



**SERVICES: ACH POSITIVE PAY
(PRO-TECH/PRO-TECH CR)**

Client User Guide



This document is intended to provide the reader with information related to ACH Positive Pay (PRO-TECH/PRO-TECH CR). These features are differentiated in this document as follows:

- Standard features appear in regular font, as shown here.
- *Features available with ACH Positive Pay Credits (PRO-TECH CR) module will appear in green, italic font, as shown here.*

If you see a feature within this documentation not currently enabled for your organization, contact us at [FI INSERT PHONE NUMBER] for assistance.

NOTICE:

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NOTE:

All screenshots used in this User Guide were obtained using ACH Positive Pay Debits/Credits (PRO-TECH/PRO-TECH CR) in the Chrome and/or Edge browser. If using ACH Positive Pay Debits/Credits (PRO-TECH/PRO-TECH CR) in a different browser, certain screens may display differently than shown in this guide. However, even though screens may appear slightly different, the functionality remains the same across browsers.

NOTE:

As of 01/23/2024, the FPHQ platform and all modules thereon are supported for the following modern browsers only:

- Chrome: Last 4 versions
- Firefox: Last 4 versions
- Firefox Extended Support Release: Latest
- Edge: Last 4 versions

NOTE:

The FPHQ Platform screens are best viewed and supported for desktops and laptops using approved browsers.

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A. WELCOME TO ACH POSITIVE PAY (PRO-TECH/PRO-TECH CR)!

I. SERVICE OVERVIEW

ACH Positive Pay Debits (PRO-TECH) and ACH Positive Pay Credits (PRO-TECH CR) are **two separate ACH positive pay services** designed to empower account holders (“Clients”) to prevent financial loss due to unauthorized incoming ACH debit (PRO-TECH) and *credit (PRO-TECH CR)* transactions. Unauthorized commercial ACH debit and credit CCD and CTX transactions must be returned by the Receiver (e.g. account holder) and the Receiving Depository Financial Institution (RDFI) to the Originating Depository Financial Institution (ODFI) by the opening of the 2nd business day following the settlement date. Businesses must identify and return unauthorized transactions immediately to prevent financial loss.

The FI must have ACH Positive Pay (PRO-TECH) to get ACH Positive Pay Credits (PRO-TECH CR). The PRO-TECH module can be used alone, but PRO-TECH CR cannot be utilized without having the PRO-TECH module.

This guide is intended to provide information to Clients to aid in using this service.

A. Introduction to ACH Positive Pay (PRO-TECH/PRO-TECH CR)

Both the PRO-TECH and PRO-TECH CR modules are highly configurable. This guide outlines PRO-TECH and PRO-TECH CR functionality. A list of PRO-TECH and PRO-TECH CR Features follow below:

Feature Name	Description	PRO-TECH or PRO-TECH CR	Standard	Optional
Approved List	Allows Clients to identify companies allowed to debit/credit an account or accounts and set parameters to control the debit activity.	Both	✓	
Blocked List	Allows Clients to identify companies NOT allowed to debit/credit an account or accounts.	Both	✓	✓
Notification Rules	Establishes who should be alerted, how they should be alerted and the conditions to prompt an alert.	Both	✓	

Feature Name	Description	PRO-TECH or PRO-TECH CR	Standard	Optional
Send Alerts when Notification Rules Change	If enabled at the Client level, an alert is sent to the Default Notification Contact, if a Notification Rule is changed.	Both		
Send Alerts when Approved and Blocked List Entries near expiry	If enabled at the Client level, an alert is sent to Client users with “Act on Approved List” or “Act on Blocked List” privileges, notifying that Approved or Blocked List entries with end dates set are nearing expiry.	Both		
Client Managed Notify Rules	If enabled by the financial institution (FI), allows the FI’s clients to manage their notification rules.	Both		
Change Transaction Status	If the user has the Change Status user privilege and the transaction is eligible for a decision, the Client can make pay/return decisions on ACH Debits or Credits.	Both		
Written Statement of Unauthorized Debit (WSUD)	If required by the financial institution, this form is completed to return a transaction, after selecting a reason and providing an electronic signature authorizing the return.	PRO-TECH only		
No Written Statement of Authorized Debit	Some FIs may require business account clients 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.	PRO-TECH only		
Dual Decisioning	If enabled at the FI level, allows clients to designate dual approval parameters on transaction decisioning.	Both		

Feature Name	Description	PRO-TECH or PRO-TECH CR	Standard	Optional
Dual Decision Reminder Alerts	If enabled at the FI level, reminder alerts are sent to client users with the Approve Decisions user privileges. The reminder alerts are sent to client users even if a client user has logged into the system that day. This is to ensure pending items are addressed before the EOD cut-off time.	Both	✓	
Approved/Blocked List Dual Approval	If enabled at the Client level, allows FI and Client users to approve or reject changes to Approved or Blocked Lists.	Both		✓
Approved/Blocked List Dual Approval Reminder Alerts	If enabled at the FI level, reminder alerts are sent to client users with the Approved and Blocked List Dual Approval user privileges.	Both		✓
Reports	Allows a user to view data on the following features: <ul style="list-style-type: none"> • Notification Rules • Approved List • Block List 	Both	✓	
FI and Client Notes for Pay or Return Decision	When enabled for the FI and/or Client, a note can be added when issuing a Pay or Return decision on an incoming exception to be viewable in the system for the Client.	Both		✓
Client Level Return Deadline	If enabled at the FI level, gives clients the ability to set Client Return Deadlines specific to a client. This client setting will override the default setting for the FI, if enabled.	PRO-TECH only		✓

Feature Name	Description	PRO-TECH or PRO-TECH CR	Standard	Optional
Login Check for EOD Reminder	If enabled at the Client level, the system checks to confirm no client users have logged into the client portal. If no user has logged in during that day, End of Day (EOD) reminder alerts will be sent. If a user has logged into the system that day, no reminder alerts will be sent.	Both		

The first section of this guide covers features of ACH Positive Pay (PRO-TECH and PRO-TECH CR) that are the same in both modules. The second section outlines ACH Positive Pay Debits (PRO-TECH) specific functionality, and the third section outlines ACH Positive Pay Credits (PRO-TECH CR) 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 applies.

Three levels of notification, two alert types, and customized notification rules are supported. Approved and blocked lists are available to automatically override the system default settings to automatically pay or return transactions, when 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.

II. NOTIFICATION LEVELS

When an account is enrolled for ACH Positive Pay (PRO-TECH or PRO-TECH CR), 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 – Account Level

Via Email:

ALERT

 support@achalert.info
To Liz DeLaere

We have received one or more debit transactions to FFFriends ending in xxxx1111.

