



Heartland ACH Debit Filter User Guide

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A. Welcome to Heartland ACH Debit Filter

Service Overview

Heartland ACH Debit Filter is designed to empower our business customers with the ability to prevent financial loss due to unauthorized incoming ACH debit (Heartland ACH Debit Filter) 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.

Introduction to Heartland ACH Debit Filter

The Heartland ACH Debit Filter module is highly configurable. A list of ACH Debit Filter features are set forth below.

Feature Name	Description	ACH Debit Filter	Standard	Optional
Approved List	Allows Customers to identify companies that are allowed to debit/credit an account or accounts and set parameters to control the debit activity.	Yes	✓	
Blocked List	Allows Customers to identify companies that are NOT allowed to debit/credit an account or accounts.	Yes	✓	✓
Notification Rules	Establishes who should be alerted, how they should be alerted and the conditions that should prompt an alert.	Yes	✓	
Change Transaction Status	If the user has been granted the Change Status user privilege and the transaction is eligible for a decision, the Customer will be able to make pay/return decisions on ACH Debits or Credits.	Yes	✓	

Feature Name	Description	ACH Debit Filter	Standard	Optional
Written Statement of Unauthorized Debit (WSUD)	If required by the financial institution, this form will be completed to return a transaction, by selecting a reason and providing an electronic signature authorizing the return.	Yes	✓	
No Written Statement of Authorized Debit	It is important to note that some FI's may choose to require business account customers to make all pay/return decisions same day and waive the requirement to present a Written Statement. In that case, this feature will not be available.	Yes		✓
Dual Decisioning	If enabled at the FI level, allows customers to designate dual approval parameters on transaction decisioning.	Yes	✓	
Approved/Blocked List Dual Approval	If enabled at the Customer level, will allow FI and Customer users to approve or reject changes to Approved or Blocked Lists.	Yes		✓
Reports	Allows a user to view data on the following features: <ul style="list-style-type: none"> • Notification Rules • Approved List • Block List 	Yes	✓	

Accounts enrolled in Heartland ACH Debit Filter are assigned a default setting of System-Return. If a decision is not made by the end of day cut-off time (10:30 AM CST), 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.

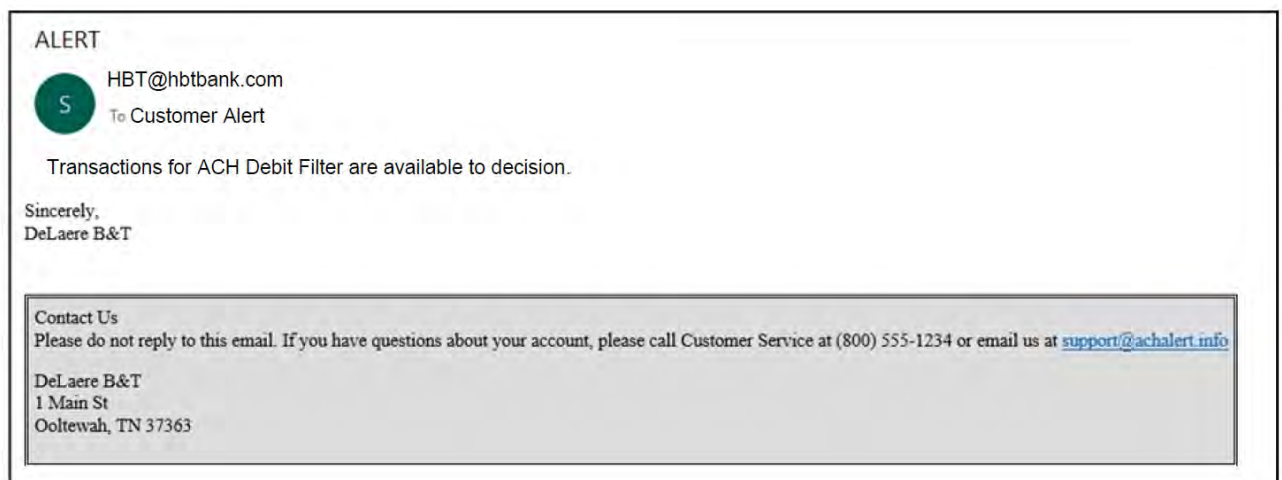
Notification Emails

When an account is enrolled for ACH Debit Filter or ACH Credit Filter, one of three levels of notification can be established for exception alerts. The notification level options, descriptions and samples are provided below.

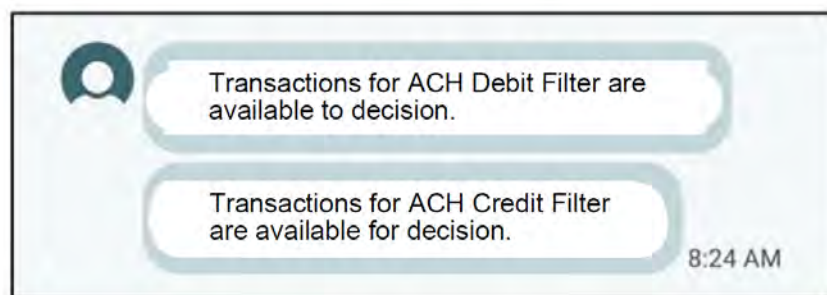
Notification Level	Description
Transaction Alerts	One alert for each transaction.
Account Alerts	One alert per account when one or more transactions are received.
Service Alerts	One alert per day if an exception exists on one or more accounts.

1. Sample Alerts – Service Level

Via Email:

