



Lake Ridge
Bank™

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ACH

Automated Clearing House

USER MANUAL FOR BUSINESSES



2023



ACH INFORMATION

HOLIDAY SCHEDULE: Transfers cannot be processed or settled on the federal holidays listed in our holiday schedule.

ONLINE SECURITY TIPS: We recommend that you read the Online Security Tips. Please note, we will never email asking you to provide any wire transfer information.

IMPORTANT CONTACT INFORMATION & FUNCTIONS

For Online Support call: **Treasury Management Team at 608-310-1240** or email: **TreasuryManagement@lakeridge.bank**

- **Cutoff times** – to allow time for your file to process seamlessly, please submit by 3:00pm CST two business days prior to the effective date. Customers with same-day ACH may submit files on the effective day, prior to 1:00pm CST.
- **Unique Access ID's and token passcodes** – are assigned to each authorized individual that is granted access to the business online service.
 - Log on codes should never be shared amongst staff
 - Users that are no longer being used should be deleted.
- **ACH Rules** – you need to follow NACHA rules when submitting your files. We will alert you via email any changes to the rules throughout the year as they pertain to you.
- **Monitor account activity** – for all accounts accessible through Business Online Banking you should be monitoring daily and promptly report any errors or unauthorized transactions to us.
- **Funding a file** – adequate funds need to be in place to cover your ACH files prior to submission.
- **Notices** – you will be notified of ACH Returns and/or ACH Notifications of Change (NOC) via secure email or fax.
- **Fee** – a \$12 fee will be assessed for all ACH Return or NOC items. This fee will be automatically debited from your account. A \$15 fee will be assessed on all Unauthorized ACH Returns (R05, R07, R10, R11, R29, R51).
- **Returns that cannot be originated** – if an ACH transaction is returned as "Customer Advises Not Authorized" or "Authorization Revoked", you cannot originate the entry again. Please contact your customer to obtain new authorization.

DID YOU KNOW?

Authorization

- The originator must obtain the receiver's authorization which must be signed or similarly authenticated by the consumer.
- The Authorization must be kept for two years following the termination or revocation of the authorization.
- If copy of authorization is requested by Lake Ridge Bank you must supply within 5 Business days.



ACH INFORMATION

- The originator must provide a copy of the authorization to the receiver.
The authorization must:
 - 1) Be readily identifiable as an ACH authorization.
 - 2) Have clear and readily understandable terms.
 - 3) Provide that the receiver may revoke the authorization only by notifying the originator in the manner specified in the authorization.
- **Tip** – the receiving institution deposit tickets should not be used to obtain the financial institution's routing number. These most often have internal processing numbers.

Prenotification (Prenote)

- Prenotifications are non-dollar entries used to verify that the account number and routing number information is valid.
- Prenotifications need to be sent at least 3 banking days prior to the first live dollar entry.
- If the prenote does not contain a valid account number, or is otherwise processable, the RDFI must transmit either:
 - 1) a return entry, or
 - 2) initiate a notification of Change (NOC)

Reinitiation of Return Entries

- You may reinitiate an entry that has been previously returned if:
 - 1) The entry was returned for insufficient or uncollected funds.
 - 2) The entry was returned as stop payment and reinitiation has been authorized by the receiver.
 - 3) Corrective action was taken to remedy reason for return.
- Entry description field must state "RETRY PYMT" and the Company Name, Company ID and Amount need to be the same as the original entry.
- Entry must be reinitiated within 180 days of settlement of the original entry.
- Company cannot reinitiate an entry that has been returned for insufficient or uncollected funds more than two times following the return of the original entry (for a total of three times).

Reversals

- As an Originator you may reverse an erroneous or duplicate ACH entry/file up to 5 banking days after the Settlement Date of the entry/file.
 - ❖ Erroneous Entry – an entry that (a) is a duplicate of an entry previously initiated by the originator or ODFI; (b) orders payment to or from a receiver different than the receiver intended to be credited or debited by the originator; or (c) orders payment in a dollar amount different than was intended by the originator.
- Reversing file amount must be the same as original file entry
- Company Entry Description field needs to state "REVERSAL". File needs to be transmitted to Lake Ridge Bank within 24 hours of discovery of the error.



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IATs

- Do any of your employees, retired employees or receivers have a foreign address to which their funds may be transferred to non-US financial institution? If so, contact us at **(608) 310-1240** with this information.

ACH SEC CODES (allowed to be Originated)

SEC CODES	DESCRIPTION	DEBIT/CREDIT	CONSUMER/CORPORATE	AUTHORIZATION REQUIREMENT
CCD-Corporate Credit or Debit	Corporate to Corporate transactions	Credit or Debit	Corporate	Agreement
CTX-Corporate	Corporate to Corporate	Credit or Debit	Corporate	Agreement
PPD – Prearranged Payment and Deposit Entry	A credit or debit entry initiated by an organization to a consumer account of a receiver based on a standing or a single entry authorization from the receiver. (examples; Payroll, expense reimbursements, or bill payment such as utility or insurance).	Credit or Debit	Consumer	Credit – Written, Oral or Similarly authenticated. Debit – Written or Similarly Authenticated.



