

Cash Management

ACH Filter User Guide





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Welcome to ACH Filter

Service Overview

ACH Filter Credit and ACH Filter Debit are two separate services designed to empower our customers with the ability to prevent financial loss due to unauthorized incoming ACH debit and credit transactions. Certain types of fraudulent ACH debit and credit transactions must be returned to the originating financial institution by the opening of the 2nd business day following the settlement date. This means businesses must identify these transactions same day and return any unauthorized transactions immediately to prevent financial loss.

This guide is intended to provide information to customers to aid in using this service in a manner that suits their specific needs.

A. Introduction to ACH Filter Credit and Debit

This guide will outline all ACH Filter Credit and ACH Filter Debit functionality. A list of ACH Filter Credit and ACH Filter Debit Features are set forth below.

<i>Feature Name</i>	Description	ACH Filter Credit and ACH Filter Debit
<i>Approved List</i>	Allows Customers to identify companies that can debit/credit an account or accounts and set parameters to control the debit activity.	✓
<i>Blocked List</i>	Allows Customers to identify companies that are NOT allowed to debit/credit an account or accounts.	✓
<i>Notification Rules</i>	Establishes who should be alerted, how they should be alerted and the conditions that should prompt an alert.	✓



Feature Name	Description	ACH Filter Credit and ACH Filter Debit
<i>Change Transaction Status</i>	If the user has been granted the Change Status user privilege and then transaction is eligible for a decision, the Customer will be able to make pay/return decisions on ACH Debits or Credits.	✓
<i>Dual Decisioning</i>	Allows Customers to designate dual approval parameters on transaction decisioning.	✓
<i>Reports</i>	Allows a user to view data on the following features: <ul style="list-style-type: none"> • Notification Rules • Approved List • Block List 	✓

The first section of this guide will cover features of ACH Filter Credit and ACH Filter Debit that are essentially the same in both modules. The second section will outline ACH Filter Debit specific functionality, and the third section will outline ACH Filter Credit functionality.

Accounts enrolled in these services are assigned a default setting of System-Pay or System-Return. If a decision is not made by the end of day cut-off time, the default setting will apply.

Three levels of notification and two alert types are supported, as well as customized notification rules. Approved and blocked lists are available to automatically override the system default settings to automatically pay or return transactions when they are received from companies identified on those lists. The approved and blocked lists are designed to minimize unnecessary alerts and action when transactions are within pre-approved parameters.



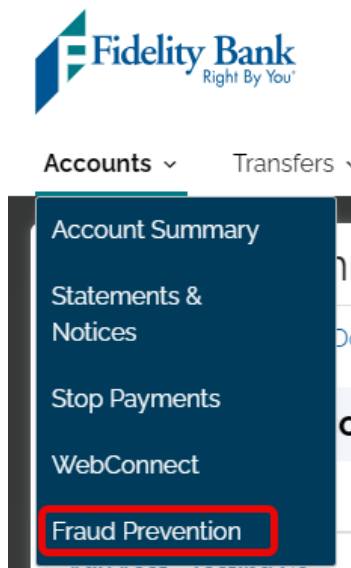
Notification Levels

When an account is enrolled for ACH Filter Credit or ACH Filter Debit, one of three levels of notification can be established for exception alerts. The notification level options and descriptions are provided below. Email alerts are standard. Customers can also elect to receive text alerts.

<i>Notification Level</i>	Description
<i>Transaction Alerts</i>	One alert for each transaction.
<i>Account Alerts</i>	One alert per account when one or more transactions are received.
<i>Service Alerts</i>	One alert per day if an exception exists on one or more accounts.

Accessing ACH Filter

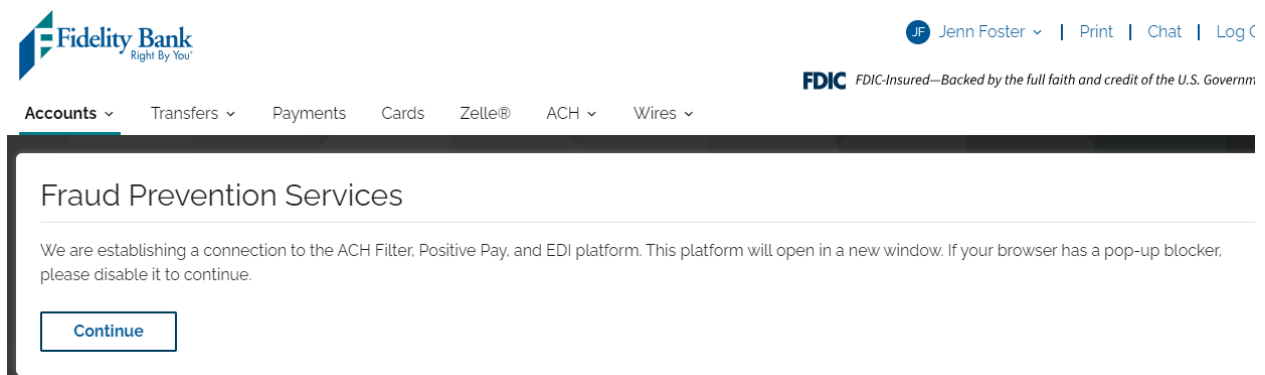
Open an internet browser and visit fidelitybanknc.com. Then click the blue login button in the top right corner to log in to Business Online Banking. Once logged in to Business Online Banking, click on Accounts, then click Fraud Prevention.



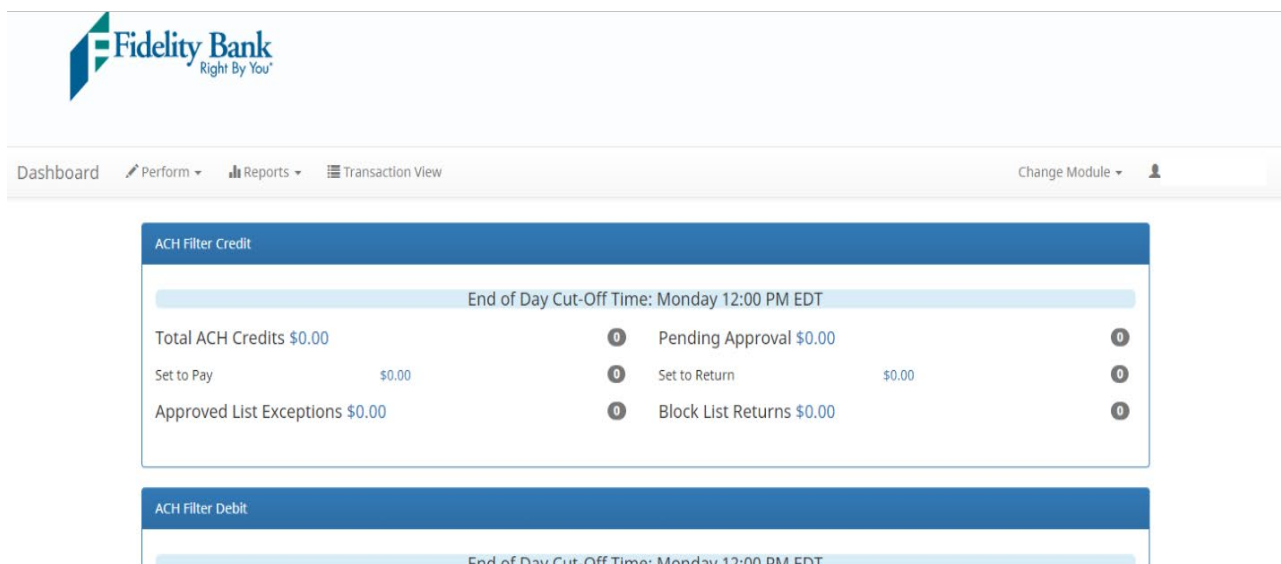


The next screen will inform you the platform will open a new window to establish a connection with the ACH Filter, Positive Pay, and EDI platform. Click Continue.

*****if your browser, has a pop-up blocker, please disable to continue**



You are now on the landing page of ACH Filter. Please proceed as normal.





Dashboard

A. Using the Dashboard

The Dashboard is the default landing page within the portal. If ACH Filter Credit and/or ACH Filter Debit are enabled, ACH Filter Credit/ACH Filter Debit summary box(es) will be displayed. Summary information on current incoming ACH transactions and status will be displayed for accounts the user has been granted access. The user must also have the Transaction History user privilege. Active links are embedded within the ACH Filter Credit and ACH Filter Debit boxes to permit users to navigate from the dashboard landing page into the service modules or directly to transactions in the status selected. Dashboard totals are updated in real time as transaction status values are changed by a user.

The content displayed in the ACH Filter Credit and ACH Filter Debit summary boxes include the following:

ACH Filter Credit					
End of Day Cut-Off Time: Thursday 12:00 PM EDT					
Total ACH Credits	\$10,674.98	2	Pending Approval	\$0.00	0
Set to Pay	\$10,674.98	2	Set to Return	\$0.00	0
Approved List Exceptions	\$10,674.98	2	Block List Returns	\$0.00	0

ACH Filter Debit					
End of Day Cut-Off Time: Thursday 12:00 PM EDT					
Total ACH Debits	\$127,412.84	11	Pending Approval	\$0.00	0
Set to Pay	\$0.00	0	Set to Return	\$127,412.84	11
Approved List Exceptions	\$127,412.84	11	Block List Returns	\$0.00	0

Service Name	In the example provided, clicking ACH Filter Credit or ACH Filter Debit on the left in the title bar will direct the user to the main menu. The service name may vary by financial institution.
End of Day Cut-Off Time	Displayed in the second bar, the day and time transaction decisions will be collected by the financial institution. Some or possibly all transactions will be ineligible for pay or return decisions after that time. If a pay or return decision has not been made, the system pay or system return default will apply.



Total ACH Debits / Total ACH Credits	In the examples above, the total represents the total dollar amount and number of incoming ACH debit transactions or ACH credit transactions received by the Bank for the accounts the user has access to view.
Approved List Exceptions	This represents the total dollar amount and number of incoming ACH credit or debit transactions received from companies that are not on the customer’s approved list or have violated an approved list parameter.
Pending Approval	If Dual Decision Approval has been enabled, the Pending Approval hyperlink will appear in the Dashboard. Clicking on the dollar amount hyperlink on the Pending Approval line will direct the user to the Debit or Credit Transaction Approval Screen, where the user can approve or reject any transactions that are pending approval by the user. For more information about Decisioning Dual Approval, please refer to Section B-II, Subsection C, Decision Dual Approval (ACH Filter Debit) and Section C-II, Subsection C, Decision Dual Approval (for ACH Filter Credit).
Block List Returns	This represents the total dollar amount and number of incoming ACH credit or debit transactions received from companies that are on the customer’s blocked list and will be returned.

ACH Filter Debit			
End of Day Cut-Off Time: Thursday 12:00 PM EDT			
Total ACH Debits \$127,412.84	11	Pending Approval \$0.00	0
Set to Pay \$0.00	0	Set to Return \$127,412.84	11
System \$0.00	0		
User \$0.00	0		
FI \$0.00	0		
Approved List \$0.00	0		
Approved List Exceptions \$127,412.84	11	Block List Returns \$0.00	0

Set to Pay / Set to Return	Clicking on the dollar amount hyperlinks on the Set to Pay or Set to Return lines will expand the view to display a breakdown of the total for each category. System Pay or Return indicate transactions that will pay or return if no action is taken due to the default status. Users pay or return indicate a Customer user decision has occurred. Approved List indicates the incoming ACH debits (ACH Filter Debit) or incoming ACH credits (ACH Filter Credit) that are from companies the customer has pre-approved to debit an account or accounts. The
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status for these transactions will automatically be set to approved list pay. FI pay or return indicate an FI decision has occurred on behalf of the FI.

Transaction History

The user can click on the dollar amount link for any category to be directed to a filtered view of the Transaction History. In the examples below, the user has clicked on the dollar value of debits under Set to Pay – System in ACH Filter Debit and the dollar value of credits under Set to Pay – System in ACH Filter Credit and is directed to a view of exception transactions that require decision.

Please refer to Section B. ACH Filter Debit for ACH Debits, Subsection II. Transaction History or Section C. ACH Filter Credit for ACH Credits, Subsection II. Transaction History, for more information on this function.

Ach Filter Debit:

Debit Transaction History					Date Range
<div> <div>Filters</div> <div>19 transactions totalling \$43,590.62</div> <div>Rows 1 - 19 of 19.</div> </div>					<div> <div>August 6, 2020</div> <div></div> </div>
Date	Company	Account #	Amount	Current Status	Manage
08/06/2020	Niveena's Natura	xxxx7678	\$60.00	Pay - System	Return
08/06/2020	Marshall Modelin	xxxx7678	\$1,042.00	Pay - System	Return
08/06/2020	Leningrad Livery	xxxx7678	\$86.20	Pay - System	Return
08/06/2020	Kelsey's Krafts	xxxx7678	\$768.00	Pay - System	Return
08/06/2020	Justice Jeep Sal	xxxx7678	\$500.00	Pay - System	Return
08/06/2020	Imojen's Ice Cre	xxxx7678	\$2,800.00	Return - User	Pay
08/06/2020	Hats on Heart St	xxxx7678	\$47.00	Pay - System	Return
08/06/2020	Garland Guesthou	xxxx7678	\$9,000.00	Pay - System	Return
08/06/2020	Fine Felines Gro	xxxx7678	\$100.00	Pay - System	Return

ACH Filter Credit



Credit Transaction History Date Range
November 6, 2020

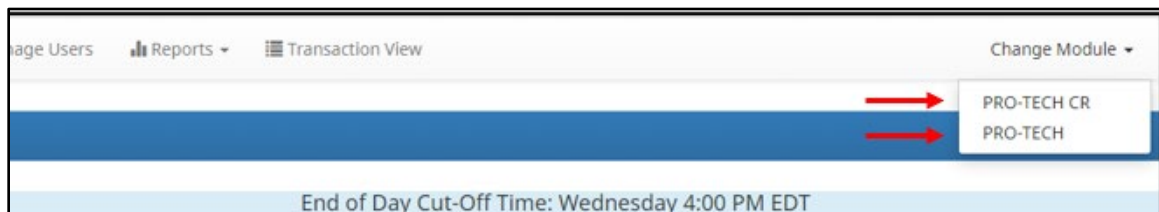
Filters >

35 transactions totaling \$71,336.40
Rows 1 - 25 of 35.

« 1 2 »

Date	Company	Account #	Amount	Current Status	Manage
11/06/2020	Olivia's Omelett	xxxx1111	\$3,200.00	Pay - System	Reject
11/06/2020	Olivia's Omelett	xxxx1111	\$3,200.00	Pay - System	Reject
11/06/2020	Niveena's Natura	xxxx1111	\$100.00	Pay - System	Reject
11/06/2020	Niveena's Natura	xxxx1111	\$100.00	Pay - System	Reject
11/06/2020	Marshall Modelin	xxxx1111	\$47.00	Pay - System	Reject
11/06/2020	Marshall Modelin	xxxx1111	\$47.00	Return - User	Accept
11/06/2020	Leningrad Livery	xxxx1111	\$2,800.00	Pay - System	Reject
11/06/2020	Leningrad Livery	xxxx1111	\$2,800.00	Pay - System	Reject

From the Dashboard, a user can also navigate to the ACH Filter Debit or ACH Filter Credit Modules by clicking Change Module > ACH Filter Debit or Change Module > ACH Filter Credit.



B. Dashboard and Additional File Loads after EOD

After the end of day cut-off time, all pending ACH transactions are processed, and the Dashboard totals will clear out. If additional ACH transaction files are loaded after the end of day cut-off time but prior to midnight, they will not be displayed in the Dashboard until midnight and will be included in the next day's totals.

Preferences

Preferences allow users to bypass the system default landing page and automatically place the user within the service module and page to perform routine functions. For instance, a user may decide they want to



automatically land in the Transaction History page when entering the system, instead of going to the Dashboard and clicking on Change Module and then Transaction History.

1. From within the Dashboard or ACH Filter Credit/ACH Filter Debit Module, click User's Name> Preferences.



2. The Preferences page appears.

3. Default Module gives the User the ability to choose the default landing page.

1. Default ACH Filter Credit/ACH Filter Debit page allows the user to select the default landing page within the ACH Filter Credit/ACH Filter Debit.
2. Once any preferences have been selected, click Save to update the settings.



ACH Filter For ACH Debits

It is important to note that ACH Filter Credit operates as a separate module and the functionality of that module is explained in **Section C., ACH Filter for ACH Credits**. ACH Filter Credit will only be available if enabled by the Bank.

