



Managing Templates & Recurring Payments Quick Reference

Templates are available for ACH, Wires, Internal Transfers, Recurring Payments, and Bill Pay.

- Templates can save you time when you regularly complete money movement tasks by providing a preset format that defines specific elements of transactions.
- Since templates function similarly for different services, you can use this process to assist you with Money Movement templates. This Quick Reference will show you how to use ACH templates.

Money Movement > ACH > Make Payment tab

To make your own template, click on the **Create a template** link.

The screenshot shows the UMPQUA Bank Business Online Banking interface. The top navigation bar includes 'Welcome', 'Reports', 'Money Movement', 'Account Services', and 'Administration'. The user is logged in as 'Hi, Katie' with a 'SignOff' option and a 'Last Login' of 'Nov 3, 2022, 3:21:45 PM ET'. The 'Business Online Banking' header includes 'Approvals' and 'Exceptions' links. The main content area is titled 'ACH' and has a 'View your ACH limits' link. Below this is a navigation bar with 'Make Payment', 'Collect Money', 'History', 'Upload Transactions', 'File Status', and 'Uploaded Files'. The 'Make Payment' tab is active, showing 'Make ACH Payment / Manage Templates'. There are four links: 'Send money without a template', 'Complete unsubmitted requests', 'Create a template' (highlighted with a red box and an arrow), and 'Maintain file import definitions'. Below this is the 'Available Templates' section with a dropdown menu set to 'All Services'. The table below has the following data:

Template Name ↑	Request Type	Debit Account	Company Name/ID
<input type="radio"/> Bi-Weekly Payroll	PPD Payment	*0120 - Training Account 2	Training ID/1911111111
<input type="radio"/> Vendor Payments	CCD Payment	*0120 - Training Account 2	Training ID/1911111111

Below the table is a 'Continue' button, which is highlighted with a red box and an arrow pointing to it from the 'Bi-Weekly Payroll' radio button.

To view the details of a template, click the template name.

To use an existing template, click the circle to the left of the template name, then click Continue.



Templates can be modified at any time. Use the icons on the **Template Details** screen to edit, copy, or delete templates.

UMPQUA BANK | Welcome | Reports | Money Movement | Account Services | Administration | Hi, Katie | SignOff | Last Login: Nov 3, 2022, 3:21:45 PM ET

Business Online Banking | Approvals | Exceptions

Make Payment | Collect Money | History | Upload Transactions | File Status | Uploaded Files

Back | Template Details | Use this Template

Template Information [Edit] [Copy] [Delete]

Template Name: Bi-Weekly Payroll
 Request Type: PPD Payment
 Company Name/ID: Training ID / 1911111111
 Template Description: Payroll
 Debit Account: Training Account 2 - *0120
 Maximum Transfer Amount: \$3,500.00

Credit / Destination Accounts

ABA/TRC	Account	Account Type	Name	Detail ID	Default Amount
123205054	*0089	Checking			\$1,500.00
123205054	*4321	Checking			\$633.00
123205054	*6789	Checking			\$750.00
123205054	*6789	Checking			\$890.00
123205054	*4456	Checking			\$575.00
Total:					\$4,348.00

Got Questions? We can help +

- To edit a template, click the edit icon. Click Save Changes to save the template.
- When you modify or create a template, and dual authorization is set up, the template must be approved before you can use it.

UMPQUA BANK | Welcome | Reports | Money Movement | Account Services | Administration | Hi, Katie | SignOff | Last Login: Nov 3, 2022, 3:21:45 PM ET

Business Online Banking | Approvals | Exceptions

ACH | View your ACH limits

Make Payment | Collect Money | History | Upload Transactions | File Status | Uploaded Files

Make ACH Payment

Send money using an existing ACH template | Schedule a request with this template

Template Name: Bi-Weekly Payroll [Edit]
 Request Type: PPD Payment
 Company Name/ID: Training ID / 1911111111
 Template Description: Payroll
 Debit Account: Training Account 2 - *0120
 Maximum Transfer Amount: \$3,500.00 (Per detail account)

Effective Date: 11/04/2022

Control Amount (optional): 0
 (Maximum Value for the entire template)

Credit / Destination Accounts [Save as Draft]

These are the accounts which will receive the recorded amount when a payment request is transmitted. To save this request without submitting it for transmit, click "Save as draft".