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ACH TRANS CODES

Transaction Codes – Identify the various types of debit and credit entries.

DEMAND (CHECKING) CREDITS		SAVING CREDITS		FINANCIAL INSTITUTION GENERAL LEDGER CREDITS	
TRANS CODE	DESCRIPTION	TRANS CODE	DESCRIPTION	TRANS CODE	DESCRIPTION
21	Notification of Change or Return	31	Notification of Change or Return	41	Notification of Change or Return
22	Deposit	32	Deposit	42	Deposit
23	Prenotification	33	Prenotification	43	Prenotification
24	Zero dollar with remittance data	34	Zero dollar with remittance data	44	Zero dollar with remittance data
26	Notification of Change or Return	36	Notification of Change or Return	46	Notification of Change or Return
27	Payment	37	Payment	47	Payment
28	Prenotification	38	Prenotification	48	Prenotification

ACH RETURNS

An ACH return is an ACH entry that the RDFI is unable to post for reasons defined by the return codes listed in the table below.

RETURN CODE	DESCRIPTION	ENTRY TYPE	RETURN TIME FRAME	ACTION BY ORIGINATOR
R01	INSUFFICIENT FUNDS – Available and/or cash reserve balance not sufficient to cover amount of debit entry.	ALL	24 Hrs.	Originator may reinitiate the ACH entry for a total of 3 presentments within 180 days of the settlement date of the original entry.
R02	ACCOUNT CLOSED – Previously active account has been closed.	ALL	24 Hrs.	Originator must stop initiation of entries. Contact Receiver to obtain authorization for another account.
R03	NO ACCOUNT – Account number structure is valid, but the account number does not correspond to the individual identified in the entry, or the account number designated is not an existing account. (May not be used to return ARC, BOC, or POP entries that do not contain an individual name.)	ALL	24 Hrs.	Originator must stop initiation of entries. Contact Receiver to obtain authorization for another account.



ACH INFORMATION

RETURN CODE	DESCRIPTION	ENTRY TYPE	RETURN TIME FRAME	ACTION BY ORIGINATOR
R04	INVALID ACCOUNT – Account number structure is not valid.	ALL	24 Hrs.	Originator must stop initiation of entries until account number/structure is corrected.
R05	UNAUTHORIZED DEBIT TO CONSUMER ACCOUNT USING CORPORATE SEC CODE – A corporate entry was transmitted to a consumer account that was not authorized.	CCD, CTX	60 Days	Originator must stop initiation of entries. If a valid authorization exists, the Originator may have recourse outside the ACH Network.
R06	ODFI REQUEST FOR RETURN – ODFI has requested that the RDFI return an entry.	ALL	Undefined	Originator must accept requested return.
R07	AUTHORIZATION REVOKED – The RDFI's customer revoked the authorization previously provided to the Originator for this debit entry.	PPD, Recurring WEB, IAT (eff 9/16/11 single entry Web and Tel entries)	60 Days	Originator must stop initiation of entries until new consumer authorization is obtained. Depending upon the terms of the original authorization, the Originator may have recourse for collection outside the ACH Network.
R08	PAYMENT STOPPED – The Receiver has placed a stop payment order.	ALL	24 Hrs.	Originator must contact the Receiver to identify the reason for the Stop Payment and determine if the entry should be stopped permanently.
R09	UNCOLLECTED FUNDS – Sufficient ledger balance exists, to satisfy the dollar value of the transaction, but available balance is below the dollar value of the debit entry.	ALL	24 Hrs.	Originator may reinitiate the ACH entry for a total of 3 presentments within 180 days of the settlement date of the original entry.
R10	CUSTOMER ADVISES NOT AUTHORIZED; IMPROPER OR INELIGIBLE. - The RDFI has been notified by the receiver that the entry is unauthorized, improper or ineligible.	ARC, BOC, IAT, POP, TEL, WEB	60 Days	Originator must stop initiation of entries. If a valid authorization exists, the Originator may have recourse outside the ACH Network.
R11	Customer Advises Entry Not in Accordance with the Terms of the Authorization	ARC, BOC, IAT, POP, TEL, WEB	60 Days	Originator is permitted to correct the underlying error, if possible, and submit a new Entry without obtaining a new authorization



