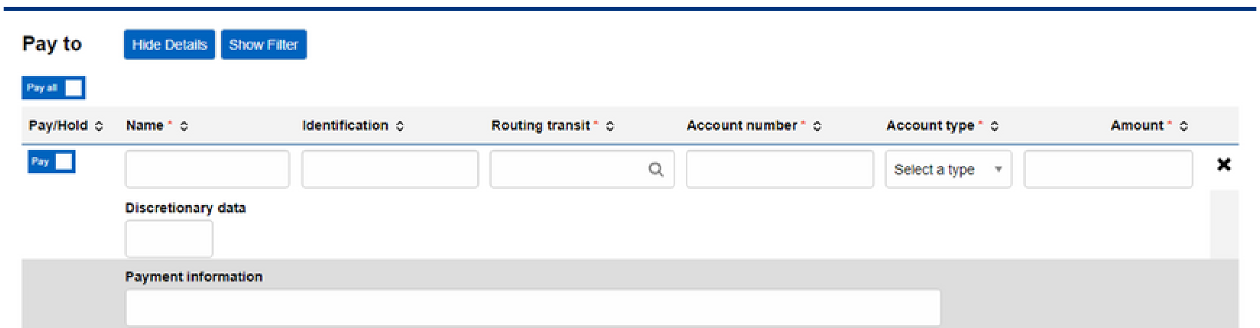
Enter in the Payee Information



- **Name** - Who you are paying.
- **Identification** – leave blank.
- **Routing transit** – The routing number the funds will be going to.
- **Account Number** – The account Number the funds are going to.
- **Account Type** – The type of account the funds are going to. (ie: checking, savings, loan, etc)
- **Amount** – $.01

Click **Show Details** and add a description of the payment being made. This description will appear on the payee's deposit.





*You can click the Add another pay to if you are in need of more lines.

Select Save to save your template.

When the template is prepared, you can choose if you want to pay all or choose which lines to send.

Pay all in template

Pay that line

Omit this line from template this time