

LOAN SERVICING SOFT ACH Setup and Running

This document will guide you through the process of setting up and running ACH in LOAN SERVICING SOFT.

For additional information and/or questions please feel free to contact our support group at support@loanservicingsoft.com or 1-800-993-1839 x2.

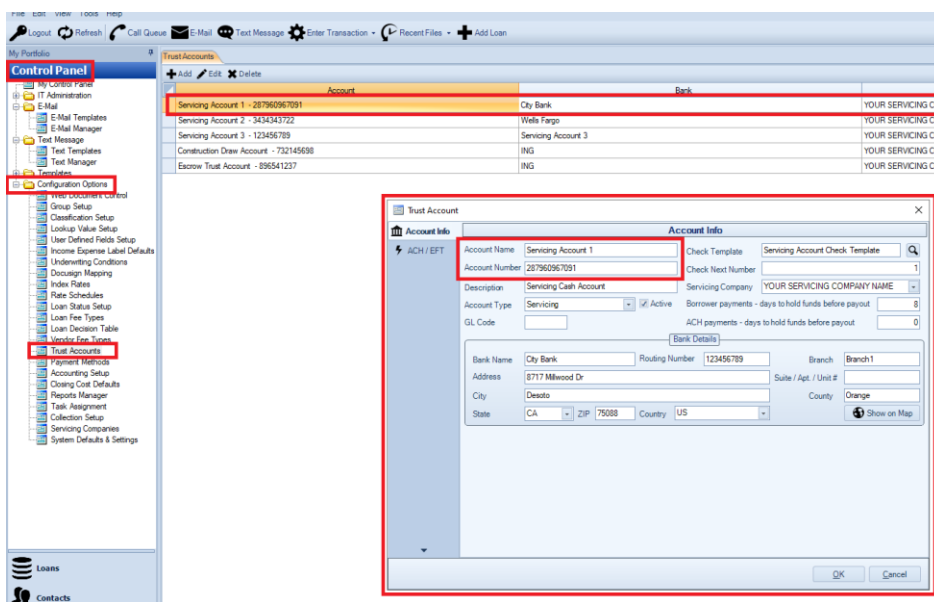
ACH Setup

LOAN SERVICING SOFT allows you to ACH money in and out via NACHA file. In order to set up ACH you will need to enter setting information in two or three areas in LSS.

Trust Accounts

First you will want to make sure that the Trust Accounts you are ACH'ing in and out of are set up. To do this navigate to Control Panel, Configuration Options, Trust Accounts, and then select the Trust Account you would like to use.

On the Account Info screen be sure to fill out the top two fields on the left of your screen – Account Name and Account Number.



On the ACH/EFT tab first be sure to check the Active Service check box. Then be sure to fill out the Company Name field and select your Export Type from the drop down. In most cases you will want to select “ACH – Generic USA”. For Company Identification field, if your bank assigns a number to you, please enter here, and if they don’t leave blank. All other field data will be provided by your bank. At the bottom of the screen you will need to Select a NACHA file format. Select Unbalanced NACHA file unless you are instructed to use the Balanced option by your LSS tech or your bank.

Trust Account

Account Info

ACH / EFT

☒ Active Service

Export Type: ACH - Generic USA

Company Name: Servicing Co

Company Identification: ID Assigned by Bank (if any)

ACH File Qualifier: Leave empty unless testing

Immediate Destination Name: bank will provide, required

Immediate Destination ID: bank will provide, required

Debit

Immediate Origin Name: bank will provide, required

Immediate Origin ID: bank will provide, required

Originating DFI: bank will provide, required

Service Class Code: bank will provide, required

SEC Class / CPA Code: bank will provide, required

Credit

Immediate Origin Name: bank will provide, required

Immediate Origin ID: bank will provide, required

Originating DFI: bank will provide, required

Service Class Code: bank will provide, required

SEC Class / CPA Code: bank will provide, required

Select a NACHA file format:

☒ Unbalanced NACHA file (Your company bank account will be debited or credited)

☐ Balanced NACHA file (Create an offset record to make total debit amount equal to total credit amount)