The cut-off time for ACH is 5:00 p.m. PT on regular business days for same day submission to the Federal Reserve. Batches transmitted and approved after 5:00 p.m. PT are considered next day and may require adjusting the Effective date.

Set all amounts to: [Change]

Hold	ABA/TRC	Account	Account Type	Name	Detail ID	Amount
<input type="checkbox"/>	123205054	*0089	Checking			Amount \$1,500.00 USD
Additional Information (Optional)						
<input type="checkbox"/>	123205054	*4321	Checking			Amount \$633.00 USD
Additional Information (Optional)						
<input type="checkbox"/>	123205054	*6789	Checking			Amount \$750.00 USD
Additional Information (Optional)						
Total:						\$4,348.00
Variance amount:						(\$4,348.00)
(Difference between Control amount and Total.)						

[Continue] [Cancel]

Once you've selected a template to use, you can review the details at the top. Scroll down to review the **Credit/Destination Accounts** information. Click Continue to submit.



At the **Verify Payment** screen, you can review the ACH transaction information and Submit for Approval. Please note: If dual authorization is not set up, then click Transmit to proceed with approving the transaction.

ACH [View your ACH limits](#)

Verify Payment

Warning: This request requires approval by a different company user before it can be transmitted.

[Send money with a different template](#)

Template Information

Template Name: Bi-Weekly Payroll
 Request Type: PPD Payment
 Company Name/ID: Training ID / 1911111111
 Template Description: Payroll
 Debit Account: Training Account 2 - *0120
 Effective Date: 11/04/2022

Credit/Destination Accounts

The control amount is \$0.00 and the total amount is \$4,348.00. Held details and those with an amount of \$0.00 are not processed. To change the details, click the 'Edit this request' icon.

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
123205054	*0089	Checking			\$1,500.00
123205054	*4321	Checking			\$633.00
123205054	*6789	Checking			\$750.00
123205054	*6789	Checking			\$890.00
123205054	*4456	Checking			\$575.00
Total					\$4,348.00

Submit For Approval

[Got Questions? We can help](#)

On the **Payment Confirmation** screen, you can review all of the details and you will see a success message at the top.

ACH [View your ACH limits](#)

Payment Confirmation

Success: The PPD Payment request below has been added to the transmit queue successfully. To send requests for processing, go to ACH Transmit - Selection. All approvals must be received before the request will be transmitted.

[New Transaction](#)

Template Information

Template Name: Bi-Weekly Payroll
 Request Type: PPD Payment
 Company Name/ID: Training ID / 1911111111
 Template Description: Payroll
 Debit Account: Training Account 2 - *0120
 Effective Date: 11/04/2022
 Transmit Status: Pending Approval



To modify recurring ACH Payments, use the **Scheduled Requests** option under **Money Movement**.

The screenshot shows the UMPQUA Bank Business Online Banking interface. The top navigation bar includes 'Welcome', 'Reports', 'Money Movement', 'Account Services', and 'Administration'. The 'Money Movement' menu is expanded, with 'Scheduled Requests' highlighted. Below the navigation, there are sections for 'Transfers & Payments Approval', 'ACH Payments and Collections', 'Wires', 'Balance Snapshot', 'User Profiles Approval', and 'User Profiles'. The 'ACH Payments and Collections' table shows two entries for 'Training Account 2 - *0120' on 10/28/2022.

ACH Payments and Collections	From	To	Amount
Training Account 2 - *0120	10/28/2022		
Training Account 2 - *0120	10/28/2022		\$0.00

Click on the three dots to the right of the schedule and select **Edit schedule**.

