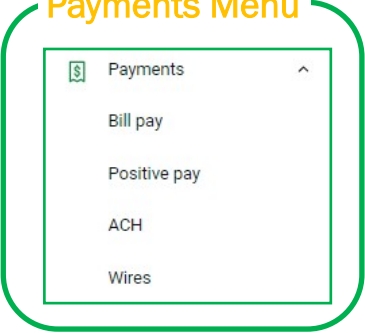




# ACH ORIGINATION QUICK REFERENCE GUIDE

These tips apply to both Online eBanking and Mobile eBanking.

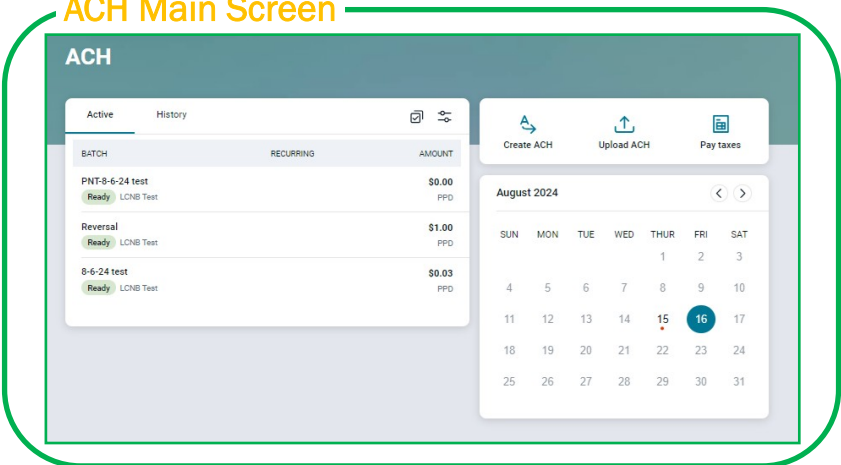
## Payments Menu



## ACH Origination

- On the side menu, there may be a single menu option for ACH or there may be an expandable menu option of Payments with ACH under Payments.
- On the Mobile App, you will select the three horizontal bars at the top left of the app and then select the same as listed above.

## ACH Main Screen



## ACH List View

- From the ACH Main Screen, end users can view, edit, initiate, and uninitiate current ACH batches or create or upload new batches.
- Depending on the ACH status, a batch displays in the **Active** list or **History** list for an account.

## Status

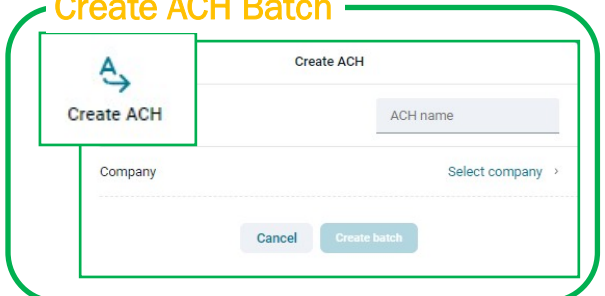
Depending where a batch is in the transmit process, it's in one of the following statuses:

- **Ready** — The batch is created and ready to initiate sending funds to the recipient.
- **Initiated** — The batch has been sent and will begin processing for the selected effective date.
- **Processed** — The ACH batch has been completed and recipients have received the transfer as of the effective date listed.
- **Pending approval** — The batch was initiated by an end user and awaits approval from another end user (dual control).

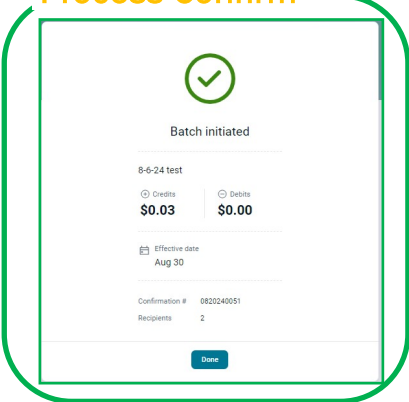
## Creating an ACH Batch

- To create a new ACH batch manually, click 'Create ACH' from the main ACH screen, and title the batch. Next, choose which company will be the Originator (if applicable) then select the SEC code, change the Entry description or the Discretionary data (if applicable) and add recipients.
- Once the batch header and detail records are created, click 'Save recipient' then 'Create batch' and then 'Done'. The newly created ACH batch is now available in the ACH Listing and ready to initiate.

## Create ACH Batch



## Process Confirm



## Approved SEC Codes

- CCD** - Corporate Credit or Debit Entry - The code that identifies an Entry initiated by an Organization to transfer funds to or from an account of that Organization or another Organization.
- CTX** - Corporate Trade Exchange - The code that identifies an Entry initiated by an Organization to transfer funds to or from the account of that Organization or another Organization that permits the inclusion of payment-related remittance information in ANSI or UN/EDIFACT syntax.
- PPD** - Prearranged Payment and Deposit Entry - The code that identifies an Entry initiated by an Organization based on a standing or a Single Entry authorization from a Receiver to transfer funds to or from a Consumer Account of the Receiver.