Account Type: Checking

Bank Name: Bank

Account Holder: holder

Bank's Transit Routing Number (Receiving DFI Identification): tmsit

Bank Account Number (DFI Account Number): account

OK Cancel

Borrowers

Next you will want to set up your Borrows on their ACH & Card screen. To navigate to this screen go to Contacts, Borrowers, ACH & Card tab. On this screen you will want to fill out the entire top section, everything but the Branch Address and the Verified check box. Then on the bottom section of the screen, under the ACH Defined Schedules section click the Add button. Once the Schedule Auto Transactions screen pops up, make sure the Loan # is set correctly, then in the Amount section select either Current Due Amount or Fixed Amount. We would recommend setting Apply As to Apply as scheduled payment, and then under the Repeating Details section we would recommend setting the Repeat Type to Follow Loan Schedule. Feel free to play with the other options if you like.

Borrower B20000018

ACH & Card Setup Information

ACH I

ACH Status: Active Account Type: Checking

Bank Name: Wells Fargo Account Holder: Joe T Borrower

Routing Number: 021000089 Account Number: 123456789

Branch Address: Verified

ACH Defined Schedules

+ Add Edit Remove

Loan #	Amount	Type	Notes
Schedule Auto Transactions Loan #: 04-ms-032 (AAA Home Rehab) Amount: ☐ Current Due Amount ☒ Fixed Amount 2,500.00 Apply As: Apply as scheduled payment Notes: Repeating Details Repeat Type: Follow Loan Schedule 0 days before due date Next Run Date: / / Ends On: On Loan Maturity Date OK Cancel			

Display Loans

Servicing Company

Only required if you plan to ACH your servicing company for fees collected from your servicing account, or you are paying your escrow impound payments out via ACH.

To set up your servicing company for ACH go to Control Panel, Configuration Options, Servicing Companies, ACH tab. On the ACH screen first set ACH Status to Active, then select Checking or Savings in the Account Type drop down, enter your bank name in the Bank Name field, name of the account holder in the Holder Name field, Routing Number and Account Number. Branch Address can be left blank and you don't need to do anything with the Check Pay To box.

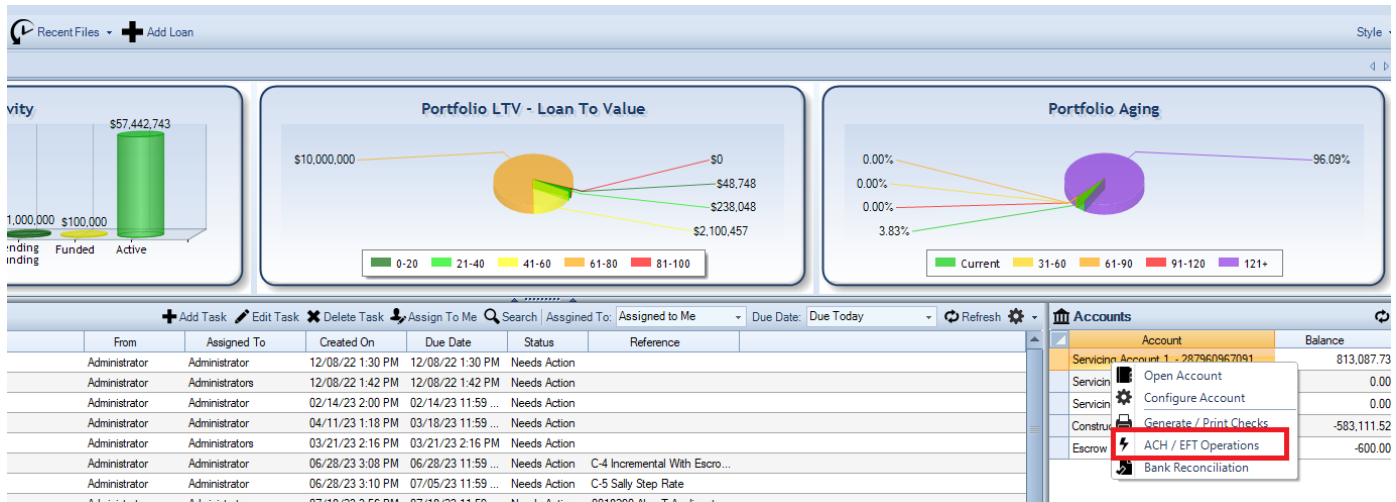
The screenshot shows the 'Loan Servicing Software' interface. On the left, the 'Control Panel' is expanded, showing 'Configuration Options' and 'Servicing Companies'. The 'Servicing Companies' window is open, and the 'ACH' tab is selected. The 'ACH Account Information' section is highlighted with a red box, showing the following fields:

ACH Account Information	
ACH Status	Active
Account Type	Checking
Bank Name	Wells Fargo
Holder Name	Account Holder Name
Routing Number	123456789
Account Number	987654321
Branch Address	
Check Pay To	

The 'OK' and 'Cancel' buttons are visible at the bottom right of the window.

