



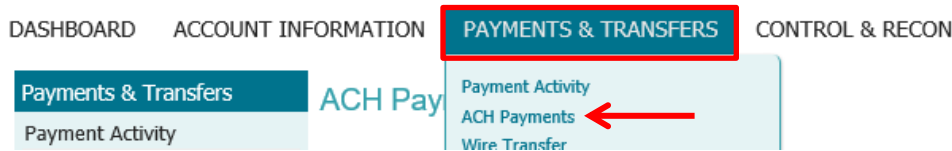
eTreasury Commercial – ACH Quick Reference Guide

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. ACH cut-off time is 5:30pm ET, Monday to Friday.

To Begin

In Payments and Transfers – Select:

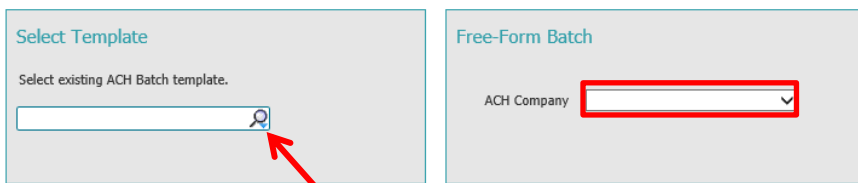
ACH Payments



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>Free-Form Batch</p> <p>ACH Company: ACHCO</p> <p>Debit Credit: Credit Only</p> <p>Batch Type:</p>	<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.

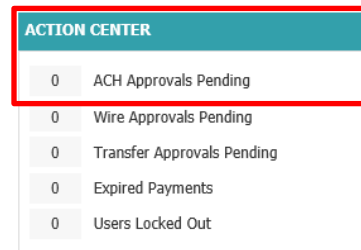
Payment Activity

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.



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.



Current Activity



	ACH Payments	Wire Transfers	Account Transfers	ALL TRANSACTIONS
PENDING	\$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)
COMPLETE	\$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)
ALL	\$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

6	7	8	9
			 ACH-00461753  ACH-00461752






Click on the date in the calendar to view all ACH transactions for that date. Click on the individual item to **Open, View, Edit, or Cancel** the batch

	ACH-00001045	\$3.00	<div style="border: 1px solid red; padding: 2px; display: inline-block;">  View  Edit  Cancel </div>
Payment Date / Processing Date: 03/06/2020 - 03/05/2020 Initiator: Michelle Dosch (KJStestco / mdosch)			
+ / -  Approve  Release  Approve And Release			
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	<div style="border: 1px solid red; padding: 2px; display: inline-block;">  View  Request Reversal </div>	
Payment Date: 02/28/2020 Batch Type: Individual (PPD)					

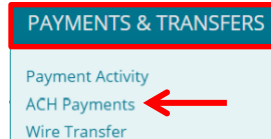
Recurring Transfers

You may access previously established recurring transfers here.

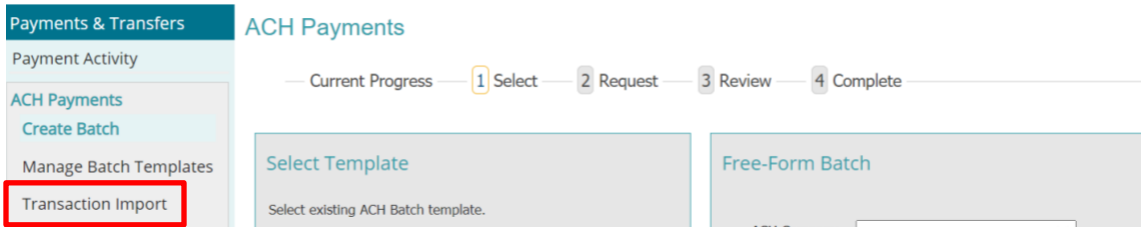
Importing a NACHA ACH File

You may Import a NACHA formatted ACH File into eTreasury. For other types of ACH files, please familiarize yourself with the import process below, then skip to **Creating a Custom File Map**.