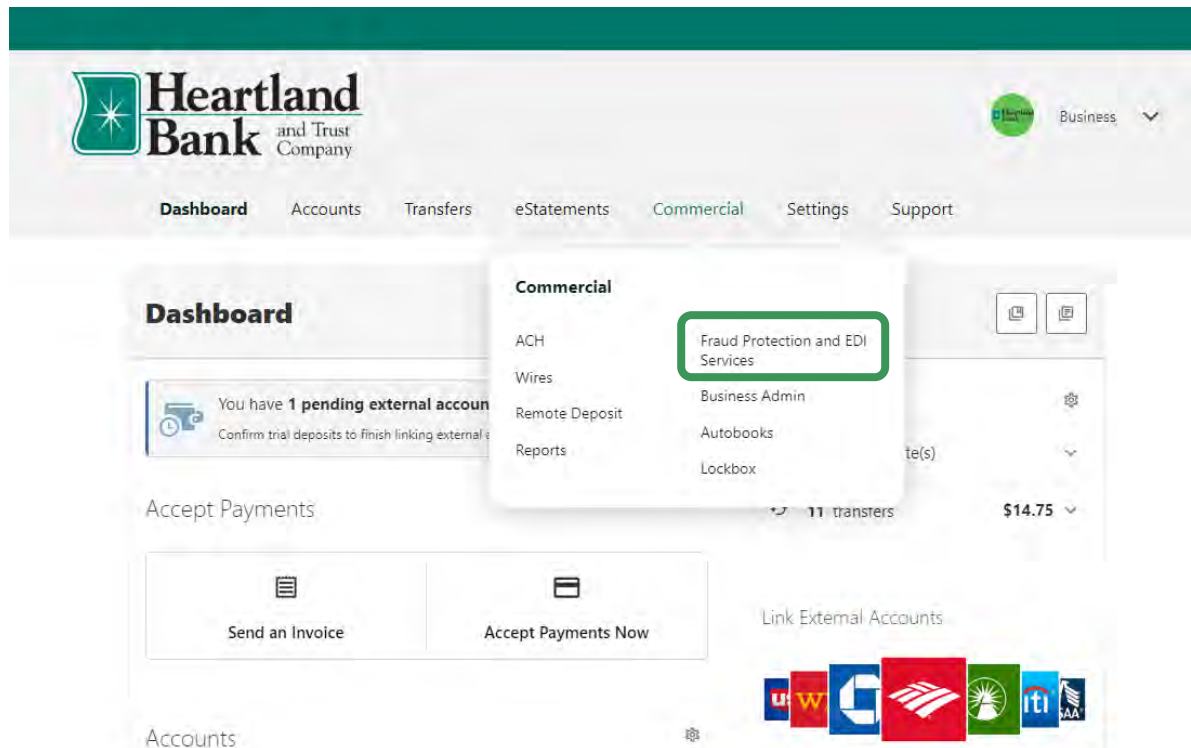


Via Text:

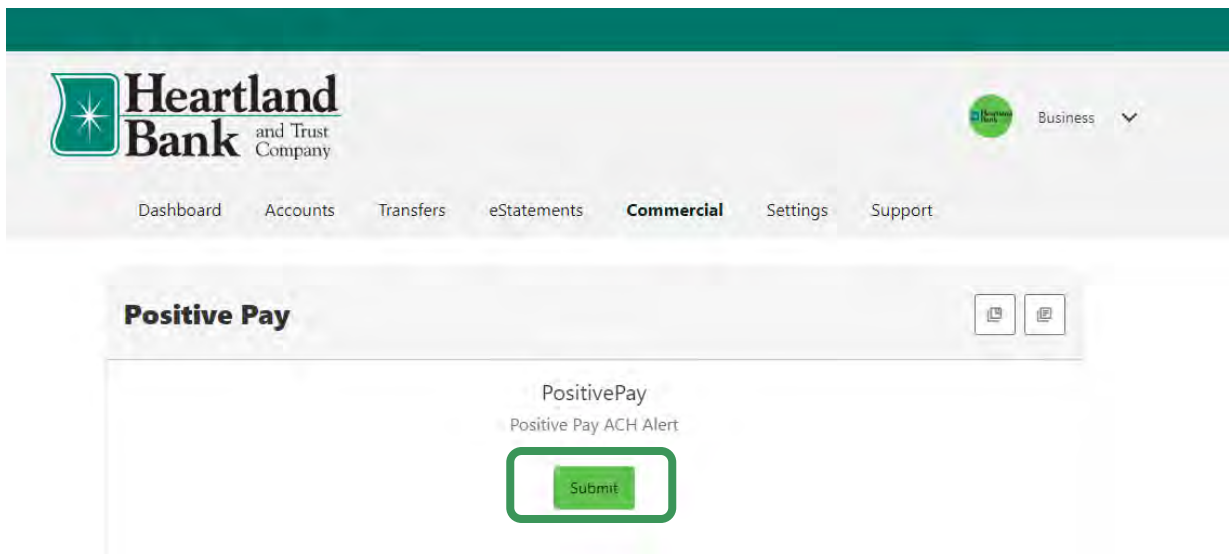


B. Accessing ACH Debit Filter

1. To access ACH Debit Filter, select the **Commercial Tab** in the Digital Banking Platform and select the **Fraud Protection and EDI Services** option.



2. Select the green **Submit** button to enter Positive Pay Services.

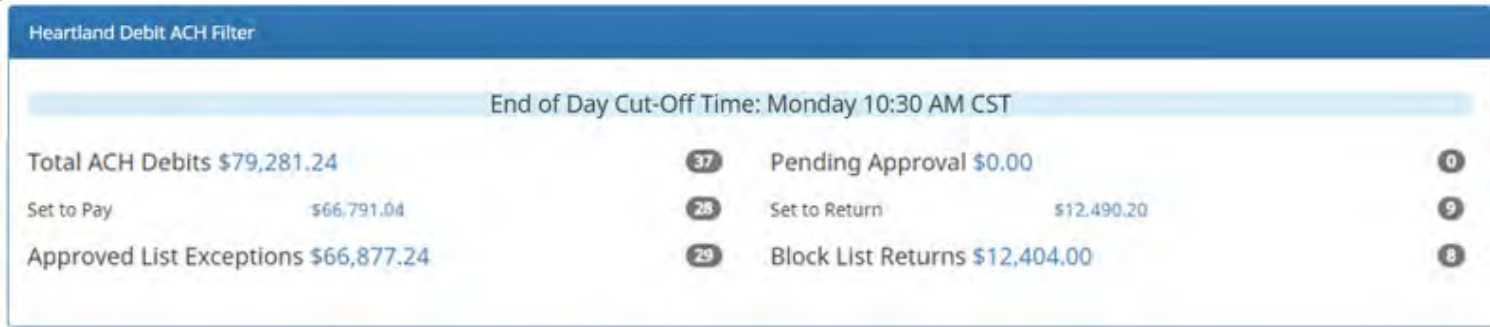


C. Dashboard

Using the Dashboard

The Dashboard is the default landing page within the portal. If ACH Debit Filter is enabled, the ACH Debit Filter summary box 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 enabled. Active links are embedded within the ACH Debit Filter section 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 Debit Filter summary box includes the following:



Service Name	In the example provided, clicking ACH Debit Filter on the left in the title bar will direct the user to the main menu.
End of Day Cut-Off Time	Displayed in the second bar, the day and time transaction decisions will be collected by the financial institution. If a pay or return decision has not been made, the system return default will apply.
Total ACH Debits	In the examples above, the total represents the total dollar amount and number of incoming ACH debit transactions (ACH Debit Filter) received by the financial institution for the accounts the user has access to view.
Approved List Exceptions	This represents the total dollar amount and number of incoming ACH 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.
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 client's blocked list and will be returned.
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. User pay or return indicate a Customer user decision has occurred. Approved List indicates the incoming ACH debits are from companies the customer has pre-approved to debit an account or accounts. The 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 customer.
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.

