



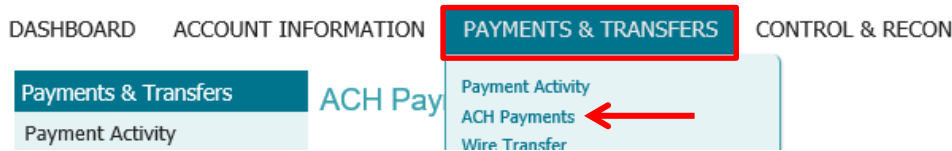
## eTreasury Commercial – ACH Quick Reference Guide

You may create ACH batches from existing templates or by Free-Form, without a template. If a template is used, the batch can be set up to be created one time or on a recurring basis. You may select the current processing day or a future processing day, according to a schedule that is defined by you. Free-Form batches may be created for the current or a future processing day but, may not be defined as a recurring series. Existing payees or new payees created may be used and saved when initiating batches, either from a template or by Free-Form. Detailed help screens are available to answer any questions you may have on each page. For added security an Out of Band reverification method is required for all ACH batch releases.

### To Begin

In Payments and Transfers – Select:

### ACH Payments



There are four steps to initiating any ACH batch: 1) Select, 2) Request, 3) Review and 4) Complete.

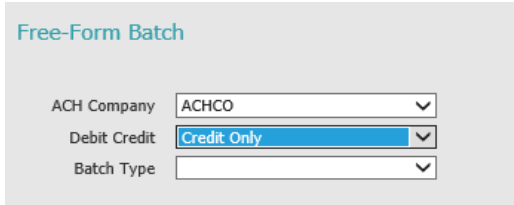
### ACH Payments

— Current Progress — 1) Select — 2) Request — 3) Review — 4) Complete —



To select an existing template, click on the dropdown arrow or begin typing the template name in the box. To send a batch without creating a template, select Free-Form Batch.

### Creating a Freeform ACH

	<p>Select the ACH company you wish to originate the file from.</p> <p>Select Debits, Credits or Both.</p> <p>Select the Batch Type – Individual payment's (PPD), Business Payments (CCD).</p>
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The Batch Details Screen will appear.

ACH Batch Details

Payment Date 02/28/2020

ACH Company ACHCO

Batch Type Individual (PPD) - Credit Only

\* Offset Account  This field is required.

Save as Template

Total Credits  Total Debits

Page Credits  Page Debits

Company Discretionary Data

\* Company Entry Description VendorPayt

**Notify Me** Pending Actions: Notify via EMAIL  
System Events: Notify via EMAIL  
Complete - Unsuccessful: Notify via EMAIL  
Complete - Successful: Notify via EMAIL  
Early Action Taken: Notify via EMAIL  
Early Action Removed: Notify via EMAIL  
Expired: Notify via EMAIL

Exclude \$0.00/empty items during batch submission

Enter the following information:

**Payment Date** – this is the date the payees will be credited or debited.

**Offset Account** – Your account that is the offsetting entry for the batch.

**Company Entry Description** – Example: Payroll or Vendor Payt

**Save as a Template** – Check if you wish to save as a template.

**Notify Me** – Pick the notification types and method you want to receive them by. Email and/or text.

## Add Payees to your batch

Enter Payee Name and Select

	Payee	Account	* Amount	Addenda	Remittance + / -
	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance
	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Remittance

You may use existing payees or create new ones. Typing in the Payee box will bring up any already created payees you have set up.

Add Payees Create New Payee

Request Batch Cancel

To select new Payees, you must first create the payees using the **Create New Payee** button and then add them to your batch by selecting them in the Payee box. After completing the payee list, click **Add Payees**. Your batch will display.

If correct, select the **Request Batch** button.

Next, you may **Confirm**, **Edit** or **Cancel** the batch. If correct, select **Confirm**.

**You will be asked to enter your eTreasury Out of Band pin code to verify.** \*See the Reference Guide [eTreasury Commercial – Out of Band and Soft Token](#).

If your batch was successful, you will receive a transaction number.

### Create Batch

Your transfer request transaction number is ACH-00001045.  
Request has been accepted as of Feb 28, 2020 8:56 AM EST.

— Current Progress — 1 Select — 2 Request — 3 Review — 4 Complete —

ACH Batch

**Transaction Number** ACH-00001045  
**Recurring Frequency** One-Time Payment  
**Batch Type** Individual (PPD) - Credit Only  
**ACH Company** ACHCO (1234567789)  
**Offset Account** \*1010 - Checking (Lakeland Test Account) - Lakeland Bank CERT (021205376)  
**Total Credits** \$3.00 (3)  
**Company Entry Description** Test  
**Payment Date** 03/06/2020  
**Notify Initiator Options** Pending Actions: Notify via EMAIL  
System Events: Notify via EMAIL  
Complete - Unsuccessful: Notify via EMAIL  
Complete - Successful: Notify via EMAIL  
Early Action Taken: Notify via EMAIL  
Early Action Removed: Notify via EMAIL  
Expired: Notify via EMAIL

▸ Search Payee Records

Payee	Account	ABA	Amount	Addenda
Prev 1 Next	Go to page 1	Showing 1 - 3 of 3	Items to display: 10 20 50	
Mary Tester (*9876)	*5678 (DDA)	021213041	\$1.00	
Mary Tester (*9876)	*5678 (DDA)	021213041	\$1.00	
Test Payee (*T-1)	*1928 (DDA)	021203310	\$1.00	
Prev 1 Next	Go to page 1	Showing 1 - 3 of 3	Items to display: 10 20 50	

Results returned in 0.045 seconds



Print or select Return to the ACH Payments Home page.