Running ACH for Payments In (Debit)

To begin your ACH In or ACH Debit process, goto your My Control Panel, Accounts, and right click on the Trust Account you wish to use, and select ACH / EFT Operations.



On the next screen, click on Create ACH / EFT Debt File and the ACH / EFT Debt File Wizard will pop up. On this screen enter your settings and click Next in bottom right corner of the screen. Bank Account and Export Format will be auto filled for you. Export Description can be left blank unless you want to include a description for your Borrower. Print Summary Report check box should be default checked. Leave Exclude Fully Paid Payments unchecked.

The screenshot shows the 'ACH / EFT Debt (Wire In) File Wizard' window. It contains the following fields and options:

- Bank Account: Servicing Account - 287960967091
- Export Format: ACH - Generic USA
- Payment Due Date Range: 11/1/2020 To 11/3/2020
- Bank Processing Date: 11/1/2020
- Export Description: (blank)
- ☒ Print Summary Report
- ☐ Exclude Fully Paid Payments

At the bottom left, there is a 'Max Records' field set to 5.

On the next screen you will be presented with a list of all payments that are due. Go ahead and check the check box of all the payments that you wish to include on your ACH /EFT File and click Next.

ACH / EFT Debit (Wire In) File Wizard

 **Select payments to process**

1 of 2 | Select All | Check Selected | Select None | View Loan

Sel	Loan #	Name	Previous Pay Date	Previous Pay Amt	Due Date	Amount	Validation
☐	C-1	Andrew L Walters	10/10/2024	1,000.00	7/1/2024	1,500.00	Loan is past maturity date
☒	C-2	Irene Impound	8/21/2025	0.00	7/1/2024	491.55	

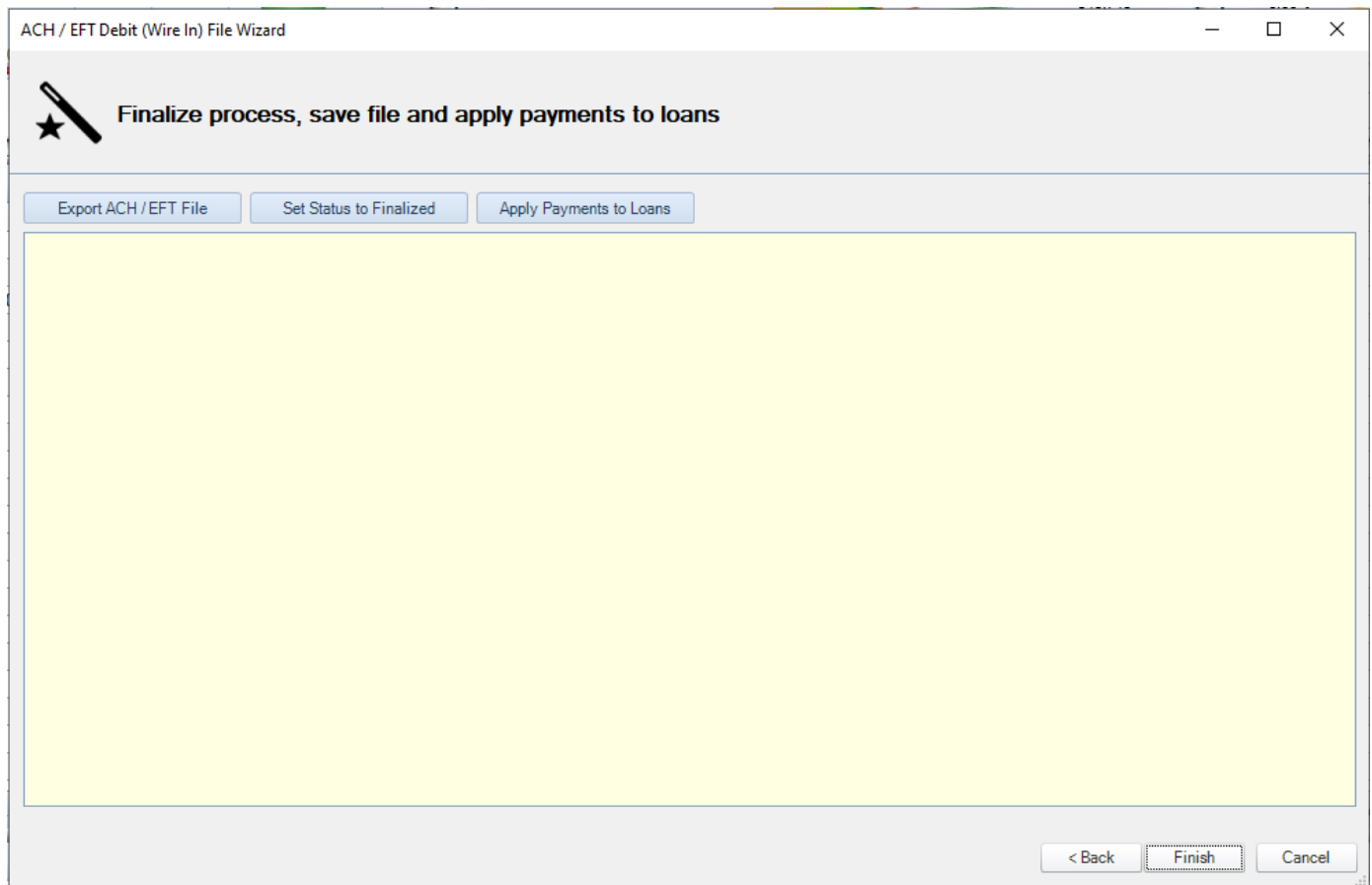
Total Amount: 1,991.55 | Selected Amount: 491.55

