

Building an ACH Template & Making a Collection

MYFW Digital Business Banking Platform Guide

This guide outlines how to build an ACH template for collecting payments on the business banking platform. Log onto myfw.com to sign into the digital business banking platform and follow the steps outlined in this guide.

Cut-off Times

Approvals must be submitted prior to the following cut-off time. All times referenced are in Mountain Time.

- ACH Payment Next-day Settlement: **3:30 PM**
- ACH Payment Same-day Settlement: **11:00 AM**

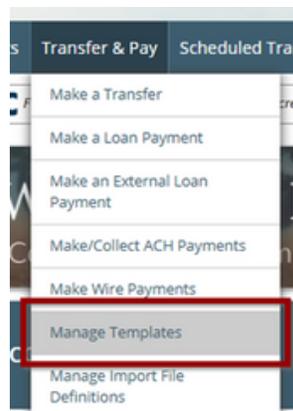
Limits

Maintain ongoing awareness of your limits. These are displayed not only on the dashboard upon signing in, but also on every ACH-related page you access. For further limit changes, contact your Private Banker.

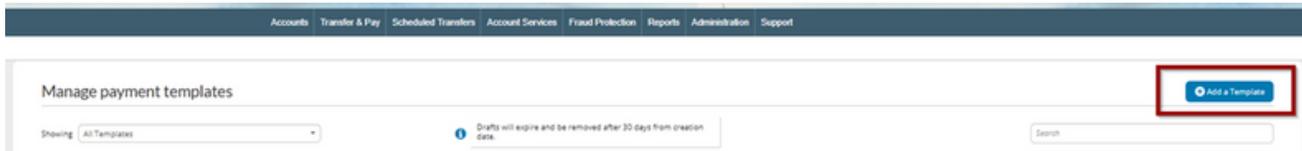
Building an ACH Template

Access the business online banking platform and proceed with the following steps:

Go to **Transfer & Pay** and click on **Manage Template**.



Click on **Add Template**.



Enter the template details

1. **Name:** Enter a template name
2. **Funding account:** Choose the account for withdrawal.
3. **Template Type:** You will select one of the following options – for collecting payments, select ‘**Collect a payment**’.
 - The ACH Company ID is automatically populated.

4. **Template Description** (10 characters): Examples: payroll, bonus, vendor pay.

5. **How would you like to settle these payments?**

- Batch offset – One settlement entry
 - All the transactions in the batch are netted together, and a single credit entry will be posted to the account.
- Item offset – Per item settlement entry
 - Each ACH transaction has its own corresponding offset posted to the account thus creating a separate credit for each item in the file.

Template Description

Payroll **4**

How would you like to settle these payments?

Batch offset - one settlement entry **5** Item offset - per item settlement entry

Recipient Details

- Click on **Add a recipient** and follow the steps listed in the 'Make a one-time ACH Collection - Add a recipient page.

Recipient Details

Complete the template by adding recipients.

[Add a recipient](#) [Create prenote](#)

Save Template

- You will be presented with three options: Save Template, Cancel, and Save as Draft.
- **NOTE:** Do not forget to approve the template!

Collect ACH Payment via Template

Access the business online banking platform and proceed with the following steps:

Go to **Transfer & Pay** and click on **Make/Collect ACH Payments**.

Transfer & Pay

- Make a Transfer
- Make a Loan Payment
- Make an External Loan Payment
- Make/Collect ACH Payments**
- Make Wire Payments
- Manage Templates
- Manage Import File Definitions

Payments

1. **What do you want to do?**, click on Collect payments.
2. **How do you want to pay?**, select Use a Template.
3. Click the dropdown in the **Enter a template name** field.
 - Select one from the list of templates, start typing to see matches, or add a new template.
 - **Note:** ACH templates and wire templates are co-mingled here.

The screenshot shows the 'Payments' interface. The first section, 'What do you want to do?', has three radio buttons: 'Make payments', 'Collect payments' (selected, marked with a red circle 1), and 'Upload pass through file'. Below this is a blue information bar: 'Collecting money requires pre-authorization from the payer. Make sure'. The second section, 'How do you want to collect money?', features a dropdown menu with 'Use a Template' (marked with a red circle 2). Below the dropdown is a search field 'Enter a template name' with a dropdown arrow. A list of suggestions is shown, with 'Test move it Collection' (marked with a red circle 3) highlighted in blue. At the bottom of the suggestions is a '+ Add a Template' link.

Collect payments page: before continuing, there is an option to Edit the template by clicking on the Edit Template link – if changes are made you will need to reapprove the updated template.

4. **Dollar amount:** You may edit the dollar amount if needed.
 - **Hold** - templates that have more than one recipient can utilize this feature. This template allows you to select recipients from whom you do not wish to collect.
 - **Addenda record** (optional) - additional information field
5. **Deliver On:** The platform will automatically default to the next available day.
 - **Frequency** - customize the frequency from one time to repeatable payments.
 - **Want to get there faster?** - We offer Same Day option for an additional fee.
 - **You can schedule the request up to 6 weeks.**
6. Click Continue to review.
 - Click on 'Collect' to finalize the payment or 'Go back' to make any updates.