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



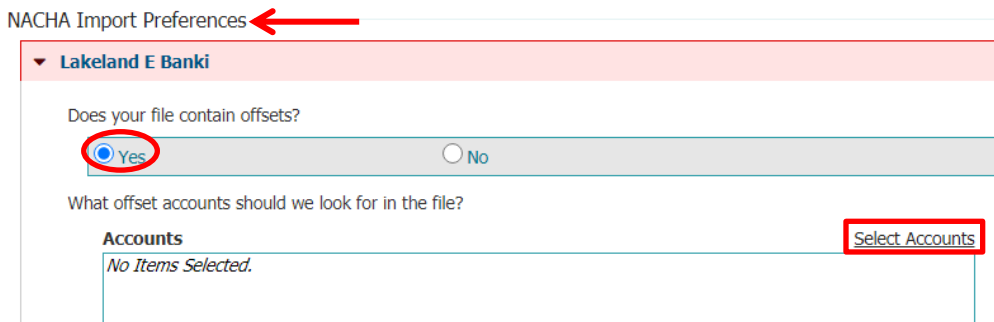
Select **Transaction Import** from the left menu.



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**. *NACH formatted files only.*



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**. Any custom file maps created, using the process in the steps below, will appear at the top of this list.

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 ACH Test.txt

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 'File Load Successful Validation' report. On the left, a 'Load Event Report' for 'ACH Test.txt' lists 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. The main report area features the Lakeland Bank logo and a table of metrics: 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 identifies the Receiving Bank as Lakeland Bank CERT.

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

The screenshot shows a 'File Load Failed Validation' report. On the left, a 'Load Event Report' for 'ACH Test.txt' lists 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. The main report area features the Lakeland Bank logo and a table of metrics: 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 identifies the Receiving Bank as Lakeland Bank CERT.

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.

Creating a Custom File Map

Helpful Hints:

- It is recommended you save or export your non-NACHA file as a .txt or .csv File Type
- If your file does not contain an issue date, the mapper will need to be set to upload your files for the next business day.
- The ACH Company should be your ACH Company ID, which is the Tax ID number for your company. This needs to match what the bank has on file.
- The Receiver Names in the file cannot exceed 22 characters.
- The Offset Account Number will be your Lakeland account number. This needs to match the ACH accounts the bank has on file and that were previously enabled in the system
- Offset Account ABA will be Lakeland's routing number - 021205376

Create/Edit a Map:

Overview:

Mapper is a tool that defines specific rules for translating a unique file format that is not in the NACHA, EDI or ISO format. This guide will help you to map your unique ACH Import file as required by the eTreasury system.

File Settings:

- **Mapper Name** - The *Mapper Name* is the name used to properly identify this map.
- **Test File** - Selecting the Test File field: "*Click to browse for file*" to locate and select a test file that will be used as input to the file map being created. Upload the test file into Mapper. The test file is used to assist in the file map creation process, as each step in the creation processes will use the test file to highlight data properties in the file map. The test file should also have the same format as the production files that will be sent.

File Structure:

Delimited Text - Type the field delimiter value for the records in the test file. This may be a comma or semi-colon. Since the TAB character has special meaning and purpose in a browser, to indicate the TAB character as the field delimiter, enter \t (a backslash followed by the letter t).

- **Blank Lines** - Sometimes there are blank lines in the input file that cannot be removed. Selecting *Yes* will ignore blank lines and selecting *No* will treat blank lines as records.
- **Headers and Footers** - Your file may contain headers and footers that include data needed for the file map or for validating integrity of the input file.
 - Selecting *No* will continue the process to *Step 2 Fields*.
 - Selecting *Yes* will then prompt the user to check if records within the file is prefixed.
 - If the records within the file are not prefixed, the User will be prompted to enter the lines before header, number of lines of the header, the number of the lines of the footer and the lines after the footer.
 - If the records within the file are prefixed, then the Header, Data and Footer prefixes will need to be entered. Prefix examples include - H=Header, D=Data Record, and F=Footer.

