

# LAWRENCE BANK



## ACH ORIGATION USER GUIDE

### ADDING A NEW RECIPIENT-

- We recommend the first step in creating an ACH transaction is to create your list of recipients.
  - A recipient is the person or business to whom you need to transfer funds via ACH or Wire Transfer (or both).
  - You will need their contact and account information.
    - Have your recipient complete the ACH credit/debit authorization. The bank can provide a “sample” if needed.
- In the **Business Banking** tab, click **Recipients**.

The screenshot shows the Business Banking navigation menu with 'Business Banking' highlighted. Below the menu, the 'Business Banking' header is visible. Underneath, the 'PAYMENTS & TRANSFERS' section contains two tiles: 'ACH & Wire' and 'Recipients'. The 'Recipients' tile is highlighted with a yellow background and contains the text 'Create & manage recipients of commercial payments'.

- Click the **New Recipient** tile.
- Enter the Recipient’s details:
  - The Display Name is what will show in your recipient list.
  - The email address is optional – if an email address is entered and the “send email notifications” option is selected, the recipient will receive an email any time a transaction is submitted to their account.
  - Select the Account Type. (Are you sending to their Checking, Savings, or Loan account?)
  - Complete the required fields of information indicated with an asterisk.
- Save Recipient.

### IMPORTING RECIPIENTS-

- If you have a large number of recipients to establish, you have the option to import this information. Importing recipient information will reduce the amount of time it takes to establish your recipients versus manually keying in the information. The CSV file must contain the following columns:
  - Recipient name
  - Routing transit number

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- Account number
  - Account type
  - Amount
- The import uses the name and the order of the file to create recipients and amounts. You can include a recipient multiple times to create multiple payments. The payments can be to the same account or different accounts.
  - To import recipients and amounts to create a payment.
    - In the **Business Banking** tab, click on the **ACH & WIRE** tile.
    - In the Payments Hub, click on **New Payment** and select either ACH Collection or ACH Payment.
    - Select “Upload from File” in the upper right-hand corner of the screen.

ACH Payment [Change Type](#) Upload From File

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**Origination Details**

SEC Code ⓘ ----Select a SEC Code----	Company Entry Description Max 10 characters	From Subsidiary Search by name
Account	Effective Date	Recurrence

- Select your file format (either a 5-column csv or NACHA formatted file)
- Browse to find your file
- Select “Save Recipients”

Payment From File

ACH Batch Sample File (.csv)

**ACH BATCH UPLOAD GUIDELINES**

- You can import a list of recipients and amounts from a 5-column Comma Separated Values (CSV) file to add recipients and amounts to a new ACH Batch, or ACH Collection, or Payroll
  - The CSV file must contain the following columns: Recipient name, Routing transit number, Account number, Account type, & Amount
  - Account Type is a numeric value: Checking = 1; Savings = 2; & Loan = 3
  - For 5-column imports, you will be prompted to select a SEC code, select a Pay From/Pay to account, select a Subsidiary (where applicable), and select an effective date
- OR**
- You can import a balanced NACHA format file to create an ACH Batch, or ACH Collection, or Payroll payment
  - NACHA files are not processed as uploaded into the system. The system is extracting the information (Routing Number, Account Number, Amount(s), Effective Date, SEC Code, and Subsidiary/Originator) needed to create an ACH Payments, ACH Collections, or ACH Payroll Online Banking transaction. To upload a NACHA file and have it processed as uploaded, please use ACH PassThru.
  - Classifying the payment as PPD or CCD, selecting Pay From/Pay To account, selecting a Subsidiary, and selecting an Effective date should not be necessary as that info should be in the balanced file
- The import uses the name and the order of the file to create recipients and amounts
- You can include a recipient multiple times to create multiple payments
- The payments can be to the same account or a different account

ACH Batch File Specification (.pdf)

Import File \*

# SAMPLE NACHA FORMATTED FILE.txt

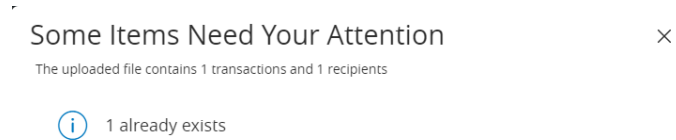
\* - Indicates required field

Cancel Save Recipients Upload File

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A message will display indicating the number of recipients that were saved – or any information relating to existing recipients if there are any (example below).