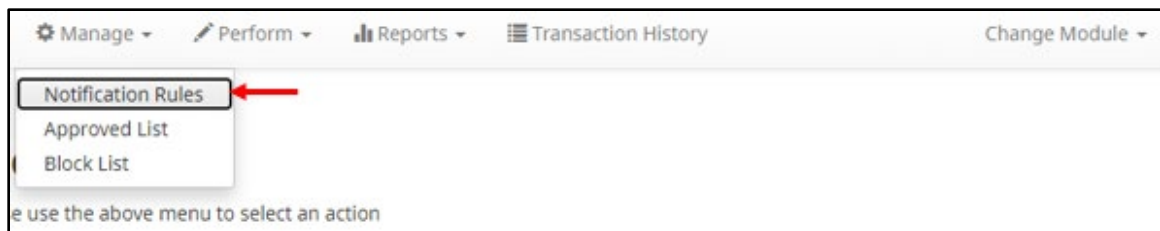
I. Notification Rules

Notification rules establish who should be alerted, how they should be alerted and the conditions that should prompt an alert. Notification rules can be set on an account-by-account basis or all accounts can be configured with the same notification rules. The two notification options are email and SMS text.

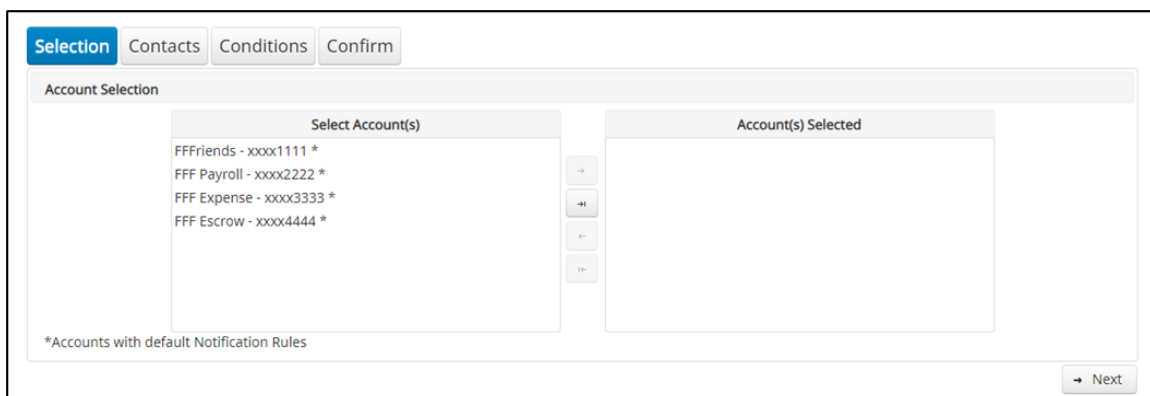
By entering a cell phone number for SMS text alerts, you are opting to receive text messages. Note that additional fees from your carrier may apply. To opt out, simply remove the cell phone number from the user interface and click Save.

A. Setup Notification Method and Condition

1. From the ACH Filter Debit Module, click Setup > Notification Rules



2. The Manage Debit Notification Rules page appears. The Selection screen is the first screen of the Notification Rules page and will display a list of all accounts that the user has access to.





NOTE: All accounts with the asterisk (*) symbol have not been configured, and have the default notification rules, set up with the notification method via email. The email will be delivered to the default notification contact established by the Bank, until such time the account is configured. The default notification condition is to Notify for All ACH Debits.

3. Select the accounts to be configured and move them to the Selected Accounts box.

> and < move individual accounts between Available and Selected Accounts.

>> and << move all accounts between Available and Selected Accounts.

Once all accounts have been selected, click the Next button to proceed.

The screenshot shows the 'Account Selection' screen. At the top, there are four tabs: 'Selection' (active), 'Contacts', 'Conditions', and 'Confirm'. Below the tabs, the screen is divided into two main sections. The left section, titled 'Select Account(s)', contains a list of accounts: 'FFF Payroll - xxxx2222 *', 'FFF Expense - xxxx3333 *', and 'FFF Escrow - xxxx4444 *'. The right section, titled 'Account(s) Selected', contains a list with 'FFF Friends - xxxx1111 *'. Between these two sections are four buttons: a right arrow, a left arrow, a double right arrow, and a double left arrow. At the bottom left, there is a note: '*Accounts with default Notification Rules'. At the bottom right, there is a 'Next' button with a red arrow pointing to it.

4. The Contacts screen is the second screen of the Notification Rules page. The Contact screen will allow entry of up to 6 email addresses and up to 6 cell phone numbers for SMS text.



Selection **Contacts** Conditions Confirm

Enter the contact information to receive the ALERT

This account is currently set to send all notifications on all ACH debits to Tom Jones (ldelaere@achalert.com).
To change this enter contact information below.

Cell Phone Text			
Cell Phone 1	<input type="text"/>	Cell Phone 4	<input type="text"/>
Cell Phone 2	<input type="text"/>	Cell Phone 5	<input type="text"/>
Cell Phone 3	<input type="text"/>	Cell Phone 6	<input type="text"/>

E-mail			
Email 1	<input type="text"/>	Email 4	<input type="text"/>
Email 2	<input type="text"/>	Email 5	<input type="text"/>
Email 3	<input type="text"/>	Email 6	<input type="text"/>

← Back → Next

5. To add a cell phone number, enter the 10-digit cell number in the Cell Phone 1 field. Repeat this process to add up to five additional cell phone numbers.

E-mail			
Email 1	<input type="text" value="mhart@ffriends.com"/>	Email 4	<input type="text"/>
Email 2	<input type="text" value="fjones@ffriends.com"/>	Email 5	<input type="text"/>
Email 3	<input type="text"/>	Email 6	<input type="text"/>

6. To add an email address, enter the email address in the Email 1 field. Repeat this process to add up to five additional email addresses.

Cell Phone Text			
Cell Phone 1	<input type="text" value="(555) 444-3333"/>	Cell Phone 4	<input type="text"/>
Cell Phone 2	<input type="text" value="(818) 209-9402"/>	Cell Phone 5	<input type="text"/>
Cell Phone 3	<input style="border: 2px solid blue;" type="text" value="() - "/>	Cell Phone 6	<input type="text"/>

7. Once all cell phone numbers and email addresses have been added, the user can proceed to the next step by clicking the Next button. Clicking the Next button saves the data and moves to the next step. The user can click the Back button to go back to the Selection page, but the user will lose all data entered on this screen.



Selection **Contacts** Conditions Confirm

Enter the contact information to receive the ALERT

This account is currently set to send all notifications on all ACH debits to Tom Jones (ldelaere@achalert.com).
To change this enter contact information below.

Cell Phone Text			
Cell Phone 1	(555) 444-3333	Cell Phone 4	
Cell Phone 2	(818) 209-9402	Cell Phone 5	
Cell Phone 3		Cell Phone 6	

E-mail			
Email 1	mhart@ffriends.com	Email 4	
Email 2	fjones@ffriends.com	Email 5	
Email 3		Email 6	

← Back → Next

8. The Conditions screen is the third screen of the Notification Rules page. On this page, the user can define the criteria for when alerts should be sent. It is important to note that the alert criteria controls the alerting process but does not control the transaction status designated at load time. The transaction status is controlled by the default setting, approved and block list settings. Only one radio button can be selected.

Selection Contacts **Conditions** Confirm

Select a condition to receive the Alert

☒ Notify for all ACH Debits

☐ Notify only when an ACH Debit is over

☐ Notify only when an ACH Debit meets one or more of the following criteria

☐ The ACH Debit was created from a payment made by check

☐ The ACH Debit was created from a payment over the Internet

☐ The ACH Debit was created from a payment over the phone

☐ Notify only when an ACH debit is received from a Company not on the Approved List or does not meet the parameters on the Approved List

← Back → Next

Notify for all ACH Debits

An alert will be sent for every ACH debit received on the accounts configured with this notification condition.

Notify only when an ACH Debit is over

- Enter the dollar amount.
- Alerts will only be sent when an ACH Debit is received that is greater than the dollar amount established.
- Alerts will not be sent when an ACH Debit is received that is equal to or less than the dollar amount established.



Notify only when an ACH Debit meets one or more of the following criteria

An alert will be sent for the criteria selected.

Select one, two or all three criteria:

- Payment was made by check and converted into an ACH entry (includes transactions with an ARC, BOC, POP, or RCK standard entry class code).
- Payment from a bank account was authorized over the internet or on a mobile phone (includes transactions with a WEB standard entry class code).
- Payment from a bank account was authorized over the telephone (includes transactions a TEL standard entry class code).

Notify only when an ACH Debit is received from a Company that is not on the Approved List or does not meet the parameters on the Approved List

An alert will be sent only when an ACH debit is received on the account from a company not set up on the approved list or is set up on the approved list but violates one of the additional parameters set, such as maximum amount, frequency, or start or end date.

Alerts will NOT be sent on ACH debit transactions that are received from companies set up on the approved list and are within approved list parameters. Those transactions will receive a status of approved list pay. However, the status can be changed from within Transaction History.

9. Click Next to go to the Confirm page. Review all the information entered, and if correct, click the Save button. If changes need to be made, click the Back button to navigate back to the appropriate screen.



Selection

Contacts

Conditions

Confirm

Confirm Notification Rules

Account(s) Selected

xxxx1111, xxxx2222, xxxx3333, xxxx4444

Cell Phone Text

Cell Phone 1: 5554443333

Cell Phone 2: 8182099402

Cell Phone 3:

Cell Phone 4:

Cell Phone 5:

Cell Phone 6:

Emails

Address 1: mhart@ffriends.com

Address 2: fjones@ffriends.com

Address 3:

Address 4:

Address 5:

Address 6:

Notification Condition

Condition: Notify for all ACH Debits

Save

← Back

10. Once Save has been clicked, a success message will appear.

Selection

Contacts

Conditions

Confirm

Notification Rules have been configured successfully

- 11. If the default notification rules have been changed, the account will no longer have an asterisk (*).
- 12. If the user would like to restore the default contact and conditions, they may do so by navigating to the Contacts screen, where there will now be an option to select a checkbox to use default contact and conditions.



Selection
Contacts
Conditions
Confirm

Enter the contact information to receive the ALERT

Cell Phone Text

Cell Phone 1	(555) 444-3333	Cell Phone 4	
Cell Phone 2	(818) 209-9402	Cell Phone 5	
Cell Phone 3		Cell Phone 6	

E-mail

Email 1	mhart@fffriends.com	Email 4	
Email 2	fjones@fffriends.com	Email 5	
Email 3		Email 6	

☐ Use Default Contact and Conditions

Back
Next

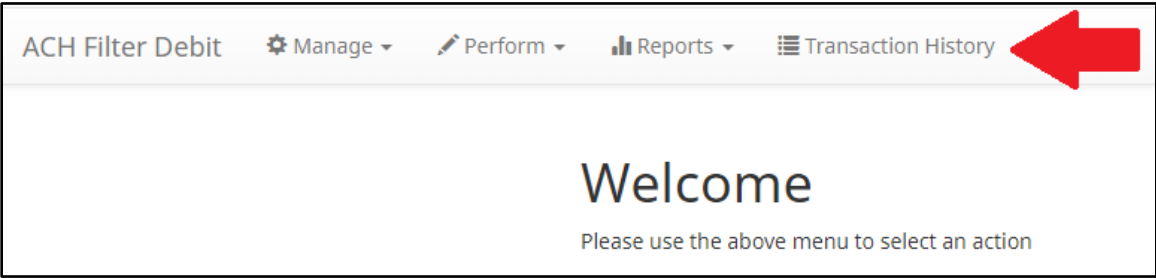
II. Transaction History

Transaction History allows authorized users to search and view all ACH debits that have been received on enrolled accounts, and to make decisions on items. Users can use Transaction History to search for ACH transactions for a specific account using one of the many filtering options available.

A. View Transaction History

- Transactions are available in transaction history for one (1) year.
 - The Transaction History user privilege must be enabled to access this screen.
 - If the user has been granted the Change Status user privilege and the transaction is available to decision, the Pay and Return buttons will be available for use.
 - Transactions that will be paid will have green shading as a background.
 - Transactions that will be returned will have yellow shading as a background.
 - Transaction in a return status cannot be changed after the EOD cut-off time.
1. There are two ways to navigate to the Transaction History page. One option is to navigate directly to ACH Filter Debit Transaction History from the Dashboard, by clicking on any dollar amount displayed within the ACH Filter Dashboard. When using this option, Transaction History will only display transactions included in the category selected. To see all transactions, click on Total ACH Debits.

Another option is to navigate within the ACH Filter Debit module, to the View menu and click Transaction History.



2. The Transaction History page will display all current day transactions for all accounts to which the user has access.

Debit Transaction History

Date Range
August 6, 2020

Filters

19 transactions totaling \$43,590.62
Rows 1 - 19 of 19.

Date	Company	Account #	Amount	Current Status	Manage
08/06/2020	Niveena's Natura	xxxx7678	\$60.00	Pay - System	Return
08/06/2020	Marshall Modelin	xxxx7678	\$1,042.00	Pay - System	Return
08/06/2020	Leningrad Livery	xxxx7678	\$86.20	Pay - System	Return
08/06/2020	Kelsey's Krafts	xxxx7678	\$768.00	Pay - System	Return
08/06/2020	Justice Jeep Sal	xxxx7678	\$500.00	Pay - System	Return
08/06/2020	Imojen's Ice Cre	xxxx7678	\$2,800.00	Return - User	Pay
08/06/2020	Hats on Heart St	xxxx7678	\$47.00	Pay - System	Return

Date	Date the ACH debit was presented for payment or loaded to ACH Filter.
Company	Name of the company debiting the account. This information is obtained from the company name field in the batch header record of the ACH transaction.
Account Number	Account number the ACH debit was presented against.
Amount	Amount of the ACH debit.



Current Status	Status	Description	Change Allowed Until
	Pay	Pay-System	Transactions that load with this status indicate the default condition established by the Bank is to pay all transactions on this account if users take no action.
		Pay-User	Indicates a user has changed the status of a transaction from Return to Pay.
		Approved List-Pay	Transactions that load with this status indicate the company that originated the transaction was set up on the approved list for this account prior to receipt of the transaction and the transaction amount, frequency and date are within the allowable parameters specified in the approved list entry.
		Pending-Pay	Indicates a user has changed the status of the transaction from Return to Pay, but the decision must be approved by a secondary user because Decision Dual Approval has been enabled.



	Pay-FI	Indicates Bank user has changed the status of a transaction from Return to Pay.	Return deadline, account type and transaction type.
	Pay-FI Charge	Indicates a transaction for a Company ID that is on the Bank Return Override List and the status cannot be changed from Pay to Return.	No changes to this status are allowed.
Return	Return-System	Transactions that load with this status indicate the default condition established by the Bank is to return all transactions on this account if users take no action.	Up until EOD cut-off time.
	Return-User	Indicates a user has changed the status of a transaction from Pay to Return.	Up until EOD cut-off time.
	Block List-Return	Transactions that load with this status indicate the company that originated the transaction was set up on the blocked list for this account prior to receipt of the transaction.	Up until EOD cut-off time.
	Return-FI	Indicates an Bank user has changed the status of the transaction from Pay to Return.	Up until EOD cut-off time.



Manage If the user has been granted the Change Status user privilege and the transaction is eligible for a decision, a Pay or Return button will appear for use. If the transaction is not eligible for a decision, (because the return deadline or end of day cut-off time has passed) the button will display as ineligible.

- a. To filter the date range of items shown, click o the Date Range drop-down.

The screenshot shows the 'Debit Transaction History' interface. At the top right, there is a 'Date Range' dropdown menu currently set to 'August 6, 2020'. The dropdown menu is open, showing options: 'Tomorrow', 'Today' (highlighted in blue), 'Yesterday', 'Last 7 Days', 'This Month', 'Last Month', and 'Custom Range'. Below the dropdown are 'Apply' and 'Cancel' buttons. The main table below shows 19 transactions totaling \$43,590.62, with rows 1-19 of 19. The table has columns: Date, Company, Account #, Amount, and Current Status. The first three rows are visible, all dated 08/06/2020 and with a status of 'Pay - System'.