Login to PRO-TECH to review.

Sincerely,
DeLaere B&T

Contact Us
Please do not reply to this email. If you have questions about your account, please call Customer Service at (800) 555-1234 or email us at support@achalert.info

DeLaere B&T
1 Main St
Ooltewah, TN 37363

Via Text:

 Debit transactions received for xxxx1250. Login to PRO-TECH to review.

2. Sample Alerts – Transaction Level

Via Email:

Credit ALERT

 support@achalert.info
To Liz DeLaere

THANK YOU for DB-791!

We have received a debit transaction to The One and Only ending in xxxx1111 for \$100.00 from DDG.

Login to PRO-TECH to review.

Contact Us
Please do not reply to this email. If you have questions about your account, please call Customer Service at (800) 555-1234 or email us at support@achalert.info

DeLaere B&T
1 Main St
Ooltewah, TN 37363

Via Text:

Credit transaction received
for xxxx7678 for \$3,200.00
from Olivia's Omelett. Login to
PRO-TECH CR to review.

9:01 AM

3. Sample Alerts – Service Level

Via Email:

ALERT

 support@achalert.info
To Liz DeLaere

Transactions for PRO-TECH are available to decision.

Sincerely,
DeLaere B&T

Contact Us
Please do not reply to this email. If you have questions about your account, please call Customer Service at (800) 555-1234 or email us at support@achalert.info

DeLaere B&T
1 Main St
Ooltewah, TN 37363

Via Text:

 Transactions for PRO-TECH are available to decision.

Transactions for PRO-TECH CR are available to decision. 8:24 AM

III. DASHBOARD

A. Using the Dashboard

The Dashboard is the default landing page within the Client portal. If ACH Positive Pay (PRO-TECH and/or PRO-TECH CR) are enabled, PRO-TECH/PRO-TECH CR summary box(es) will be displayed. Summary information on current incoming ACH transactions and status are displayed for accounts to which the user has been granted access. The user must also have the Transaction History user privilege. Active links are embedded within the PRO-TECH and PRO-TECH CR boxes to permit users to navigate from the dashboard landing page into the PRO-TECH or PRO-TECH CR 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 PRO-TECH and PRO-TECH CR summary boxes include the following:

ACH Positive Pay - Debits

End of Day Cut-Off Time: Monday 6:00 PM EST

Total ACH Debits \$174,167.28	96	Pending Approval \$0.00	0
Set to Pay \$60,828.88	60	Set to Return \$113,338.40	36
Approved List Exceptions \$110,899.06	59	Block List Returns \$40,800.00	16

ACH Positive Pay - Credits

End of Day Cut-Off Time: Monday 6:00 PM EST

Total ACH Credits \$110,764.66	68	Pending Approval \$0.00	0
Set to Pay \$40,584.00	24	Set to Return \$70,180.66	44
Approved List Exceptions \$70,068.00	38	Block List Returns \$27,896.66	26

Service Name

In the example provided, clicking PRO-TECH or PRO-TECH CR on the left in the title bar will direct the user to the main ACH Positive Pay 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 are collected by the financial institution. 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 applies.

Total ACH Debits / Total ACH Credits	This total represents the total dollar amount and number of incoming ACH debit transactions (PRO-TECH) or ACH credit transactions (PRO-TECH CR) 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 credit or debit transactions received from companies not on the client's approved list or have violated an approved list parameter.
Pending Approval	If Dual Decision Approval is enabled, the Pending Approval hyperlink appears in the Dashboard. Clicking on the dollar amount hyperlink on the Pending Approval line directs the user to the Debit or Credit Transaction Approval Screen, where the user can approve or reject transactions pending approval by the user. <i>For more information about Decisioning Dual Approval, please refer to Section B-II, Subsection C, Decision Dual Approval (for PRO-TECH) and Section C-II, Subsection C, Decision Dual Approval (for PRO-TECH CR).</i>
Block List Returns	This represents the total dollar amount and number of incoming ACH credit or debit transactions received from companies on the client's blocked list and will be returned.

ACH Positive Pay - Debits					
End of Day Cut-Off Time: Monday 6:00 PM EST					
Total ACH Debits	\$174,167.28	96	Pending Approval \$0.00	0	
Set to Pay	\$60,828.88	60	Set to Return	\$113,338.40	36
System	\$38,360.66	39	System	\$72,538.40	20
User	\$0.00	0	User	\$0.00	0
FI	\$0.00	0	FI	\$0.00	0
Approved List	\$22,468.22	21	Block List	\$40,800.00	16
Approved List Exceptions	\$110,899.06	59	Block List Returns	\$40,800.00	16

ACH Positive Pay - Credits					
End of Day Cut-Off Time: Monday 6:00 PM EST					
Total ACH Credits	\$110,764.66	68	Pending Approval \$0.00	0	
Set to Pay	\$40,584.00	24	Set to Return	\$70,180.66	44
System	\$27,784.00	20	System	\$42,284.00	18
User	\$0.00	0	User	\$0.00	0
FI	\$0.00	0	FI	\$0.00	0
Approved List	\$12,800.00	4	Block List	\$27,896.66	26
Approved List Exceptions	\$70,068.00	38	Block List Returns	\$27,896.66	26

Set to Pay / Set to Return

Clicking on the dollar amount hyperlinks on the Set to Pay or Set to Return lines expands 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 Client user decision has occurred. Approved List indicates the incoming ACH debits (PRO-TECH) or incoming ACH credits (PRO-TECH CR) are from companies the client has pre-approved to debit an account or accounts. These transactions' status is automatically set to Approved List Pay. FI Pay or Return indicate an FI decision 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 PRO-TECH and the dollar value of credits under Set to Pay – System in PRO-TECH CR, and has been directed to a view of exception transactions that require decision.

Please refer to Section B. PRO-TECH for ACH Debits, Subsection II. Transaction History or Section C. PRO-TECH CR for ACH Credits, Subsection II. Transaction History, for more information on this function.

ACH Positive Pay (PRO-TECH):

Date Range
May 01, 2024

Debit Transaction History

Filters

37 transactions totaling \$138,498.74
Rows 1 - 25 of 37.