ACH Debit Filter:

Debit Transaction History					
<div> <div>Filters</div> <div> <div>Date Range</div> <div>August 6, 2020</div> </div> </div>					
<div> <div>19 transactions totaling \$43,590.62</div> <div>Rows 1 - 19 of 19.</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 Credit Filter:

Credit Transaction History					
<div> <div>Filters</div> <div> <div>Date Range</div> <div>November 6, 2020</div> </div> </div>					
<div> <div>35 transactions totaling \$71,336.40</div> <div>Rows 1 - 25 of 35.</div> <div> <div>1</div> <div>2</div> </div> </div>					
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 Client Dashboard, a user can also navigate to the ACH Debit Filter Modules by clicking Change Module > Heartland ACH Debit Filter.

Dashboard
Manage Users
Reports
Transaction View

Change Module

EDT TransAlert

Heartland Positive Pay
EDT TransAlert
Heartland Debit ACH Filter

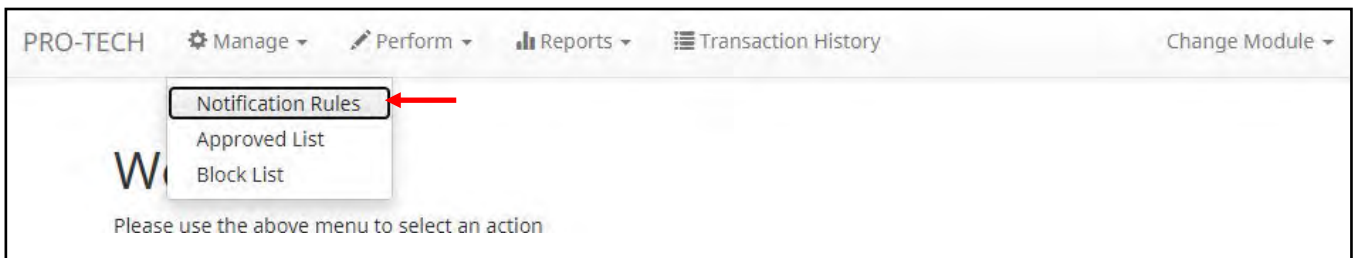
Dashboard and Additional File Loads after EOD

After the end of day cut-off time (10:30 AM CST), 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 5:00 a.m. and will be included in the next day's totals.

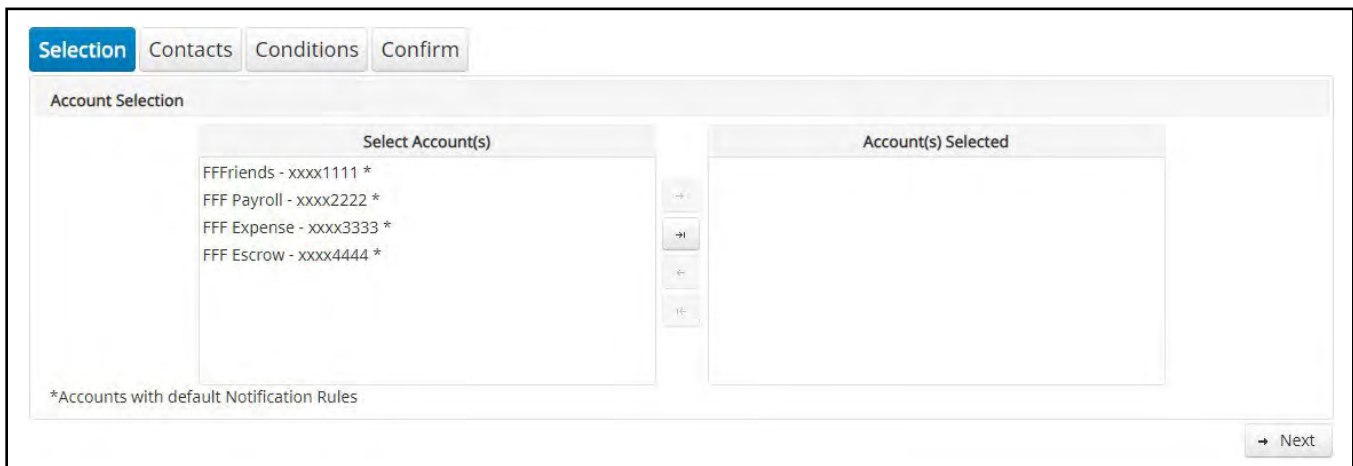
Setup Notification Method and Conditions

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.

1. From the Heartland ACH Debit Filter 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 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 your financial institution, 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. It is important to note multiple accounts can be selected to make changes and updates if they currently share the same rule configuration.

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

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

The screenshot shows a web application interface for account selection. At the top, there are four tabs: "Selection" (highlighted in blue), "Contacts", "Conditions", and "Confirm". Below the tabs is a section titled "Account Selection". It contains two main boxes: "Select Account(s)" on the left and "Account(s) Selected" on the right. In the "Select Account(s)" box, three accounts are listed: "FFF Payroll - xxxx2222 *", "FFF Expense - xxxx3333 *", and "FFF Escrow - xxxx4444 *". The first account is highlighted in blue. In the "Account(s) Selected" box, one account is listed: "FFFFriends - xxxx1111 *", which is also highlighted in blue. Between the two boxes are four buttons: a right arrow, a right double arrow, a left arrow, and a left double arrow. At the bottom left of the "Account Selection" section, there is a note: "*Accounts with default Notification Rules". At the bottom right, there is a "Next" button with a right arrow, which is highlighted by a red arrow pointing to it.

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

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.

The screenshot shows a web application interface for the "Contacts" screen. At the top, there are four tabs: "Selection", "Contacts" (highlighted in blue), "Conditions", and "Confirm". Below the tabs is a section titled "Enter the contact information to receive the ALERT". It contains a paragraph of text: "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." Below the text are two main sections: "Cell Phone Text" and "E-mail". The "Cell Phone Text" section contains six input fields arranged in two columns of three, labeled "Cell Phone 1" through "Cell Phone 6". The "E-mail" section contains six input fields arranged in two columns of three, labeled "Email 1" through "Email 6". At the bottom left, there is a "Back" button with a left arrow. At the bottom right, there is a "Next" button with a right arrow.

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

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"/>

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	<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="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"/>
← 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.

The screenshot shows the 'Confirm' page for 'Confirm Notification Rules'. At the top, there are four tabs: 'Selection', 'Contacts', 'Conditions', and 'Confirm', with 'Confirm' being the active tab. Below the tabs, the page is titled 'Confirm Notification Rules'. It contains several sections: 'Account(s) Selected' with the text 'xxxx1111, xxxx2222, xxxx3333, xxxx4444'; 'Cell Phone Text' with six input fields for Cell Phone 1 through 6; 'Emails' with six input fields for Address 1 through 6; and 'Notification Condition' with the text 'Condition: Notify for all ACH Debits'. At the bottom, there are two buttons: 'Back' and 'Save'. Red arrows point to both the 'Back' and 'Save' buttons.

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

The screenshot shows a success message bar at the top of the page. It has a blue background and contains an information icon (i) followed by the text 'Notification Rules have been configured successfully'. Above the bar, the same four tabs from the previous screenshot are visible: 'Selection', 'Contacts', 'Conditions', and 'Confirm'.