Date	Company	Account #	Amount	Current Status
08/06/2020	Niveena's Natura	xxxx7678	\$60.00	Pay - System
08/06/2020	Marshall Modelin	xxxx7678	\$1,042.00	Pay - System
08/06/2020	Leningrad Livery	xxxx7678	\$86.20	Pay - System

- b. To narrow the search results, click Filters and a window containing additional search criteria will appear.

The screenshot shows the 'Debit Transaction History' interface with the 'Filters' window open. The window contains several search criteria fields: 'Account?' (a dropdown menu currently showing '- not selected -'), 'Company?' (a text input field with the placeholder 'Type company name or'), 'Min Amount' (a text input field with a dollar sign and the placeholder 'minimum amount'), 'Max Amount' (a text input field with a dollar sign and the placeholder 'maximum amount'), and 'Pending Approval' (a dropdown menu currently showing 'Show All'). To the right of these fields is a 'Transaction Status' section with a list of status types: 'Pay' (Pay - System, Pay - User, Approved List Pay, Pay - FI, Pay - FI Charge) and 'Return' (Return - System, Return - User, Return - FI, Block List Return). Below this list is a note: 'Use the "Ctrl" key to select multiple status types above.' At the bottom of the filters window are 'Apply' and 'Reset' buttons.

- Account** Type an account name or the last 4 digits of the account number into the field to view transactions for one specific account or select an account from the drop-down menu.
- Min Amount / Max Amount** To search for a transaction by amount within a minimum/maximum range, type the minimum and/or maximum dollar amount(s) of the transactions into the appropriate field.
- Companies** Enter a specific company name.



Pending Approval

If the Bank has enabled Decision Dual Approval, this field may be available in the filter window. The user may select from the drop-down to filter transactions based on whether or not they are pending approval.

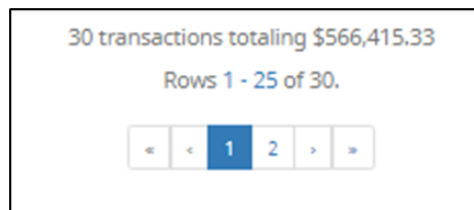
- Yes – will display only transactions that are pending approval.
- No – will display only transactions that are not pending approval

The default will be set to “Show All”. ***For more information regarding Decision Dual Approval, please see Subsection C, Decision Dual Approval, below.***

Transaction Status

See #2 in this subsection for definitions of the different transaction statuses.

- c. Once search criteria are selected, click Apply to narrow your search results.
- d. Search results are displayed in pages of 25 items. If the search contains more than 25 issue items, the results will be displayed on multiple pages. Use the navigation buttons at the top of the search results to review all results.



- e. Click the arrow (>) next to the Client Code to view more useful detail on each issued item. The information shown in this drop-down is an audit history of all the activity that has occurred on the issue item.

Debit Transaction History					Date Range
Filters					March 10, 2021
37 transactions totaling \$79,281.24					
Rows 26 - 37 of 37.					
<div> < < 1 2 > > </div>					
Date	Company	Account #	Amount	Current Status	Manage
> 03/10/2021	Del Aire Develop	xxxx1111	\$2,700.00	Pending-Pay	Return...
03/10/2021	Del Aire Develop	xxxx1111	\$2,700.00	Pay - System	Return...
Account: WKP Main xxxx1111		SEC Code: PPD		Add to Approved List Add to Block List	
Transaction ID: 73189118		Description: PTTTest0804		Deadline To Return: Wednesday 4:00 PM EST	
Individual Name: Del Aire Developers		Trace #: 064208470003748			
		Company ID: D00008			
03/10/2021	Del Aire Develop	xxxx1111	\$2,700.00	Return - User	Pay
Account: WKP Main xxxx1111		SEC Code: PPD		Add to Approved List Add to Block List	
Transaction ID: 73189116		Description: PTTTest0804		Download WSLD	
Individual Name: Del Aire Developers		Trace #: 064208470003746		Deadline To Pay: Wednesday 4:00 PM EST	
		Company ID: D00008			



Account	The account name and last 4 digits of the account number.
Transaction ID	Unique ID assigned by the ACH Filter Debit system when transactions are loaded.
Individual Name	Name of the payee/recipient found in the individual ID field of the incoming ACH transaction.
SEC Code	Standard entry class code. Reference the NACHA Rule Book for SEC code descriptions. SEC codes are generally used to classify transactions by the way they were authorized.
Description	The description used by the originator of the transaction, as contained in the company batch header record for the transaction received.
Trace #	A unique ID assigned to the transaction by the originator, ACH operator or receiving depository financial institution.
Company ID	A unique identifier for the company that originated the ACH debit. This information is obtained from the company ID field of the batch header record of the ACH transaction. This unique identifier is used to match transactions to approved or blocked list entries.
Add to Approved List	Will only appear if the user has Act on Approved list user privilege. <i>Please refer to Subsection III, Approved List within this Section for more information about this feature.</i>
Add to Block List	Will only appear if the user has Act on Blocked list user privilege. <i>Please refer to Section IV, Blocked List within this Section for more information about this feature.</i>
Download WSUD	Option to download a PDF copy of an electronic written statement of unauthorized ACH Debit signed by the user when returning an ACH debit that required the dispute form.
Deadline to Pay/Return	Deadline to change the status of any transaction from Pay to Return or from Return to Pay.

A copy of the Transaction History can be downloaded by clicking the Download As CSV button at the bottom of the Transaction History screen.



B. Change Transaction Status

1. If the user has been granted the Change Status user privilege and the transaction is eligible for a decision, a Pay or Return button will appear for use. If the transaction is not eligible for a decision, the button will display as ineligible
2. Change Status – Pay
 - a. If the Current Status on an issued item is set to Return, the Customer can opt to change the status to Pay if the Customer determines the debit transaction should be paid.

- b. Click the Pay button under the Manage Column.

Date	Company	Account #	Amount	Current Status	Manage
> 08/06/2020	Niveena's Natura	xxxx7678	\$60.00	Pay - System	Return
> 08/06/2020	Marshall Modelin	xxxx7678	\$1,042.00	Pay - System	Return
> 08/06/2020	Leningrad Livery	xxxx7678	\$86.20	Return - User	Pay
> 08/06/2020	Kelsey's Krafts	xxxx7678	\$768.00	Pay - System	Return

- c. A success message will appear temporarily in the Manage column, with an option to Add to Approved List. This link will only appear if the user has the Act on Approved List user privilege. The user can click the hyperlink embedded in that option to proceed to Add to Approved list. If the user does not opt to Add to Approved list at this time, the option is still available under the expanded view of this debit item.

Date	Company	Account #	Amount	Current Status	Manage
> 08/06/2020	Niveena's Natura	xxxx7678	\$60.00	Pay - System	Return
> 08/06/2020	Marshall Modelin	xxxx7678	\$1,042.00	Pay - System	Return
> 08/06/2020	Leningrad Livery	xxxx7678	\$86.20	Pay - User	Debit will be paid. + Add to Approved List

- d. After a few moments, the Change Status button will then change to Return, and the Current Status column will update to "Pay-User."

Date	Company	Account #	Amount	Current Status	Manage
> 08/06/2020	Niveena's Natura	xxxx7678	\$60.00	Pay - System	Return
> 08/06/2020	Marshall Modelin	xxxx7678	\$1,042.00	Pay - System	Return
> 08/06/2020	Leningrad Livery	xxxx7678	\$86.20	Pay - User	Return



3. Change Status – Return

- If the Current Status on an issued item is set to Pay, the Customer can opt to change the status to Return if the user determines the debit transaction should be returned.
- Click the Return button under the Manage column.

Date	Company	Account #	Amount	Current Status	Manage
08/06/2020	Niveena's Natura	xxxx7678	\$60.00	Pay - System	Return
08/06/2020	Marshall Modelin	xxxx7678	\$1,042.00	Pay - System	Return
08/06/2020	Leningrad Livery	xxxx7678	\$86.20	Pay - User	Return
08/06/2020	Kelsey's Krafts	xxxx7678	\$768.00	Pay - System	Return

- A success message will appear temporarily in the Manage column, with an option to Add to Block List. This link will only appear if the user has the Act on Block List user privilege. The user can click the hyperlink embedded in that option to proceed to Add to Block list. If the user does not opt to Add to Block List at this time, the option is still available under the expanded view of this debit item.

It is important to note that if a Written Statement of Unauthorized Debit is required, the Add to Block List hyperlink will not appear, as the Written Statement of Unauthorized Debit will pop-up instead. In this case, the user must expand the view of the debit item to Add to the Block List.

Date	Company	Account #	Amount	Current Status	Manage
08/06/2020	Niveena's Natura	xxxx7678	\$60.00	Return - User	Debit will be returned + Add to Block List
08/06/2020	Marshall Modelin	xxxx7678	\$1,042.00	Pay - System	Return

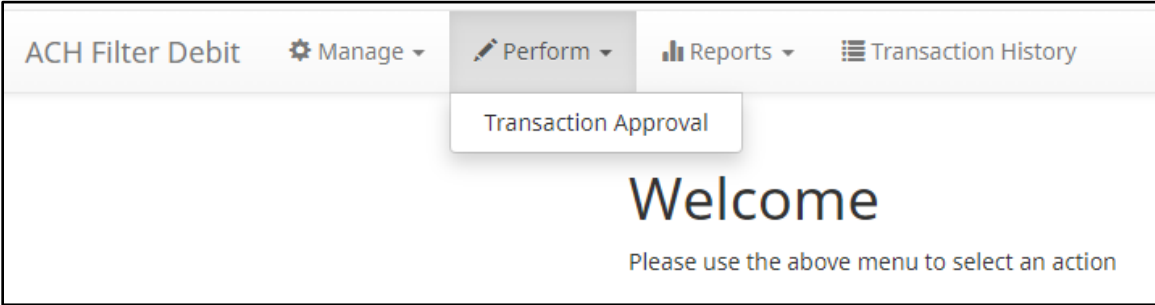
- About Written Statements of Unauthorized Debits: All returns will be given an R29 return reason code regardless of the SEC code of the transaction. This behavior is consistent with how ACH debit blocks/filters work today.

C. Decision Dual Approval

ACH Filter Debit offers the ability to support dual approval for user decisioning. If User has decisioned any transaction in the Transaction History to the status of Pay, the transaction will be listed as Pending-Pay and an alert message will be sent via email and/or SMS text message requesting the approval of the change of the transaction status. The secondary user must approve the transaction decision.



1. Within the ACH Filter Debit module, click Perform > Transaction Approval.



2. The Debit Transaction Approval screen will display.

Debit Transaction Approval

Rows 1 - 2 of 2.

Select [all none]	Date	Company	Account #	Amount	Current Status	Requested Status
<input type="checkbox"/>	03/10/2021	Del Aire Develop	xxxx1111	\$2,700.00	Return - User	Pay
<input type="checkbox"/>	03/10/2021	Del Aire Develop	xxxx1111	\$2,700.00	Return - User	Pay

Approve Deny
Selected

Select [all | none]

The user can opt to select individual transactions by clicking the checkbox at the left of the row. The user can also select all transactions by clicking “all” in the Select column. The user can de-select all transactions by clicking “none”.

Date

Date of the transaction.

Company

Name of the company debiting the account.

Account Number

Displays the masked account number for the item.

Amount

Amount of the debit transaction.

Current Status

Current status of the transaction.

Requested Status

The status of the transaction, if approved.



3. Clicking the arrow (>) at the far left of each row will expand the view for more pertinent information about the transaction.

Select [all none]		Date	Company	Account #	Amount	Current Status	Requested Status
▼	<input type="checkbox"/>	03/10/2021	Del Aire Develop	xxxx1111	\$2,700.00	Return - User	Pay
Transaction ID: 73189120							
Requested By: FFFTomJones							

Transaction ID Unique ID assigned by the ACH Filter Debit system when transactions are loaded

Requested By The user who has requested the change of transaction status.

4. After examining the transactions pending approval, the user can select items to approve or deny by clicking the Approve or Deny buttons at the bottom of the screen.
5. If a transaction is Approved, a Confirm Approval pop-up window will appear. The user can click the Confirm button to confirm the approval of the transaction status change or click the Cancel button to return to the Debit Transaction Approval Screen.

Confirm Approval

Approve status change of 1 transaction

Click Cancel to return or Confirm to continue

Cancel

Confirm

6. If a transaction is Denied, a Confirm Rejection pop-up window will appear. The user can click the Confirm button to confirm the rejection of the transaction status change or click the Cancel button to return to the Debit Transaction Approval Screen.

Confirm Rejection

Reject status change of 1 transaction

Click Cancel to return or Confirm to continue

Cancel

Confirm



NOTE:

It is important to note that if a transaction decision is currently awaiting approval from a secondary user and the transaction is not approved or rejected by EOD, the transaction will revert to its original status. For instance, if a transaction is set to default return and a user decisions the item to be paid, if that decision is not approved by EOD, the item will revert to the default return status.

III. Approved List

The Approved List allows Customers to identify companies that are allowed to debit an account or accounts and set parameters to control the debit activity. There are multiple ways to populate the approved list. It can be done through the Setup > Approved List menu option, or users can add companies to the approved list from Transaction History. It is important to note that companies added from Transaction History will only be added to the account associated with the transaction it was added on. To allow the company to debit other accounts, the user must edit the approved list.

Users can edit and delete companies from their approved list.

The way ACH Filter Debit identifies approved companies is by verifying the company ID ONLY in the batch header record of the incoming ACH transaction is an exact match. If an exact match is found, if additional parameters have been established such as maximum amount, frequency, start/end date, the values found in the ACH batch/transaction are compared to the list to determine if an alert is required and the transaction status that should be applied at load time.

Some examples of incoming ACH files and the data elements used for comparison against the approved list is shown below.

Verifies Company ID

101 026013262 0642085182008060950A094101	DeLaere Bank & Trust	FRB Atlanta		
5200Ashland Armament	A00008	PPDPTTest0820	200806	1064208470000031
6220260132627677677678	0000150000A00008	Ashland Armament		0064208470000393
6270260132627677677678	0000030000A00008	Ashland Armaments		0064208470000394
82000000020005202652000000030000000000150000A00008				064208470000031
5200Biolab Birmingham	B00008	PPDPTTest0805	200806	1064208470000032
6220260132627677677678	0000130000B00008	Biolab Birmingham		0064208470000395
6270260132627677677678	0000250000B00008	Biolab Birmingham		0064208470000396
820000000200052026520000000250000000000130000B00008				064208470000032
5200Cartwright Car S	C00008	PPDPTTest0806	200806	1064208470000033
6220260132627677677678	0000800000C00008	Cartwright Car Sales		0064208470000397
8200000001000260132600000000000000000800000C00008				064208470000033
5200Del Aire Develop	D00008	PPDPTTest0804	200806	1064208470000034
6220260132627677677678	0000170000D00008	Del Aire Developers		0064208470000398
6270260132627677677678	0000270000D00008	Del Aire Developers		0064208470000399
820000000200052026520000000270000000000170000D00008				064208470000034



Compares against Maximum Amount Parameter

101 026013262 0642085182008060950A094101DeLaere Bank & Trust FRB Atlanta				
5200Ashland Armament	A00008	PPDPTTest0820	200806	1064208470000031
6220260132627677677678	0000150000A00008	Ashland Armament		0064208470000393
6270260132627677677678	0000030000A00008	Ashland Armaments		0064208470000394
82000000020005202652000000030000000000150000A00008				064208470000031
5200Biolab Birmingha	B00008	PPDPTTest0805	200806	1064208470000032
6220260132627677677678	0000130000B00008	Biolab Birmingham		0064208470000395
6270260132627677677678	0000250000B00008	Biolab Birmingham		0064208470000396
82000000020005202652000000250000000000130000B00008				064208470000032

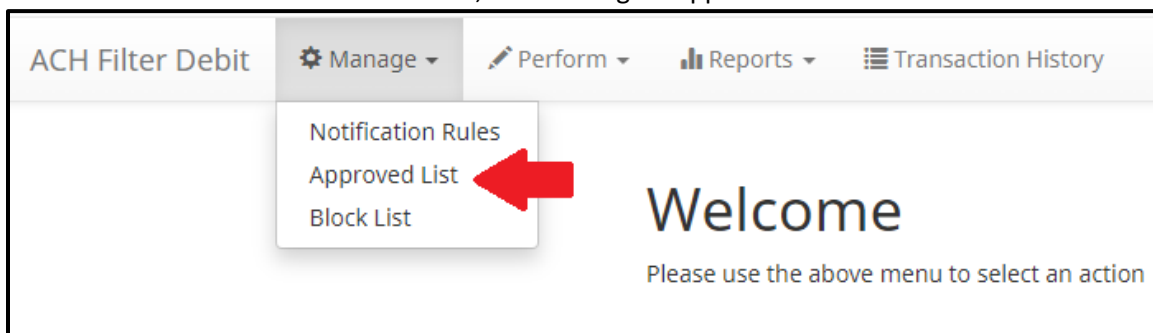
Compares against Frequency and Start/End Date Parameters

101 026013262 0642085182008060950A094101DeLaere Bank & Trust FRB Atlanta				
5200Ashland Armament	A00008	PPDPTTest0820	200806	1064208470000031
6220260132627677677678	0000150000A00008	Ashland Armament		0064208470000393
6270260132627677677678	0000030000A00008	Ashland Armaments		0064208470000394
82000000020005202652000000030000000000150000A00008				064208470000031
5200Biolab Birmingha	B00008	PPDPTTest0805	200806	1064208470000032
6220260132627677677678	0000130000B00008	Biolab Birmingham		0064208470000395
6270260132627677677678	0000250000B00008	Biolab Birmingham		0064208470000396
82000000020005202652000000250000000000130000B00008				064208470000032

If the notification criteria is set to Notify when a debit comes in from a company not on the approved list or violates approved list parameters, ACH Filter Debit will alert designated contacts when a debit is received from an unknown company or from a company that is set up, but violated the parameters. If notification criteria are set to all debits, debits over a certain amount or certain types of debits, the system will NOT alert for approved list violations. If the transaction meets approved list criteria, it will receive a status of Approved List-Pay. If it does not, it will receive the system default status.

