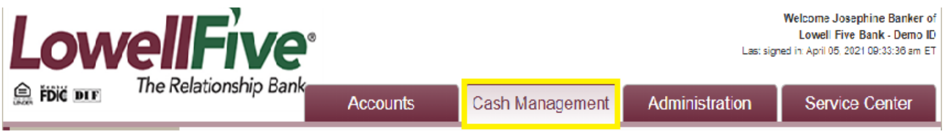
Creating an ACH Template (CCD)

You will need to sign on to Online Banking with your Sign-On ID & Password.

Create an ACH Template:

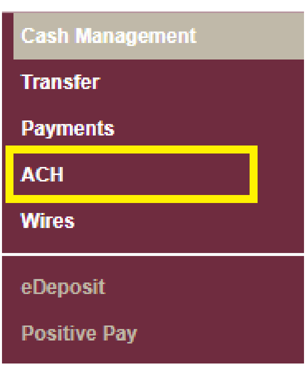
You can create as many ACH Templates as needed.

- Click ‘Cash Management’ on the top menu bar



This will bring up the main ‘Cash Management’ screen.

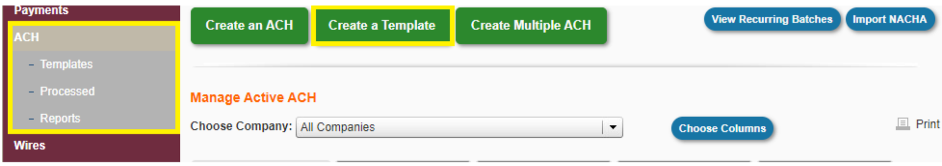
- Click ‘ACH’ on the left menu bar



This will bring up the ‘Manage Active ACH’ screen.

The ‘**Manage Active ACH**’ screen is your portal to ACH information and processing.

- Click ‘Create a Template’ at the top of screen



This will bring up the ‘ACH – Create a New ACH Template’ screen.

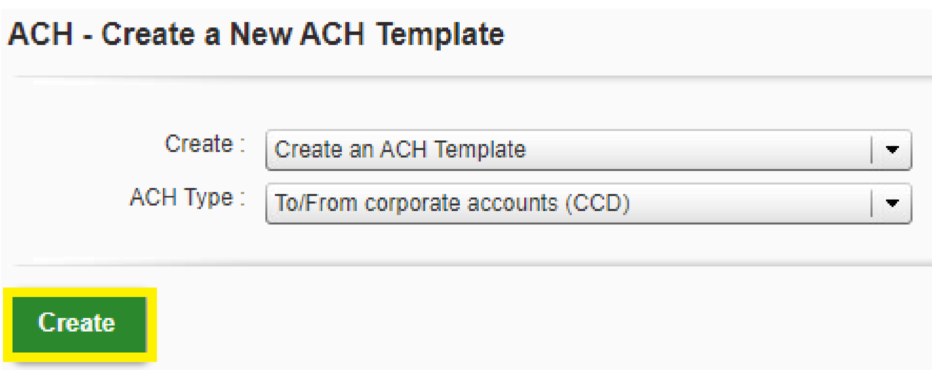
Create drop down, automatically pre-fills

ACH Type should always read as follows:

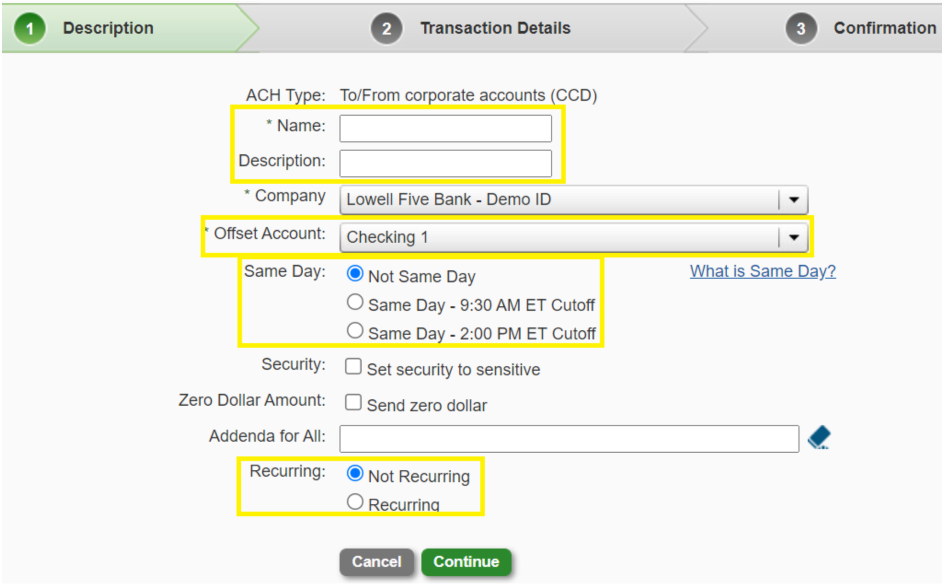
Batch Type: To/From Corporate Accounts (CCD)

Or To/From Personal Accounts (PPD)

- Click Create



Step One: **Description**



All * information is required.