- If the default notification rules have been changed, the account will no longer have an asterisk (*).
- 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.

The screenshot shows the 'Contacts' page for 'Enter the contact information to receive the ALERT'. At the top, there are four tabs: 'Selection', 'Contacts', 'Conditions', and 'Confirm', with 'Contacts' being the active tab. Below the tabs, the page is titled 'Enter the contact information to receive the ALERT'. It contains several sections: 'Cell Phone Text' with six input fields for Cell Phone 1 through 6; 'E-mail' with six input fields for Email 1 through 6; and a checkbox labeled 'Use Default Contact and Conditions'. At the bottom, there are two buttons: 'Back' and 'Next'. Red arrows point to the 'Use Default Contact and Conditions' checkbox and the 'Next' button.

Transaction History

ACH Debit Filter 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.

View Transaction History

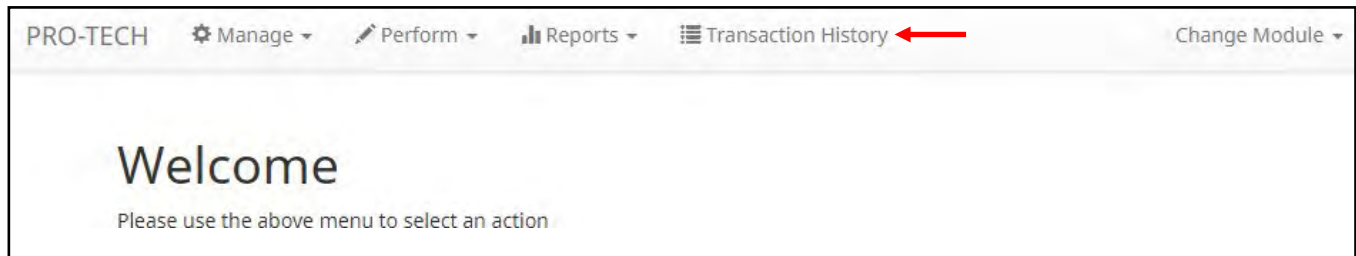
NOTE:

- 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 Debit Filter Transaction History from the Dashboard, by clicking on any dollar amount displayed within the ACH Debit Filter 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 Debits.

PRO-TECH					
End of Day Cut-Off Time: Wednesday 4:00 PM EST					
Total ACH Debits \$79,281.24		37	Pending Approval \$0.00		0
Set to Pay	\$66,791.04	28	Set to Return	\$12,490.20	9
System	\$66,791.04	28	System	\$0.00	0
User	\$0.00	0	User	\$86.20	1
FI	\$0.00	0	FI	\$0.00	0
Approved List	\$0.00	0	Block List	\$12,404.00	8
Approved List Exceptions	\$66,877.24	29	Block List Returns	\$12,404.00	8

Another option is to navigate within the ACH Debit Filter 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.

Debit Transaction History					Date Range
<div>Filters</div>					August 6, 2020
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 Debit 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 financial institution is to pay all transactions on this account if client users take no action.	Return deadline, which varies by financial institution, account type and transaction type.
		Pay-User	Indicates a user has changed the status of a transaction from Return to Pay.	Return deadline, which varies by financial institution, 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, which varies by financial institution, 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 client 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.
		Account Blocked – Return	Transactions that load with this status indicate that the account to which the transaction was loaded is currently configured to Block All transactions, and the transaction was automatically returned.	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 client 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 FI 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. Selecting the arrow to the left of the transaction displays additional information. 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
June 17, 2022

Filters

38 transactions totaling \$87,281.24

Rows 1 - 25 of 38.

<

1

2

>

Date	Company	Account #	Amount	Current Status	Manage
06/17/2022	Olivia's Omelett	xxxx4444	\$4,300.00	Pay - System	<div>Return...</div>
Account: Quattro Formaggi xxxx4444		SEC Code: PPD		<div>Add to Approved List</div> <div>Add to Block List</div> <div>Add Notes</div>	
Transaction ID: 73235225		Description: PTTest0216		Deadline To Return: 08/14/2022 4:00 PM EDT	
Settlement Date: 06/17/2022		Trace #: 322172440026216		Approved List Violation: Transaction Amount: 4300 is greater than Approved List amount: 800	
Individual Name: Olivia's Omelettes		Company ID: 000008			
06/17/2022	Olivia's Omelett	xxxx3333	\$800.00	Return - User	<div>Pay</div>
Account: Tres Leches xxxx3333		SEC Code: PPD		<div>Add to Approved List</div> <div>Add to Block List</div> <div>Add Notes</div>	
Transaction ID: 73235224		Description: PTTest0216		<div>Download WSUD</div>	
Settlement Date: 06/17/2022		Trace #: 322172440026215		Deadline To Pay: 06/21/2022 4:00 PM EDT	
Individual Name: Olivia's Omelettes		Company ID: 000008			

Account	The account name and last 4 digits of the account number.
Transaction ID	Unique ID assigned by the ACH Debit Filter system when transactions are loaded.
Settlement Date	The settlement date of the transaction.
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.
	Will only appear if the user has Act on Approved list user privilege.
Add to Approved List	If Dual Approval – Approved List is enabled for the client, any additions, changes or deletions to an Approved List will require approval by a secondary client user.
	Will only appear if the user has Act on Blocked list user privilege.
Add to Block List	If Dual Approval – Blocked List is enabled for the client, any additions, changes or deletions to a Blocked List will require approval by a secondary client user.

Add Notes	This feature allows FI and Client users to make notes regarding a transaction in Pay or Return status. Click on the Add Notes button to enter in pertinent information regarding a transaction.
Download WSUD	Option to download a PDF copy of an electronic written statement of unauthorized ACH Debit signed by the client 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.

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

D. Decisioning the Exception Item

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.
 1. Change Status – Pay
 - i. 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 debit transaction should be paid.
 - ii. 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	<button>⌚ Return</button>
➤ 08/06/2020	Marshall Modelin	xxxx7678	\$1,042.00	Pay - System	<button>⌚ Return</button>
➤ 08/06/2020	Leningrad Livery	xxxx7678	\$86.20	Return - User	<button>⌚ Pay</button> 
➤ 08/06/2020	Kelsey's Krafts	xxxx7678	\$768.00	Pay - System	<button>⌚ Return</button>

- iii. 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	<button>⌚ Return</button>
➤ 08/06/2020	Marshall Modelin	xxxx7678	\$1,042.00	Pay - System	<button>⌚ Return</button>
➤ 08/06/2020	Leningrad Livery	xxxx7678	\$86.20	Pay - User	Debit will be paid. + Add to Approved List

- iv. 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

2. Change Status – Return

- 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 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

- iv. If the Bank has enabled and required a Written Statement of Unauthorized Debit to be completed to return a transaction, a Written Statement of Unauthorized Debit pop-up screen will appear. The user will be prompted to select a reason for the return of the transaction by clicking in one of the radio buttons by the appropriate return reason. Once the reason has been selected, click Next to continue. Clicking Cancel will cancel the process and the user will be returned to the Transaction History screen.