A. Add to Approval List From Setup Menu

1. Within the ACH Filter Debit module, click Manage > Approved List.





2. The Debit Approved List will display. Click the Create button to add an entry to the Approved List.

+ Create

Approved List							
Delete	Company ID ↕	Company Name ↕	Maximum Amount	Frequency	Start Date	End Date	Edit
<input type="checkbox"/>	ACME	Acme Widget	\$20,000.00		06/18/2020		Edit

Delete Selected

Cancel

3. The Add Company page will display. Complete all applicable fields in the top section of the screen.

Approved Company

Company Detail

Company ID

Max Amount

Start Date

Company Name

Frequency

End Date

Add Accounts to Approved List

FFF Escrow - xxxx4444

FFF Expense - xxxx3333

FFF Payroll - xxxx2222

FFFriends - xxxx1111

→

⇌

←

⇐

Save

Cancel



<i>Field Name</i>	<i>Optional or Required</i>	<i>Field Validated</i>	<i>Field Content</i>	<i>Notes</i>
Company ID	Required	Exact Match	Max: 10	Valid Characters: A-Z a-z # (number sign) 0-9 , (comma) - (dash) (space) _ (underscore)
Company Name	Optional	Not Validated	Max: 16	Valid Characters: A-Z a-z # (number sign) 0-9 , (comma) - (dash) (space) _ (underscore)
Max Amount	Optional	<ul style="list-style-type: none"> The transaction meets the parameters when the amount the amount is less than or equal to the Max Amount The transaction does not meet the parameters when the amount is greater than the Max Amount. 	<ul style="list-style-type: none"> Blank: Any amount is accepted and will not trigger an alert. Zero: Will not be accepted and entry will not save to Approved List. Highest amount: \$99,999,999.99 	Valid Characters: 0-9



Field Name	Optional or Required	Field Validated	Field Content	Notes
Frequency	Optional	<ul style="list-style-type: none"> • If multiple transactions are on a file, the sort order is highest to lowest dollar value. • If the transaction with the highest dollar value exceeds the Maximum Amount, all transactions on the file are not approved. • If the transaction with the highest dollar value is equal to or less than the Maximum Amount, that transaction is approved and all other transactions on the file are not approved. 	<ul style="list-style-type: none"> • Daily: 1 business day • Weekly: 7 calendar days • Bi-Weekly: 14 calendar days • Monthly: Monthly date-to-date • Quarterly: Quarterly date-to-date • Yearly: Yearly date-to-date <p>Date-to-Date Exceptions:</p> <ul style="list-style-type: none"> • Non-Leap Year January 29, 30, 31: February 28 • Leap Year January 30, 31, February 29 • March 31: April 30 • May 31: June 30 • August 31: September 30 • October 31: November 30 	<p>Counter:</p> <p>The counter begins with the first transaction received after the Company and Account is added to the Approved List regardless if the transaction meets or does not meet the parameters of the Approved List.</p>
Start Date	Required	<ul style="list-style-type: none"> • The transaction meets the parameters when the date is equal to or after the Start Date. • The transaction does not meet the parameters when the date is before the Start Date. 	The Start Date is based on the settlement date.	Valid Characters: 0-9
End Date	Optional	<ul style="list-style-type: none"> • The transaction meets the parameters when 	The End Date is based on the settlement date.	Valid Characters: 0-9



Field Name	Optional or Required	Field Validated	Field Content	Notes
		<p>the date is equal to or before the End Date.</p> <ul style="list-style-type: none"> The transaction does not meet the parameters when the date is after the End Date. The transaction meets the parameters when the field is blank. 		

- Choose from the list of available accounts to add to the Approved List.
 > and < move individual accounts between list of available accounts and selected accounts.
 >> and << move all accounts between the available and selected accounts fields.

- Once the entry is completed, click Save to save it to the Approved List. A success message will appear.

- To edit any entity on the Approved List, click the Edit hyperlink at the end of the appropriate row to be taken to the Company's screen.



- To delete any entity on the Approved list, click the checkbox next to the appropriate row, and click the Delete Selected button.

B. Add to Approved List from Transaction History

- From the Transaction History page, click the > arrow to expand the entry of the ACH debit transaction.

Date	Company	Account #	Amount	Current Status	Manage
08/06/2020	Niveena's Natura	xxxx7678	\$60.00	Return - User	Pay
08/06/2020	Marshall Modelin	xxxx7678	\$1,042.00	Pay - System	Return
<div> <div>Account: Client 8 Main xxxx7678</div> <div>Transaction ID: 73179127</div> <div>Individual Name: Marshall Modeling</div> </div> <div> <div>SEC Code: PPD</div> <div>Description: PTTTest0814</div> <div>Trace #: 064208470000436</div> <div>Company ID: M00008</div> </div> <div> <div>Add to Approved List</div> <div>Add to Block List</div> <div>Deadline To Return: 10/03/2020 4:00 PM EDT</div> </div>					

- Click the Add to Approved List button to add a company. The Add Company pop-up window will appear.

Add Company to Approved List

Company Id	Company Name	Start Date	End Date
M00008	Marshall Modelin	08/06/2020	mm/dd/yyyy
Max Amount	Frequency		
1042	-- none --		
Save		Cancel	

Field	Description	Can Be Modified
Company ID	Populated with the company ID data from the batch header record of the transaction received.	
Company Name	Populated with the company name data from the batch header record of the transaction received.	✓
Max Amount	Populated with amount of transaction received.	✓
Frequency	Left blank.	✓
Start Date	Populated with the date of transaction received.	✓
End Date	Left blank	✓



10. Click the Save button to add to Approved List. Click Cancel to return to the Transaction History without adding to the Approved List.

11. The user will be directed to the Transaction History page once the company has been added to the Approved List.

C. Approved List Failure Reasons

When a transaction exception is triggered because of Approved List parameters, the system default status will apply. Examples of types of failure reasons are listed below.

<i>Reason</i>	<i>Description</i>	<i>Sample</i>
Transaction Amount is Greater than Approved List Amount	Dollar amount of transaction is greater than the maximum amount in the Approved List entry.	<div> <div>Current StatusManage</div> <div>Pay - SystemReturn...</div> <div>Add to Approved ListAdd to Block List</div> <div>Deadline To Return: 08/16/2020 5:00 PM EDT</div> <div>Approved List Violation: Transaction Amount: 1500 is greater than Approved List amount: 1000</div> </div>
Frequency Failure	Transaction violates the frequency set in the Approved List entry.	<div> <div>Pay - SystemReturn</div> <div>Add to Approved ListAdd to Block List</div> <div>Deadline To Return: 10/03/2020 4:00 PM EDT</div> <div>Approved List Violation: Frequency: YEARLY Last Transaction Date: 06-AUG-20</div> </div>
Out of Date Range	Transaction was presented prior to the Start Date or after the Ending Date of the Approved List entry.	<div> <div>Pay - SystemReturn...</div> <div>Add to Approved ListAdd to Block List</div> <div>Deadline To Return: 08/13/2020 5:00 PM EDT</div> <div>Approved List Violation: Out of Date range - Start Date: 18-JUN-20 End Date:</div> </div>



IV. Blocked List

The Blocked List is an optional feature which, allows Customers to identify companies that are NOT allowed to debit an account or accounts. There are multiple ways to populate the blocked list. It can be done through the Setup > Blocked List menu option, or users can add companies to the blocked list from Transaction History. It is important to note that companies added from Transaction History will only be added to the account associated with the transaction it was added on. To prevent the company from debiting other accounts, the user must edit the blocked list.

Users can edit and delete companies from their blocked list.

If an exact match is found, if additional parameters have been established such as start or end date, the values found in the ACH batch/transaction are compared to the list to determine if an alert is required and the transaction status that should be applied at load time.

Some examples of incoming ACH files and the data elements used for comparison against the blocked list is shown below.

Verifies Company ID

101	026013262	0642085182008060950A094101	DeLaere Bank & Trust	FRB Atlanta			
5200	Ashland Armament	A00008	PPDPTTest0820	200806	1064208470000031		
6220260132627677677678	0000150000A00008	Ashland Armament			0064208470000393		
6270260132627677677678	0000030000A00008	Ashland Armaments			0064208470000394		
82000000020005202652000000030000000000150000A00008					064208470000031		
5200	Biolab Birmingham	B00008	PPDPTTest0805	200806	1064208470000032		
6220260132627677677678	0000130000B00008	Biolab Birmingham			0064208470000395		
6270260132627677677678	0000250000B00008	Biolab Birmingham			0064208470000396		
82000000020005202652000000025000000000130000B00008					064208470000032		
5200	Cartwright Car S	C00008	PPDPTTest0806	200806	1064208470000033		
6220260132627677677678	0000800000C00008	Cartwright Car Sales			0064208470000397		
8200000001000260132600000000000000000800000C00008					064208470000033		
5200	Del Aire Develop	D00008	PPDPTTest0804	200806	1064208470000034		
6220260132627677677678	0000170000D00008	Del Aire Developers			0064208470000398		
6270260132627677677678	0000270000D00008	Del Aire Developers			0064208470000399		
820000000200052026520000000270000000000170000D00008					064208470000034		

Compares against Start/End Date Parameters

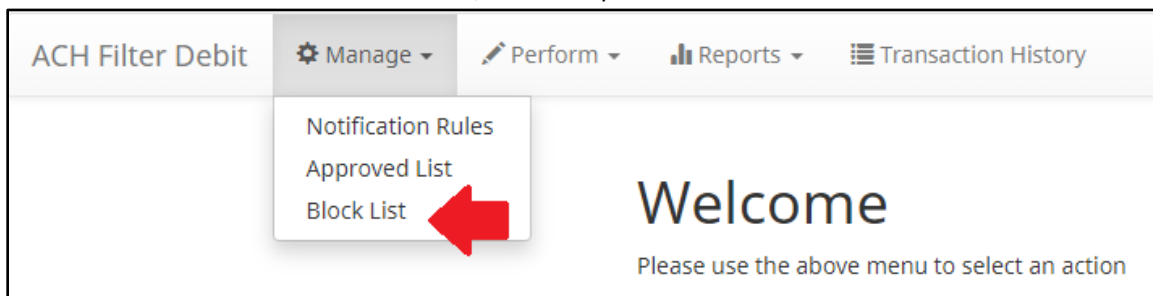
101	026013262	0642085182008060950A094101	DeLaere Bank & Trust	FRB Atlanta			
5200	Ashland Armament	A00008	PPDPTTest0820	200806	1064208470000031		
6220260132627677677678	0000150000A00008	Ashland Armament			0064208470000393		
6270260132627677677678	0000030000A00008	Ashland Armaments			0064208470000394		
82000000020005202652000000030000000000150000A00008					064208470000031		
5200	Biolab Birmingham	B00008	PPDPTTest0805	200806	1064208470000032		
6220260132627677677678	0000130000B00008	Biolab Birmingham			0064208470000395		
6270260132627677677678	0000250000B00008	Biolab Birmingham			0064208470000396		
82000000020005202652000000025000000000130000B00008					064208470000032		



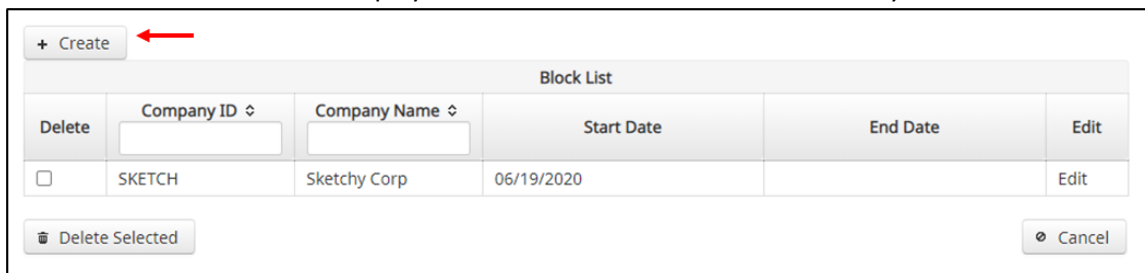
Blocks are intended to automatically return items and alerts are not sent out. However, Customers can see those items in transaction history and have the option to pay them before EOD cut-off time. The dashboard will be updated in the next release to display blocked item summary information.

A. Add to Blocked List from Setup Menu

1. Within the ACH Filter Debit module, click Setup > Blocked List.



2. The Debit Block List will display. Click the Create button to add an entry to the Block List.



3. The Add Company to Debit Block List page will display. Complete all applicable fields in the top section of the screen.



<i>Field Name</i>	<i>Optional or Required</i>	<i>Field Validated</i>	<i>Field Content</i>	<i>Notes</i>
Company ID	Required	Exact Match	Max: 10	Valid Characters: A-Z a-z # (number sign) 0-9 , (comma) - (dash) (space) _ (underscore)
Company Name	Optional	Not Validated	Max: 16	Valid Characters: A-Z a-z # (number sign) 0-9 , (comma) - (dash) (space) _ (underscore)
Start Date	Required	<ul style="list-style-type: none"> The transaction meets the parameters when the date is equal to or after the Start Date. The transaction does not meet the parameters when the date is before the Start Date. 	The Start Date is based on the settlement date.	Valid Characters: 0-9
End Date	Optional	<ul style="list-style-type: none"> The transaction meets the parameters when the date is equal to or before the End Date. The transaction does not meet the parameters when the date is after the End Date. The transaction meets the parameters when the field is blank. 	The End Date is based on the settlement date.	Valid Characters: 0-9



4. Choose from the list of available accounts to add to the Approved List.
- > and < move individual accounts between list of available accounts and selected accounts.
>> and << move all accounts between the available and selected accounts fields.

Add Accounts to Block List

FFF Expense - xxxx3333
FFF Payroll - xxxx2222
FFF Friends - xxxx1111

FFF Escrow - xxxx4444

Save Cancel

5. Once the entry is completed, click Save to save it to the Blocked List. A success message will appear.

Blocked Company Saved Successfully

+ Create

	Company ID	Company Name	Start Date	End Date	Edit
<input type="checkbox"/>	MAX	Maximum Focus	06/19/2020		Edit
<input type="checkbox"/>	SKETCH	Sketchy Corp	06/19/2020		Edit

Delete Selected Cancel

6. To edit any entity on the Blocked List, click the Edit hyperlink at the end of the appropriate row to be taken to the Company's screen.
7. To delete any entity on the Blocked list, click the checkbox next to the appropriate row, and click the Delete Selected button.

B. Add to the Blocked List from the Transaction History

1. From the Transaction History page, click the > arrow to expand the entry of the ACH debit transaction.



Date	Company	Account #	Amount	Current Status	Manage
08/06/2020	Olivia's Omelett	xxxx7678	\$800.00	Pay - System	Return
08/06/2020	Marshall Modelin	xxxx7678	\$1,042.00	Pay - System	Return
Account: Client 8 Main xxxx7678		SEC Code: PPD		Add to Approved List Add to Block List	
Transaction ID: 73179127		Description: PTTTest0814		Deadline To Return: 10/03/2020 4:00 PM EDT	
Individual Name: Marshall Modeling		Trace #: 064208470000436			
		Company ID: M00008			

- Click the Add to Blocked List to add a company. The Add Company pop-up window will appear.