## CREATING AN ACH PAYMENT-

- When creating an ACH transaction, there are two options:
  - ACH Payment sends money to the recipient.
  - ACH Collection pulls money from the recipient.
- In the **Business Banking** tab, click on **ACH & Wire** tile.
  - Click New Payment, then select the ACH Payment type (ACH Payment or ACH Collection).
- On the Payments page, do the following:
  - Choose an **SEC Code** from the drop-down. (CCD is used when funds are being sent to or pulled from a business account and a PPD is used when funds are being sent to or pulled from a personal account.)
  - (Optional) Enter a **Company Entry Description**. This 10-digit description will be displayed in your account transaction activity and on your bank statement. So, you may enter something generic like “payroll” or “vendor pmt” ... or if you prefer to see a more specific description, you can enter a portion of the receiver’s name to help you identify the transaction.
  - Select Company or Subsidiary in the **‘From Subsidiary’** field.
  - Click or tap in the **‘Account’** field and choose the account you'd like to draft the payment from or make a payment to.
  - Click or tap in the **‘Effective Date’** field and select from **Calendar**.
  - (Optional) Click or tap **Set Schedule** to set up a recurring schedule.
    - After selecting a schedule, click or tap a date on the **When should this transaction stop?** calendar, or select **Forever (Until I cancel)**.
    - Click or tap **Save**.

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- Click or tap in the Recipient/Account field to search and select from recipients list. You can also type any portion of the recipient's name – and the system will display any recipients that match the entered criteria. If this is a new recipient, click on + New Recipient and enter the information for the new recipient.

You may also choose to +Add Multiple Recipients at one time. This option will display all established recipients in your profile from which to choose – and then click on “Add”.

## SELECT MULTIPLE RECIPIENT ACCOUNTS

Select All | Clear All

- Test Recipient  
Checking 123456789
- test recipient2  
Checking 123456

Cancel

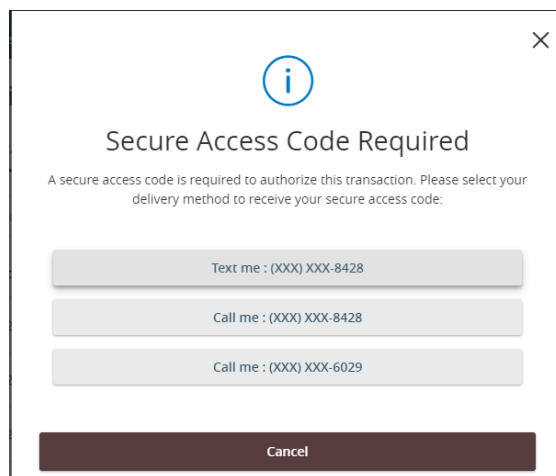
Add (0)

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- Enter the **Amount** for the recipient(s).
- (Optional) To enter an **Addendum**, select the ellipsis icon to the right and choose “expand row”.
- Click or tap Draft or Approve.
  - Draft will save the file for approval at a later time or by another authorized user.
  - Approve will complete the process and send to Fourth Capital for processing.

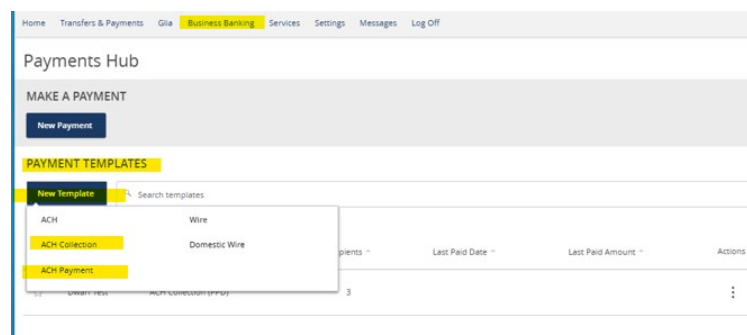
At Approval, the system will prompt for a Secure Access Code (**SAC**) before the transaction is complete. You may select either a phone call or a text message to receive the SAC:



To add another phone number or update your current options available for the SAC delivery, from the navigation menu choose Settings, then select the 2-Factor Authentication tile.

## CREATING AN ACH TEMPLATE-

- In the **Business Banking** tab, click or tap **ACH & Wire** tile.
- Click or tap New Template, then select the ACH payment type. (ACH Collection will pull money or collect from the receiver and an ACH Payment will send money to your receiver.)



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- Enter a Template Name.
- (Optional) Click or tap the Template Access Rights link if you want to select other authorized users to have access to the Template.
- Under **Origination Details**, do the following:
  - Select an **SEC Code** (A CCD is used when funds are being sent to or pulled from a business account and a PPD is used when funds are being sent to or pulled from a personal account.)
  - (Optional) Enter a **Company Entry Description**. (*Examples: Payroll, Vendor Payments, Dues Collection*)
  - Select **Subsidiary** and **Account** to add information.
- Click or tap in the **Recipient/Account** field to search and select from recipients list. You can also type any portion of the recipient's name – and the system will display any recipients that match the entered criteria. If this is a new recipient, click on **+ New Recipient** and enter the information for the new recipient.