Written Statement of Unauthorized Debit

To return this transaction you are required to complete a Written Statement of Unauthorized Debit.

This transaction is a PPD ACH debit for \$800.50 to Client 3 from your account xxxx1111

A PPD (Prearranged Payment and Deposit Entry) is a one-time or recurring debit used to transfer funds from a consumer account.

Please select the reason you are returning this transaction:

- ☐ Never Authorized to Debit Account
- ☐ Authorized ACH Debit Amount Incorrect
- ☐ Debited Before Date Authorized
- ☐ Debit Authorization was Revoked
- ☐ 3rd Party Did Not Send Funds to Payee
- ☐ Improperly reinitiated

Cancel **Back** **Next**

- v. Depending on the return reason selected, the user may have an additional screen to provide more information about the return reason, such as correcting the ACH Amount (example shown below), or selecting the date the debit was authorized, etc. Once this screen has been completed, click Next to continue. Clicking Cancel will cancel the process and the user will be returned to the Transaction History screen.

Written Statement of Unauthorized Debit

[Change Reason](#)

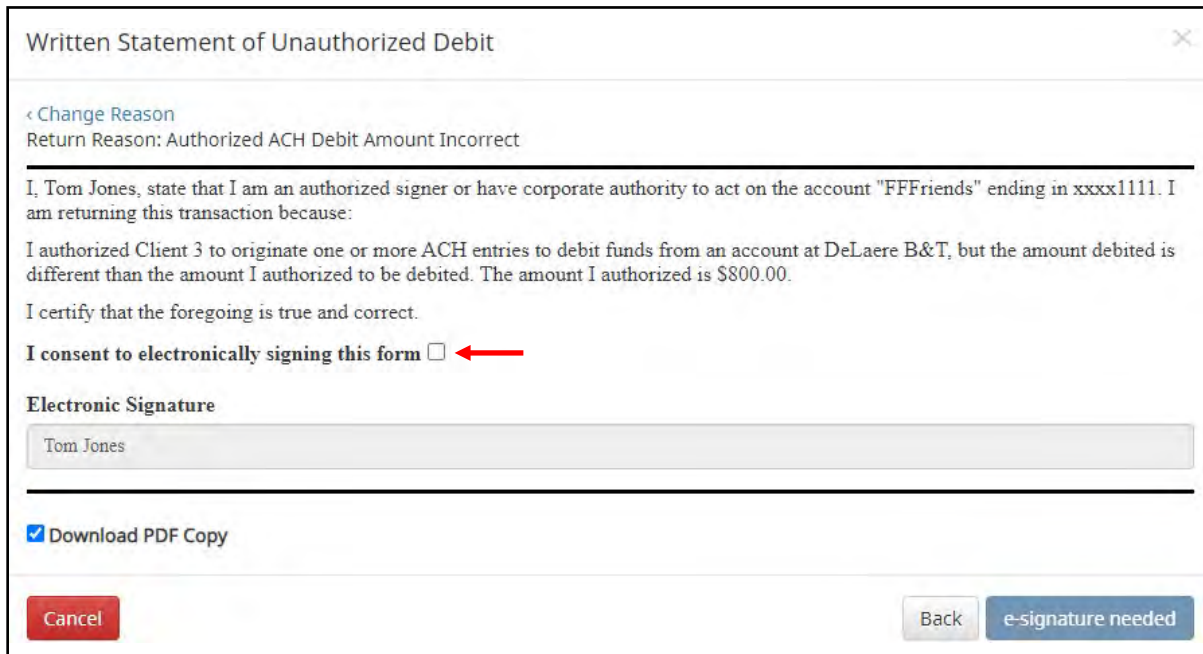
Return Reason: Authorized ACH Debit Amount Incorrect

Please enter the amount you authorized:

\$

Cancel **Back** **Next**

- vi. The final screen within the pop-up window is the Written Statement. The content of the Written Statement will display based on the return options valid for the transaction being disputed. The Written Statement must be completed for the transaction to be returned. If the Written Statement is abandoned, the transaction status will remain unchanged.



Written Statement of Unauthorized Debit

< Change Reason
Return Reason: Authorized ACH Debit Amount Incorrect

I, Tom Jones, state that I am an authorized signer or have corporate authority to act on the account "FFFriends" ending in xxxx1111. I am returning this transaction because:
I authorized Client 3 to originate one or more ACH entries to debit funds from an account at DeLaere B&T, but the amount debited is different than the amount I authorized to be debited. The amount I authorized is \$800.00.
I certify that the foregoing is true and correct.

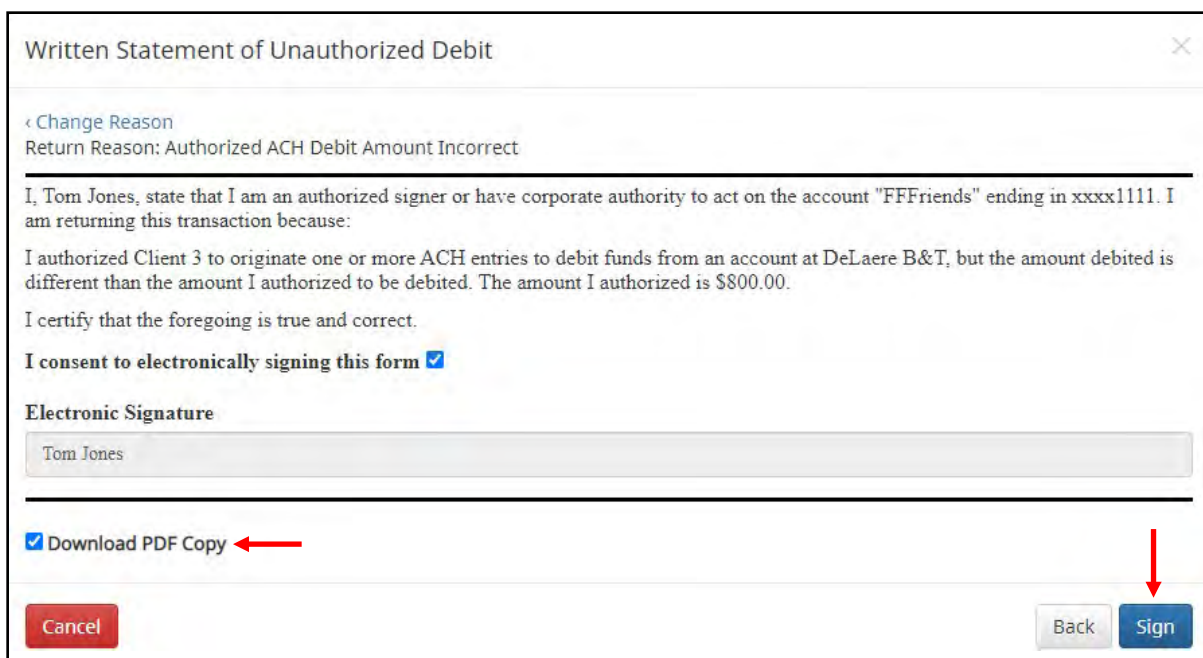
I consent to electronically signing this form ☐ ←

Electronic Signature
Tom Jones

☒ Download PDF Copy

Cancel Back e-signature needed

- vii. The client user must consent the Written Statement of Unauthorized Debit by electronically signing the form. The user must click the checkbox next to the statement "I consent to electronically signing this form." Once the user has done so, the "e-signature needed" button will change to a Sign button. **In addition, a PDF copy of the Written Statement will download by default.** The user can opt not to download by unchecking the Download PDF Copy option. Once the screen is correct, click Sign to proceed with the return process.