<< < 1 2 > >>

Date	Company	Account #	Amount	Current Status	Manage	Violation
05/01/2024	Fish Food	xxxx1110	\$9,000.00	Pay - User	Return...	Q
05/01/2024	Fish Food	xxxx1110	\$9,000.00	Pay - User	Return...	Q
05/01/2024	Fish Food	xxxx1110	\$9,000.00	Pay - User	Return...	Q
05/01/2024	Olivia's Omelett	xxxx1110	\$4,301.50	Return - System	Pay	Q
05/01/2024	Olivia's Omelett	xxxx1110	\$800.00	Return - System	Pay	Q
05/01/2024	Olivia's Omelett	xxxx1110	\$4,301.50	Pay - User	Return...	Q
05/01/2024	Olivia's Omelett	xxxx1110	\$800.00	Pay - User	Return...	Q

ACH Positive Pay Credits (PRO-TECH CR):

Credit Transaction History Date Range
May 02, 2024

Filters >

4 transactions totaling \$2,000.00
Rows 1 - 4 of 4.

Date	Company	Account #	Amount	Current Status	Manage	Violation
> 05/02/2024	Kelsey's Krafts	xxxx1111	\$500.00	Pay - System	Reject	⊘
> 05/02/2024	Kelsey's Krafts	xxxx1111	\$500.00	Return - User	Accept	⊘
> 05/02/2024	Kelsey's Krafts	xxxx1111	\$500.00	Pay - System	Reject	⊘
> 05/02/2024	Kelsey's Krafts	xxxx1111	\$500.00	Pay - System	Reject	⊘

1. From the Client Dashboard, a user can also navigate to the PRO-TECH or PRO-TECH CR Modules by clicking Change Module > PRO-TECH or Change Module > PRO-TECH CR.

Dashboard Manage Users Perform Reports Transaction View Change Module

ACH Credit Origination Protection

End of Day Cut-Off Time: Monday 6:00 PM EST

Total Credits \$0.00

Exceptions \$0.00

- Check Positive Pay
- ACH Positive Pay - Debits
- EDI Translation
- ACH Credit Origination Protection
- ACH Positive Pay - Credits
- Voice Biometric Wire Protection
- ACH Returns and NOCs

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, those files and their transactions are not displayed in the Dashboard until midnight and are included in the next day's totals.

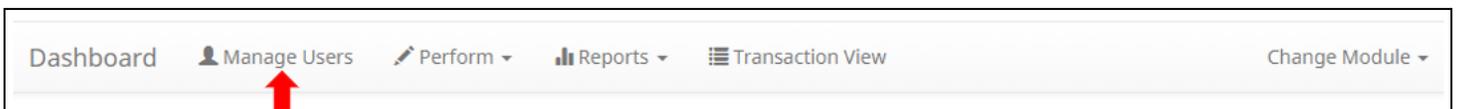
C. Create Client Users

NOTE:

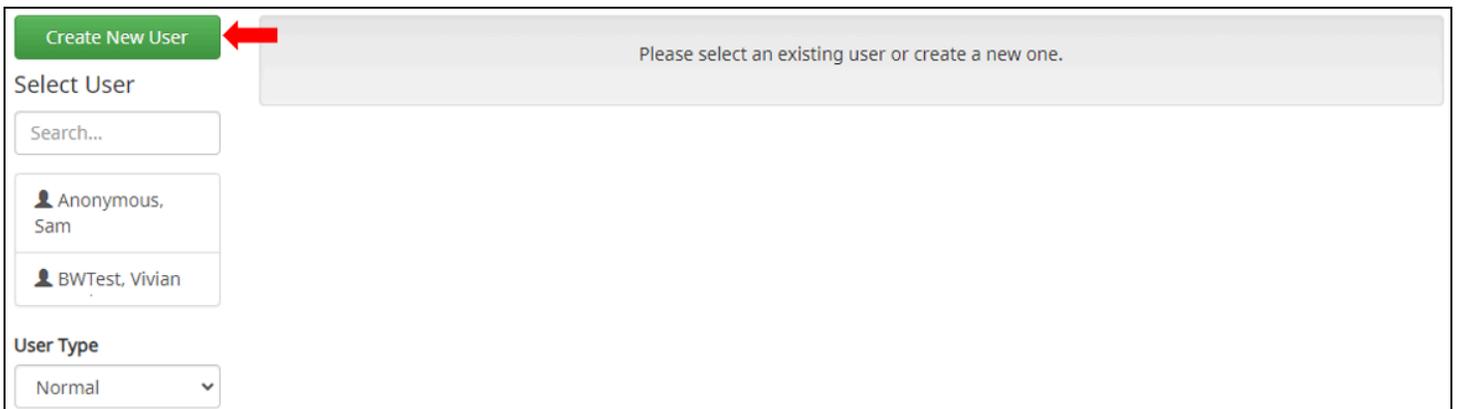
This feature is only available if 1) the FI allows Clients to manage their own users, and 2) displays for Client users, who have been designated with Client Admin status.

A Client User with Admin user privilege can add additional Client users, who can be authorized to use ACH Positive Pay (PRO-TECH or PRO-TECH CR).

1. From Client Dashboard > Click Manage Users.



2. The Client Users page appears. Click the "Create New User" button.



3. The New User page appears. Fill out all fields available, then, click the “Create User” button.

Cuthbert Allgood

First Name	Last Name	
<input type="text" value="Cuthbert"/>	<input type="text" value="Allgood"/>	
Email Address	Contact Phone Number	Cell Phone Number
<input type="text" value="cuthberta@client8.com"/>	<input type="text" value="(555) 555-5555"/>	<input type="text" value="(555) 555-5555"/>

4. If the user is configured for standard security login, the New User interface displays these fields.

Cuthbert Allgood

Active Last Login:
Created Date: 05/01/2024

Username

First Name	Last Name	
<input type="text" value="Cuthbert"/>	<input type="text" value="Allgood"/>	
Email Address	Contact Phone Number	Cell Phone Number
<input type="text" value="cuthberta@client8.com"/>	<input type="text" value="(555) 555-5555"/>	<input type="text" value="(555) 555-5555"/>

5. If the user is configured for single sign-on, the New User interface displays these fields. The SSO ID field can have different labels and formats based on the online banking provider used. The maximum number of allowable characters in the SSO ID field is limited to 50.

Judy Dench

Active Admin (Manage other non-admin users)

SSO ID

First Name Last Name

Email Address Contact Phone Number Cell Phone Number

6. The User profile page appears. Scroll down to the “System Roles” section of the page to select roles to be enabled for the user. For more information on managing user entitlements, ***please refer to the Fraud Prevention HQ Client User Guide, Sections II and III.***

System Roles

[all | none]

Audit Report Notification Delivery Report Consolidated Pending Approval View Consolidated Transaction History View

7. Choose from the list of available accounts enrolled in ACH Positive Pay (PRO-TECH/PRO-TECH CR) the user is entitled to work with 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.