Add Company to Block List

Company Id	Company Name	Start Date	End Date
M00008	Marshall Modelin	08/07/2020	mm/dd/yyyy
Save Cancel			

Field	Description	Can Be Modified
Company ID	Populated with the company ID data from the batch header record of the transaction received.	
Company Name	Populated with the company name data from the batch header record of the transaction received.	✓
Start Date	Populated with the date the transaction was received.	✓
End Date	Left blank	✓

- Click the Save button to add to Block List. Click Cancel to return to the Transaction History without adding to the Block List.
- The user will be directed to the Transaction History page once the company has been added to the Block List.

C. Block List Failure Reasons

When a transaction exception is triggered because of Block List parameters, the system default status will apply. Examples of types of failure reasons are listed below.



Reason	Description	Sample
Out of Date Range	Transaction was presented prior to the Start Date or after the Ending Date of the Approved List entry.	<div><div>Block List Return</div><div><div>Ineligible</div></div><div><div>Add to Approved List</div><div>Add to Block List</div></div><div>Blocked List Violation: Account on Blocked List</div></div>

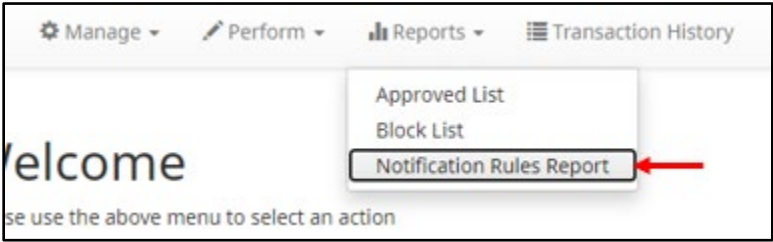
V. Reports

Reports are available for one (1) year.

A. Notification Rules Report

The Notification Rules report provides authorized users a method to view the notification conditions set for each account enrolled for the service. The report allows users to see the default account setting established by the Bank, as well as the notification condition and contact information established by the Customer.

- 1. Within the ACH Filter Debit Module, click Reports > Notification Rules Report.



- 2. The Notification Rules Report page appears.



Notification Conditions for Client 3								
Account Number	Account Setting	Notification Condition	Amount	Check	Internet	Phone	Email	Cellphone
xxxx1111	Pay All	All Debits	-	-	-	-	1. mhart@ffriends.com 2. fjones@ffriends.com 3. 4. 5. 6.	1. 5554443333 2. 8182099402 3. 4. 5. 6.
xxxx2222	Pay All	All Debits	-	-	-	-	1. mhart@ffriends.com 2. fjones@ffriends.com 3. 4. 5. 6.	1. 5554443333 2. 8182099402 3. 4. 5. 6.
xxxx3333	Pay All	All Debits	-	-	-	-	1. mhart@ffriends.com 2. fjones@ffriends.com 3. 4. 5. 6.	1. 5554443333 2. 8182099402 3. 4. 5. 6.
xxxx4444	Pay All	All Debits	-	-	-	-	1. mhart@ffriends.com 2. fjones@ffriends.com 3. 4. 5. 6.	1. 5554443333 2. 8182099402 3. 4. 5. 6.
Total count: 4								

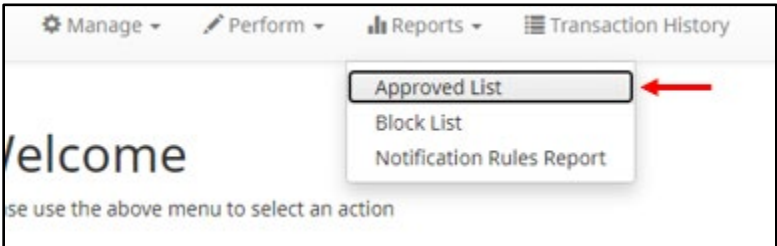
Account Number	The last 4 digits of each account number enrolled.
Account Setting	<p>The default pay or return setting established by the financial institution when the account was enrolled for the service.</p> <ul style="list-style-type: none"> • Pay All • Return All
Notification Condition	<p>See Notification Rules section for detailed descriptions:</p> <ul style="list-style-type: none"> • All Debits • Debit Over the Debit Amount • Company Not in Approved List
Debit Amount	If Notification Condition is Debit Over the Debit Amount, the amount entered will be displayed.
Check	<ul style="list-style-type: none"> • If Notification Condition is ACH Debits with Check/Internet/Phone is selected • If Check is selected, Y will be displayed.
Internet	<ul style="list-style-type: none"> • If Notification Condition is ACH Debits with Check/Internet/Phone is selected • If Internet is selected, Y will be displayed.
Phone	<ul style="list-style-type: none"> • If Notification Condition is ACH Debits with Check/Internet/Phone is selected • If Phone is selected, Y will be displayed.
Email	Email address(es) that will receive email alerts.
Cell Phone	Cell phone number(s) that will receive email alerts; this section will display only if the financial institution is configured to allow SMS Text alerts.



B. Approved List Report

The Approved List report makes it easy for users to identify all the companies set up on the approved list for a specific account.

- 1. Within the ACH Filter Debit Module, click Reports > Approved List.



- 2. The Approved List Report page appears.

Approved List

Account:

- All -

Search

Cancel

Approved List						
Company ID	Company Name	Maximum Amount	Frequency	Start Date	End Date	Action
ACME	Acme Widget	\$20,000.00	YEARLY	06/18/2020		View

- 3. The Account drop-down menu will allow the user to search approved list entries by account number. Select the account number from the drop-down menu. Click the Search button to proceed.

Approved List

Account:

- All -

- All -

FFFriends - xxxx1111

FFF Payroll - xxxx2222

FFF Expense - xxxx3333

FFF Escrow - xxxx4444

Search

Cancel

Approved List						
Company ID	Company Name	Maximum Amount	Frequency	Start Date	End Date	Action

- 4. All Approved List entries for that account number will be displayed.



Approved List

Account:

FFFriends - xxxx1111

Search

Cancel

Approved List						
Company ID	Company Name	Maximum Amount	Frequency	Start Date	End Date	Action
ACME	Acme Widget	\$20,000.00	YEARLY	06/18/2020		View
CANOVA	Richard Canova	\$10,000.00	DAILY	06/19/2020		View
CLEARY	Frank Cleary	\$1,000.00	WEEKLY	06/19/2020		View
RICHARDS	Richards & Assoc	\$10,000.00	MONTHLY	06/19/2020	07/19/2020	View
TJONES1	Tom Jones	\$50,000.00	MONTHLY	06/18/2020		View

- Clicking the Cancel button at any time on this screen will navigate the user back to the ACH Filter Debit welcome screen.
- The user may view Approved List details for any company by clicking the View hyperlink in the Action column.

Approved List

Account:

FFFriends - xxxx1111

Search

Cancel

Approved List						
Company ID	Company Name	Maximum Amount	Frequency	Start Date	End Date	Action
ACME	Acme Widget	\$20,000.00	YEARLY	06/18/2020		View
CANOVA	Richard Canova	\$10,000.00	DAILY	06/19/2020		View

- The Approved List Details screen will display company detail, including all accounts included on the Approved List. Click the Back button to return to the Approved List Report screen.

Company Detail

Company ID

ACME

Company Name

Acme Widget

Max Amount

\$20,000.00

Frequency

YEARLY

Start Date

06/18/2020

End Date

Accounts

- FFFriends - xxxx1111
- FFF Payroll - xxxx2222
- FFF Expense - xxxx3333
- FFF Escrow - xxxx4444

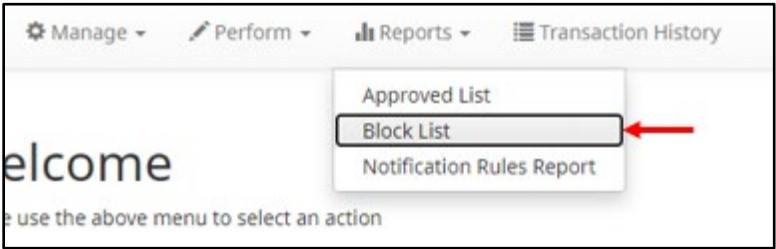
Back



C. Block List Report

The Block List report makes it easy for users to identify all the companies set up on the block list for a specific account.

1. Within the ACH Filter Debit Module, click Reports > Block List.



2. The Block List Report page appears

The screenshot shows the 'Block List' report page. At the top, there's a 'Block List' header. Below it, an 'Account:' dropdown menu is set to '- All -'. There are 'Search' and 'Cancel' buttons. Below the form is a table with the following data:

Company ID	Company Name	Start Date	End Date	Action
MAX	Maximum Focus	06/20/2020		View

3. The Account drop-down menu will allow the user to search approved list entries by account number. Select the account number from the drop-down menu. Click the Search button to proceed.

The screenshot shows the 'Block List' report page with the 'Account:' dropdown menu open. The dropdown list includes: '- All -', 'FFFriends - xxxx1111', 'FFF Payroll - xxxx2222', 'FFF Expense - xxxx3333', and 'FFF Escrow - xxxx4444'. The 'Search' and 'Cancel' buttons are visible to the right of the dropdown.

4. All Block List entries for that account number will be displayed.



Block List

Account: FFFriends - xxxx1111

Search Cancel

Block List				
Company ID ↕	Company Name ↕	Start Date ↕	End Date ↕	Action
A03	Armada Resources	06/19/2020		View
DD1	Dogwood Designs	06/19/2020		View
MAX	Maximum Focus	06/20/2020		View
SKETCH	Sketchy Corp	06/19/2020		View

5. Clicking the Cancel button at any time on this screen will navigate the user back to the ACH Filter Debit welcome screen.
6. The user may view Block List details for any company by clicking the View hyperlink in the Action column.

Block List

Account: FFFriends - xxxx1111

Search Cancel

Block List				
Company ID ↕	Company Name ↕	Start Date ↕	End Date ↕	Action
A03	Armada Resources	06/19/2020		View ←
DD1	Dogwood Designs	06/19/2020		View

7. The Block List Details screen will display company detail, including all accounts included on the Block List. Click the Back button to return to the Block List Report screen.

Company Detail

Company IDA03Company NameArmada Resources

Start Date06/19/2020End Date

Accounts

- FFFriends - xxxx1111
- FFF Payroll - xxxx2222
- FFF Expense - xxxx3333
- FFF Escrow - xxxx4444

Back ←



ACH Filter for Credits

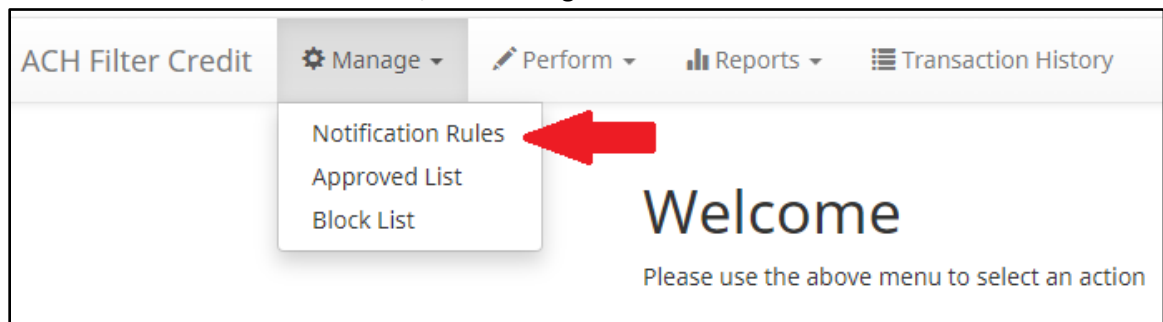
I. Notification Rules

Notification rules establish who should be alerted, how they should be alerted and the conditions that should prompt an alert. Notification rules can be set on an account by account basis or all accounts can be configured with the same notification rules. The two notification options are email and SMS text. SMS text will only be available if the feature has been enabled by the financial institution.

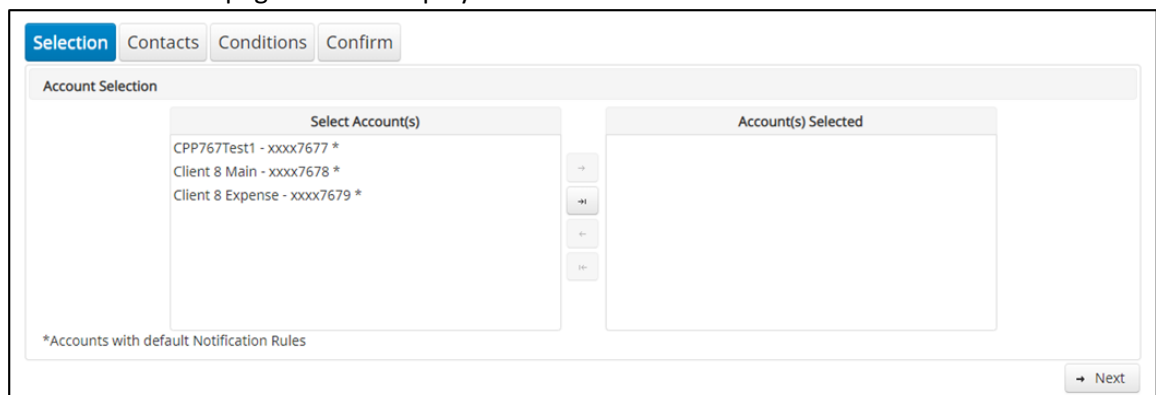
By entering a cell phone number for SMS text alerts, you are opting to receive text messages. Note that additional fees from your carrier may apply. To opt out, simply remove the cell phone number from the user interface and click Save.

A. Setup Notification Method and Condition

1. From the ACH Filter Credit Module, click Manage > Notification Rules.



2. The Manage Credit Notification Rules page appears. The Selection screen is the first screen of the Notification Rules page and will display a list of all accounts that the user has access to.





NOTE: All accounts with the asterisk (*) symbol have not been configured, and have the default notification rules, set up with the notification method via email. The email will be delivered to the default notification contact established by the Bank, until such time the account is configured. The default notification condition is to Notify for All ACH Credits.

3. Select the accounts to be configured and move them to the Selected Accounts box.

> and < move individual accounts between Available and Selected Accounts.
>> and << move all accounts between Available and Selected Accounts.

Once all accounts have been selected, click the Next button to proceed.

Selection Contacts Conditions Confirm

Account Selection

Select Account(s)

Account(s) Selected

CPP767Test1 - xxxx7677 *

Client 8 Main - xxxx7678 *

Client 8 Expense - xxxx7679 *

*Accounts with default Notification Rules

Next

4. The Contacts screen is the second screen of the Notification Rules page. The Contact screen will allow entry of up to 6 email addresses and up to 6 cell phone numbers for SMS text.

Selection Contacts Conditions Confirm

Enter the contact information to receive the ALERT

This account is currently set to send all notifications on all ACH credits to Lera Lynn (ldelaere@achalert.com).

To change this enter contact information below.

Cell Phone Text

Cell Phone 1

Cell Phone 2

Cell Phone 3

Cell Phone 4

Cell Phone 5

Cell Phone 6

E-mail

Email 1

Email 2

Email 3

Email 4

Email 5

Email 6

Back

Next



5. To add a cell phone number, enter the 10-digit cell number in the Cell Phone 1 field. Repeat this process to add up to five additional cell phone numbers.

Cell Phone Text			
Cell Phone 1	<input type="text" value="(555) 444-3333"/>	Cell Phone 4	<input type="text"/>
Cell Phone 2	<input type="text" value="(818) 209-9402"/>	Cell Phone 5	<input type="text"/>
Cell Phone 3	<input type="text" value="() - -"/>	Cell Phone 6	<input type="text"/>

6. To add an email address, enter the email address in the Email 1 field. Repeat this process to add up to five additional email addresses.

E-mail			
Email 1	<input type="text" value="leralynn@client8.com"/>	Email 4	<input type="text"/>
Email 2	<input type="text" value="miked@client8.com"/>	Email 5	<input type="text"/>
Email 3	<input type="text"/>	Email 6	<input type="text"/>

7. Once all cell phone numbers and email addresses have been added, the user can proceed to the next step by clicking the Next button. Clicking the Next button saves the data and moves to the next step. The user can click the Back button to go back to the Selection page, but the user will lose all data entered on this screen.