The screenshot shows the 'Approvals' section of the UMPQUA Bank Business Online Banking interface. The 'Scheduled Requests' tab is active. Below the navigation, there is a section for 'Next Scheduled Requests' with a table of scheduled payments. A dropdown menu is open for the first row, showing 'View request' and 'Edit schedule' options.

Send On	Request Type	From	To	Amount	Currency	Frequency	Approval Status
11/04/2022	PPD Payment / Bi-Weekly Payroll	Training Account 2 - Checking - *0120	Multiple accounts	4,348.00	n/a	Weekly	0 of 1 received
11/09/2022	PPD Payment / Bi-Weekly Payroll	Training Account 2 - Checking - *0120	Multiple accounts	4,348.00	n/a	Weekly	0 of 1 received
11/09/2022	PPD Payment / Bi-Weekly Payroll	Training Account 2 - Checking - *0120	Multiple accounts	4,348.00	n/a	Weekly	0 of 1 received
11/09/2022	PPD Payment / Bi-Weekly Payroll	Training Account 2 - Checking - *0120	Multiple accounts	4,348.00	n/a	Weekly	0 of 1 received



Make your edits and select Continue.

[Make Payment](#) | [Collect Money](#) | [History](#) | [Upload Transactions](#) | [File Status](#) | [Uploaded Files](#)

Edit Payment Schedule

[New selection](#) | [Edit Template](#) | [Delete Schedule](#)

Template Name: Bi-Weekly Payroll
 Request Type: PPD Payment
 Debit Account: Training Account 2 - *0120
 Amount: \$4,348.00

Frequency: Weekly

Next Send On: 11/04/2022

End on

Continue indefinitely
 Continue until this date
 Continue for this many occurrences

Processing Options:

Use the next processing date if a scheduled request falls on a non-processing date.
 Use the previous processing date if a scheduled request falls on a non-processing date.

Continue

[Make Payment](#) | [Collect Money](#) | [History](#) | [Upload Transactions](#) | [File Status](#) | [Uploaded Files](#)

Verify Payment Schedule

[New selection](#)

Schedule Information

All requests governed by this schedule will be modified to include these changes, including the next scheduled request.

Template Name: Bi-Weekly Payroll
 Request Type: PPD Payment
 Debit Account: Training Account 2 - *0120
 Amount: \$4,348.00
 Frequency: Weekly
 Send First Transfer On: 11/04/2022
 End On: Continue indefinitely
 Processing Options: The next processing date if a scheduled request falls on a non-processing date.
 Next Effective Date: 11/07/2022

Submit schedule

Verify and Submit schedule.

Please note: If you Modify an ACH Template that is used for a Recurring Payment, you will need to Resubmit the Schedule.



To create a recurring payment **Bill Payment**:

- Click the dropdown arrow next to the Payee name.
- Select **Set up auto-pay** and complete the pop-up form.
- Select Save auto-pay options.
- Review the Confirmation screen and Close.

The screenshot shows the 'Make Payments' tab in a software interface. A table lists payees with columns for 'Pay To', 'Coming Due', 'Last Scheduled', '\$ Amount', and 'Deliver By'. The 'Sample Shredding Service' row is highlighted, and a context menu is open over it. The 'Set up auto-pay' option is selected and highlighted with a red box. An 'Auto-Pay Options' dialog box is open, showing settings for 'Sample Shredding Ser'. The dialog includes fields for 'Pay from', 'Memo', 'Amount', 'Frequency' (set to 'Monthly'), and 'Start on'. Under 'Continue payments', the 'Until I modify or cancel' option is selected. The 'Save auto-pay options' button is highlighted with a red box.

To manage a recurring payment **Bill Payment**:

- Use the dropdown arrow next to the Payee name and select the **Modify auto-pay option**.
- Make your edits to the pop-up form and save the changes.

The screenshot shows the 'Make Payments' tab. The table lists payees, and the 'Sample Office ...5555' row is highlighted. A context menu is open over it, and the 'Modify auto-pay' option is selected and highlighted with a red box. The 'Confirm all payments' button is visible at the bottom of the interface.