Written Statement of Unauthorized Debit

< Change Reason
Return Reason: Authorized ACH Debit Amount Incorrect

I, Tom Jones, state that I am an authorized signer or have corporate authority to act on the account "FFFriends" ending in xxxx1111. I am returning this transaction because:
I authorized Client 3 to originate one or more ACH entries to debit funds from an account at DeLaere B&T, but the amount debited is different than the amount I authorized to be debited. The amount I authorized is \$800.00.
I certify that the foregoing is true and correct.

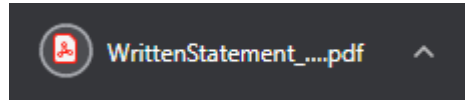
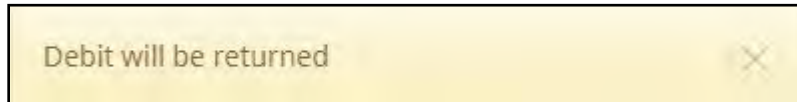
I consent to electronically signing this form ☒

Electronic Signature
Tom Jones

☒ Download PDF Copy ←

Cancel Back Sign

- viii. A success message will appear, and a copy of the Written Statement will download to the user's PC, unless the user opted out.



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

Add Notes

1. If enabled, the Add Notes feature allows users to make notes regarding a transaction. Click the Add Notes button to enter in the pertinent information regarding the transaction.

Date	Company	Account #	Amount	Current Status	Manage
06/17/2022	Olivia's Omelett	xxxx4444	\$4,300.00	Pay - System	Return...
Account: Quattro Formaggi xxxx4444		SEC Code: PPD		Add to Approved List Add to Block List Add Notes	
Transaction ID: 73235225		Description: PTTTest0216		Deadline To Return: 08/14/2022 4:00 PM EDT	
Settlement Date: 06/17/2022		Trace #: 322172440026216		Approved List Violation: Transaction Amount: 4300 is greater than Approved List amount: 800	
Individual Name: Olivia's Omelettes		Company ID: O00008			

2. The Add Notes pop-up window will appear. The user can enter up to 4000 characters in the Add Notes window. Multiple notes can be added within the 4000-character limit. Click the Cancel button to cancel without placing Notes on the transaction. Click the Confirm button to save the Notes to the transaction.

Transaction Notes

1. Sample Note Text 1

2. Sample Note Text 2

Cancel

Confirm

3. The transaction will now show the entered Notes.

Date	Company	Account #	Amount	Current Status	Manage
06/17/2022	Olivia's Omelett	xxxx4444	\$4,300.00	Pay - System	Return...
Account: Quattro Formaggi xxxx4444		SEC Code: PPD		Add to Approved List Add to Block List Add Notes	
Transaction ID: 73235225		Description: PTTTest0216		Deadline To Return: 08/14/2022 4:00 PM EDT	
Settlement Date: 06/17/2022		Trace #: 322172440026216		Notes: 1. Sample Note Text 1 2. Sample Note Text 2	
Individual Name: Olivia's Omelettes		Company ID: 000008		Approved List Violation: Transaction Amount: 4300 is greater than Approved List amount: 800	

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 Debit Filter identifies approved companies is by verifying the ACH 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.

Add to Approved List From Setup Menu

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

The screenshot shows the PRO-TECH application interface. At the top, there is a navigation bar with the following items: PRO-TECH, a gear icon for 'Manage', a pencil icon for 'Perform', a bar chart icon for 'Reports', a list icon for 'Transaction History', and a 'Change Module' dropdown. Below the navigation bar, a dropdown menu is open, showing three options: 'Notification Rules', 'Approved List' (which is highlighted with a red box and a red arrow pointing to it), and 'Block List'. At the bottom of the screen, there is a message that says 'Please use the above menu to select an action'.

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

- 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)

Field Name	Optional or Required	Field Validated	Field Content	Notes
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 	Counter: 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.
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 	The Start Date is based on the settlement date.	Valid Characters: 0-9

Field Name	Optional or Required	Field Validated	Field Content	Notes
		date is before the Start Date.		
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 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
<input type="checkbox"/>	TJONES1	Tom Jones	\$50,000.00	MONTHLY	06/18/2020		Edit

6. 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.
7. To delete any entity on the Approved list, click the checkbox next to the appropriate row, and click the Delete Selected button.

Add to Approved List from Transaction History

NOTE:

- Transaction History user privilege required.
- Act on Approved List user privilege required.

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
➤ 06/17/2022	Olivia's Omelett	xxxx4444	\$4,300.00	Pay - System	Return...
▼ 06/17/2022	Olivia's Omelett	xxxx3333	\$800.00	Return - User	Pay
Account: Tres Leches xxxx3333		SEC Code: PPD		Add to Approved List Add to Block List Add Notes	
Transaction ID: 73235224		Description: PTTest0216		Download WSUD	
Settlement Date: 06/17/2022		Trace #: 322172440026215		Deadline To Pay: 06/21/2022 4:00 PM EDT	
Individual Name: Olivia's Omelettes		Company ID: O00008			

