

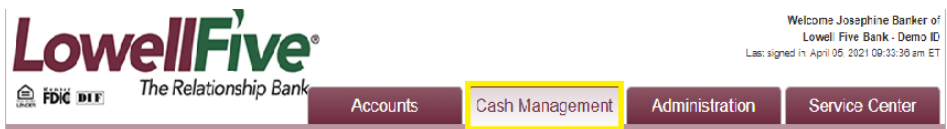


Initiate, Approve and Release ACH Batches

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

Initiating, Approving and Releasing ACH Batches:

- ▶ Click 'Cash Management' on the top menu bar.



This will bring up the main 'Cash Management' screen.

- ▶ Click 'Create ACH Transaction' under ACH section



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

Create drop down: An ACH from a Template

ACH Type All ACH Types

- ▶ Click Radio Button to Select Template
- ▶ Click Create

Create : An ACH from a Template

ACH Type : All ACH Types

Select Template :

	Name	ACH Type	Same Day	Recurring	Description	Company	Deposit Total	Withdrawal Total	Transactions
<input checked="" type="radio"/>	0206 Test	PPD	No	False		02062020 Testing	\$0.00	\$0.00	1
<input type="radio"/>	ABC Co	CCD	No	False	payroll	Lowell Five Bank - Demo ID	\$1.00	\$0.00	1
<input type="radio"/>	AcctsPay	CCD	No	False	Test	Lowell Five Bank - Demo ID	\$0.00	\$0.00	3
<input type="radio"/>	FederalTax	CCD FTX	No	False	Federal Tax	Lowell Five Bank - Demo ID	\$0.00	\$0.00	2
<input type="radio"/>	Lowell dum	CCD	No	False	dump	Lowell Five Bank - Demo ID	\$0.01	\$0.00	1

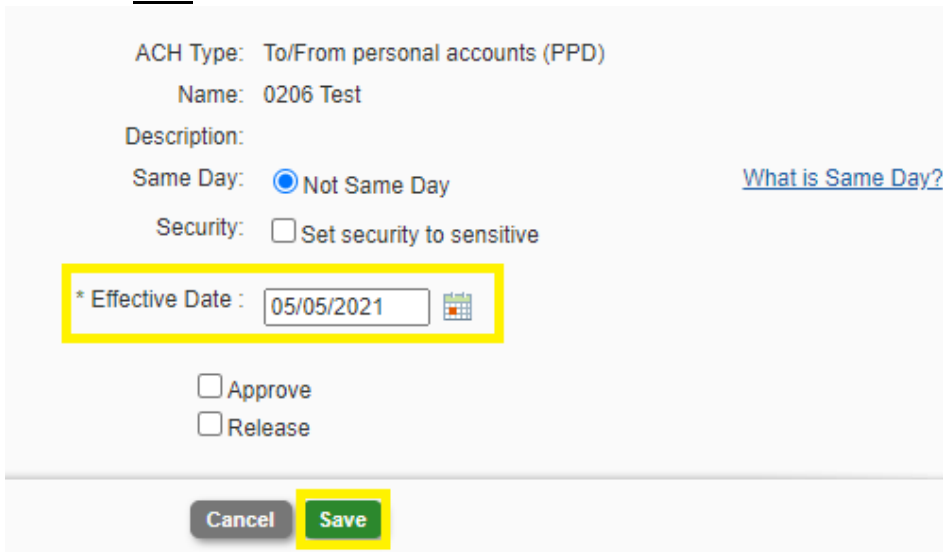
Page: 1 of 4

5 Per Page

Create

Enter the **Effective Date** of the ACH file – the Effective Date is the day that you want the transactions to credit/debit accounts.

► Click Save




ACH Type: To/From personal accounts (PPD)

Name: 0206 Test

Description:

Same Day: ☒ Not Same Day [What is Same Day?](#)

Security: ☐ Set security to sensitive

* Effective Date : 

☐ Approve

☐ Release

Reminder: If you are brand new to this process, a "Zero Dollar Transaction" (prenote) must be submitted prior to processing your first file.

It is not recommended that you approve and release the batch from this screen, as the opportunity will be lost to edit this file after it is released.

For Same Day ACH files must be processed and received at the bank by either 9:30 A.M. for the morning file or 2:00 P.M. for the afternoon file.

For Not Same Day ACH files must be processed and received at the bank by 2 P.M., at least 2 business days prior to the processing date.

This will bring up the ‘ACH’ screen.
The [Status](#) is Unapproved. (Edits can still be made before sending to The Lowell Five)

- ▶ [Click](#) ‘Awaiting Approval’ gray tab
- ▶ [Select](#) ACH Transaction
- ▶ [Click](#) Approve & Release

Note: A second layer of approval, in the form of a onetime code, will be required in order to release the file.

Active ACH (2)		Awaiting Approval (1)		Awaiting Release (1)		Processing (0)		Rejected (0)		
Approve		Approve & Release		Unapprove		Delete				
<input checked="" type="checkbox"/>	Name	Company	Deposit Total	Withdrawal Total	# of Trans	Same Day	Recurring	Effective Date	Status	Actions
<input checked="" type="checkbox"/>	Test	ACH Testing	\$0.00	\$0.10	2	No	False	04/02/2021	Unapproved	▼

This will bring up the ‘ACH’ screen again.

- ▶ [Click](#) ‘Processing’ gray tab

The [Status](#) should have changed to **Released**.
Once an ACH Transaction/Batch is **Released** the information has been sent to the Lowell Five for processing.

Active ACH (1)		Awaiting Approval (0)		Awaiting Release (0)		Processing (1)		Rejected (0)	
Name	Company	Deposit Total	Withdrawal Total	Transactions	Effective Date	Status			
Test	The Lowell Five Cent Savings Bank	\$111.00	\$111.00	2	11/12/2014	Released			
14 < Page 5 of 1 > 30 Per Page ▼									
ACH Batches released after 2:00 PM (MT) on a business day or on a Saturday, Sunday or banking holiday will not be processed until the next business day.									

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