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RETURN CODE	DESCRIPTION	ENTRY TYPE	RETURN TIME FRAME	ACTION BY ORIGINATOR
R12	ACCOUNT SOLD TO ANOTHER DFI – A financial institution received an entry to an account that was sold to another financial institution.	ALL	24 Hrs.	Originator must stop initiation of entries and obtain correct routing number information for initiation of subsequent entries.
R16	ACCOUNT FROZEN – Access to the account is restricted due to specific action taken by the RDFI or by legal action.	ALL	24 Hrs.	Originator must stop initiation of entries. Terms of authorization may offer recourse outside the ACH Network.
R17	FILE EDIT RECORD CRITERIA – Fields cannot be processed by RDFI.	ALL	24 Hrs.	Originator must identify and correct errors prior to initiation of further entries.
R20	NON-TRANSACTION ACCOUNT – An entry was transmitted to an account to which transaction are prohibited or limited.	ALL	24 Hrs.	Originator must stop initiation of entries.
R23	CREDIT ENTRY REFUSED BY RECEIVER – Any credit entry that is refused by the receiver may be returned by the RDFI	ALL	24 Hrs. (after Receiver notifies RDFI)	Originator must obtain Receiver authorization prior to reinitiating the entry.
R24	DUPLICATE ENTRY – The trace number, date, dollar amount, and/or other data matches another transaction.	ALL	24 Hrs	If the entry is duplicated, Originator should accept the return. If the entry has already been reversed, Originator should contact the RDFI to determine a solution.
R29	CORPORATE CUSTOMER ADVISES NOT AUTHORIZED – RDFI has been notified by the receiver that a specific entry has not been authorized.	ALL	24 Hrs.	Originator must stop initiation of entries until subsequent authorization has been obtained. If a valid authorization exists, the Originator may have recourse outside the ACH Network.



ACH INFORMATION

NOC (NOTIFICATION OF CHANGE)

A Notification of Change (NOC) is a non-dollar entry transmitted by an RDFI to notify you that information contained within an entry is erroneous and/or has become outdated and must be changed.

The ACH Rules requires your company to make the requested changes within 6 banking days of the receipt of the NOC or prior to the initiation of another ACH entry.

NOC CODE	DESCRIPTION	ACTION BY ORIGINATOR
C01	Incorrect Account Number.	Change the Receiver's account number.
C02	Incorrect Routing Number.	Change the Receiver's financial institution routing number.
C03	Incorrect Routing Number & Incorrect Account Number.	Change the Receiver's financial institution routing number & account number.
C05	Incorrect Transaction Code.	Change the two-digit transaction code.
C06	Incorrect Account Number & Incorrect Transaction Code.	Change the Receiver's account number and transaction code.
C07	Incorrect Routing Number, Account number & Transaction Code.	Change the Receiver's financial institution routing number, account number, and transaction code.
C09	Incorrect Individual Identification Number.	Change the Individual ID number.
C13	Addenda Format Error.	Review the formatting in the Addenda Record that accompanied the original Entry Detail Record to determine errors and make corrections using only ANSI standards or NACHA endorsed banking conventions.

Failure to respond to NOC's may result in fines according to the NACHA Rules OR197



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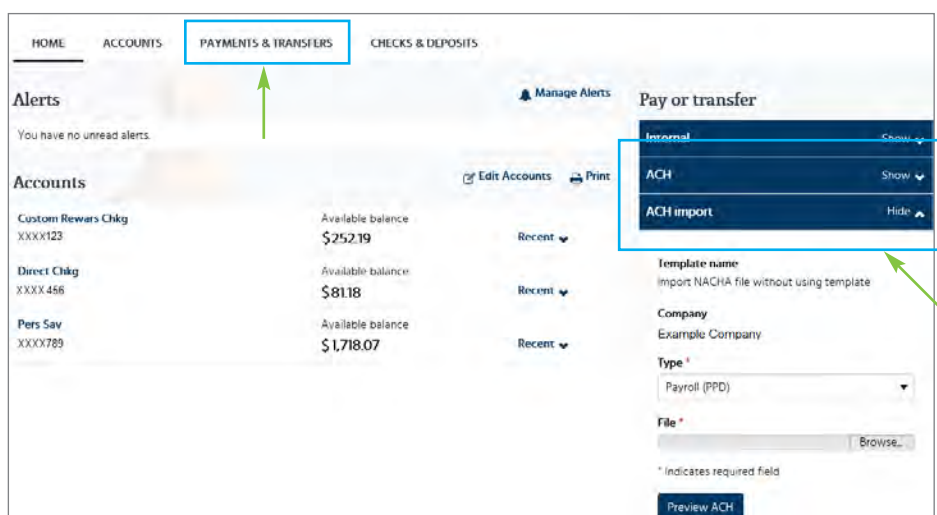
ACH INFORMATION

HOW TO IMPORT AN ACH FILE

Importing an ACH file can be done by using the ACH Widget on the home screen or by navigating to the ACH page and clicking the Payments & Transfers tab.

OPTION #1: ACH Widget

Step 1. On the home page, select **ACH Import** in our ACH Widget, located on the right-hand side of the screen.



Step 2. To upload the file, click on browse to locate and select the file to upload. Once the file type is selected and the file is uploaded click on Preview ACH to see the file details.



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OPTION #2: ACH Page

Step 1. Navigate to the ACH page by clicking on the Payments & Transfers tab. Once you are on the ACH page, select **+Import File**.