- **Fixed Width Text** - This tab should be set a file with records set to a *Fixed Width* (Enter the length of the record i.e. number of characters long) or *Newline Separated* (Each recorded within the file begins on a new line).
 - **Blank Lines** - Sometimes there are blank lines in the input file that cannot be removed. Selecting *Yes* will ignore blank lines and selecting *No* will treat blank lines as records.
 - **Headers and Footers** - Your file may contain headers and footers that include data needed for the file map or for validating integrity of the input file.
 - Selecting *No* will continue the process to *Step 2 Fields*.
 - Selecting *Yes* will then prompt the user to check if records within the file is prefixed.
 - If the records within the file are not prefixed, the User will be prompted to enter the lines before header, number of lines of the header, the number of the lines of the footer and the lines after the footer.
 - If the records within the file are prefixed, then the Header, Data and Footer prefixes will need to be entered. Prefix examples include - H=Header, D=Data Record, and F=Footer.
- **XML** - This tab should be set for a file using XML to indicate records. XPath uses path expressions (i.e. /, @, //, ..) to select nodes in an XML document. The node is selected by following a path or steps.
 - **XPATH Expressions** – Enter the XPATH Expression to identify *Header, Data* and *Footer* records.

Fields:

Fields must be defined to ensure extraction of the data from the input file to correctly map the output file. Depending on the datatype, fields may appear differently. Field types are located on the left side of the screen and include the following:

- Account Number
- Amount
- Check Number
- Issue Date
- Additional Data
- Void Indicator

Any or all may be selected and Mapper will process them automatically from top to bottom. Each field will contain the following options:

- **Data is located in the file** - This option is to be selected if the data is located within the file. If a test file was uploaded in Step 1, one of the records from that file will be displayed, broken up into the fields defined by the file. This is displayed to give the user greater reference during the mapping process.
 - **Field Index** - The Field Index is the number given to the field selected. For example, if the ABA Number field type is selected, the test file uploaded will display the fields by number. The number assigned to the ABA field within the file should be entered into the Field Index box.
 - **Substitution Rules** - If the values in the input file records incorrect, a substitution rule can be added, rather than editing the file records. For example, the input file's receiving bank ID field has the value "AB". The bank receiving the file needs the receiving bank ID field to be "Alpha Beta".
 - **Default Value** - A default value can be entered if the file is missing the datatype selected. The Field Index number will be added as well, unless it is in conflict with an existing field within the record.

- **Data is located in the file header or footer** -This option is to be selected if the data value for the field being defined is located in a header or footer record.
 - **Record Occurrence Number** - As files can include multiple Headers or Footers, this field indicates which header or footer record contains the amount.
 - **Field Index** - The Field Index is the number given to the field that the data within the header or footer is located.
- **Data is a constant value, but not located in the file:**
 - **Default Value** - A constant value is to be entered to the specified data field. This value will be applied into every record in the output file that requires this data field.
- **Not Specified:**
 - **Default Value** - This is the default setting for optional fields. Selecting this will indicate that the data values for this field do not exist in the input file. It is not required to define optional fields.

Validation:

Validation rules use summary data typically found in the headers and footers of the input file verify the data records within the input file. For example, header/footer records often contain transaction amount proof totals, item counts, and/or number of records in the file. The Validation Step allows you to select these fields and *Mapper* will perform the validation calculations as the input file is processed. Files having errors during the validation step are rejected.

- **Not Specified** - Selecting this will indicate that the data values for this field do not exist in the input file.
- **Data is located in the header or footer** -This option is to be selected if the data is located within the file header or footer. If a test file was uploaded in Step 1, one of the records from that file will be displayed, broken up into the fields defined by the file. This is displayed to give the user greater reference during the mapping process.
 - **Record Occurrence Number** - The **Header** or **Footer** is selected depending on where the amount is located in the input file. Since an input file may have more than one header or footer record, the **Record Occurrence Number** indicates which header or footer record contains the amount.
 - **Field Index** - The Field Index is the number given to the field that the data within the header or footer is located.

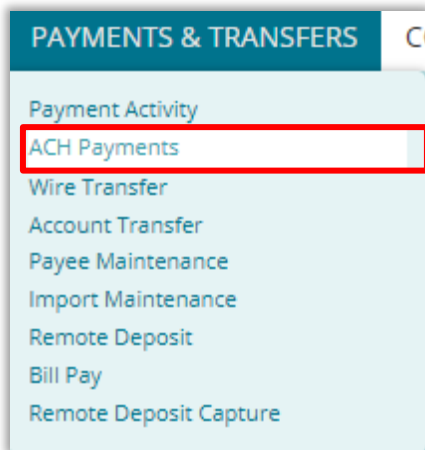
Note: Two decimal places implied? - Currency amount types require decimal definition. If the amount field has a decimal, then the box does not need to be checked. If no decimal is in the currency field, but a decimal is implied, then this box needs to be selected.