- 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

Max Amount

Frequency

Save

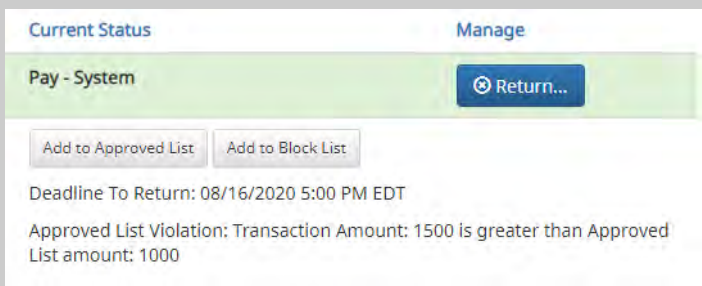
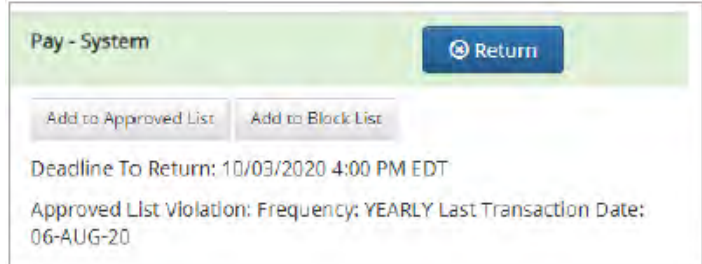
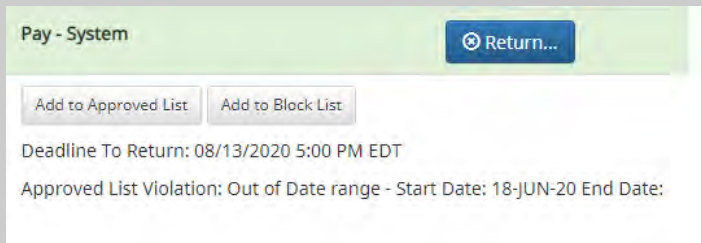
Cancel

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	✓

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

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.	
Frequency Failure	Transaction violates the frequency set in the Approved List entry.	
Out of Date Range	Transaction was presented prior to the Start Date or after the Ending Date of the Approved List entry.	

Blocked List

The Blocked List is an optional feature which, if enabled by the FI, allows users 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.

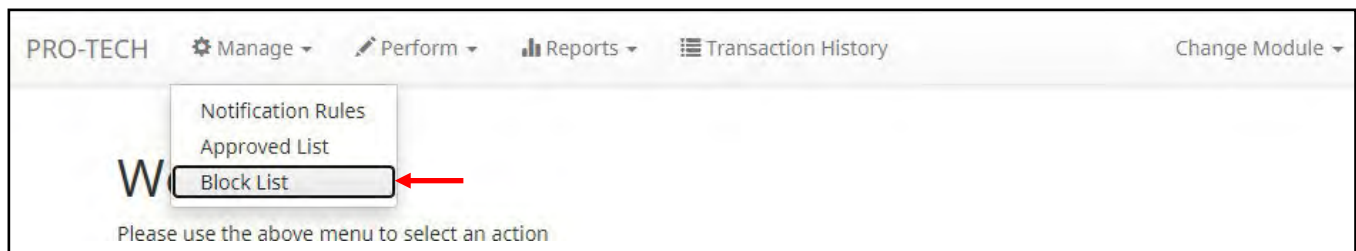
Users can edit and delete companies from their blocked list.

If an exact match is found and 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.

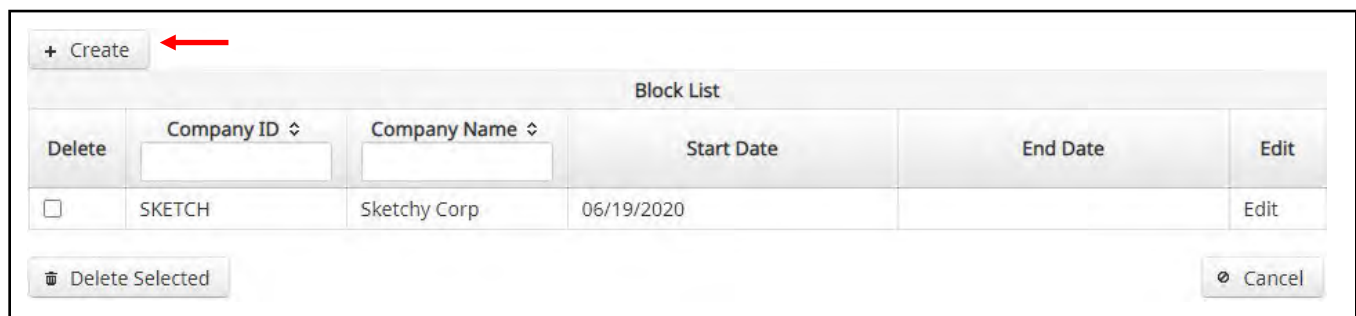
Blocks are intended to automatically return items and alerts are not sent out. However, users can see those items in transaction history and have the option to pay them before EOD cut-off time. The dashboard will be updated in the next release to display blocked item summary information.

Add to Blocked List From the Setup Menu

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



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



- 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)

Field Name	Optional or Required	Field Validated	Field Content	Notes
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

5. 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
FFFriends - xxxx1111

→
⇒
←
⇐

FFF Escrow - xxxx4444

Save Cancel

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

i 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 Blocked 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 Blocked list, click the checkbox next to the appropriate row, and click the Delete Selected button.

Add to Blocked 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
➤ 06/17/2022	Olivia's Omelett	xxxx4444	\$4,300.00	Pay - System	Return...
▼ 06/17/2022	Olivia's Omelett	xxxx3333	\$800.00	Return - User	Pay
Account: Tres Leches xxx3333		SEC Code: PPD	Add to Approved List Add to Block List Add Notes		
Transaction ID: 73235224		Description: PTTTest0216	Download WSUD		
Settlement Date: 06/17/2022		Trace #: 322172440026215	Deadline To Pay: 06/21/2022 4:00 PM EDT		
Individual Name: Olivia's Omelettes		Company ID: 000008			

2. 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	✓

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

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>

E. Reports

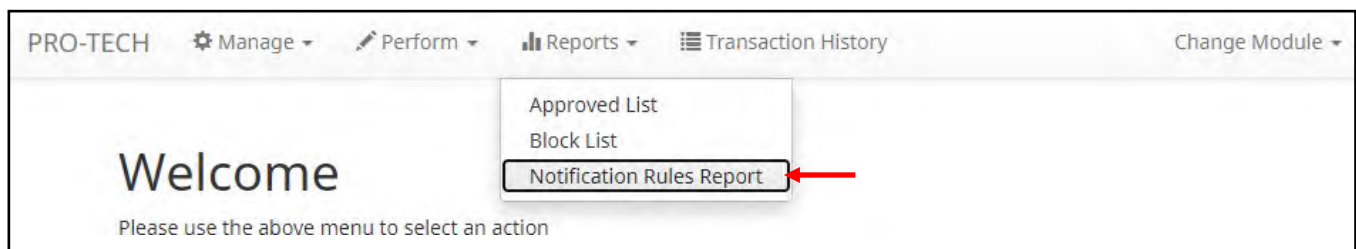
NOTE:

- Reports are available for one (1) year.

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 financial institution, as well as the notification condition and contact information established by the user.