## Payment Activity

You may view Current Activity, Future Payments, Payment History, and any Recurring ACH Transfers under the **Payments & Transfers Tab** then select **Payment Activity**. Here you can view outstanding approvals or review the status of the payment.



**DASHBOARD** ACCOUNT INFORMATION PAYMENTS & TRANSFERS CONTROL & RECON

Welcome to Lakeland Bank eTreasury Commercial [Make this my home page](#)

You may also view outstanding approvals from the **Dashboard** under **Actions Center** or you can make this your Homepage.

ACTION CENTER	
0	ACH Approvals Pending
0	Wire Approvals Pending
0	Transfer Approvals Pending
0	Expired Payments
0	Users Locked Out

## Current Activity



	ACH Payments	Wire Transfers	Account Transfers	ALL TRANSACTIONS
<b>PENDING</b>	\$2.00 (1)	\$0.00 (0)	\$0.00 (0)	\$2.00 (1)
Pending Approval	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
Pending Release	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
Other Pending	\$2.00 (1)	\$0.00 (0)	\$0.00 (0)	\$2.00 (1)
<b>COMPLETE</b>	\$3.00 (1)	\$50.00 (1)	\$0.00 (0)	\$53.00 (2)
Successful	\$3.00 (1)	\$0.00 (0)	\$0.00 (0)	\$3.00 (1)
Unsuccessful	\$0.00 (0)	\$50.00 (1)	\$0.00 (0)	\$50.00 (1)
<b>ALL</b>	\$5.00 (2)	\$50.00 (1)	\$0.00 (0)	\$55.00 (3)

[Hide Status Detail](#)
[Refresh](#)

Search Transactions

Once the transaction has been initiated, its progress can be tracked through **Payment Activity**. Transactions will be updated based upon their current status. Transaction statuses are as follows:

**Pending** – The transaction has been initiated by the processing center and is awaiting delivery to the bank.

**Pending Approval** – The transaction is awaiting approval by one or two company users before it can be sent by the processing center to the bank.

**Pending Release** – The transaction is awaiting release by one or two company users before it can be sent.

**Complete** – The transaction has finalized and accepted by the bank.

## Future Payments

You may display future payments on the calendar by month or week by selecting the appropriate button.



month week

Mon 2 Tue 3 Wed 4 Thu 5 Fri 6

Weekly Transfer

ACH-00001045

Click on the Item to open.  
**View, Edit or Cancel** the batch

ACH-00001045 \$3.00

Payment Date / Processing Date: 03/06/2020 - 03/05/2020

Initiator: Michelle Dosch (KJStestco / mdosch)

+ / -

Prev 1 Next Go to page 1 Showing 1 - 1 of 1 Items to display: 10 20 50

## Payment History

Displays previously sent batches and, if applicable, you may request a reversal of the batch or selected transactions within the batch.

Prev 1 Next Go to page 1 Showing 1 - 4 of 4 Items to display: 10 20 50

ACH-00003682 \$0.45 Completed

Payment Date: 02/28/2020

Batch Type: Individual (PPD)

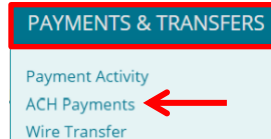
## Recurring Transfers

You may access previously established recurring transfers here.

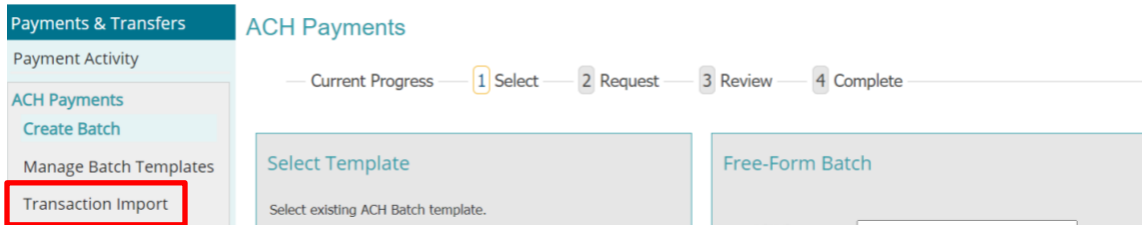
## Importing an ACH File

You may Import a NACHA formatted ACH File into eTreasury. For other types of ACH files please contact the eBanking team for assistance.