Review:

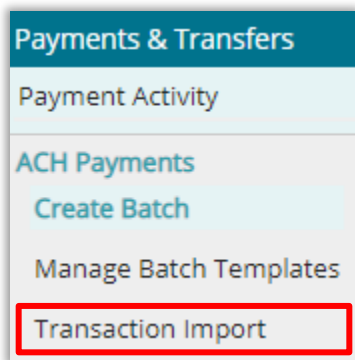
Mapper data fields have been entered and are available to be reviewed. In the event a field is incorrectly filled out, the option to return to a previous screen and make changes, select the [Structure](#), [Fields](#) or [Validation](#) links under the Current Progress section at the top of the screen.

To Get Started:

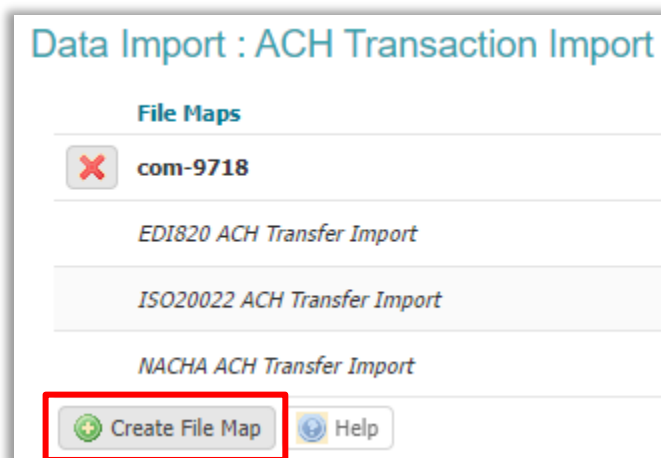
1. Select **Payments & Transfers < ACH Payments**



2. Select **Transaction Import** from the left-hand menu



3. Select **Create File Map**



4. Select **Full Transaction Import** as the *Import Mode* and then **Confirm**

Select Import Mode

Full Transaction Import
This map can be used to create full ACH batch transactions.

Partial Template Import
This map can be used to create ACH batch transactions based off of a given template and providing some information about the payee records.

Confirm **Cancel**

5. Type in a **Mapper name**

Create File Map

— Current Progress — 1 **Structure** — 2 Fields — 3 Validation — 4 Review —

File Settings

* Mapper name **TEST ACH Mapper**

Test File Click to browse for file...

6. Select the appropriate **File Structure** options and then **Go To Step 2**
- a. If your file is Tab delimited enter `\t` as the *field delimiter*

File Structure

Delimited Text Fixed Width Text XML

* What is your record's field delimiter? Value entered: TAB

If there are blank lines in your file, should they be ignored? Yes No

* Does your file contain headers or footers? Yes No

* Are the records in your file prefixed? Yes No

* Lines before header

* Lines of header

* Lines of footer

* Lines after footer

Go To Step 2 **Cancel**

7. The required mapping information will be indicated on the left-hand side

- Amount
- Payment Date
- Receiving ABA
- Receiving Account Number
- Debit or Credit
- ACH Company
- Type
- Receiver Name
- Receiving Account Type

8. For most of the options including the **Amount**, the Data should be located in the file. Enter the **Field Index** as the number for the column in the file that the data is located in
 - a. *Two decimal places implied* – If the amount fields in the file contain a decimal, this box does not need to be checked.
9. Select **Next Field**

Amount | Required | Currency

Data is located in the file

* Field Index:

File may not always contain this field, in which case the default value will be used.

Two decimal places implied?

Substitution Rules

Input	Output
<input type="button" value="Add Substitution Rule"/>	

Default Value

Data is located in the file header or footer

Data is a constant value, but is not located in the file

10. For the **Payment Date**, if the Date is located in the file select the option and enter the **Field Index** (column number in the file).
11. If the **Payment Date** is not consistently contained in your file, select the check box below the

File may not always contain this field, in which case the default value will be used.
12. Select the **Default Value** as the Next Business day. This will be the date the file will be uploaded for if the *Payment Date* is missing from your file. Select **Next Field**

Payment Date | Required | Date

Data is located in the file

* Field Index: 1

File may not always contain this field, in which case the default value will be used.