ACH Positive Pay - Debits

Available Accounts		Selected Accounts
Business Operating 2 (xxxx8540)	<p>></p> <p>>></p> <p><<</p> <p><</p>	ALERT-929 (xxxx6387)
Business Operating 3 (xxxx5401)		ALERT-929-1 (xxxx6778)
Cinq Terre (xxxx5555)		
DB-1430 (xxxx3333)		
Deuces (xxxx2222)		

ACH Positive Pay - Credits

Available Accounts		Selected Accounts
Hex Times (xxxx6666)	<p>></p> <p>>></p> <p><<</p> <p><</p>	Cinq Terre (xxxx5555)
LeadingZero (xxxx6543)		Deuces (xxxx2222)
Neuner (xxxx9999)		
OctaTest (xxxx8888)		
Quattro Formaggi (xxxx4444)		

8. For more information regarding Client User Privileges, ***please refer to Section IV. User Accounts and Privileges.***

IV. USER ACCOUNTS AND PRIVILEGES

Additional information about creating and editing Client users can be found in the Fraud Prevention HQ User Guide, Sections II and III.

Defined in this Section are Client user privileges and alerting methods supported for the ACH Positive Pay (PRO-TECH and PRO-TECH CR) modules.

A. User Privilege Dependencies

Some user privileges are standard, and some are dependent upon features enabled by your financial institution. If you see a privilege below and it does not appear in the Client user interface, the feature has not been enabled.

Privilege	User	Feature Dependencies
Act on Approved List	Client	Transaction History
Act on Blocked List	Client	Transaction History
Approved List	Client	
Approved List Dual Approval	Client	Dual Approval – Approved List
Blocked List	Client	
Blocked List Dual Approval	Client	Dual Approval – Blocked List
Change Transaction Status	Client	Transaction History
Decision Dual Approval	Client	Decision Dual Approval
Notification Rules	Client	
Notification Rules Report	Client	
Transaction History	Client	

B. Client User Privileges

NOTE:

The Admin user privilege must be enabled.

1. On the Client User page, scroll to PRO-TECH or PRO-TECH CR service section.
2. Choose from the list of available accounts enrolled in ACH Positive Pay (PRO-TECH or PRO-TECH CR) the user is entitled to work with and move them to the Selected Accounts box.

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

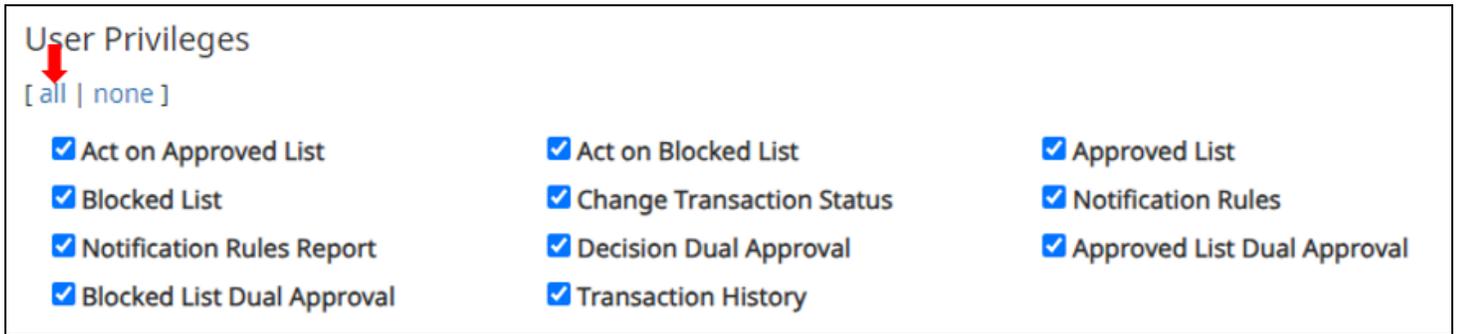
>> and << move all accounts between Available and Selected Accounts.

Available Accounts	Selected Accounts
FFF Escrow (xxxx4444)	FFFriends (xxxx1111)
FFF Expense (xxxx3333)	FFF Payroll (xxxx2222)

3. Selecting PRO-TECH and PRO-TECH CR Client User Privileges. The user privileges for each of these modules are the same, but must be set up for each module. Screenshots below will look the same in PRO-TECH or PRO-TECH CR, and the instructions can be used to select user privileges in either module.

a. Selecting all | none

i. By selecting all, the user is assigned all user privileges.



The screenshot shows a 'User Privileges' interface. At the top, there is a dropdown menu with 'all' selected and 'none' as an alternative. Below this, there are 12 checkboxes, all of which are checked. The checkboxes are arranged in three columns: the first column has four items, the second has four, and the third has four. A red arrow points to the 'all' option in the dropdown menu.

Privilege	Status
Act on Approved List	Checked
Act on Blocked List	Checked
Approved List	Checked
Blocked List	Checked
Change Transaction Status	Checked
Notification Rules	Checked
Notification Rules Report	Checked
Decision Dual Approval	Checked
Approved List Dual Approval	Checked
Blocked List Dual Approval	Checked
Transaction History	Checked

ii. By selecting none, previously assigned user privileges are removed.



The screenshot shows the same 'User Privileges' interface. The dropdown menu now has 'none' selected. All 12 checkboxes are now unchecked. A red arrow points to the 'none' option in the dropdown menu.

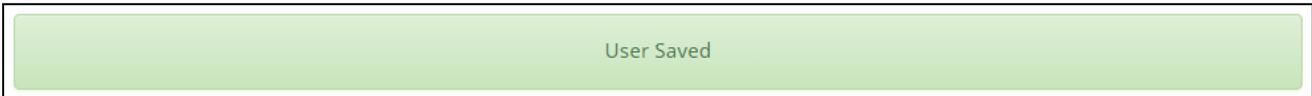
Privilege	Status
Act on Approved List	Unchecked
Act on Blocked List	Unchecked
Approved List	Unchecked
Blocked List	Unchecked
Change Transaction Status	Unchecked
Notification Rules	Unchecked
Notification Rules Report	Unchecked
Decision Dual Approval	Unchecked
Approved List Dual Approval	Unchecked
Blocked List Dual Approval	Unchecked
Transaction History	Unchecked

- iii. Clicking in the box beside each user privilege adds or removes the checkmark from the box. Adding a checkmark gives the user that privilege, and removing the checkmark removes the privilege from the user.