Selection

Contacts

Conditions

Confirm

Enter the contact information to receive the ALERT

This account is currently set to send all notifications on all ACH credits to Lera Lynn (ldelaere@achalert.com).
To change this enter contact information below.

Cell Phone Text			
Cell Phone 1	<input type="text" value="(555) 444-3333"/>	Cell Phone 4	<input type="text"/>
Cell Phone 2	<input type="text" value="(818) 209-9402"/>	Cell Phone 5	<input type="text"/>
Cell Phone 3	<input type="text"/>	Cell Phone 6	<input type="text"/>

E-mail			
Email 1	<input type="text" value="leralynn@client8.com"/>	Email 4	<input type="text"/>
Email 2	<input type="text" value="miked@client8.com"/>	Email 5	<input type="text"/>
Email 3	<input type="text"/>	Email 6	<input type="text"/>

← Back

→ Next



8. The Conditions screen is the third screen of the Notification Rules page. On this page, the user can define the criteria for when alerts should be sent. It is important to note that the alert criteria controls the alerting process but does not control the transaction status designated at load time. The transaction status is controlled by the default setting, approved and block list settings. Only one radio button can be selected.

- Notify for all ACH Credits**

An alert will be sent for every ACH credit received on the accounts configured with this notification condition.
- Notify only when an ACH Credit is over**

- Enter the dollar amount.
 - Alerts will only be sent when an ACH Credit is received that is greater than the dollar amount established.
 - Alerts will not be sent when an ACH Credit is received that is equal to or less than the dollar amount established.
- Notify only when an ACH Credit is received from a Company that is not on the Approved List or does not meet the parameters on the Approved List**

An alert will be sent only when an ACH credit is received on the account from a company not set up on the approved list or is set up on the approved list but violates one of the additional parameters set, such as maximum amount, frequency, or start or end date.

Alerts will NOT be sent on ACH credit transactions that are received from companies set up on the approved list and are within approved list parameters. Those transactions will receive a status of approved list pay. However, the status can be changed from within Transaction History.
9. Click Next to go to the Confirm page. Review all the information entered, and if correct, click the Save button. If changes need to be made, click the Back button to navigate back to the appropriate screen.



Selection Contacts Conditions **Confirm**

Confirm Notification Rules

Account(s) Selected

xxxx7678

Cell Phone Text

Cell Phone 1: 5554443333 Cell Phone 4:

Cell Phone 2: 8182099402 Cell Phone 5:

Cell Phone 3: Cell Phone 6:

Emails

Address 1: leralynn@client8.com Address 4:

Address 2: miked@client8.com Address 5:

Address 3: Address 6:

Notification Condition

Condition: Notify for all ACH Credits

Save

← Back

10. Once Save has been clicked, a success message will appear.
11. If the default notification rules have been changed, the account will no longer have an asterisk (*)
12. If the user would like to restore the default contact and conditions, they may do so by navigating to the Contacts screen, where there will now be an option to select a checkbox to use default contact and conditions.

Selection **Contacts** Conditions Confirm

Enter the contact information to receive the ALERT

Cell Phone Text

Cell Phone 1 (555) 444-3333 Cell Phone 4

Cell Phone 2 (818) 209-9402 Cell Phone 5

Cell Phone 3 Cell Phone 6

E-mail

Email 1 leralynn@client8.com Email 4

Email 2 miked@client8.com Email 5

Email 3 Email 6

☐ Use Default Contact and Conditions ←

← Back → Next



II. Transaction History

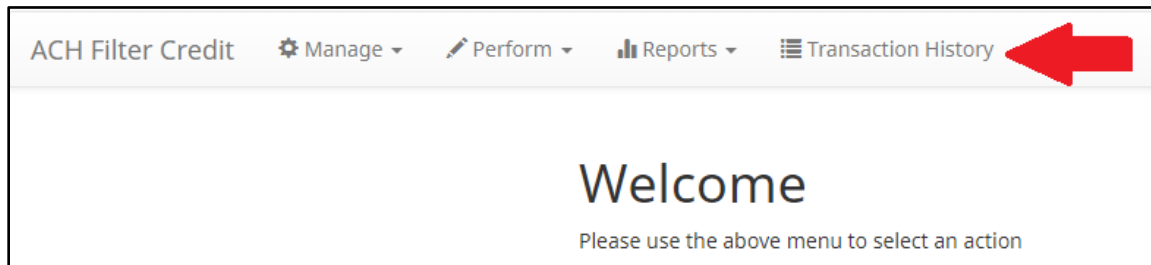
ACH Filter Credit Transaction History allows authorized users to search and view all ACH credits that have been received on enrolled accounts, and to make decisions on items. Users can use Transaction History to search for ACH transactions for a specific account using one of the many filtering options available.

A. View Transaction History

- Transactions are available in transaction history for one (1) year.
 - The Transaction History user privilege must be enabled to access this screen.
 - If the user has been granted the Change Status user privilege and the transaction is available to decision, the Pay and Return buttons will be available for use.
 - Transactions that will be paid will have green shading as a background.
 - Transactions that will be returned will have yellow shading as a background.
 - Transaction in a return status cannot be changed after the EOD cut-off time.
1. There are two ways to navigate to the Transaction History page. One option is to navigate directly to ACH Filter Credit Transaction History from the Dashboard, by clicking on any dollar amount displayed within the ACH Filter Credit Dashboard. When using this option, Transaction History will only display transactions included in the category selected. In the example below, the user would see only transactions with a System Pay status. To see all transactions, click on Total ACH Credits.

PRO-TECH CR			
End of Day Cut-Off Time: Wednesday 4:00 PM EST			
Total ACH Credits \$78,836.40	35	Pending Approval \$3,400.00	2
Set to Pay \$45,836.40	26	Set to Return \$33,000.00	9
System \$45,836.40	26	System \$0.00	0
User \$0.00	0	User \$0.00	0
FI \$0.00	0	FI \$0.00	0
Approved List \$0.00	0	Block List \$33,000.00	9
Approved List Exceptions \$45,836.40	26	Block List Returns \$33,000.00	9

Another option is to navigate within the ACH Filter Credit module, to the View menu and click Transaction History.



- The Transaction History page will display all current day transactions for all accounts to which the user has access.

Credit Transaction History Date Range
November 6, 2020

Filters >

35 transactions totaling \$71,336.40
Rows 1 - 25 of 35.

« < 1 2 > »

Date	Company	Account #	Amount	Current Status	Manage
11/06/2020	Olivia's Omelett	xxxx1111	\$3,200.00	Pay - System	<button>⊙ Reject</button>
11/06/2020	Olivia's Omelett	xxxx1111	\$3,200.00	Pay - System	<button>⊙ Reject</button>
11/06/2020	Niveena's Natura	xxxx1111	\$100.00	Pay - System	<button>⊙ Reject</button>
11/06/2020	Niveena's Natura	xxxx1111	\$100.00	Pay - System	<button>⊙ Reject</button>
11/06/2020	Marshall Modelin	xxxx1111	\$47.00	Pay - System	<button>⊙ Reject</button>
11/06/2020	Marshall Modelin	xxxx1111	\$47.00	Return - User	<button>⊙ Accept</button>
11/06/2020	Leningrad Livery	xxxx1111	\$2,800.00	Pay - System	<button>⊙ Reject</button>

Date	Date the ACH credit was presented or loaded to ACH Filter Credit.
Company	Name of the company crediting the account. This information is obtained from the company name field in the batch header record of the ACH transaction.
Account Number	Account number the ACH credit was presented against.
Amount	Amount of the ACH credit.



Current Status	Status	Description	Change Allowed Until
Pay	Pay-System	Transactions that load with this status indicate the default condition established by the financial institution is to pay all transactions on this account if users take no action.	Return deadline, account type and transaction type.
	Pay-User	Indicates a user has changed the status of a transaction from Return to Pay.	Return deadline, account type and transaction type.
	Approved List-Pay	Transactions that load with this status indicate the company that originated the transaction was set up on the approved list for this account prior to receipt of the transaction and the transaction amount, frequency and date are within the allowable parameters specified in the approved list entry.	Return deadline, account type and transaction type.
	Pending-Pay	Indicates a user has changed the status of the transaction from Return to Pay, but the decision must be approved by a secondary user because Decision Dual Approval has been enabled.	Return deadline, which varies by financial institution, account type and transaction type.
	Pay-FI	Indicates an FI user has changed the status of a transaction from Return to Pay.	Return deadline, which varies by financial institution, account type and transaction type.
	Pay-FI Charge	Indicates a transaction for a Company ID that is on the FI Return Override List and the status cannot be changed from Pay to Return.	No changes to this status are allowed.
Return	Return-System	Transactions that load with this status indicate the default condition established by the financial institution is to return all transactions on this account if users take no action.	Up until EOD cut-off time.
	Return-User	Indicates a Bank user has changed the status of a transaction from Pay to Return.	Up until EOD cut-off time.



Block List-
Return

Transactions that load with this status indicate the company that originated the transaction was set up on the blocked list for this account prior to receipt of the transaction.

Up until EOD cut-off time.

Return-FI

Indicates a Bank user has changed the status of the transaction from Pay to Return.

Up until EOD cut-off time.

Manage

If the user has been granted the Change Status user privilege and the transaction is eligible for a decision, an Accept or Reject button will appear for use. If the transaction is not eligible for a decision, (because the return deadline or end of day cut-off time has passed) the button will display as ineligible.

- To filter the date range of items shown, click on the Date Range drop-down.

The screenshot shows the 'Credit Transaction History' interface. A 'Date Range' dropdown menu is open, displaying options: Tomorrow, Today, Yesterday, Last 7 Days, This Month, Last Month, and Custom Range. The 'Apply' button is highlighted. The background shows a table with columns: Date, Company, Account #, Amount, and Current Status. The table lists two transactions from 11/06/2020 for 'Olivia's Omelett' with an amount of \$3,200.00 and status 'Pay - System'.

- To narrow the search results, click Filters and a window containing additional search criteria will appear.

The screenshot shows the 'Credit Transaction History' interface with the 'Filters' window open. The window contains search criteria for Account (not selected), Company (Type company name or), Min Amount (\$ minimum amount), Max Amount (\$ maximum amount), Pending Approval (Show All), and Transaction Status (Pay, Pay - System, Pay - User, Approved List Pay, Pay - FI, Pay - FI Charge, Return, Return - System, Return - User, Return - FI, Block List Return). The 'Apply' button is highlighted.

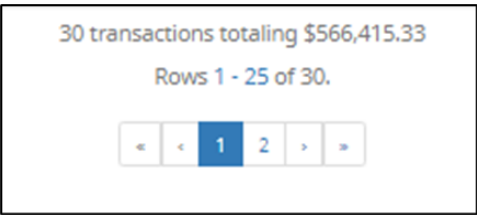


Account	Type an account name or the last 4 digits of the account number into the field to view transactions for one specific account or select an account from the drop-down menu.
Min Amount / Max Amount	To search for a transaction by amount within a minimum/maximum range, type the minimum and/or maximum dollar amount(s) of the transactions into the appropriate field.
Companies	Enter a specific company name.
Pending Approval	<p>The user may select from the drop-down to filter transactions based on whether or not they are pending approval.</p> <ul style="list-style-type: none">➤ Yes – will display only transactions that are pending approval.➤ No – will display only transactions that are not pending approval

The default will be set to “Show All”. ***For more information regarding Decision Dual Approval, please see Subsection C, Decision Dual Approval, below.***

Transaction Status	See #2 in this subsection for definitions of the different transaction statuses.
-----------------------	--

- c. Once search criteria are selected, click Apply to narrow your search results.
- d. Search results are displayed in pages of 25 items. If the search contains more than 25 issue items, the results will be displayed on multiple pages. Use the navigation buttons at the top of the search results to review all results.



- e. Click the arrow (>) next to the Client Code to view more useful detail on each issued item. The information shown in this drop-down is an audit history of all the activity that has occurred on the issue item.



Date	Company	Account #	Amount	Current Status	Manage
03/10/2021	Olivia's Omelett	xxxx1111	\$3,200.00	Pending-Pay	<button>Reject</button>
03/10/2021	Olivia's Omelett	xxxx1111	\$3,200.00	Pay - System	<button>Reject</button>
Account: WKP Main xxxx1111		SEC Code: PPD		<button>Add to Approved List</button> <button>Add to Block List</button>	
Transaction ID: 73189163		Description: PTTTest0216		Deadline To Return: Wednesday 4:00 PM EST	
Individual Name: Olivia's Omelettes		Trace #: 064208470003793			
		Company ID: 000008			
03/10/2021	Niveena's Natura	xxxx1111	\$100.00	Return - User	<button>Accept</button>
Account: WKP Main xxxx1111		SEC Code: PPD		<button>Add to Approved List</button> <button>Add to Block List</button>	
Transaction ID: 73189161		Description: PTTTest0815		Deadline To Pay: Wednesday 4:00 PM EST	
Individual Name: Niveena's Naturals		Trace #: 064208470003791			
		Company ID: N00008			

Account	The account name and last 4 digits of the account number.
Transaction ID	Unique ID assigned by the ACH Filter Credit system when transactions are loaded.
Individual Name	Name of the payee/recipient found in the individual ID field of the incoming ACH transaction.
SEC Code	Standard entry class code. Reference the NACHA Rule Book for SEC code descriptions. SEC codes are generally used to classify transactions by the way they were authorized.
Description	The description used by the originator of the transaction, as contained in the company batch header record for the transaction received.
Trace #	A unique ID assigned to the transaction by the originator, ACH operator or receiving depository financial institution.
Company ID	A unique identifier for the company that originated the ACH debit. This information is obtained from the company ID field of the batch header record of the ACH transaction. This unique identifier is used to match transactions to approved or blocked list entries.
Add to Approved List	Will only appear if the user has Act on Approved list user privilege. Please refer to Subsection III, Approved List within this Section for more information about this feature.
Add to Block List	Will only appear if the user has Act on Blocked list user privilege. Please refer to Subsection IV, Blocked List within this Section for more information about this feature.
Deadline to Pay/Return	Deadline to change the status of any transaction from Pay to Return or from Return to Pay.



B. Change Transaction Status

1. If the user has been granted the Change Status user privilege and the transaction is eligible for a decision, an Accept or Reject button will appear for use. If the transaction is not eligible for a decision, the button will display as ineligible.
2. Change Status – Accept
 - a. If the Current Status on an issued item is set to Return, the user can opt to change the status to Pay if the user determines the credit transaction should be paid.
 - b. Click the Accept button under the Manage column

Date	Company	Account #	Amount	Current Status	Manage
11/06/2020	Olivia's Omelett	xxxx1111	\$3,200.00	Pay - System	Reject
11/06/2020	Olivia's Omelett	xxxx1111	\$3,200.00	Pay - System	Reject
11/06/2020	Niveena's Natura	xxxx1111	\$100.00	Pay - System	Reject
11/06/2020	Niveena's Natura	xxxx1111	\$100.00	Pay - System	Reject
11/06/2020	Marshall Modelin	xxxx1111	\$47.00	Pay - System	Reject
11/06/2020	Marshall Modelin	xxxx1111	\$47.00	Return - User	Accept
11/06/2020	Leningrad Livery	xxxx1111	\$2,800.00	Pay - System	Reject

- c. Click the Accept button under the Manage column.
- d. A success message will appear temporarily in the Manage column, with an option to Add to Approved List. This link will only appear if the user has the Act on Approved List user privilege. The user can click the hyperlink embedded in that option to proceed to Add to Approved list. If the user does not opt to Add to Approved list at this time, the option is still available under the expanded view of this debit item.

Date	Company	Account #	Amount	Current Status	Manage
11/06/2020	Olivia's Omelett	xxxx1111	\$3,200.00	Pay - System	Reject
11/06/2020	Olivia's Omelett	xxxx1111	\$3,200.00	Pay - User	Credit will be paid. Add to Approved List

- e. After a few moments, the Change Status button will then change to Reject, and the Current Status column will update to "Pay-User."



Date	Company	Account #	Amount	Current Status	Manage
11/06/2020	Olivia's Omelett	xxxx1111	\$3,200.00	Pay - System	Reject
11/06/2020	Olivia's Omelett	xxxx1111	\$3,200.00	Pay - User	Reject

3. Change Status – Reject

- If the Current Status on an issued item is set to Pay, the user can opt to change the status to Return if the user determines the debit transaction should be returned.
- Click the Reject button under the Manage column.