Go to **Payments & Transfers**, select **ACH Payments**.



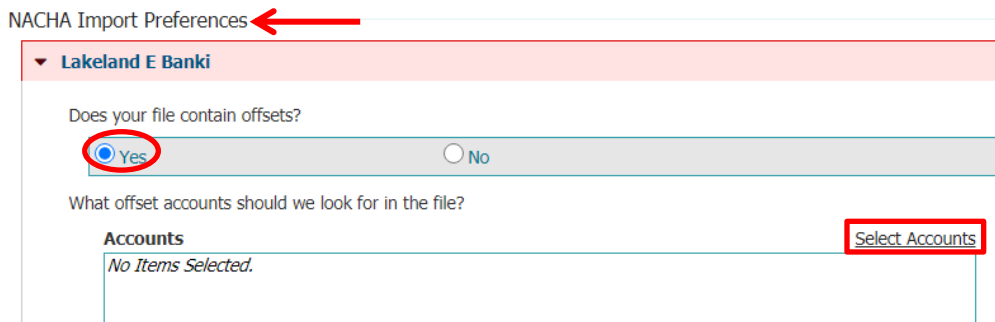
Select **Transaction Import** from the left menu.



You must first select your offset account; all files uploaded must contain an offset.

If your file contains the offset account:

Go to **NACHA Import Preferences**, click **Select Accounts**.



Check the offset account that is in the NACHA file you would like to upload, and then click **OK**.



+ / -	Account Number ▲	Type
Prev 1 Next	Go to page 1	Showing 1 - 2 of 2
<input checked="" type="checkbox"/>	101010	DEMANDDEPOSIT
<input type="checkbox"/>	101616	DEMANDDEPOSIT
Prev 1 Next	Go to page 1	Showing 1 - 2 of 2

OK Select All Accounts Unselect All Accounts Cancel

**\*Important:** if 'save' is not selected before uploading the file, the offset selection will not be saved, and an error will occur.

Under **File Maps** go to **NACHA ACH Transfer Import**, select **Upload**.

File Maps	Is Active	
EDI820 ACH Transfer Import	Set as Active	Upload
ISO20022 ACH Transfer Import	Set as Active	Upload
NACHA ACH Transfer Import	Set as Active	Upload

In the **Select File** box – browse to select the file you wish to upload. Click **Upload File**.

### Data Import : ACH Transaction Import

\* Select File

You will be asked to enter your eTreasury Out of Band pin code to verify. \*See the Reference Guide “eTreasury Commercial – Out of Band and Soft Token”.

If the file successfully uploads you will see the **File Load Successful Validation** with details of your file.

The screenshot shows a window titled "ACH Payments" with a sub-header "File Load Successful Validation". On the left, there is a "Load Event Report" for "ACH Test.txt" with details: Batch ID 20200903-5, File Size 890 bytes, Data Type ACHPAYMENTSIMPORT, Load Time Sep 3, 2020 2:31 PM EDT, Last Update Time Sep 3, 2020 2:31 PM EDT, and Status File validated. Below this is a "File Details" section with "File Load Reports" and a link to "File Validation Report". The main area features the Lakeland Bank logo and a table of "Transmission Data" with columns for "Report Date/Time" (Sep 3, 2020 2:31:09 PM EDT), "Filename" (ACH Test.txt), "Batch ID" (20200903-5), "File Size" (890 bytes), "Critical Items" (0), "Informational Items" (15), and "Warning Items" (0). At the bottom, it lists "Receiving Bank" as "Lakeland Bank CERT". A red arrow points to the "File Load Successful Validation" header.

Or if there are errors you will see the **File Load Failed Validation** with details.

The screenshot shows a window titled "ACH Payments" with a sub-header "File Load Failed Validation". On the left, there is a "Load Event Report" for "ACH Test.txt" with details: Batch ID 20200903-6, File Size 890 bytes, Data Type ACHPAYMENTSIMPORT, Load Time Sep 3, 2020 2:39 PM EDT, Last Update Time Sep 3, 2020 2:39 PM EDT, and Status File failed validation. Below this is a "File Details" section with "File Load Reports" and a link to "File Validation Report". The main area features the Lakeland Bank logo and a table of "Transmission Data" with columns for "Report Date/Time" (Sep 3, 2020 2:39:30 PM EDT), "Filename" (ACH Test.txt), "Batch ID" (20200903-6), "File Size" (890 bytes), "Critical Items" (1), "Informational Items" (0), and "Warning Items" (0). At the bottom, it lists "Receiving Bank" as "Lakeland Bank CERT". A red arrow points to the "File Load Failed Validation" header.

Files may fail for a variety of reasons. Some examples are:

- Invalid Date
- Potential Duplicate
- Invalid ABA number
- Invalid SEC Codes
- User uploading does not have permissions.

Consult your ACH specialist for assistance if your file fails.

**For assistance with Payments processing please call us at 866-224-1379 Option #9 or email us at [eBanking@lakelandbank.com](mailto:eBanking@lakelandbank.com).**