The screenshot shows the 'Payments & transfers' interface with the 'ACH' tab selected. At the top, there are buttons for 'Internal', 'ACH', 'Wire', and 'Bill pay'. Below this, there are tabs for 'Activity', 'Templates', and 'File import templates'. A menu bar contains '+ New Payment', '+ New Collection', '+ Import file', and 'Help'. The '+ Import file' button is highlighted with a blue box and a green arrow. Below the menu bar is a table with columns: Date, Description, Status, Withdrawal, Deposit, and Type. The table lists several transactions from May 2019. To the right of the table is a search area with filters for Date, Type, Amount, and Tax identification number.

Step 2. Next bring in the file from your computer by clicking on Choose File. This will allow you to browse out to the file location on the computer.

The screenshot shows the 'Import file' dialog box. It has a title bar 'Payments & transfers' and 'ACH'. Below the title bar are tabs for 'Activity', 'Templates', and 'File import templates'. The 'File import templates' tab is active. The dialog contains the following fields: 'Import type' with radio buttons for 'NACHA' (selected) and 'Non-NACHA'; 'File location' with a 'Choose File' button (highlighted with a blue box and a green arrow) and 'No file chosen'; 'Template' with a dropdown menu set to 'Create New Template'; and 'Type' with a dropdown menu set to 'Payroll - PPD'. At the bottom are 'Continue' and 'Cancel' buttons.



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Step 3. Next choose what type of file is being imported from the **Type** dropdown.

The screenshot shows the 'File import templates' form with the following fields:

- Import type:** Radio buttons for NACHA and Non-NACHA.
- File location:** A 'Choose File' button and the text 'No file chosen'.
- Template:** A dropdown menu with 'Create New Template' selected.
- Type:** A dropdown menu with 'Payroll - PPD' selected. This field is highlighted with a blue border, and a green arrow points to it from the left.
- Buttons:** 'Continue' and 'Cancel' buttons at the bottom.

Step 4. After you have selected the import type, file location, and file type, click on **Continue**.

This screenshot is identical to the one above, but the 'Continue' button is now highlighted with a blue border, indicating it is the next step in the process.



ACH INFORMATION

Step 5. By clicking on continue the system will bring up details of the ACH file (next page).

New ACH

Description * Example Import
 Tax identification number TEST CORP 1 [****6789]
 Effective date * 05/17/19
 Type Payment (Payroll - PPD)
 Total withdrawal \$0.00
 Total deposit \$0.00

Batch

Name [xxxxxxx]
 Company description Example Import

Pay to Show Details Show Filter Total batch deposit (0 items) \$0.00

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Prenote
<input checked="" type="checkbox"/>	Test User		075904953Q	12345678	Checking	10.00	<input type="checkbox"/> No <input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Example		075904953Q	111213459	Checking	20.00	<input type="checkbox"/> No <input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Test User		075904953Q	12345678	Checking	10.00	<input type="checkbox"/> No <input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Example		075904953Q	111213459	Checking	20.00	<input type="checkbox"/> No <input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Test User		075904953Q	12345678	Checking	10.00	<input type="checkbox"/> No <input checked="" type="checkbox"/>

+ Add another pay to

* Indicates a required field

Complete ACH Save for later Cancel

Holding An Entry

To Place a hold on an entry, click on the green **Pay** switch found under the Pay/Hold column. This will disable that entry from being paid. If an entry is already being held that needs to be paid, click on the **Hold** switch. This will then enable that entry to be paid. Here is what the switches will look like when in a hold or pay status.





ACH INFORMATION

Sending a Prenote

To send a Prenote, click on the grey **No** switch next to the entry found under the Prenote column. The switch will then turn green and say Yes. When the switch is green and says Yes, this means that entry will be sent as a prenote.

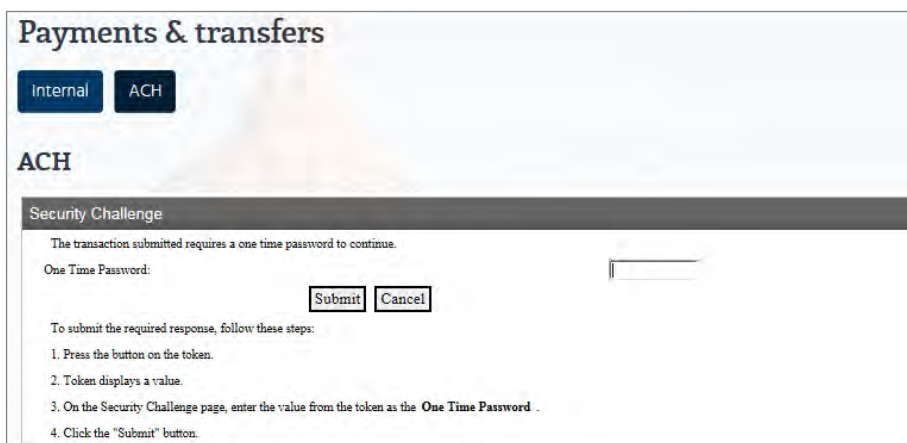


To remove a prenote Click on the green **Yes** switch. It will then turn grey and say No. This means the entry will send whatever the dollar amount is entered in for that entry. Here is what the switches will look like in a prenote or non-prenote status

Step 6. Once everything has been entered and the file is ready to be submitted, click on **Complete ACH**.