Privilege	Description
<input checked="" type="checkbox"/> Act on Approved List	Act on Approved List User has the privilege to add a company to the approved list from the Transaction History screen or from Setup > Approved List. When a company is added to the approved list from Transaction History the system will only assign the account for the associated transaction.
<input checked="" type="checkbox"/> Blocked List	Blocked List User has the privilege to view Blocked List entries.
<input checked="" type="checkbox"/> Notification Rules Report	Notification Rules Report User has the privilege to view Notification Rules for accounts.
<input checked="" type="checkbox"/> Blocked List Dual Approval	Blocked List Dual Approval User has the privilege to approve or reject entries, edits, or deletions to the Blocked List.
<input checked="" type="checkbox"/> Act on Blocked List	Act on Blocked List User has the privilege to add a company to the blocked list from the Transaction History screen or from Setup > Block List. When a company is added to the blocked list from Transaction History, the system will only assign the account for the associated transaction.
<input checked="" type="checkbox"/> Change Transaction Status	Change Transaction Status User has the privilege to view transactions and to change the status of transactions. User must also have the Transaction History User Privilege.
<input checked="" type="checkbox"/> Decision Dual Approval	Decision Dual Approval Allows the user to approve transactions awaiting an Approve or Deny decision.
<input checked="" type="checkbox"/> Transaction History	Transaction History User has the privilege to view transactions.

Privilege	Description
<input checked="" type="checkbox"/> Approved List	Approved List User has the privilege to view Approved List entries.
<input checked="" type="checkbox"/> Notification Rules	Notification Rules User has the privilege to configure the notification conditions for accounts. NOTE: This privilege will not appear unless the Client Manage Notify Rules permission is enabled in the Admin portal.
<input checked="" type="checkbox"/> Approved List Dual Approval	Approved List Dual Approval User has the privilege to approve or reject entries, edits, or deletions to the Approved List.

4. Select Save User.
 - b. Success message appears.

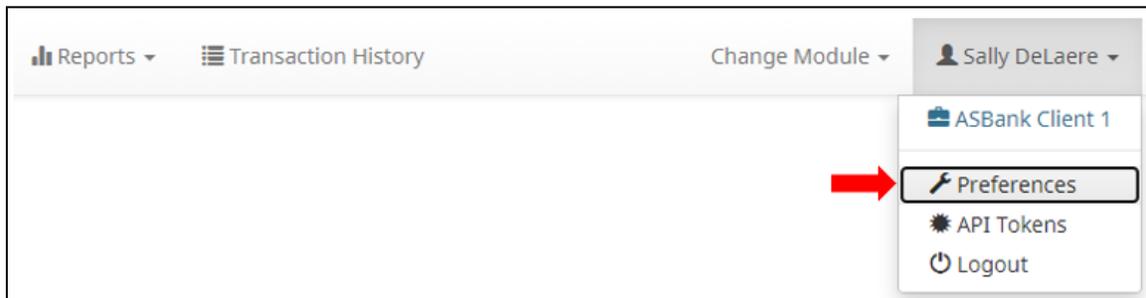


V. PREFERENCES

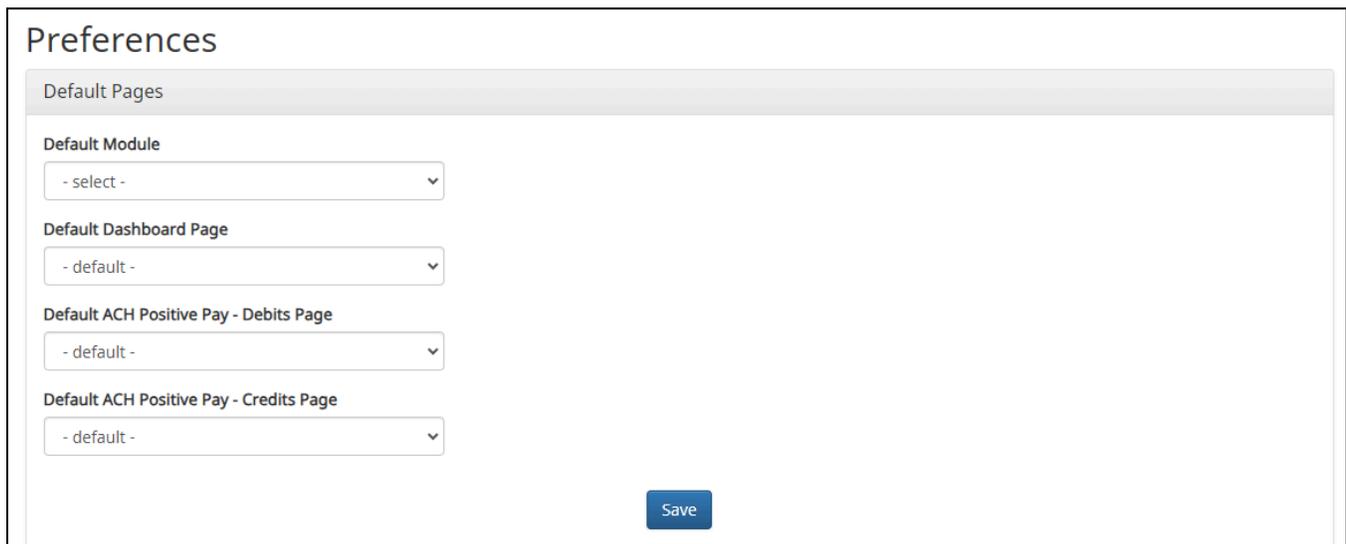
A. Preferences

Preferences allow Client 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 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.

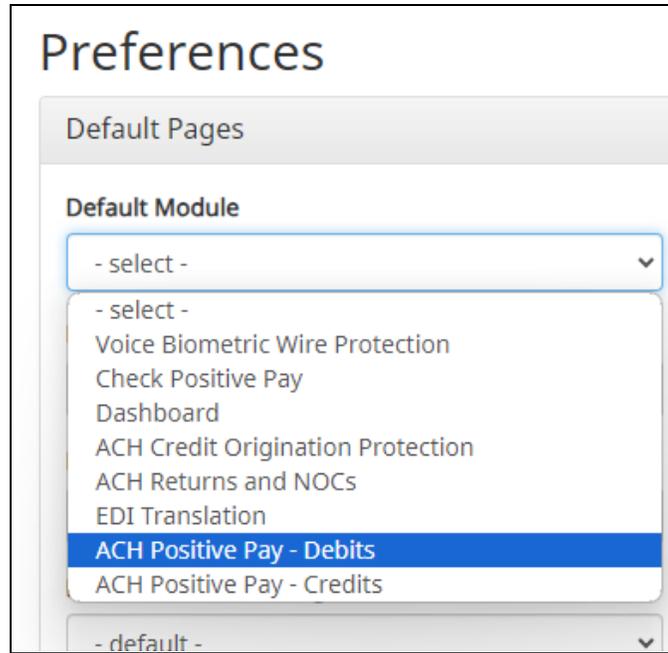
1. From within the Dashboard or PRO-TECH/PRO-TECH CR Module, click User's Name > Preferences.



