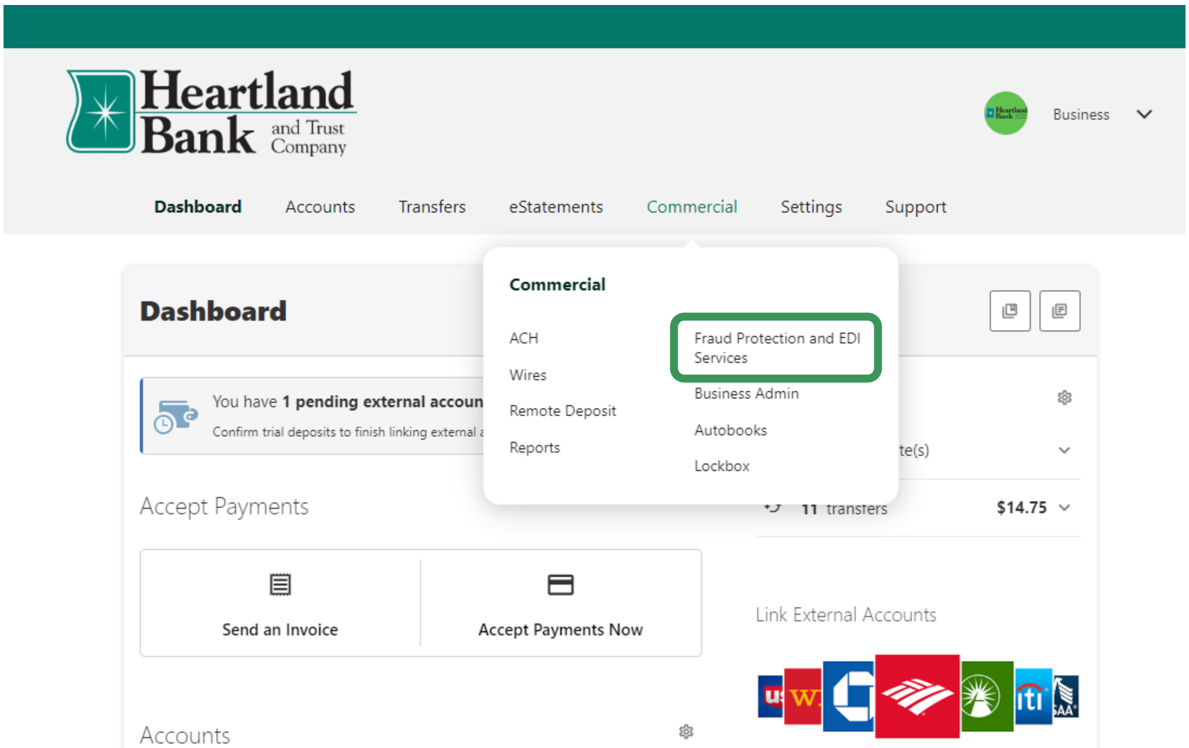
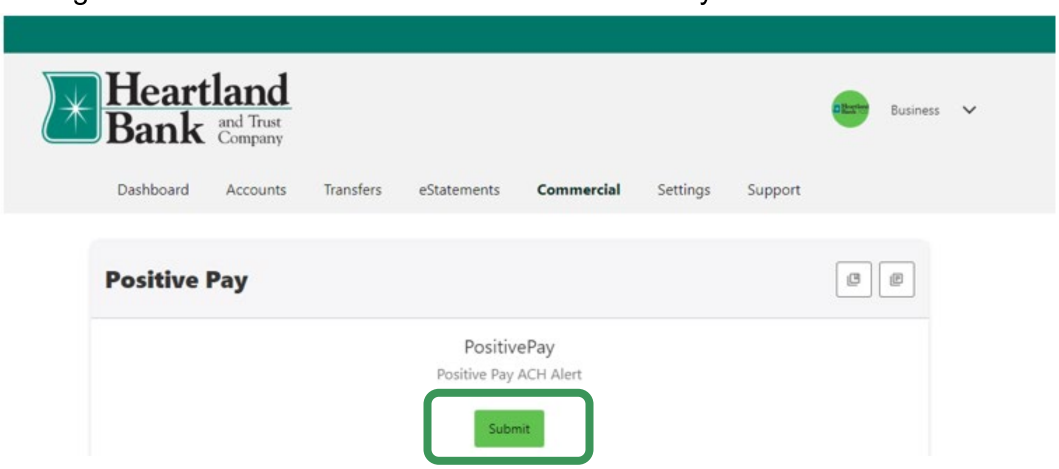
Accessing Fraud Protection Services