Date Format: yyyyMMdd

Substitution Rules

Input	Output
Add Substitution Rule	

Default Value: No Default

Data is located in the file header or footer

Data is a constant value, but is not located in the file

Previous Field Next Field

- a. If the file does not contain a **Payment Date**, select the 3rd option. Select the **Default Value** as the Next Business day, which is the standard for Lakeland Bank.
- b. Select **Next Field**

Payment Date | Required | Date

Data is located in the file

Data is located in the file header or footer

Data is a constant value, but is not located in the file

Default Value: No Default

- No Default
- Today
- Next Day
- Next Business Day
- Previous Day
- Previous Business Day

Previous Field Next Field

13. The **Receiving ABA** (routing number) and **Receiving Account Number** should be located in the file. Enter the **Filed Index** then select **Next Field**

Receiving Account Number | Required | Text

Data is located in the file

* Field Index: 4

File may not always contain this field, in which case the default value will be used.

Substitution Rules

Input	Output
Add Substitution Rule	

Default Value

Data is located in the file header or footer

Data is a constant value, but is not located in the file

Previous Field Next Field

14. For the **Debit or Credit**, if the Data is located in the file, enter the **Field Index**

15. Enter the **Field Value** for the *Debit and Credit*, which is the data in the file for each transaction that indicates whether the transaction is a debit or credit.

Debit or Credit | Required | Text

Data is located in the file

* Field Index: 5

File may not always contain this field, in which case the default value will be used.

Allowed Values

	Field Value
Debit	27
Credit	22

Default Value No Default

Data is located in the file header or footer

Data is a constant value, but is not located in the file

16. If the **Debit or Credit** indicator is not located in the file, select the 3rd option. Select the **Default Value** that will make all the transactions in the file either Debits or Credits.

- Credit* – Money will be sent to the companies listed in the file
- Debit* – Money will be taken from the companies listed in the file

17. Select **Next Field**

Debit or Credit | Required | Text

Data is located in the file
 Data is located in the file header or footer
 Data is a constant value, but is not located in the file

* Default Value No Default ▾

No Default
Debit
Credit

18. For the **ACH Company**, follow the same steps above if the *ACH Company* information is located in the file. Select **Next Field**

Debit or Credit | Required | Text

Data is located in the file
 Data is located in the file header or footer
 Data is a constant value, but is not located in the file

* Default Value No Default ▾

No Default
Debit
Credit

19. If the **ACH Company** information is not located in the file, select the 3rd option. Enter the **Default Value** as the ACH company ID, which should be the tax ID number for your company. *This needs to match what the bank has on file for your company.*

20. Select **Next Field**

ACH Company | Required | Text

Data is located in the file
 Data is located in the file header or footer
 Data is a constant value, but is not located in the file

* Default Value 123456789

21. The **Type** will be the SEC codes used for the transactions in the file. If the Data is contained in the file, continue the same process as the previous steps above.

Type | Required | Text

Data is located in the file

* Field Index:

File may not always contain this field, in which case the default value will be used.

Allowed Values

	Field Value
Individual (PPD)	<input type="text"/>
Payroll (PPD)	<input type="text" value="PPD"/>
Business (CCD)	<input type="text" value="CCD"/>
Extended Addenda (CTX)	<input type="text" value="CTX"/>
Telephone Auth (TEL)	<input type="text" value="TEL"/>
Internet Auth (WEB)	<input type="text" value="WEB"/>
Customer Initiated Entry (CIE)	<input type="text" value="CIE"/>

Default Value

22. If the **Type** is not located in the file, select the 3rd option. Select the Default Value as the default SEC code used for all the transactions in the file
23. Select **Next Field**

Type | Required | Text

Data is located in the file

Data is located in the file header or footer

Data is a constant value, but is not located in the file

* Default Value

- No Default
- Individual (PPD)
- Payroll (PPD)
- Business (CCD)
- Extended Addenda (CTX)
- Telephone Auth (TEL)
- Internet Auth (WEB)
- Customer Initiated Entry (CIE)

24. The **Receiver Name** data should be contained in the file. *The Receiver Name can only be a maximum length of 22 characters*

Receiver Name | Required | Text

Data is located in the file

* Field Index: 1

File may not always contain this field, in which case the default value will be used.