Name and **Description** (your choice)

Offset Account drop down

·If processing ACH files through <u>one account</u>, the Offset Account will default automatically.

·If processing ACH files through <u>multiple accounts</u>, choose an offset account from the drop down. This will be the default-offset account for this particular template.

Same Day

·If you are not setup to do same day ACH click "Not Same Day".

·If you are setup to do same day ACH the choose whether you want the file sent in the morning or afternoon of your chosen effective date

-Same Day files MUST be Released prior to the Cutoff time

Security Leave unchecked

Zero Dollar Amount: Leave unchecked

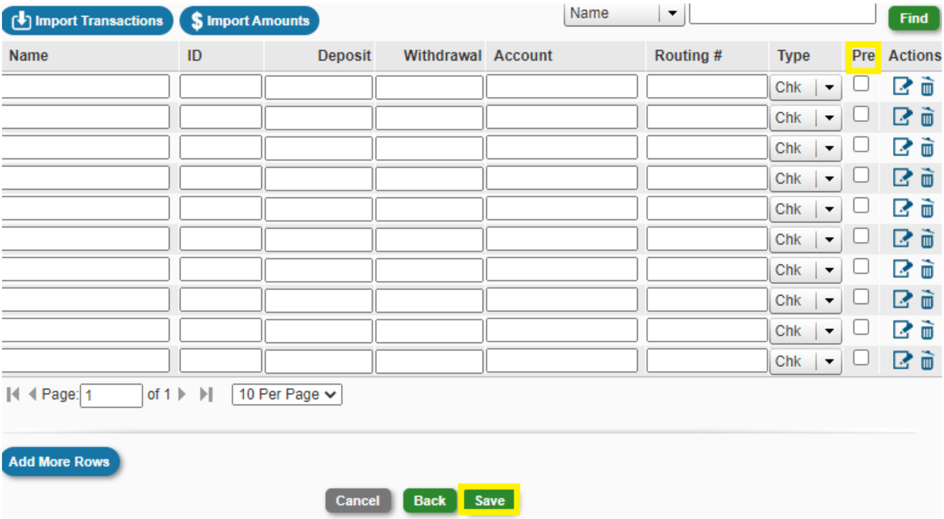
Addenda to All: Leave blank

Recurring (your choice)

-By selecting "Recurring" the file will not be sent automatically it just creates the file. You will still need to login to approve and release everytime.

▸ <u>Click</u> Continue

Step Two: **Transaction Details**



***NOTE: Before processing a regular file, a 'prenote' file must be processed.**

Name – Enter name as it appears on account

ID – (Optional)

Credit Deposit – Enter an amount under 'Deposit' column if you are setting up a Credit (i.e. Payroll) File – leave withdrawal column blank. (*Enter $0.00 for prenote file)

Debit Withdrawal – Enter an amount under 'Withdrawal' column if you are setting up a Debit (i.e. Membership Dues) File – leave deposit column blank (*Enter $0.00 for prenote file)

Account Number: Enter Account Number

Routing Number: Enter Routing Number

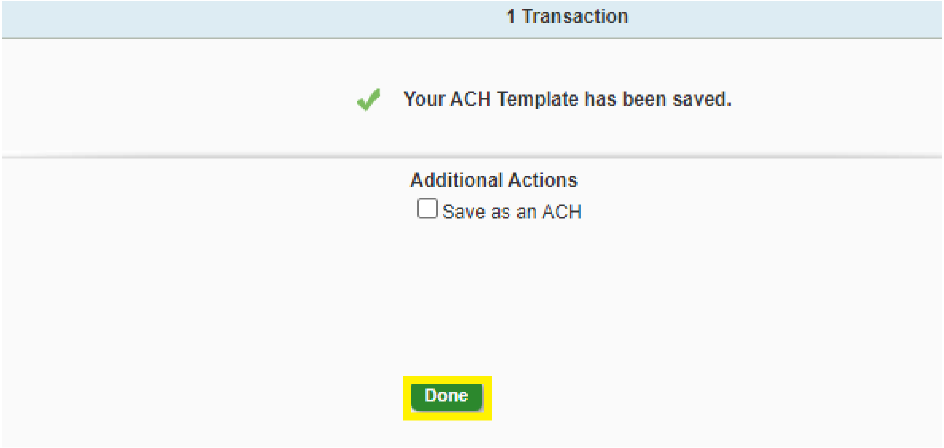
Type – Choose Type of Account (i.e. Chk = Checking or Svg = Savings)

Pre (See Note Above): Check box to send a prenote file

- Click Save

Step Three: **Confirmation**

Verify the template information



- Click Done

Once this step is completed you will use this template to create an ACH Batch.

Adding a Batch can be done from this ‘**Confirmation**’ screen or from the ‘**ACH**’ screen. Please follow the instructions “Initiate, Approve and Release ACH Batches”.

Not Same Day ACH Batch requests will be accepted until 2:00 P.M.

Same Day ACH Batch Requests will be accepted until 9:30 A.M. for the morning file and 2:00 P.M. for the afternoon file

Please contact the Cash Management Department at BusinessBankingServices@lowellfive.com or 978-452-1300, if you need additional assistance.