< Back

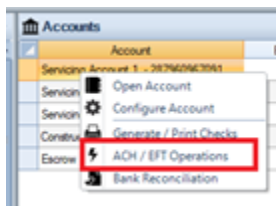
Next >

Cancel

You are then presented with the Finalize process screen where you can Export your ACH / EFT File, Set your status to Finalized and Apply Payments to Loans.



You will most likely want to Export your ACH / EFT file at this point and send it to your bank. Go ahead and click the Export button to do this and then click the Finish button at the bottom right corner of the screen. You will be able to come back and continue your process when you are ready by right clicking on the Trust Account again and selecting ACH / EFT again.



Select your last batch from your list.

ACH / EFT / CC Batch Files

+ Create ACH / EFT Debit File

+ Create ACH / EFT Credit File

+ Create Card Debit File

Edit

Delete

Status	Export Type	File Type	Bank Date	Company Date	Debits	Credits	Entries
Finalized	ACH Debits Export	ACH - Generic USA	7/1/2024	7/1/2024	1,991.55	0.00	2

Max Records: 50

Show deleted

10

OK

Cancel

And now you are back on a screen where you can Finalize, Print Reports, Apply Payments to Loans.

ACH / EFT File

Save ACH / EFT File

Print Report

Set Status to Finalized

Apply Payments to Loans

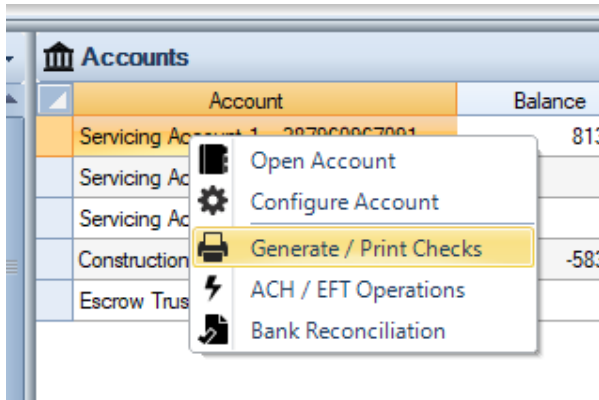
OK

Cancel

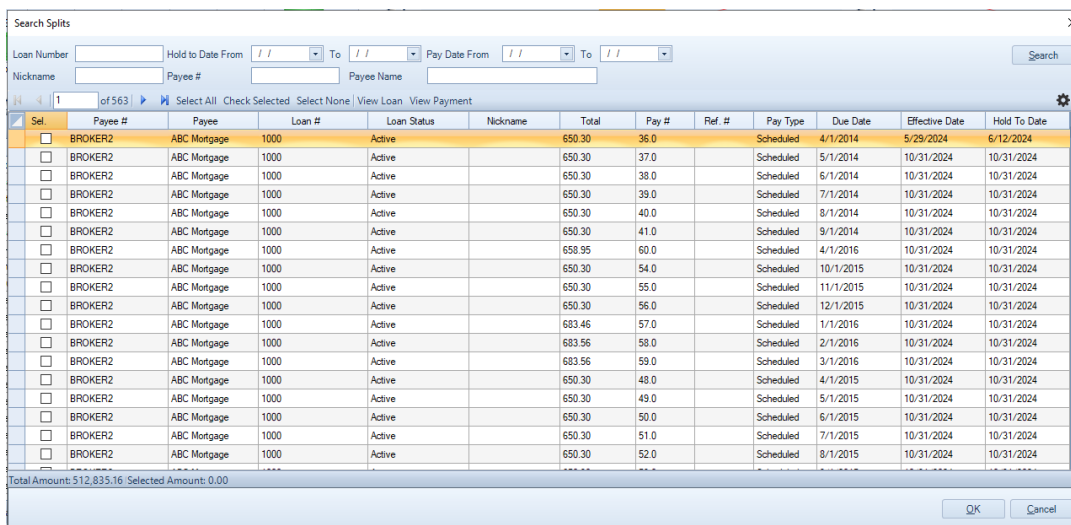
For more on the Apply Payments process we will need to go over the Lockbox Batch Payment Processing process.

Running ACH for Payments Out (Credit)

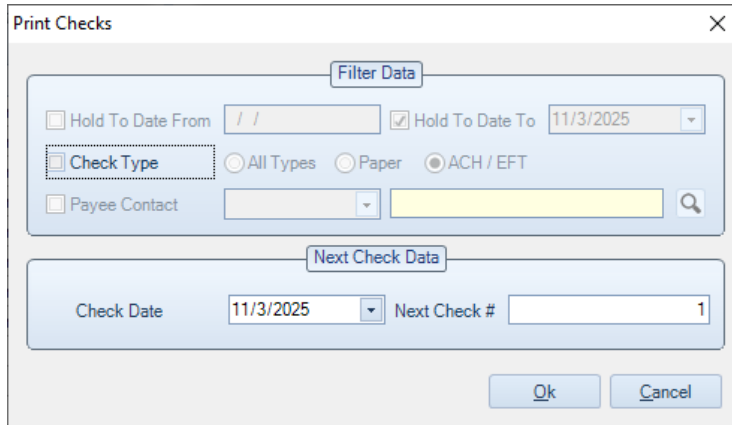
To begin your ACH Out or ACH Credit process, first you will need to make sure all of your Checks are created. In LSS we use the term checks for all payments out, including actual checks and eChecks or ACH payments. So to do this first step goto your My Control Panel, Accounts and then right click on the Account you wish to send out from, and select Generate / Print Checks.



You will then be presented with a list of available split payments to be sent out. You can select all with the Select All button, or you can select a sub-set of the payments to be sent. You have several controls to select and filter your list. Once you have your sections configured click the OK button at the bottom right corner of your screen.