Substitution Rules

Input	Output
Add Substitution Rule	

Default Value

Data is located in the file header or footer

Data is a constant value, but is not located in the file

Previous Field Next Field

25. For the **Receiving Account Type**, follow the same steps above if the data is located in the file

Receiving Account Type | Required | Text

Data is located in the file

* Field Index: 5

File may not always contain this field, in which case the default value will be used.

Allowed Values

	Field Value
DDA	22
SAV	32
GL	
LOAN	

Default Value No Default

Data is located in the file header or footer

Data is a constant value, but is not located in the file

Previous Field Next Field

a. If the **Receiving Account Type** is not located in the file, follow the same steps above

Receiving Account Type | Required | Text

Data is located in the file
 Data is located in the file header or footer
 Data is a constant value, but is not located in the file

* Default Value

26. For the following fields, complete if they are located in the file or select **Not Specified** and then **Next Field**

- Addenda
- Payment Type Code
- Discretionary Data
- Co. Entry Description
- Offset Account Number
- Offset Account ABA
- Receiver ID
- Debit Authorization Type
- Transaction Type

Addenda | Optional | Text

Data is located in the file
 Data is located in the file header or footer
 Data is a constant value, but is not located in the file
 Not Specified

27. Complete the **Offset Account Number** (your Lakeland account number) option. If the *Offset Account Number* is not located in the file, select that it is a *constant value*. Enter the *account number* as the **Default Value**

28. Select **Next Field**

Offset Account Number | Optional | Text

Data is located in the file
 Data is located in the file header or footer
 Data is a constant value, but is not located in the file

* Default Value

Not Specified

29. Complete the **Offset Account ABA** (Lakeland's routing number). Select that it is a *constant value* and enter *021205376* as the **Default Value**

30. Select **Next Field**

Offset Account ABA | Optional | ABA

Data is located in the file
 Data is located in the file header or footer
 Data is a constant value, but is not located in the file

* Default Value 021205376

Not Specified

31. If you will be debiting accounts, complete the **Debit Authorization Type** option. If the Data is located in the file, follow the same steps above
- a. If the Data is not located in the file, select the **Default Value** as the type of authorization you obtained from your clients

Debit Authorization Type | Optional | Text

Data is located in the file
 Data is located in the file header or footer
 Data is a constant value, but is not located in the file

* Default Value Physical Authorization

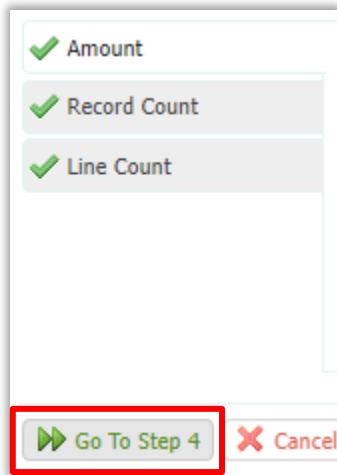
Not Specified

No Default
 Physical Authorization
 Internet Authorization
 Telephone Authorization

32. Select **Go To Step 3**

Transaction Type

33. Complete the following additional fields *if necessary* and then select **Go To Step 4**
- a. The **Amount** would be used if the total file amount is contained in the file

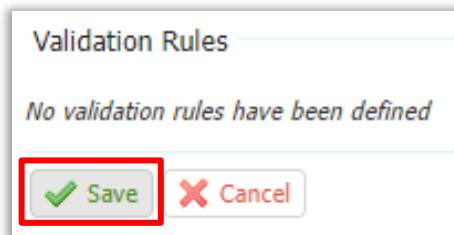


A screenshot of a form with three items, each with a green checkmark icon to its left:

- Amount
- Record Count
- Line Count

At the bottom of the form, there are two buttons: "Go To Step 4" (with a green double-right arrow icon) and "Cancel" (with a red X icon). The "Go To Step 4" button is highlighted with a red rectangular box.

34. On the final Review screen select **Save**



A screenshot of a "Validation Rules" screen. The text "No validation rules have been defined" is displayed in italics. At the bottom, there are two buttons: "Save" (with a green checkmark icon) and "Cancel" (with a red X icon). The "Save" button is highlighted with a red rectangular box.

For assistance with Payments processing please call us at 866-224-1379 Option #9 or email us at eBanking@lakelandbank.com.