Step 7. After clicking on Complete ACH, you may be required to enter a token number. For hard token users, push the button on your fob and enter the 8-digit code. For Digipass users, enter the digital signature 8-digit code and submit.



For app token users, open your DIGIPASS app and select Digital Signature. After scanning the Cronto code, you will see a confirmation screen that will display the first entry in your file. Click OK to receive your Digital Signature code to enter.



ACH INFORMATION

Step 8. After entering the token onetime password, the confirmation screen will appear. If you see a yellow warning bar, this is notifying you that the file has been submitted. When pending for client review, this means another user will need to approve. If file is pending for financial review, a limit threshold is exceeding requiring bank to review before processing.

The screenshot shows a web interface with a navigation bar at the top containing 'Activity', 'Templates', and 'File import templates'. On the right side of the navigation bar are 'Print' and 'Help' icons. Below the navigation bar is a yellow warning bar with a triangle icon and the text 'testfile is pending client and financial institution review...'. Below the warning bar is the title 'testfile'. Underneath the title is a table with the following data:

Reference number	12345678
Effective date	May 13, 2019
Total withdrawal	\$0.00
Number of withdrawals	0
Total deposit	\$3.00
Number of deposits	3

At the bottom of the screen, there are two buttons: 'Return to ACH activity' and 'Save as template'.



ACH INFORMATION

Exceptions

If the file is missing information or has invalid information, the system will display exceptions before the file can be completed. Below is an example of what that may look like if there are exceptions in the file. After fixing the exceptions the file would be able to be completed.

Unable to Complete - Invalid file format.

Exceptions - [Number of Exceptions]

Row	Exception reason
11	Invalid Amount.
17	Invalid Routing transit.

Transactions

Row 11 [Delete row](#)

Account number *	Amount *	Discretionary data
378250	11,321 <small>Invalid amount.</small>	
Identification	Name *	Payment information
EMP1776	George Washington	October payroll
Routing transit *	Transaction code	
188888888	22	

Row 17 [Delete row](#)

Account number *	Amount *	Discretionary data
278248		
Identification	Name *	Payment information
EMP1784	John Adams	October payroll
Routing transit *	Transaction code	
<small>Invalid Routing transit.</small>	22	

* Indicates required field

[Continue](#) [Cancel](#)



ACH INFORMATION

HOW TO SEND AN ACH TEMPLATE TRANSFER

Step 1. Go to Payments & Transfers and select the ACH tab. From the ACH home screen, select the **Templates** tab to send a new transfer. Locate the Template you would like to use and click **Send**.

Payments & transfers

Internal ACH Bill pay

ACH

Activity Templates File import templates Incoming Help

Template group	Template name	Type	Status	Report
Example ACH Transfers	Test ACH PPD	Payment	Approved	Send
Example ACH Transfers	Test ACH CCD	Payment	Approved	Send
Example ACH Transfers	Test ACH PPD	Payment	Approved	Send

Search templates

Template group

Template name

Step 2. Once the transfer opens enter the **Effective date** for the new transfer date.

Description: Test ACH PPD

Tax identification number: Example User [xxxxxx1234]

Effective date: [SELECT] Repeat

Amount range

Type: Payment (Prearranged deposit - PPD)

Total withdrawal: \$0.00

Total deposit: \$0.00

Batch

Name	Company	Company description
	[xxxxxxxx]	



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Step 3. Fill in the amount in the 'Pay From' section and 'Pay To' section.

The screenshot displays the ACH transfer interface. The 'Pay from' section is at the top, showing a table with one row: 'Example Checking Account' with an amount of '0.00'. The 'Pay to' section is below, showing a table with one row: 'Test User' with identification '075940953', routing transit '12345678910', account number '12345678910', account type 'Checking', and amount '0.00'. Both amount fields are highlighted with blue boxes. Green arrows point to these fields. At the bottom, there are buttons for 'Complete ACH', 'Save for later', and 'Cancel'.

Step 4. Once everything has been entered and the transfer is ready to be submitted, click on **Complete ACH**.

This screenshot is identical to the previous one, but the 'Complete ACH' button is highlighted with a blue box, indicating the final step in the process.



ACH INFORMATION

Step 5. After clicking on Complete ACH, you may be required to enter a token number. For hard token users, push the button on your fob and enter the 8-digit code. For Digipass users, enter the digital signature 8-digit code and submit.

