



LENDINGFRONT

LendingFront and ACH Integration



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Overview

The purpose of this guide is to walk through the process of setting up ACH with a third party vendor.

Third Party Vendors

LendingFront integrates with several third party vendors to process fundings and payments within the Servicing Module in the Lending Portal. The following ACH integrations are available:

- ACHWorks
- BankUnited
- BBVA
- US Bank

In addition to the vendors listed above, you can also integrate with your own vendor at an additional cost. If this is the case, a call will need to be set up between your institution, the vendor and LendingFront. On the discovery call, the following questions will need to be addressed.

- Does the bank support Balanced or Unbalanced ACH files?
- What format do they support for returns and NOC Files? Standard NACHA?
- Does the Returns file contain cleared and error payments?
- Are NOCs sent in a separate file?
- How long does it take for payments to clear?
- How long does it take for a payment to be returned?
- Can you provide an example of a returns file?
- What naming conventions should files follow?
- What account number and routing number should be included in the payments file
- What number should we use for the 'Immediate Origin' field?
- FTP server details (host, username, password)
- Location where the payments file should be placed
- Location of returns file in FTP server
- Do we get a confirmation when the payments file is processed successfully?



Name	Value	Description
Bank Name		Name expected in the Nacha file
Immediate origin name		Name by which the client is identifies (identifier)
Routing number		Routing number origin account
Tax ID		Client Tax id
ACH Company ID (account collection)		Client Bank Account COLLECTION
ACH Company ID (account funding)		Client Bank Account FUNDING
Nacha FTP Host		Ftp host information
Ftp User		Ftp user information
Ftp Password		Ftp password information
Ftp dir payment		Ftp dir payment information
Ftp dir return		Ftp dir return information
Return File name format		Specified by Client or the Bank
Payment File name format		Specified by Client or the Bank
Payment file example	file: [url]	Example of a payment file (for test)(example of the file https://www.chase.com/content/dam/chaseonline/en/demos/cbo/pdfs/cbo_nacha_filespecs.pdf) the example document is public
Return file example	file: [url]	Example of a return file (for



		test)
Instructive with the nacha file format	file: [url]	All banks that have ACH file integration have it (example of the file https://www.chase.com/content/dam/chaseonline/en/demos/cbo/pdfs/cbo_nacha_samplefile.pdf) the example document is public

Establishing a Relationship

In order to go live with the ACH servicing module, it is imperative to establish a relationship with a vendor as soon as possible. The first step will be to contact the vendor that best fits the needs of your financial institution and enter into a contract. The contact information is listed below for each vendor.

ACHWorks:

Dave Kirk

National Sales Manager

Email Address: davek@achworks.com

BankUnited:

Corey Prinz

Senior Vice President, Commercial Private Banking

Phone Number: 631-454-4733

Email Address: CPrinz@BankUnited.com

BBVA:

David Chau

Open Platform Business Development

Phone Number: 408-489-6617

Email Address: david.chau@bbva.com

US Bank:

Jeffrey LoTempio

SVP and Regional Sales Manager

Phone Number: 480-349-3037

Email Address: jeffrey.lotempio@usbank.com



Next Steps

Once the decision is made as to which vendor the institution will work with, LendingFront will begin the set up process and define the requirements during the implementation. Technical calls will be set up on an as needed basis.