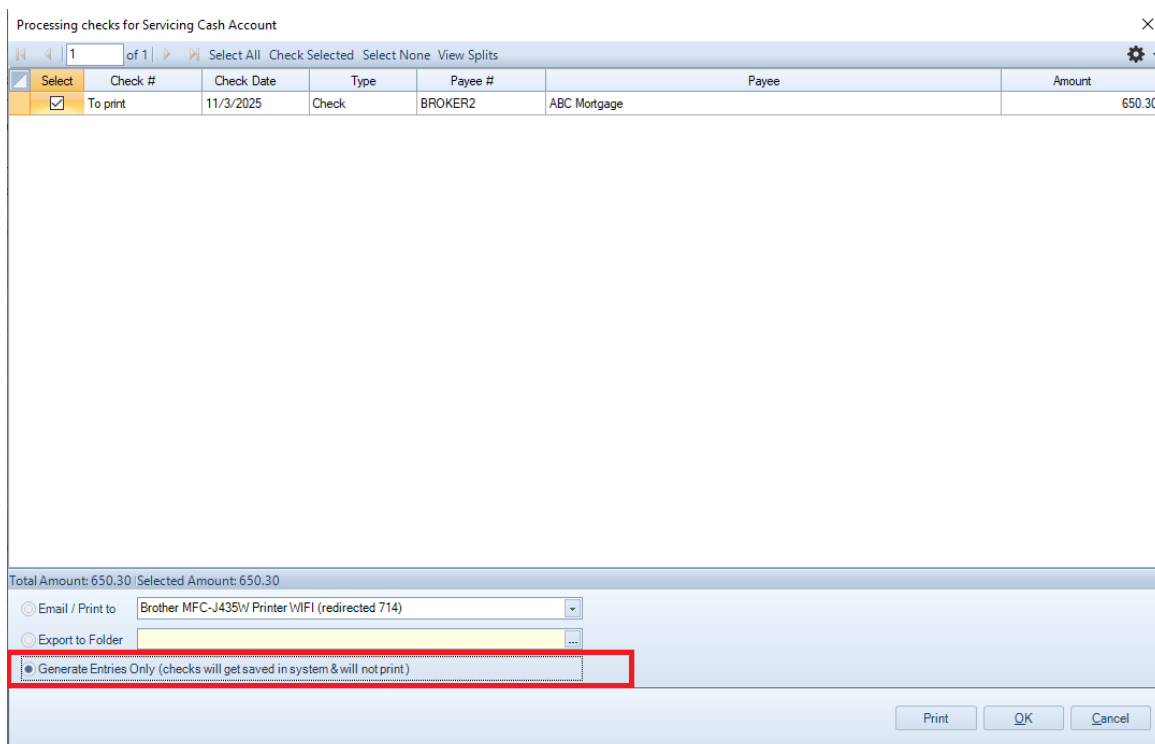


You will then be presented with the Print Checks screen. You don't need to do anything on this screen, just click the Ok button.



The 'Print Checks' dialog box contains two sections: 'Filter Data' and 'Next Check Data'. In the 'Filter Data' section, there are checkboxes for 'Hold To Date From' (empty), 'Hold To Date To' (checked, with a date of 11/3/2025), 'Check Type' (radio buttons for 'All Types', 'Paper', and 'ACH / EFT' which is selected), and 'Payee Contact' (a dropdown menu). The 'Next Check Data' section has a 'Check Date' dropdown set to 11/3/2025 and a 'Next Check #' input field with the value 1. At the bottom are 'Ok' and 'Cancel' buttons.

And then you just need to print your checks. Select the Generate Entries Only option unless you wish to email or mail out paper copies of the Non Negotiable check stubs as an ACH payment receipt.



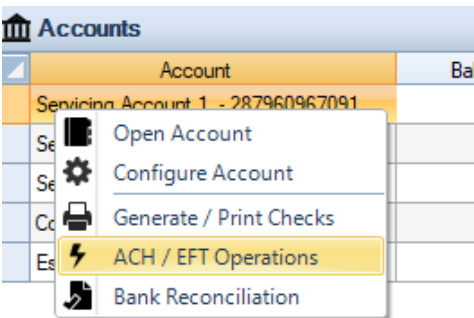
The 'Processing checks for Servicing Cash Account' dialog box shows a table with one row of data. Below the table, there are options for 'Email / Print to', 'Export to Folder', and 'Generate Entries Only'. The 'Generate Entries Only' option is selected and highlighted with a red box. At the bottom are 'Print', 'OK', and 'Cancel' buttons.