Recipient/Account

Amount

Search by name or account. ⚠

\$ 0.00

+ New Recipient

You may also choose to +Add Multiple Recipients at one time. This option will display all established recipients in your profile from which to choose – and then click on “Add”.

Recipients (1)

Filters: All Pre-Notes

Find recipients in collection

+ Add multiple recipients

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## SELECT MULTIPLE RECIPIENT ACCOUNTS

Select All | Clear All

- |                          |                            |           |                          |                             |        |
|--------------------------|----------------------------|-----------|--------------------------|-----------------------------|--------|
| <input type="checkbox"/> | Test Recipient<br>Checking | 123456789 | <input type="checkbox"/> | test recipient2<br>Checking | 123456 |
|--------------------------|----------------------------|-----------|--------------------------|-----------------------------|--------|

Cancel

Add (0)

- Enter the **Amount** for the recipient(s).
- (Optional) To enter an **Addendum**, select the ellipsis icon to the right and choose “expand row”.
- Select **Save** to complete ACH payment template creation. You will be prompted to either close the Template details or originate transactions using this new Template.

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## APPROVING AN ACH TRANSACTION/BATCH-

If your company is set up to require dual control, the person approving an ACH transaction or batch will select need to approve the drafted transaction. When you login you will see the transaction in one of two places.

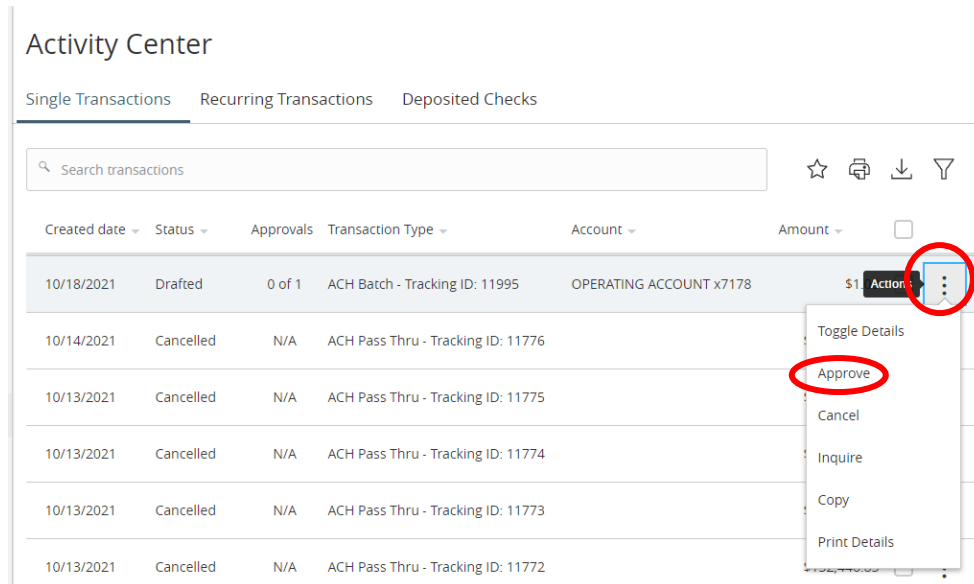
1. Locate in the Transaction Approvals section on the **Home** page.

2. Locate in the **Business Banking** tab, click on **Online Activity** tile.

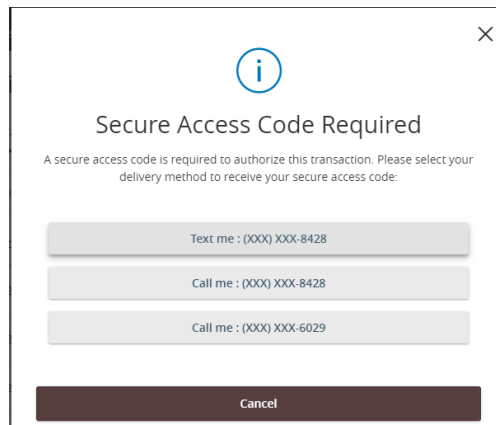
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- Next, select the ellipses on the right-hand side of the screen for the transaction or batch that needs to be approved, and choose “Approve”



- If the item(s) does not need to be processed, you can also choose to cancel them from this screen.
- At Approval, the system will prompt for a Secure Access Code (SAC) before the transaction is complete. You may select either a phone call or a text message to receive the SAC:



- To add another phone number or update your current options available for the SAC delivery, choose Settings, then 2-Factor Authentication.

If you have any questions, please contact Treasury Management at [tmsupport@lawrence.bank](mailto:tmsupport@lawrence.bank) or by calling 615-323-1301.