Accessing Check Positive Pay and ACH Debit Filter

1. To access Check Positive Pay and ACH Debit Filter, select the **Commercial Tab** in Business Connect, then select the **Fraud Protection and EDI Services** option.

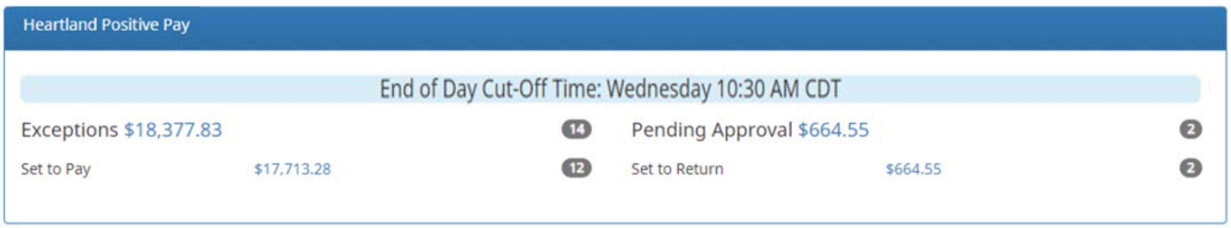


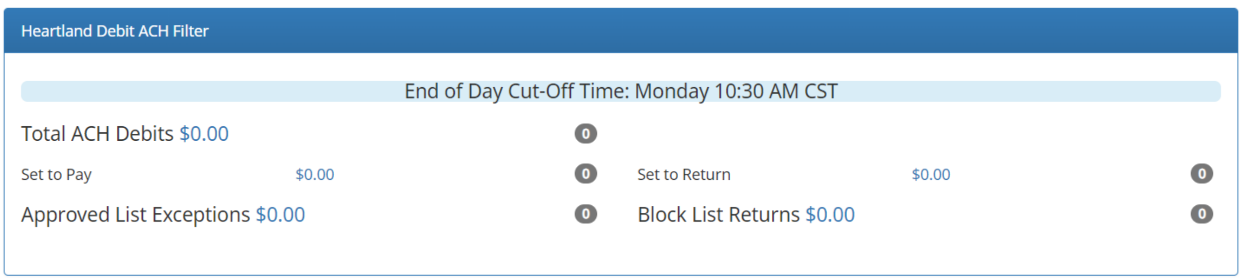
2. Select the green **Submit** button to enter Check Positive Pay and ACH Debit Filter Services.