Date	Company	Account #	Amount	Current Status	Manage
11/06/2020	Olivia's Omelett	xxxx1111	\$3,200.00	Pay - System	Reject
11/06/2020	Olivia's Omelett	xxxx1111	\$3,200.00	Pay - User	Reject
11/06/2020	Niveena's Natura	xxxx1111	\$100.00	Pay - System	Reject

- A success message will appear temporarily in the Manage column, with an option to Add to Block List. This link will only appear if the user has the Act on Block List user privilege. The user can click the hyperlink embedded in that option to proceed to Add to Block list. If the user does not opt to Add to Block List at this time, the option is still available under the expanded view of this credit item.

Date	Company	Account #	Amount	Current Status	Manage
11/06/2020	Olivia's Omelett	xxxx1111	\$3,200.00	Return - User	Credit will be returned Add to Block List
11/06/2020	Olivia's Omelett	xxxx1111	\$3,200.00	Pay - User	Reject

- The Change Status button will then change to Accept, and the Current Status column will update to "Return-User."

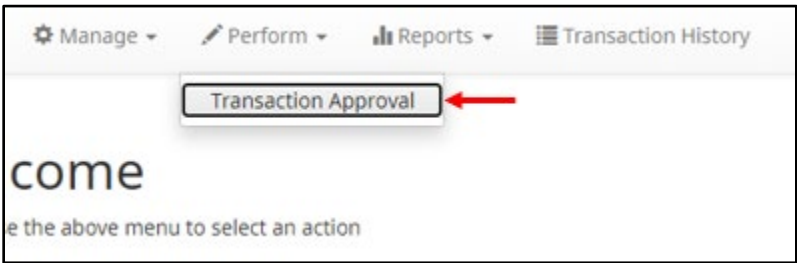
Date	Company	Account #	Amount	Current Status	Manage
11/06/2020	Olivia's Omelett	xxxx1111	\$3,200.00	Return - User	Accept

C. Decision Dual Approval

ACH Filter Credit offers the ability to support dual approval for user decisioning. If Decision Dual Approval is enabled, and a user has decisioned any transaction in the Transaction History to the status of Pay, the transaction will be listed as Pending-Pay and an alert message will be sent via email and/or SMS text message requesting the approval of the change of the transaction status. . The secondary user must approve the transaction decision.



1. Within the ACH Filter Credit module, click Perform > Transaction Approval.



2. The Credit Transaction Approval screen will display.

Credit Transaction Approval						
Rows 1 - 2 of 2.						
Select [all none]	Date	Company	Account #	Amount	Current Status	Requested Status
> <input type="checkbox"/>	03/10/2021	Del Aire Develop	xxxx1111	\$1,700.00	Block List Return	Pay
> <input type="checkbox"/>	03/10/2021	Del Aire Develop	xxxx1111	\$1,700.00	Block List Return	Pay
<div>Approve Deny</div> <div>Selected</div>						

Select [all none]	The user can opt to select individual transactions by clicking the checkbox at the left of the row. The user can also select all transactions by clicking “all” in the Select column. The user can de-select all transactions by clicking “none”.
Date	Date of the transaction.
Company	Name of the company crediting the account.
Account Number	Displays the masked account number for the item.
Amount	Amount of the credit transaction.
Current Status	Current status of the transaction.
Requested Status	The status of the transaction, if approved.

3. Clicking the arrow (>) at the far left of each row will expand the view for more pertinent information about the transaction.



Select [all none]	Date	Company	Account #	Amount	Current Status	Requested Status
<input type="checkbox"/>	03/10/2021	Del Aire Develop	xxxx1111	\$1,700.00	Block List Return	Pay
Transaction ID: 73189119						
Requested By: FFFTomJones						

Transaction ID Unique ID assigned by the ACH Filter system when transactions are loaded

Requested By The user who has requested the change of transaction status.

- 4. After examining the transactions pending approval, the user can select items to approve or deny by clicking the Approve or Deny buttons at the bottom of the screen.
- 5. If a transaction is Approved, a Confirm Approval pop-up window will appear. The user can click the Confirm button to confirm the approval of the transaction status change or click the Cancel button to return to the Credit Transaction Approval Screen.

Confirm Approval

Approve status change of 1 transaction

Click Cancel to return or Confirm to continue

Cancel

Confirm

- 6. If a transaction is Denied, a Confirm Rejection pop-up window will appear. The user can click the Confirm button to confirm the rejection of the transaction status change or click the Cancel button to return to the Credit Transaction Approval Screen.

Confirm Rejection

Reject status change of 1 transaction

Click Cancel to return or Confirm to continue

Cancel

Confirm

NOTE:
It is important to note that if a transaction decision is currently awaiting approval from a secondary user and the transaction is not approved or rejected by EOD, the transaction will revert to its original status. For

III. Approved List

Some examples of incoming ACH files and the data elements used for comparison against the approved list is shown below.

Verifies Company ID

101	026013262	0642085182008060950A094101	DeLaere Bank & Trust	FRB Atlanta		
5200	Ashland Armament	A00008	FPDPTTest0820	200806	1064208470000031	
6220260132627677677678		0000150000A00008	Ashland Armament		00642084700000393	
6270260132627677677678		0000030000A00008	Ashland Armaments		00642084700000394	
820000000020005202652000000030000000000150000A00008					0642084700000031	
5200	Biolab Birmingham	B00008	FPDPTTest0805	200806	1064208470000032	
6220260132627677677678		0000130000B00008	Biolab Birmingham		00642084700000395	
6270260132627677677678		0000250000B00008	Biolab Birmingham		00642084700000396	
820000000020005202652000000250000000000130000B00008					0642084700000032	
5200	Cartwright Car S	C00008	FPDPTTest0806	200806	1064208470000033	
6220260132627677677678		0000800000C00008	Cartwright Car Sales		00642084700000397	
8200000000100026013260000000000000000000800000C00008					0642084700000033	
5200	Del Aire Develop	D00008	FPDPTTest0804	200806	1064208470000034	
6220260132627677677678		0000170000D00008	Del Aire Developers		00642084700000398	
6270260132627677677678		0000270000D00008	Del Aire Developers		00642084700000399	
820000000020005202652000000270000000000170000D00008					0642084700000034	



Compares against Maximum Parameter

101	026013262	0642085182008060950A094101DeLaere Bank & Trust	FRB Atlanta			
5200	Ashland Armament	A00008	PPDPTTest0820	200806	1064208470000031	
6220	260132627677677678	0000150000A00008	Ashland Armament		0064208470000393	
6270	260132627677677678	0000030000A00008	Ashland Armaments		0064208470000394	
8200	0000020005202652000000030000000000150000A00008				064208470000031	
5200	Biolab Birmingham	B00008	PPDPTTest0805	200806	1064208470000032	
6220	260132627677677678	0000130000B00008	Biolab Birmingham		0064208470000395	
6270	260132627677677678	0000250000B00008	Biolab Birmingham		0064208470000396	
8200	0000020005202652000000250000000000130000B00008				064208470000032	

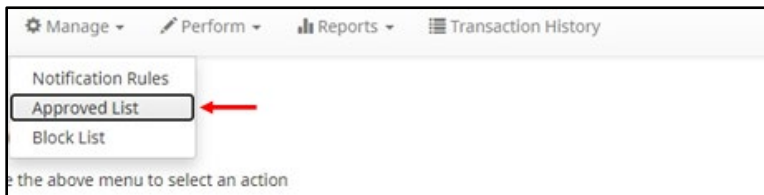
Compares against Frequency and Start/End Date Parameters

101	026013262	0642085182008060950A094101DeLaere Bank & Trust	FRB Atlanta			
5200	Ashland Armament	A00008	PPDPTTest0820	200806	1064208470000031	
6220	260132627677677678	0000150000A00008	Ashland Armament		0064208470000393	
6270	260132627677677678	0000030000A00008	Ashland Armaments		0064208470000394	
8200	0000020005202652000000030000000000150000A00008				064208470000031	
5200	Biolab Birmingham	B00008	PPDPTTest0805	200806	1064208470000032	
6220	260132627677677678	0000130000B00008	Biolab Birmingham		0064208470000395	
6270	260132627677677678	0000250000B00008	Biolab Birmingham		0064208470000396	
8200	0000020005202652000000250000000000130000B00008				064208470000032	

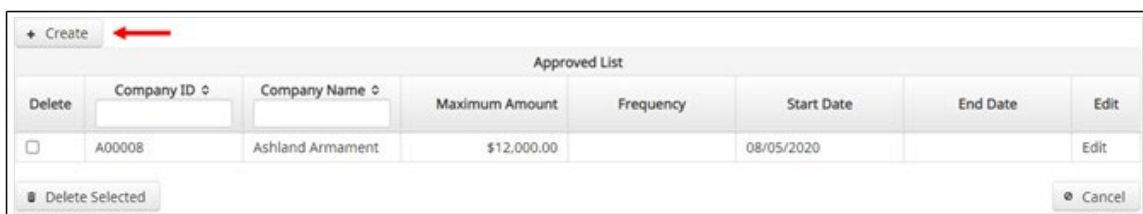
If the notification criteria is set to Notify when a credit comes in from a company not on the approved list or violates approved list parameters, PRO-TECH CR will alert designated contacts when a credit is received from an unknown company or from a company that is set up, but violated the parameters. If notification criteria are set to all credits, credits over a certain amount or certain types of credits, the system will NOT alert for approved list violations. If the transaction meets approved list criteria, it will receive a status of Approved List-Pay. If it does not, it will receive the system default status.

A. Add to Approved List from Setup Menu

1. Within the ACH Filter Credit module, click Manage > Approved List



2. The Credit Approved List will display. Click the Create button to add an entry to the Approved List.





3. The Add Company page will display. Complete all applicable fields in the top section of the screen.

Field Name	Optional or Required	Field Validated	Field Content	Notes
Company ID	Required	Exact Match	Max: 10	Valid Characters: A-Z a-z # (number sign) 0-9 , (comma) - (dash) (space) _ (underscore)
Company Name	Optional	Not Validated	Max: 16	Valid Characters: A-Z a-z # (number sign) 0-9 , (comma) - (dash) (space) _ (underscore)



Max Amount	Optional	<ul style="list-style-type: none"> The transaction meets the parameters when the amount the amount is less than or equal to the Max Amount The transaction does not meet the parameters when the amount is greater than the Max Amount. 	<ul style="list-style-type: none"> Blank: Any amount is accepted and will not trigger an alert. Zero: Will not be accepted and entry will not save to Approved List. Highest amount: \$99,999,999.99 	Valid Characters: 0-9
Frequency	Optional	<ul style="list-style-type: none"> If multiple transactions are on a file, the sort order is highest to lowest dollar value. If the transaction with the highest dollar value exceeds the Maximum Amount, all transactions on the file are not approved. If the transaction with the highest dollar value is equal to or less than the Maximum Amount, that transaction is approved and all other transactions on the file are not approved. 	<ul style="list-style-type: none"> Daily: 1 business day Weekly: 7 calendar days Bi-Weekly: 14 calendar days Monthly: Monthly date-to-date Quarterly: Quarterly date-to-date Yearly: Yearly date-to-date <p>Date-to-Date Exceptions:</p> <ul style="list-style-type: none"> Non-Leap Year January 29, 30, 31: February 28 Leap Year January 30, 31, February 29 March 31: April 30 May 31: June 30 August 31: September 30 October 31: November 30 	<p>Counter:</p> <p>The counter begins with the first transaction received after the Company and Account is added to the Approved List regardless if the transaction meets or does not meet the parameters of the Approved List.</p>



Start Date	Required	<ul style="list-style-type: none"> The transaction meets the parameters when the date is equal to or after the Start Date. The transaction does not meet the parameters when the date is before the Start Date. 	The Start Date is based on the settlement date.	Valid Characters: 0-9
End Date	Optional	<ul style="list-style-type: none"> The transaction meets the parameters when the date is equal to or before the End Date. The transaction does not meet the parameters when the date is after the End Date. The transaction meets the parameters when the field is blank. 	The End Date is based on the settlement date.	Valid Characters: 0-9

4. Choose from the list of available accounts to add to the Approved List.

> and < move individual accounts between list of available accounts and selected accounts.
>> and << move all accounts between the available and selected accounts fields.

5. Once the entry is completed, click Save to save it to the Approved List. A success message will appear.



Approved Company Saved Successfully

+ Create

Approved List							
Delete	Company ID	Company Name	Maximum Amount	Frequency	Start Date	End Date	Edit
<input type="checkbox"/>	A00008	Ashland Armament	\$12,000.00		08/05/2020		Edit
<input type="checkbox"/>	H00008	Hats on Heart St	\$5,000.00		08/05/2020		Edit

Delete Selected Cancel

- To edit any entity on the Approved List, click the Edit hyperlink at the end of the appropriate row to be taken to the Company's screen.

B. Add to Approved from Transaction History

- From the Transaction History page, click the > arrow to expand the entry of the ACH credit transaction.

Date	Company	Account #	Amount	Current Status	Manage
> 08/07/2020	Marshall Modelin	xxxx7678	\$47.00	Pay - System	Return
▼ 08/07/2020	Leningrad Livery	xxxx7678	\$2,800.00	Pay - System	Return

Account: Client 8 Main xxxx7678 SEC Code: PPD Add to Approved List Add to Block List

Transaction ID: 73179180 Description: PTT0813 Deadline To Return: Friday 4:00 PM EDT

Individual Name: Leningrad Livery Trace #: 064208470000433 Company ID: L00008

- Click the Add to Approved List button to add a company. The Add Company pop-up window will appear.

Add Company to Approved List

Company Id	Company Name	Start Date	End Date
L00008	Leningrad Livery	08/07/2020	mm/dd/yyyy
Max Amount	Frequency		
2800	-- none --		

Save Cancel

Field	Description	Can Be Modified
Company ID	Populates with company ID data from the batch header record of the transaction received.	
Company Name	Populated with the company name data from the batch header record of the transaction received.	✓



Max Amount	Populated with amount of transaction received.	✓
Frequency	Left blank.	✓
Start Date	Populated with the date of transaction received.	✓
End Date	Left blank	✓

3. Click the Save button to add to Approved List. Click Cancel to return to the Transaction History without adding to the Approved List.
4. The user will be directed to the Transaction History page once the company has been added to the Approved List.

C. Approved List Failure Reasons

When a transaction exception is triggered because of Approved List parameters, the system default status will apply. Examples of types of failure reasons are listed below.

Reason	Description	Sample
Transaction Amount is Greater than Approved List Amount	Dollar amount of transaction is greater than the maximum amount in the Approved List entry.	<div> <div>Current Status</div> <div>Manage</div> <div>Pay - System</div> <div>⊕ Return...</div> <div>Add to Approved List</div> <div>Add to Block List</div> <div>Deadline To Return: 08/16/2020 5:00 PM EDT</div> <div>Approved List Violation: Transaction Amount: 1500 is greater than Approved List amount: 1000</div> </div>
Frequency Failure	Transaction violates the frequency set in the Approved List entry.	<div> <div>Pay - System</div> <div>⊕ Return</div> <div>Add to Approved List</div> <div>Add to Block List</div> <div>Deadline To Return: 10/03/2020 4:00 PM EDT</div> <div>Approved List Violation: Frequency: YEARLY Last Transaction Date: 06-AUG-20</div> </div>



Out of Date Range	Transaction was presented prior to the Start Date or after the Ending Date of the Approved List entry.	<div>Pay - System Return...</div> <div> Add to Approved List Add to Block List </div> <div>Deadline To Return: 08/13/2020 5:00 PM EDT</div> <div>Approved List Violation: Out of Date range - Start Date: 18-JUN-20 End Date:</div>
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IV. Block List

The Block List is an optional feature which, if enabled by the FI, allows Clients to identify companies that are NOT allowed to debit an account or accounts. There are multiple ways to populate the block list. It can be done through the Setup > Approved List menu option, or users can add companies to the block list from Transaction History. It is important to note that companies added from Transaction History will only be added to the account associated with the transaction it was added on. To prevent the company from debiting other accounts, the user must edit the block list.

Users can edit and delete companies from their block list.

If an exact match is found, if additional parameters have been established such as start or end date, the values found in the ACH batch/transaction are compared to the list to determine if an alert is required and the transaction status that should be applied at load time.

Some examples of incoming ACH files and the data elements used for comparison against the blocked list is shown below.