Select	Check #	Check Date	Type	Payee #	Payee	Amount
☒	To print	11/3/2025	Check	BROKER2	ABC Mortgage	650.30

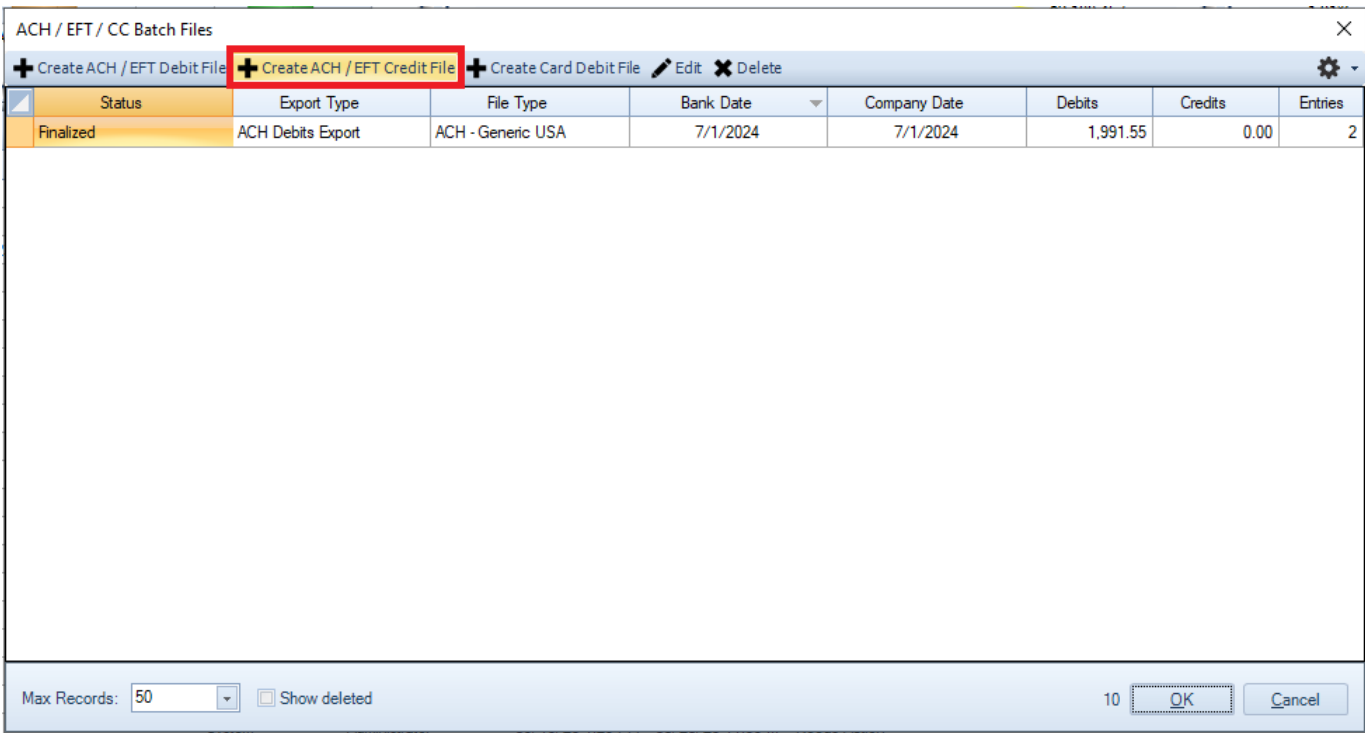
Total Amount: 650.30 Selected Amount: 650.30

☐ Email / Print to: Brother MFC-J435W Printer WIFI (redirected 714)
☐ Export to Folder:
☒ Generate Entries Only (checks will get saved in system & will not print)

Once your checks have been created you are now ready to run your ACH Out or ACH Credit process and create a NACHA file. For this next step go to your My Control Panel, Trust Accounts and right click on ACH / EFT Operations.



Then on the next screen click the Create ACH / EFT Credit File button.



You will then be presented with a wizard that will walk you through the final steps.

The ACH / EFT Credit File Wizard will then pop up. Confirm that you are in the correct Bank Account and your Export Format is set correctly, then set your Check Date Range, Bank Processing Date, and click the Next button. The Export Description field is optional.

ACH / EFT Credit (Wire Out) File Wizard

Select Check Date Range and Bank Processing Date

Bank Account: Servicing Account 1 - 287960967091

Export Format: ACH - Generic USA

Check Date Range: 11/3/2025 To: 11/3/2025

Bank Processing Date: 11/3/2025

Export Description: ☐ Print Summary Report

< Back Next > Cancel

On the next screen a list of all available ACH payments will be displayed. Check the check boxes of all payments you want to include on your NACHA file and click the Next button. Then on the Finalize process and save file screen, you can save your NACHA file and set your status to finalized.