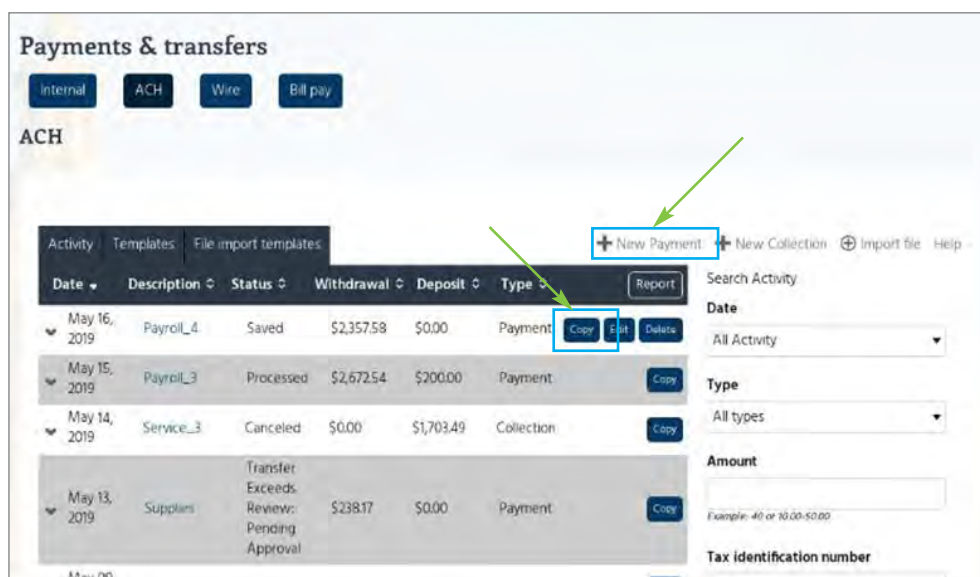
The screenshot shows a web interface for 'Payments & transfers'. At the top, there are two buttons: 'internal' and 'ACH'. Below this, the 'ACH' section is active. A 'Security Challenge' banner is displayed with the message: 'The transaction submitted requires a one time password to continue.' Below the banner, there is a label 'One Time Password:' followed by an empty text input field. To the right of the input field are two buttons: 'Submit' and 'Cancel'. Below the input field, there is a list of instructions: 'To submit the required response, follow these steps: 1. Press the button on the token. 2. Token displays a value. 3. On the Security Challenge page, enter the value from the token as the One Time Password. 4. Click the "Submit" button.'



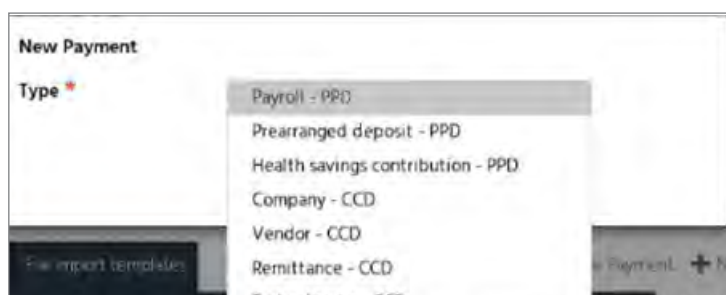
ACH INFORMATION

HOW TO PROCESS AN ACH PAYROLL OR PAYMENT FILE (OUTGOING FUNDS)

Step 1. Select Payments & Transfers and then click on the ACH tab. From the ACH home screen select **+New Payment** to create a new transfer file. If you would like to reuse an existing transfer, select the **Copy** button.



Step 2. Next Select the Type of file you are sending; Payroll-PPD or Prearranged Deposit- PPD for outgoing credits.





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Step 3. After selecting the file type, the system will bring up the screen to enter the details of the ACH file. The following fields will need to be filled in:

Description – This description will also automatically fill in the company description as well.

Effective Date – Date your customer will see the funds in their account.

The screenshot shows the 'New ACH' form with the following elements:

- Navigation:** Activity, Templates, File import templates (highlighted with a green arrow)
- Description:** Text input field (highlighted with a blue box)
- Tax identification number:** Dropdown menu with 'TEST CORP 1 [*****6789]' selected
- Effective date:** Date picker (highlighted with a blue box), Same day, Repeat checkboxes
- Type:** Payment (Payroll - PPD)
- Total withdrawal:** \$0.00
- Total deposit:** \$0.00
- Batch:** Table with columns: Name, Company (jxxxxxxxxx), Company description
- Pay to:** Section with 'Show Details' and 'Show Filter' buttons. Total batch deposit (0 items) \$0.00
- Table:**

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Prenote
Pay			Q		Select a type		No
Pay			Q		Select a type		No
Pay			Q		Select a type		No
Pay			Q		Select a type		No
Pay			Q		Select a type		No
- Footer:** + Add another pay to, * Indicates a required field, Complete ACH, Save for later, Cancel



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Holding an Entry

To Place a hold on an entry, click on the green **Pay** switch found under the Pay/Hold column. This will disable that entry from being paid. If an entry is already being held that needs to be paid, click on the **Hold** switch. This will then enable that entry to be paid. Here is what the switches will look like when in a hold or pay status.