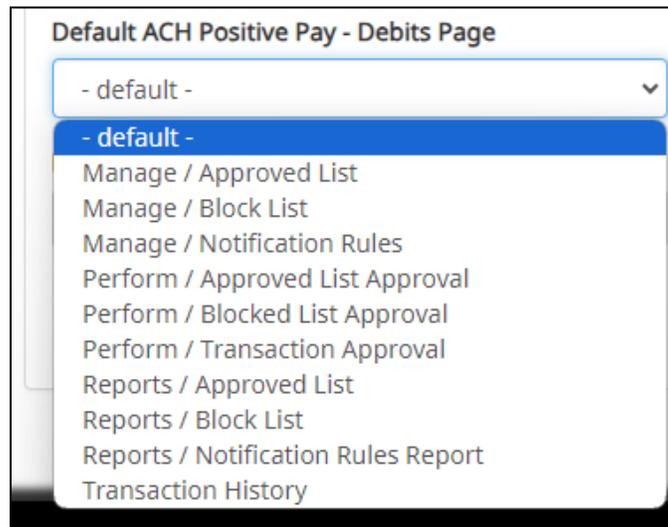
2. The Preferences page appears.



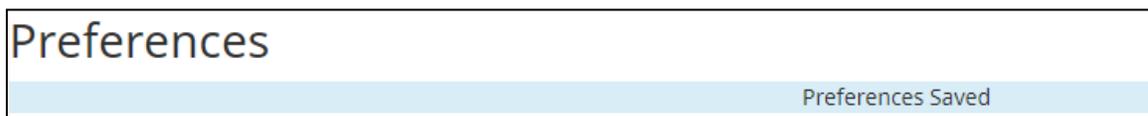
3. Default Module gives the User the ability to choose the default landing page.



4. Default ACH Positive Pay Debits/Credits Page allows the user to select the default landing page within PRO-TECH or PRO-TECH CR.



5. After preferences have been selected, click Save to update the settings.



B. ACH POSITIVE PAY (PRO-TECH) FOR ACH DEBITS

ACH Positive Pay Credits (PRO-TECH CR) operates as a separate module, and the functionality of that module is explained in Section C., ACH Positive Pay (PRO-TECH CR) for ACH Credits. PRO-TECH CR is available, if enabled by the FI.

I. NOTIFICATION RULES

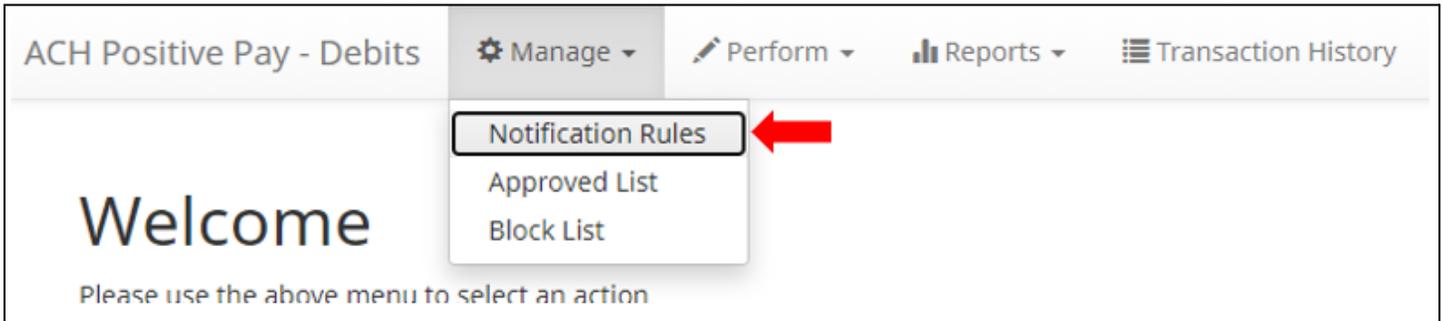
Notification rules establish who should be alerted, how they should be alerted, and the conditions prompting an alert. Notification rules can be set on an account-by-account basis, or all accounts can be configured with the same notification rules. The two notification options are email and SMS text.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

NOTE:

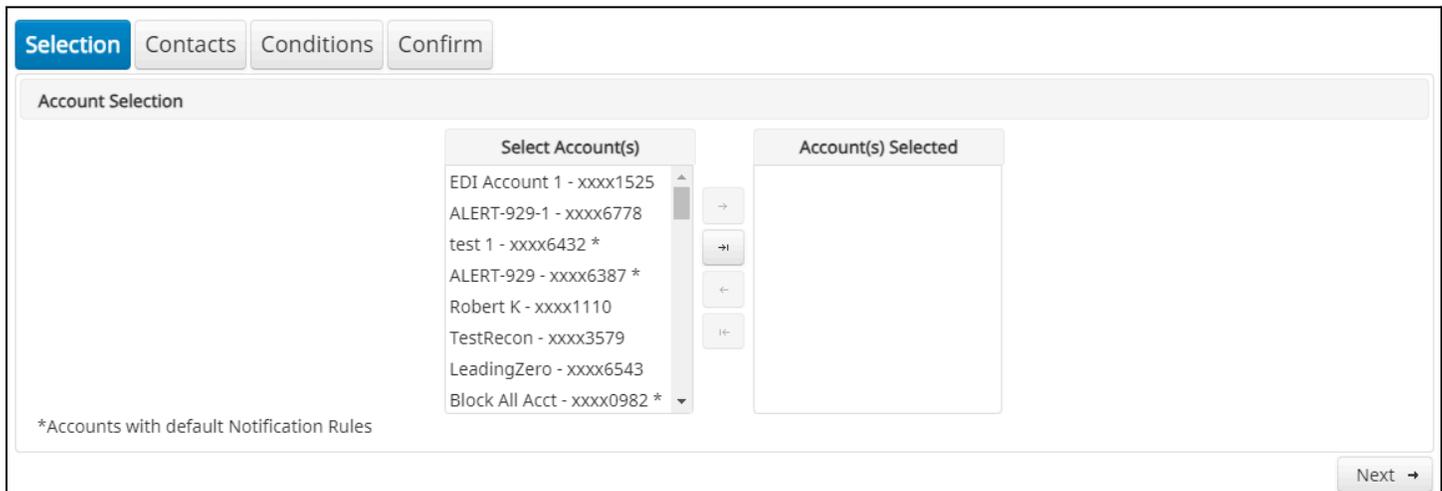
- **Client Manage Notify Rules permission must be enabled by the FI.**
- **By entering a cell phone number for SMS text alerts, you are opting to receive text messages. Consult your financial institution for associated fees and note that additional fees from your carrier may apply. To opt out, simply remove the cell phone number from the user interface and click Save.**

A. Setup Notification Method and Condition

1. From the ACH Positive Pay (PRO-TECH) 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 displays 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 exact same contact information and Notification Condition configuration.