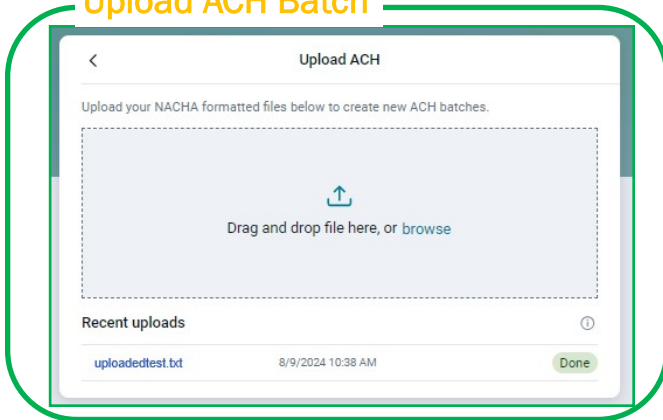
# ACH ORIGINATION QUICK REFERENCE GUIDE (cont.)

These tips apply to both Online eBanking and Mobile eBanking.

## Upload an ACH Batch (Online Only)

- The Upload ACH option accepts NACHA-formatted **.txt** and **.ach** files, creating batches based on the data in the file. If there is an issue with the file, an informative error including the problem found and the line number it was found on is shown to the end user. From here, the end user can edit the file and try to upload again.
- To upload a new NACHA formatted file, click 'Upload ACH'. You can either drag and drop the file or click 'Browse' to browse for the file in the saved location.

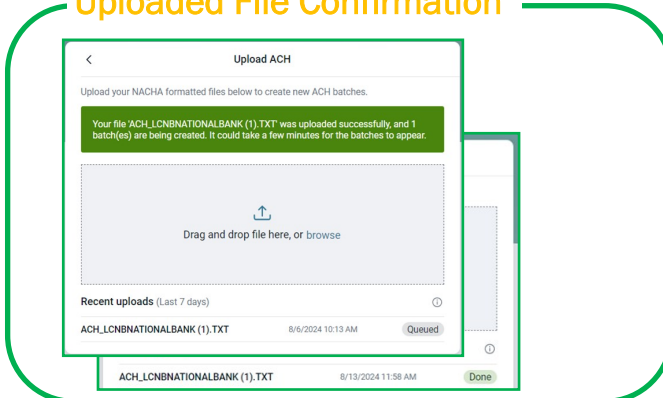
### Upload ACH Batch



## Uploaded File Confirmation

- After the file is uploaded, you will receive a system message that the file was uploaded successfully.
- The file will then be in a queue status which indicates that the file is being imported into LCNB.
- After the file has been uploaded and queued, click 'Refresh' to confirm the status changes to Done.
- Once an uploaded batch is at a Done status, it is ready to initiate.

### Uploaded File Confirmation



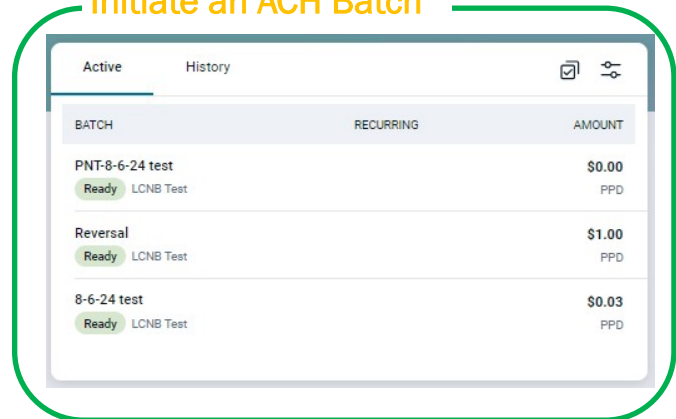
## Edit an ACH Batch

To edit or delete an existing batch, select the batch from the ACH Main screen. From the ACH Main screen you are able to: delete the batch in its entirety and cannot be retrieved, edit the Batch name, edit the Entry description, edit the Discretionary data, add, remove, hold recipients or change amounts of the transactions.

## Initiate an ACH Batch

To initiate a batch: Select the batch from the ACH Main screen. Review the information and recipients, then click 'Review and Initiate'. Next, select the offset account and the settlement date and click 'Initiate' (you can also check mark the box asking if you want to reset the batch to zero after the batch is processed) Lastly, you will be asked to authenticate yourself with some type of validation (e.g. password, etc.). Once submitted, the batch will be in an Initiated status until about 3:30 pm EST. The individual initiating the batch will receive an email confirmation once the batch has been initiated.

### Initiate an ACH Batch



## REMINDER

- You may uninitiate a batch that was previously initiated up until the Cutoff time of 2:30 pm EST of the current business day. To uninitiate the batch, click on the ACH Batch and then proceed by clicking 'Uninitiate' twice. This will cancel the processing of the batch.
- ACH Origination is unavailable between approximately 2:30 pm EST and 3:30 pm EST to process received ACH batches.