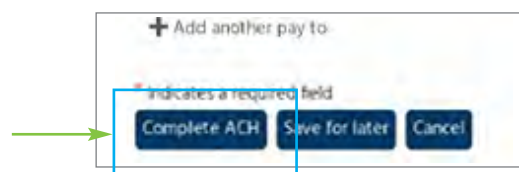
Sending a Prenote

To send a Prenote, click on the grey **No** switch next to the entry found under the Prenote column. The switch will then turn green and say Yes. When the switch is green and says Yes, this means that entry will be sent as a prenote. To remove a prenote, click on the green **Yes** switch. It will then turn grey and say No. This means the entry will send whatever the dollar amount is entered in for that entry.

Here is what the switches will look like in a prenote or non-prenote status.



Step 4. Once everything has been entered and the file is ready to be submitted, click on **Complete ACH**.



Step 5. After clicking on Complete ACH, you will now be prompted to enter in your token one-time password (hard token) or the digital signature code (soft token).



ACH INFORMATION

Payments & transfers

Internal ACH

ACH

Security Challenge

The transaction submitted requires a one time password to continue.

One Time Password:

To submit the required response, follow these steps:

1. Press the button on the token.
2. Token displays a value.
3. On the Security Challenge page, enter the value from the token as the **One Time Password**.
4. Click the "Submit" button.



For app token users, open your DIGIPASS app and select **Digital Signature**. After scanning the Cronto code, you will see a confirmation screen that will display the first entry in your file. Click **OK** to receive your Digital Signature code to enter.

After entering the token one-time password, the confirmation screen will appear. If you see a yellow warning bar, this is notifying you that the file has been submitted. When pending for client review, this means another user will need to approve. If file is pending for financial review, a limit threshold is exceeding requiring bank to review before processing.

Activity Templates File import templates Print Help

testfile

Reference number	12345678
Effective date	May 13, 2019
Total withdrawal	\$0.00
Number of withdrawals	0
Total deposit	\$3.00
Number of deposits	3

Return to ACH activity

Exceptions

In the event that the file is missing information or has invalid information, the system will display exceptions before the file can be completed. Below is an example of what that may look like if there are exceptions in the file. After fixing the exceptions the file would be able to be completed.



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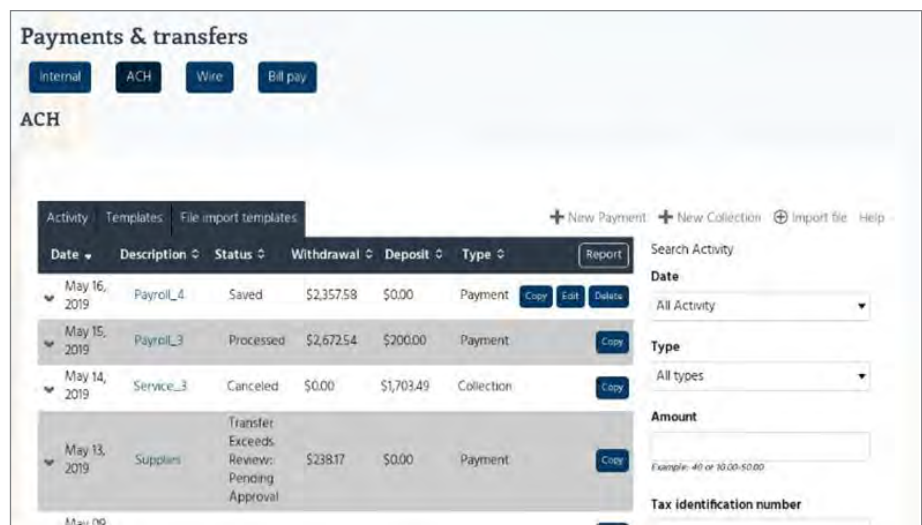
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ACH INFORMATION

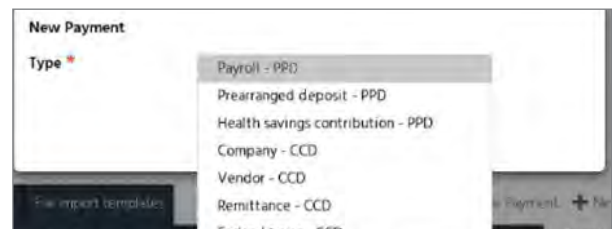
HOW TO PROCESS AN ACH PAYROLL OR PAYMENT FILE (INCOMING FUNDS)

Step 1. Select the Payments & Transfers tab and then click on the ACH tab. From the ACH home screen, select **+New Collection**. Note, collection files will pull money from recipient's accounts. If you would like to reuse an existing transfer, select the **Copy** button.

Note – **Copy works the same **New ACH Transfer Using Existing** from the previous site.



Step 2. Select the file Type. For a personal file use Prearranged payment-PPD or Company-CCD for a business.