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



2. The Notification Rules Report page appears.

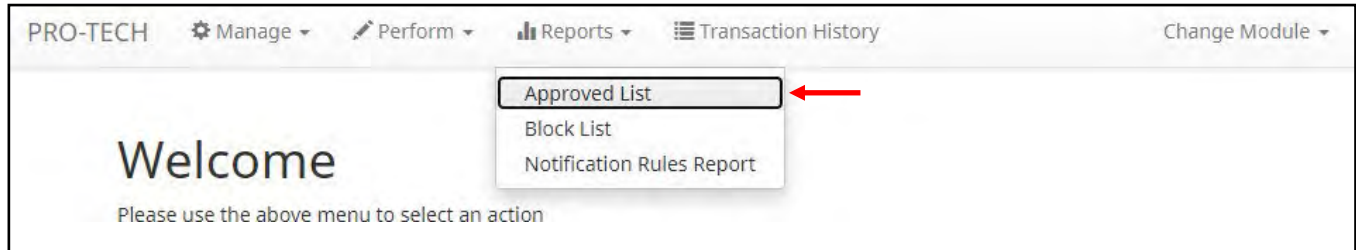
Notification Conditions for Client 3								
Account Number	Account Setting	Notification Condition	Amount	Check	Internet	Phone	Email	Cellphone
xxxx1111	Pay All	All Debits	-	-	-	-	1. mhart@fffriends.com 2. fjones@fffriends.com 3. 4. 5. 6.	1. 5554443333 2. 8182099402 3. 4. 5. 6.
xxxx2222	Pay All	All Debits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

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.

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



4. The Approved List Report page appears.

The screenshot shows the 'Approved List' report page. At the top, there is a header 'Approved List'. Below the header, there are two dropdown menus for filtering: 'Account:' and 'Company:', both set to '- All -'. Below these dropdowns, there is a text prompt: '*** Select Account or Company'. At the bottom of the filter section, there are two buttons: 'Search' and 'Cancel'. Below the filter section, there is a table with the title 'Approved List'. The table has the following columns: 'Company ID', 'Company Name', 'Maximum Amount', 'Frequency', 'Start Date', 'End Date', and 'Action'. Below the table, there is a message: 'No records found.'

- The user can select an Account OR a Company ID to filter. If an Account is selected from the Account drop-down menu, the Company field will become inactive. Select an Account from the drop-down menu. Click the Search button to proceed.

Approved List

Account:

Company:

*** Select Account or Company

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

- Alternatively, the user can choose to select a Company from the Company drop-down menu. If a Company is selected, the Account field will become inactive. Select a Company from the drop-down menu. Click the Search button to proceed.

Approved List

Account:

Company:

*** Select Account or Company

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

No records found.

- All Approved List entries for that Account Number or Company will be displayed.

Approved List

Account:

Company:

*** Select Account or Company

Search Cancel

Company ID	Company Name	Maximum Amount	Frequency	Start Date	End Date	Action
3333	Andrew's Bread	\$125,000.00	MONTHLY	02/19/2021		View
AS000072	Gordon Cheeses C	\$8,500.00		03/23/2021		View
T20221	Test 2022.1	\$50,000.00	WEEKLY	03/09/2022		View

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

Approved List

Account:

SeptaMatters - xxxx7777

Company:

- All -

*** Select Account or Company

Search

Cancel

Approved List						
Company ID	Company Name	Maximum Amount	Frequency	Start Date	End Date	Action
3333	Andrew's Bread	\$125,000.00	MONTHLY	02/19/2021		View
AS000072	Gordon Cheeses C	\$8,500.00		03/23/2021		View
T20221	Test 2022.1	\$50,000.00	WEEKLY	03/09/2022		View

10. 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

3333

Company Name

Andrew's Bread

Max Amount

\$125,000.00

Frequency

MONTHLY

Start Date

02/19/2021

End Date

Accounts

- SeptaMatters - xxxx7777

Back

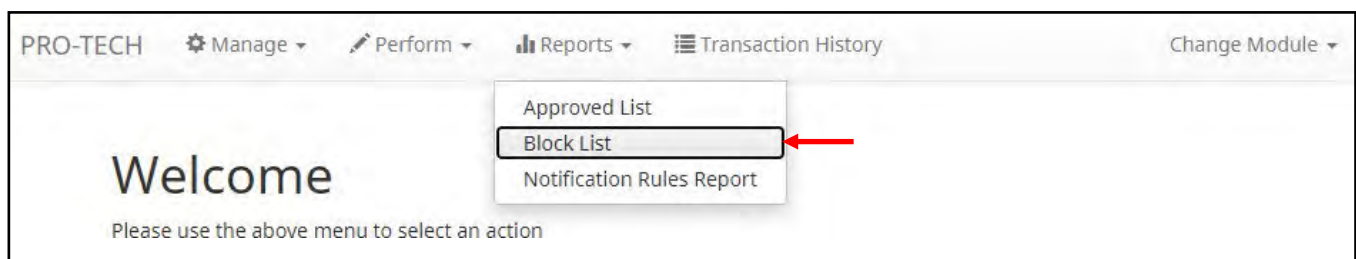
Block List Report

NOTE:

- Block List Report user privilege required.

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

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



12. The Block List Report page appears.

Block List

Account: - All -

Company: - All -

*** Select Account or Company

Search Cancel

Block List				
Company ID ↕	Company Name ↕	Start Date ↕	End Date ↕	Action
No records found.				

13. The user can select an Account OR a Company ID to filter. If an Account is selected from the Account drop-down menu, the Company field will become inactive. Select an Account from the drop-down menu. Click the Search button to proceed.

Block List

Account:

Company:

*** Select Account or Company

Operating - xxxx4566
Test Account 2 - xxxx5309
Test Account 3 - xxxx9868
Sharon's Shoes - xxxx4444
Bob's Buttons - xxxx5555
Business Checking - xxxx5085
Business Operating - xxxx0854

Company ID Company Name Start Date End Date Action

14. Alternatively, the user can choose to select a Company from the Company drop-down menu. If a Company is selected, the Account field will become inactive. Select a Company from the drop-down menu. Click the Search button to proceed.

Block List

Account:

Company:

*** Select Account or Company

Test for 2022.1 - T02022
blocked list - pt515
Down In Flames - Flames
rex - 56577
Marshall Modelin - M00008
Nyman Groceries - AS000077
Olivia's Omelett - O00008

Company ID Company Name End Date Action

No records found

15. All Block List entries for that Account Number or Company will be displayed.

Block List

Account:

Company:

*** Select Account or Company

Block List


Company ID <input type="text"/>	Company Name <input type="text"/>	Start Date <input type="text"/>	End Date <input type="text"/>	Action
2222	Block Co 4	02/04/2021		View
AS000077	Nyman Groceries	03/23/2021		View
T02022	Test for 2022.1	03/09/2022		View

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

Block List

Account: OctaTest - xxxx8888
Company: - All -
*** Select Account or Company

Search Cancel

Block List				
Company ID ↕	Company Name ↕	Start Date ↕	End Date ↕	Action
2222	Block Co 4	02/04/2021		View 
AS000077	Nyman Groceries	03/23/2021		View
T02022	Test for 2022.1	03/09/2022		View

18. 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 19000001

Company Name Imojens Ice Cre

Start Date 03/25/2021

End Date

Accounts

- 2631395058

Back