Payments

Collect payments

Test move it Collection [Edit Template](#)

Funding account: Checking *0001
Current \$7.13
Available \$7.13

Template type: Commercial (CCD)

1	Jamie Tester Checking *4867	\$2.13
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Hold

Addenda record
Enter an addenda record (optional)
80 characters left

Deliver On: 09/12/2025 | Frequency: [One Time](#)

Want it to get there faster? Collect a Same Day ACH payment. (\$0.25 fee applies)

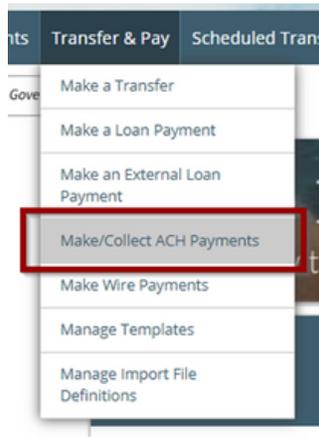
Collecting from 1 customer
Fees: \$0.00
Total: \$2.13

[Continue to review](#) [Cancel](#)

Uploading an ACH Pass Through File (ACH Uploads)

Access the business online banking platform and proceed with the following steps:

Go to **Transfer & Pay** and click on **Make/Collect ACH Payments**.



Payments

1. Under **“What do you want to do?”**, click on **“Upload pass through file”**
2. Under **“How do you want to pay?”** click on the dropdown menu and select the funding account.
3. Click **‘Browse’** and select the NACHA file you want to send out.
 - Check box next to **‘This is an unbalanced file’** **IF** your NACHA file does not contain your First Western Trust account number.
4. Click **Upload**.

Payments

What do you want to do?

Make payments
 Collect payments
 Upload pass through file **1**

How do you want to pay?

Funding account **2**

Commercial Checking ****0001 Current \$7.11 Available \$7.11

Select an ACH pass-through file **3**

No file selected.

This is an unbalanced file.

4

Approving ACH Transactions

- To approve an ACH collection, or pass-through file payment:
 - Select the **Accounts** tab from the navigation bar.
 - The **My Approvals** widget is located on righthand side of the dashboard.
 - The following options are available for approval: payments, templates, and users.
 - You may also view all approval requests at once.

The screenshot shows the First Western Trust dashboard. At the top, a navigation bar includes 'Accounts', 'Transfer & Pay', 'Scheduled Transfers', 'Account Services', 'Fraud Protection', 'Reports', 'Administration', and 'Support'. The 'Accounts' tab is highlighted with a red box. Below the navigation bar is a banner with the text 'We're Here For You' and 'Connect with our team'. The main content area is divided into two sections. On the left, the 'Accounts' section shows a 'Tax ID' of 'Test Client Trust' and a 'DEPOSIT ACCOUNTS' balance of '\$0.10'. On the right, the 'My Approvals' widget is highlighted with a red box. It features a drop-down menu currently set to 'All requests', with a list of options: 'All requests', 'All payments', 'All templates', and 'All users'. The word 'requests' is displayed below the list.

- Click on the drop-down menu and select **All Payments**.
- Clicking on the title of the payment will provide additional information about the transaction.
- Click **Approve** or **Decline**.

[First Western Trust Example](#)

Collecting _____ \$1.00

Deliver on _____ 02/06/2025

Type _____ Commercial (CCD)

0 of 2 received

- **Verification Required** – **Note:** Do NOT close the security window while responding to the call or text message. It will cancel the verification process.
 - You will be presented with the follow options to receive
 - **Call me:** initiates a phone call; the user answers and presses 1 (one) on the phone.
 - **Text me:** initiates a text with a security code; the user texts the code back.
 - **VIP:** Use your token to approve.

Is this really you? ×

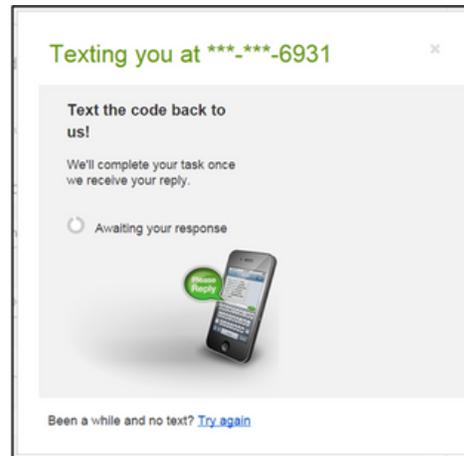
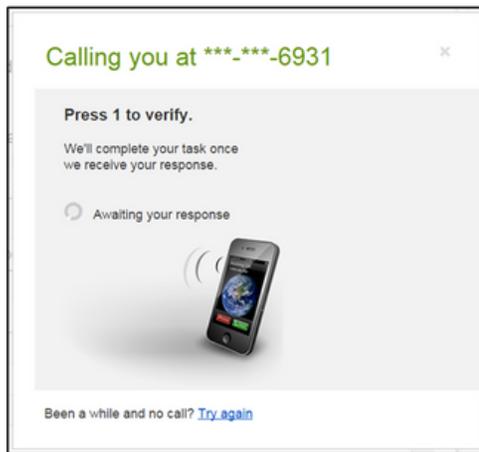
For your protection, the action you are trying to perform requires that we verify your identity

--6931

Use a security device

VIP Token

Note: Do NOT close this window while responding to the call or text since it would cancel the process. The window automatically closes when authentication is satisfied.



Questions?

Visit myfw.com/digital-banking/ or contact your Private Banker for additional information.