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

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

The screenshot shows a web interface with four tabs: Selection, Contacts, Conditions, and Confirm. The 'Selection' tab is active. Below the tabs is a section titled 'Account Selection'. It contains two main boxes: 'Select Account(s)' and 'Account(s) Selected'. The 'Select Account(s)' box lists several accounts: EDI Account 1 - xxxx1525, ALERT-929-1 - xxxx6778, test 1 - xxxx6432 *, ALERT-929 - xxxx6387 *, Robert K - xxxx1110, TestRecon - xxxx3579, Block All Acct - xxxx0982 *, and EDI Account 5 - xxxx1750. The 'Account(s) Selected' box contains 'LeadingZero - xxxx6543'. Between the boxes are navigation buttons: a right arrow, a right arrow with a plus sign, a left arrow, and a left arrow with a plus sign. At the bottom right, there is a 'Next' button with a right arrow, highlighted by a red arrow.

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 30 email addresses and up to 6 cell phone numbers if SMS text has been enabled by the financial institution. If SMS is not enabled for the FI, the Cell Phone number fields do not display in this view.

The screenshot shows a web interface with four tabs: Selection, Contacts, Conditions, and Confirm. The 'Contacts' tab is active. Below the tabs is a section titled 'Enter the contact information to receive the ALERT'. It includes a note: 'SMS/Text message notifications may incur additional charges.' There are two input fields: 'Cell Phone Text' and 'Emails'. Below these fields is a checkbox labeled 'Use Default Contact and Conditions'. At the bottom left is a 'Back' button with a left arrow, and at the bottom right is a 'Next' button with a right arrow.

5. To add a cell phone number, click the Cell Phone Text box to expand the view.

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 Mick Fleetwood (liz.delaere@alkami.com).
To change this enter contact information below.

SMS/Text message notifications may incur additional charges.

Cell Phone Text 

Emails

6. Six fields are available for Cell Phone numbers. 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"/>



7. To add an email address, click the Emails box to expand the view.

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 Mick Fleetwood (liz.delaere@alkami.com).
To change this enter contact information below.

SMS/Text message notifications may incur additional charges.

Cell Phone Text

Emails 

- To add an email address, enter the email address in the Email 1 field. Repeat this process to add additional email addresses. Based on FI settings, the Email section may have the default amount of six Email fields, or the FI may be enabled to have 30 Email fields available.

Emails			
Email 1	<input type="text" value="person@email.com"/>	Email 16	<input type="text"/>
Email 2	<input type="text" value="person2@email.com"/>	Email 17	<input type="text"/>
Email 3	<input type="text"/>	Email 18	<input type="text"/>
Email 4	<input type="text"/>	Email 19	<input type="text"/>
Email 5	<input type="text"/>	Email 20	<input type="text"/>
Email 6	<input type="text"/>	Email 21	<input type="text"/>
Email 7	<input type="text"/>	Email 22	<input type="text"/>
Email 8	<input type="text"/>	Email 23	<input type="text"/>
Email 9	<input type="text"/>	Email 24	<input type="text"/>
Email 10	<input type="text"/>	Email 25	<input type="text"/>
Email 11	<input type="text"/>	Email 26	<input type="text"/>
Email 12	<input type="text"/>	Email 27	<input type="text"/>
Email 13	<input type="text"/>	Email 28	<input type="text"/>
Email 14	<input type="text"/>	Email 29	<input type="text"/>
Email 15	<input type="text"/>	Email 30	<input type="text"/>

- 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.

<input type="checkbox"/> Use Default Contact and Conditions
<input type="button" value="← Back"/> <input type="button" value="Next →"/>

10. 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. 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 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 are only sent when an ACH Debit is received greater than the dollar amount entered.
- Alerts are not sent when an ACH Debit is received 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 to an ACH entry (includes transactions with an ARC, BOC, POP, or RCK standard entry class code).
- Payment from a bank account was authorized by a consumer over the internet or on a mobile phone (includes transactions with a WEB standard entry class code).
- Payment from a bank account was authorized by a consumer over the telephone (includes transactions a TEL standard entry class code).

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

An alert is sent only when an ACH debit is received on the account from a Company ID 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 received from Company IDs 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.

11. Click Next to go to the Confirm page. Review all information entered, and if correct, click the Save button. If changes are needed, 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 4:

Cell Phone 2: 8182099402 Cell Phone 5:

Cell Phone 3: Cell Phone 6:

Emails

Address 1: mhart@ffriends.com Address 4:

Address 2: fjones@ffriends.com Address 5:

Address 3: Address 6:

Notification Condition

Condition: Notify for all ACH Debits

Save

← Back

12. After Save is clicked, a success message appears.

Selection Contacts Conditions **Confirm**

i Notification Rules have been configured successfully

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

14. If the user wants to restore the default contact and conditions, the user may do so by navigating to the Contacts screen, and selecting 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@ffriends.com	Email 4	
Email 2	fjones@ffriends.com	Email 5	
Email 3		Email 6	

Use Default Contact and Conditions ←

← Back → Next

NOTE:

- If the FI enabled Send Alerts when Notification Rules Change at the client level, changes to Notification Rules prompt an alert to be sent to the Default Notification Contact for the Client.
- The notification setting in the Account itself dictates what *type* of notification will be sent when the Notification Rules in ACH Positive Pay (PRO-TECH) are triggered. If Notification Rules are triggered, the alert is sent to the contacts listed, but the type of alert received is dependent on the Notification Level setting in the Account configuration (Service, Account, or Transaction).

II. TRANSACTION HISTORY

ACH Positive Pay (PRO-TECH) Transaction History allows authorized users to search and view all ACH debits received on enrolled accounts, and to make decisions on items. Client users can use Transaction History to search for ACH transactions for a specific account using one of the filtering options available.