Using the Dashboard

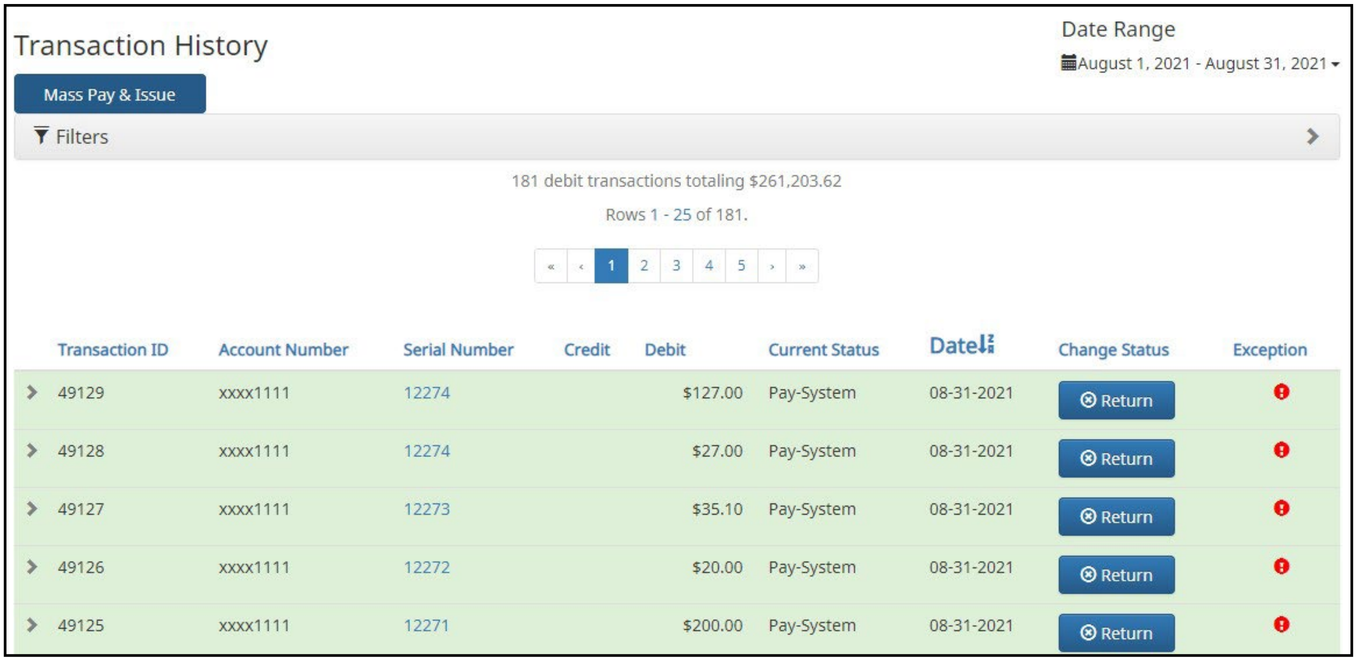
1. The Dashboard is the default landing page within the Fraud Protection and EDI Services portal. Depending on the services enabled for your company, the Heartland Positive Pay module and the Heartland ACH Debit Filter module will display. Each module will display summary information for the current day's transactions, including the current decision status for items on accounts the user has been given permission to access. Active links are embedded to permit users to navigate from the dashboard landing page directly to the Check Positive Pay or ACH Debit Filter service module or directly to transactions in the status selected. Dashboard totals are updated in real-time as transaction decisions are made by a user.





The content displayed in the service module summary includes the following:

Service Name	In the example above, selecting Heartland Positive Pay in the service module title bar will direct the user to the check positive pay module landing dashboard
End of Day Cut-Off Time	Displayed in the second bar, the end of day cut-off time indicates when transactions requiring decisions will no longer be eligible for user decisions. Heartland Bank's end of day cut-off time is 10:30 AM CST.
Exceptions	Selecting the dollar amount hyperlink on the Exceptions line will direct the user to a filtered view of the transaction history displaying only the exceptions requiring a decision.
Pending Approval	If Dual Decision Approval has been enabled, the Pending Approval hyperlink will appear in the Dashboard. Selecting the dollar amount hyperlink on the Pending Approval line will direct the user to the Check Transaction Approval screen where the user can approve or reject any transactions pending approval.
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.



Transaction ID	Account Number	Serial Number	Credit	Debit	Current Status	Date	Change Status	Exception
49129	xxxx1111	12274		$127.00	Pay-System	08-31-2021	Return	
49128	xxxx1111	12274		$27.00	Pay-System	08-31-2021	Return	
49127	xxxx1111	12273		$35.10	Pay-System	08-31-2021	Return	
49126	xxxx1111	12272		$20.00	Pay-System	08-31-2021	Return	
49125	xxxx1111	12271		$200.00	Pay-System	08-31-2021	Return	

Transaction History The user can select the dollar amount hyperlink for any category to be directed to a filtered view of the Transaction History. In the above example, the user has selected the dollar value of the Exceptions from the Dashboard. The user is then directed to a view of exception items requiring a decision.

2. From the Dashboard, a user can navigate between modules (Positive Pay or ACH Debit Filter) by clicking Change Module in the upper right-hand corner of the dashboard page.