Verifies Company ID

101 026013262 0642085182008060950A094101DeLaere Bank & Trust FRB Atlanta				
5200Ashland Armament	A00008	PPDPTTest0820	200806	1064208470000031
6220260132627677677678	0000150000A00008	Ashland Armament		0064208470000393
6270260132627677677678	0000030000A00008	Ashland Armaments		0064208470000394
82000000020005202652000000030000000000150000A00008				064208470000031
5200Biolab Birmingha	B00008	PPDPTTest0805	200806	1064208470000032
6220260132627677677678	0000130000B00008	Biolab Birmingham		0064208470000395
6270260132627677677678	0000250000B00008	Biolab Birmingham		0064208470000396
82000000020005202652000000250000000000130000B00008				064208470000032
5200Cartwright Car S	C00008	PPDPTTest0806	200806	1064208470000033
6220260132627677677678	0000800000C00008	Cartwright Car Sales		0064208470000397
82000000010002601326000000000000000800000C00008				064208470000033
5200Del Aire Develop	D00008	PPDPTTest0804	200806	1064208470000034
6220260132627677677678	0000170000D00008	Del Aire Developers		0064208470000398
6270260132627677677678	0000270000D00008	Del Aire Developers		0064208470000399
82000000020005202652000000270000000000170000D00008				064208470000034



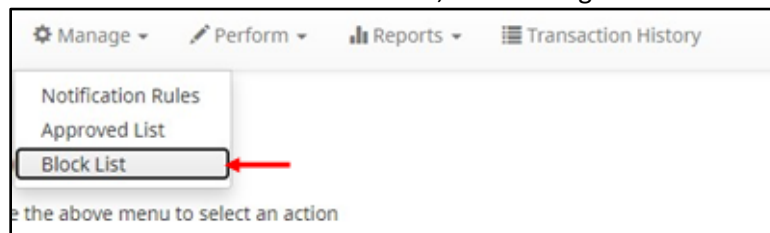
Compares against Start/End Date Parameters

101 026013262 0642085182008060950A094101DeLaere Bank & Trust	FRB Atlanta			
5200Ashland Armament	A00008	FPDPTTest0820	200806	1064208470000031
6220260132627677677678	0000150000A00008	Ashland Armament		0064208470000393
6270260132627677677678	0000030000A00008	Ashland Armaments		0064208470000394
82000000020005202652000000030000000000150000A00008				064208470000031
5200Biolab Birmingha	B00008	FPDPTTest0805	200806	1064208470000032
6220260132627677677678	0000130000B00008	Biolab Birmingham		0064208470000395
6270260132627677677678	0000250000B00008	Biolab Birmingham		0064208470000396
82000000020005202652000000250000000000130000B00008				064208470000032

Blocks are intended to automatically return items and alerts are not sent out. However, Clients can see those items in transaction history and have the option to pay them before EOD cut-off time. The dashboard will be updated in the next release to display blocked item summary information.

A. Add to Block List from Setup Menu

1. Within the ACH Filter Credit module, click Manage > Block List



2. The Credit Block List will display. Click the Create button to add an entry to the Block List.

3. The Add Company to Debit Block List page will display. Complete all applicable fields in the top section of the screen.



Blocked Company

Company Detail

Company ID

Company Name

Start Date

06/19/2020

End Date

Add Accounts to Block List

FFF Escrow - xxxx4444
FFF Expense - xxxx3333
FFF Payroll - xxxx2222
FFFriends - xxxx1111

Save

Cancel

Field Name	Optional or Required	Field Validated	Field Content	Notes
Company ID	Required	Exact Match	Max: 10	Valid Characters: A-Z a-z # (number sign) 0-9 , (comma) - (dash) (space) _ (underscore)
Company Name	Optional	Not Validated	Max: 16	Valid Characters: A-Z a-z # (number sign) 0-9 , (comma) - (dash) (space) _ (underscore)



Start Date	Required	<ul style="list-style-type: none"> The transaction meets the parameters when the date is equal to or after the Start Date. The transaction does not meet the parameters when the date is before the Start Date. 	The Start Date is based on the settlement date.	Valid Characters: 0-9
End Date	Optional	<ul style="list-style-type: none"> The transaction meets the parameters when the date is equal to or before the End Date. The transaction does not meet the parameters when the date is after the End Date. The transaction meets the parameters when the field is blank. 	The End Date is based on the settlement date.	Valid Characters: 0-9

4. Choose from the list of available accounts to add to the Block List.

> and < move individual accounts between list of available accounts and selected accounts.
>> and << move all accounts between the available and selected accounts fields.

5. Once the entry is completed, click Save to save it to the Block List. A success message will appear.



Blocked Company Saved Successfully

+ Create

Block List					
Delete	Company ID	Company Name	Start Date	End Date	Edit
<input type="checkbox"/>	MAX	Maximum Focus	06/19/2020		Edit
<input type="checkbox"/>	SKETCH	Sketchy Corp	06/19/2020		Edit

Delete Selected Cancel

- To edit any entity on the Block List, click the Edit hyperlink at the end of the appropriate row to be taken to the Company's screen.
- To Delete any entity on the Block List, click the checkbox next to the appropriate row, and click the Delete Selected button.

B. Add to Block List from Transaction History

- From the Transaction History page, click the > arrow to expand the entry of the ACH debit transaction.

Date	Company	Account #	Amount	Current Status	Manage
11/06/2020	Olivia's Omelett	xxxx1111	\$3,200.00	Return - User	Accept
11/06/2020	Olivia's Omelett	xxxx1111	\$3,200.00	Pay - User	Reject

Account: WKP Main xxxx1111 SEC Code: PPD Add to Approved List Add to Block List

Transaction ID: 73184858 Description: PTTTest0216 Deadline To Return: Friday 4:00 PM EST

Individual Name: Olivia's Omelettes Trace #: 064208470001109 Company ID: 000008

- Click the Add to Block List to add a company. The Add Company pop-up window will appear.

Add Company to Block List

Company Id	Company Name	Start Date	End Date
M00008	Marshall Modelin	08/07/2020	mm/dd/yyyy

Save Cancel

Field	Description	Can Be Modified
Company ID	Populated with the company ID data from the batch header record of the transaction received.	
Company Name	Populated with the company name data from the batch header record of the transaction received.	✓

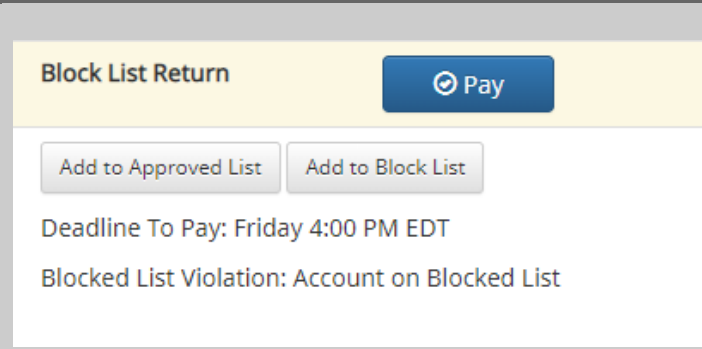


Start Date	Populated with the date the transaction was received.	✓
End Date	Left blank	✓

3. Click the Save button to add to Block List. Click Cancel to return to the Transaction History without adding to the Block List.
4. The user will be directed to the Transaction History page once the company has been added to the Block List.

C. Block List Failure Reasons

When a transaction exception is triggered because of Block List parameters, the system default status will apply. Examples of types of failure reasons are listed below.

<i>Reason</i>	<i>Description</i>	<i>Sample</i>
Out of Date Range	Transaction was presented prior to the Start Date or after the Ending Date of the Approved List entry.	

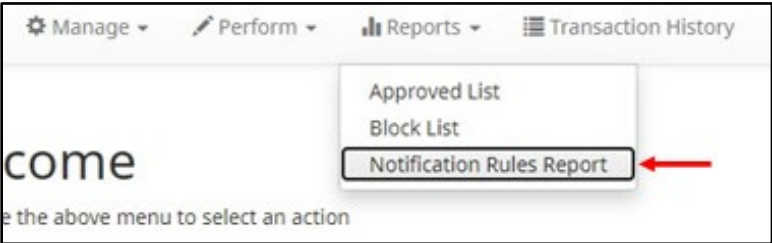
V. Reports

Reports are available for one (1) year.

A. Notification Rules Report

The Notification Rules report provides authorized Client users a method to view the notification conditions set for each account enrolled for the service. The report allows users to see the default account setting established by the financial institution, as well as the notification condition and contact information established by the Client.

1. Within the ACH Filter Credit, click Reports > Notification Rules Report.



2. The Notification Rules Report page appears.

Notification Conditions for Client 3								
Account Number	Account Setting	Notification Condition	Amount	Check	Internet	Phone	Email	Cellphone
xxxx1111	Pay All	All Debits	-	-	-	-	1. mhart@ffriends.com 2. fjones@ffriends.com 3. 4. 5. 6.	1. 5554443333 2. 8182099402 3. 4. 5. 6.
xxxx2222	Pay All	All Debits	-	-	-	-	1. mhart@ffriends.com 2. fjones@ffriends.com 3. 4. 5. 6.	1. 5554443333 2. 8182099402 3. 4. 5. 6.
xxxx3333	Pay All	All Debits	-	-	-	-	1. mhart@ffriends.com 2. fjones@ffriends.com 3. 4. 5. 6.	1. 5554443333 2. 8182099402 3. 4. 5. 6.
xxxx4444	Pay All	All Debits	-	-	-	-	1. mhart@ffriends.com 2. fjones@ffriends.com 3. 4. 5. 6.	1. 5554443333 2. 8182099402 3. 4. 5. 6.
Total count: 4								

Account Number	The last 4 digits of each account number enrolled.
Account Setting	The default pay or return setting established by the financial institution when the account was enrolled for the service. <ul style="list-style-type: none">• Pay All• Return All
Notification Condition	See Notification Rules section for detailed descriptions: <ul style="list-style-type: none">• All Debits• Debit Over the Debit Amount• Company Not in Approved List
Debit Amount	If Notification Condition is Debit Over the Debit Amount, the amount entered will be displayed.
Check	<ul style="list-style-type: none">• If Notification Condition is ACH Debits with Check/Internet/Phone is selected• If Check is selected, Y will be displayed.



- Internet**
 - If Notification Condition is ACH Debits with Check/Internet/Phone is selected
 - If Internet is selected, Y will be displayed.
- Phone**
 - If Notification Condition is ACH Debits with Check/Internet/Phone is selected
 - If Phone is selected, Y will be displayed.
- Email**

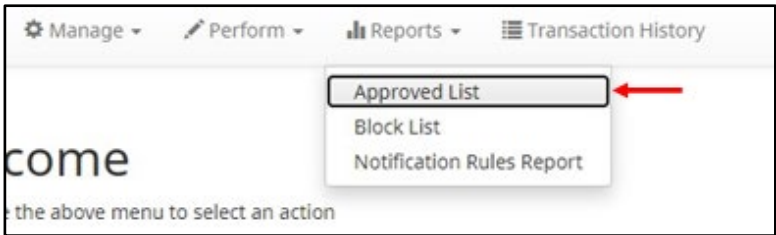
Email address(es) that will receive email alerts.
- Cell Phone**

Cell phone number(s) that will receive email alerts; this section will display only if the financial institution is configured to allow SMS Text alerts.

B. Approved List Report

The Approved List report makes it easy for Client users to identify all the companies set up on the approved list for a specific account.

1. Within the ACH Filter Credit Module, click Reports > Approved List.



2. The Approved List Report page appears.

Approved List

Account:

- All -

Search

Cancel

Approved List						
Company ID	Company Name	Maximum Amount	Frequency	Start Date	End Date	Action
ACME	Acme Widget	\$20,000.00	YEARLY	06/18/2020		View

3. The Account drop-down menu will allow the user to search approved list entries by account number. Select the account number from the drop-down menu. Click the Search button to proceed.



Approved List

Account: - All - Search Cancel

- All -
FFFriends - xxxx1111
FFFPayroll - xxxx2222
FFFExpense - xxxx3333
FFF Escrow - xxxx4444

Company ID	Company Name	Maximum Amount	Frequency	Start Date	End Date	Action
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4. All Approved List entries for that account number will be displayed.

Approved List

Account: FFFriends - xxxx1111 Search Cancel

Approved List						
Company ID	Company Name	Maximum Amount	Frequency	Start Date	End Date	Action
ACME	Acme Widget	\$20,000.00	YEARLY	06/18/2020		View
CANOVA	Richard Canova	\$10,000.00	DAILY	06/19/2020		View
CLEARY	Frank Cleary	\$1,000.00	WEEKLY	06/19/2020		View
RICHARDS	Richards & Assoc	\$10,000.00	MONTHLY	06/19/2020	07/19/2020	View
TJONES1	Tom Jones	\$50,000.00	MONTHLY	06/18/2020		View

5. Clicking the Cancel button at any time on this screen will navigate the user back to the PRO-TECH welcome screen.
6. The user may view Approved List details for any company by clicking the View hyperlink in the Action column.

Approved List

Account: FFFriends - xxxx1111 Search Cancel

Approved List						
Company ID	Company Name	Maximum Amount	Frequency	Start Date	End Date	Action
ACME	Acme Widget	\$20,000.00	YEARLY	06/18/2020		View
CANOVA	Richard Canova	\$10,000.00	DAILY	06/19/2020		View

7. The Approved List Details screen will display company detail, including all accounts included on the Approved List. Click the Back button to return to the Approved List Report screen.



Company Detail

Company ID	ACME	Company Name	Acme Widget
Max Amount	\$20,000.00	Frequency	YEARLY
Start Date	06/18/2020	End Date	

Accounts

- FFFriends - xxxx1111
- FFF Payroll - xxxx2222
- FFF Expense - xxxx3333
- FFF Escrow - xxxx4444

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C. Block List Report

The Block List report makes it easy for Client users to identify all the companies set up on the block list for a specific account.

- 1. Within the ACH Filter Credit Module, click Reports > Block List.

Manage Perform Reports Transaction History

Approved List

Block List

Notification Rules Report

come

the above menu to select an action

- 2. The Block List Report page appears.

Block List

Account:

All

Search Cancel

Block List

Company ID	Company Name	Start Date	End Date	Action
MAX	Maximum Focus	06/20/2020		View

- 3. The Account drop-down menu will allow the user to search approved list entries by account number. Select the account number from the drop-down menu. Click the Search button to proceed.



Block List

Account: - All - Search Cancel

- All -
FFFriends - xxxx1111
FFFPayroll - xxxx2222
FFFExpense - xxxx3333
FFF Escrow - xxxx4444

Company ID	Company Name	Start Date	End Date	Action
------------	--------------	------------	----------	--------

4. All Block List entries for that account number will be displayed.

Block List

Account: FFFriends - xxxx1111 Search Cancel

Block List				
Company ID	Company Name	Start Date	End Date	Action
A03	Armada Resources	06/19/2020		View
DD1	Dogwood Designs	06/19/2020		View
MAX	Maximum Focus	06/20/2020		View
SKETCH	Sketchy Corp	06/19/2020		View

5. Clicking the Cancel button at any time on this screen will navigate the user back to the PRO-TECH CR welcome screen.
6. The user may view Block List details for any company by clicking the View hyperlink in the Action column.

Block List

Account: FFFriends - xxxx1111 Search Cancel

Block List				
Company ID	Company Name	Start Date	End Date	Action
A03	Armada Resources	06/19/2020		View
DD1	Dogwood Designs	06/19/2020		View

7. The Block List Details screen will display company detail, including all accounts included on the Block List. Click the Back button to return to the Block List Report screen.



Company Detail

Company ID	A03	Company Name	Armada Resources
Start Date	06/19/2020	End Date	

Accounts

- FFFriends - xxxx1111
- FFF Payroll - xxxx2222
- FFF Expense - xxxx3333
- FFF Escrow - xxxx4444

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Appendix A – Message Alerts

<i>Service Module</i>	<i>Alert Type</i>	<i>Description</i>	<i>Recipient</i>
PRO-TECH & PRO-TECH CR	Debit Notification Account	Account Debit Notification	Client
	Credit Notification Account	Account Credit Notification	Client
	Debit Notification Transaction	Debit Transaction Notification	Client
	Credit Notification Transaction	Credit Transaction Notification	Client
	Debit Service Alert	Debit Service Alert	Client
	Debit Dual Decision Approval Reminder	Protech Debit Dual Decision Approval Reminder Alert	Client
	CR Dual Decision Approval Reminder	Protech Credit Dual Decision Approval Reminder Alert	Client