ACH INFORMATION

Step 3 After selecting the file type, the system will bring up the screen to enter the details of the ACH file. The following fields will need to be filled in as well:

Description – This description will also automatically fill in the company description.

Effective Date – Recipients information (Name, Routing Number, Account number, Account type, and Amount)

ACH

Activity Templates File import templates Print Help

New ACH

Description *

Effective date * Same day Repeat

Type Payment (Payroll - PPD) **Total withdrawal** \$0.00 **Total deposit** \$0.00

Batch

Name	Company	Company description
	[xxxxxxxxx]	<input type="text"/>

Pay from Total batch withdrawal (0 items) \$0.00

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Prenote
<input type="checkbox"/>			<input type="text"/>	<input type="text"/>	Select a type	<input type="text"/>	<input type="checkbox"/>
<input type="checkbox"/>			<input type="text"/>	<input type="text"/>	Select a type	<input type="text"/>	<input type="checkbox"/>
<input type="checkbox"/>			<input type="text"/>	<input type="text"/>	Select a type	<input type="text"/>	<input type="checkbox"/>
<input type="checkbox"/>			<input type="text"/>	<input type="text"/>	Select a type	<input type="text"/>	<input type="checkbox"/>
<input type="checkbox"/>			<input type="text"/>	<input type="text"/>	Select a type	<input type="text"/>	<input type="checkbox"/>

Prenotes should be originated at least three business days prior to effective date

* Indicates a required field



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Holding an Entry

To Place a hold on an entry, click on the green **Pay** switch found under the Pay/Hold column. This will disable that entry from being paid. If an entry is already being held that needs to be paid, click on the **Hold** switch. This will then enable that entry to be paid. Here is what the switches will look like when in a hold or pay status.



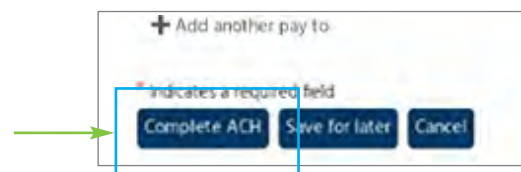
Sending a Prenote

To send a Prenote, click on the grey **No** switch next to the entry found under the Prenote column. The switch will then turn green and say Yes. When the switch is green and says Yes, this means that entry will be sent as a prenote. To remove a prenote, click on the green **Yes** switch. It will then turn grey and say No. This means the entry will send whatever the dollar amount is entered in for that entry.

Here is what the switches will look like in a prenote or non-prenote status.



Step 4 Once everything has been entered and the file is ready to be submitted, click on **Complete ACH**.



Step 5 After clicking on Complete ACH, you will now be prompted to enter in your token one-time password. To get this password press the grey button on your ACH token and enter in the 8 digits it provides. This is a new feature for added security, the system will ask for this any time a file is submitted.



ACH INFORMATION

Payments & transfers

Internal ACH

ACH

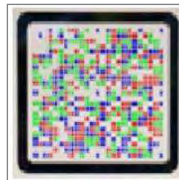
Security Challenge

The transaction submitted requires a one time password to continue.

One Time Password:

To submit the required response, follow these steps:

1. Press the button on the token.
2. Token displays a value.
3. On the Security Challenge page, enter the value from the token as the **One Time Password**.
4. Click the "Submit" button.



For app token users, open your DIGIPASS app and select **Digital Signature**. After scanning the Cronto code, you will see a confirmation screen that will display the first entry in your file. Click **OK** to receive your Digital Signature code to enter.

Step 6. After entering the token one-time password, the confirmation screen will appear. If you see a yellow warning bar, this is notifying you that the file has been submitted. When pending for client review, this means another user will need to approve. If file is pending for financial review, a limit threshold is exceeding requiring bank to review before processing.

Activity Templates File import templates Print Help

⚠ testfile is pending client and financial institution review.

testfile

Reference number	12345678
Effective date	May 13, 2019
Total withdrawal	\$0.00
Number of withdrawals	0
Total deposit	\$3.00
Number of deposits	3

[Return to ACH activity](#)



ACH INFORMATION

Exceptions

In the event that the file is missing information or has invalid information, the system will display exceptions before the file can be completed. Below is an example of what that may look like if there are exceptions in the file. After fixing the exceptions the file would be able to be completed.

Unable to Complete - Invalid file format.

Exceptions - [Number of Exceptions]

Row	Exception reason
11	Invalid Amount
17	Invalid Routing transit

Transactions

Row 11 [Delete row](#)

Account number *	Amount *	Discretionary data
378250	11,321	
Identification	Name *	Payment information
EMP1776	George Washington	October payroll
Routing transit *	Transaction code	
1888888888	22	

Row 17 [Delete row](#)

Account number *	Amount *	Discretionary data
278248		
Identification	Name *	Payment information
EMP1784	John Adams	October payroll
Routing transit *	Transaction code	
	22	

* Indicates required field

[Continue](#) [Cancel](#)