A. View Transaction History

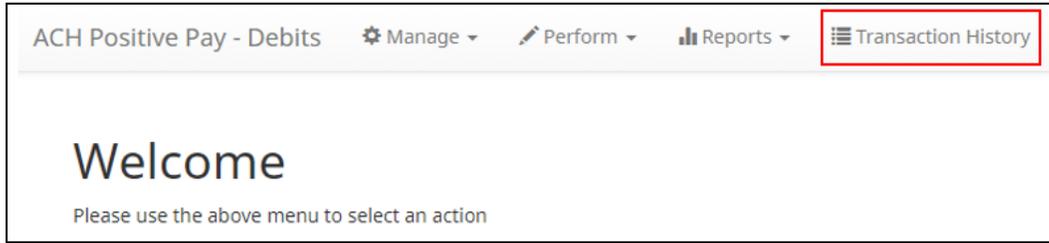
NOTE:

- 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 are available for use.
- Transactions to be paid have green shading as a background.
- Transactions to be returned have yellow shading as a background.
- Transactions 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 Positive Pay (PRO-TECH) Transaction History from the Dashboard, by clicking any dollar amount displayed within the PRO-TECH Dashboard. When using this option, Transaction History displays 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.

ACH Positive Pay - Debits					
End of Day Cut-Off Time: Thursday 6:00 PM EDT					
Total ACH Debits	\$226,415.98	74	Pending Approval	\$0.00	0
Set to Pay	\$62,308.82	30	Set to Return	\$164,107.16	44
System	\$50,861.00	20	System	\$161,287.16	41
User	\$0.00	0	User	\$0.00	0
FI	\$0.00	0	FI	\$0.00	0
Approved List	\$11,447.82	10	Block List	\$2,820.00	3
Approved List Exceptions	\$212,148.16	61	Block List Returns	\$2,820.00	3

Another option is to navigate within the ACH Positive Pay (PRO-TECH) module, to the View menu and click Transaction History.



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

Debit Transaction History Date Range
May 02, 2024

Filters >

77 transactions totaling \$227,315.98
Rows 1 - 25 of 77.

<< < 1 2 3 4 > >>

Date	Company	Account #	Amount	Current Status	Manage	Violation
> 05/02/2024	Fish Food	xxxx1110	\$9,000.00	Return - System	Pay	Q
> 05/02/2024	Fish Food	xxxx1110	\$9,000.00	Return - System	Pay	Q
> 05/02/2024	Fish Food	xxxx1110	\$9,000.00	Return - System	Pay	Q
> 05/02/2024	OLIVIA'S OMELETT	xxxx4444	\$4,300.00	Approved List Pay	Return...	
> 05/02/2024	OLIVIA'S OMELETT	xxxx3333	\$800.00	Pay - System	Return...	C
> 05/02/2024	OLIVIA'S OMELETT	xxxx1111	\$4,300.00	Pay - System	Return...	E

- Date** Date the ACH debit was presented for payment or loaded to ACH Positive Pay (PRO-TECH).
- 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 to which the ACH debit was presented.
- Amount** Amount of the ACH debit.

Current Status	Status	Description	Change Allowed Until
Pay	Pay-System	Transactions loaded 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 client user 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 loaded 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 allowable parameters specified in the approved list entry.	Return deadline, which varies by financial institution, account type, and transaction type.
	Pending-Pay	Indicates a client user 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 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 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 loaded with this status indicate 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 loaded 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 client user has changed the status of a transaction from Pay to Return.	Up until EOD cut-off time.
Block List-Return	Transactions loaded 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 was granted the Change Status user privilege and the transaction is eligible for a decision, a Pay or Return button appears 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.

Violation

Various Icons inform the user of the item exception(s). Hovering over the icon gives the user a quick glance at the exception reason. Likewise, users can click the drop down arrow to the left of the transaction to see what the specific exception is for the transaction.

Icon	Exception Code	Exception Reason
	Not Found	Company ID not found on Approved or Blocked List
	Frequency Violation	Approved List Violation - Frequency
	Duplicate	Approved List Violation - Duplicate in File
	Block List Mismatch	ODFI Mismatch
	Amount Mismatch	Transaction amount does not match
	Amount Over Limit	Transaction amount is over the limit
	SEC Code Mismatch	SEC Codes on transaction do not match
	Date Range	Transaction is out of date range
	Block List Violation	Account is blocked

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

The screenshot shows the 'Debit Transaction History' interface. A 'Date Range' dropdown is open, displaying a calendar for May and June 2024. The 'Start Date' and 'End Date' fields are both set to 05/02/2024. The calendar shows the date 05/02/2024 is selected. Below the calendar, there are buttons for 'Apply' and 'Cancel'. In the background, a table of transactions is visible with columns for Date, Company, and Account #.

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

The screenshot shows the 'Debit Transaction History' interface with the 'Filters' window open. The window contains several filter fields:

- Account²**: A text input field with the placeholder 'Type account name or number'.
- Amount**: A text input field with a '\$' symbol and the placeholder 'amount'. A blue link 'Amount Range' is next to it.
- SEC Code**: A dropdown menu with 'Any' selected.
- Transaction ID**: A text input field.
- Company²**: A text input field with the placeholder 'Type company name or id'.
- Pending Dual Approval**: A dropdown menu with 'Any' selected.
- Notification Sent²**: A dropdown menu with 'Any' selected and a checked 'Default' checkbox.
- Transaction Status**: A list of status types:
 - Pay**: Pay - System, Pay - User, Approved List Pay, Pay - FI, Pay - FI Charge.
 - Return**: Return - System, Return - User, Return - FI, Block List Return, Account Blocked - Return.

 At the bottom of the filters window are 'Apply' and 'Reset' buttons. A note at the bottom right says 'Use the "Ctrl" key to select multiple status types above.'

Account Type an account name or the last 4 digits of the account number in the field to view transactions for one specific account, or select an account from the drop-down menu.

Amount Enter a specific amount for the transaction.

Amount Range Click the hyperlink above the Amount field to enter an amount range or a maximum or minimum amount of transaction.

Min Amount Minimum dollar amount of transaction.

Max Amount Maximum dollar amount of transaction.

SEC Code Clicking the drop-down for this field allows filtering by SEC Code.

Selecting “Select All” selects or deselects all the SEC Codes. If all SEC codes are selected, the view displays all transactions with any SEC code type. If no SEC codes are selected, the user can select individual or multiple SEC codes.

Transaction ID A unique number assigned to the transaction when loaded

Companies Enter a specific company name.

Pending Dual Approval If the FI 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 they are pending approval.

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

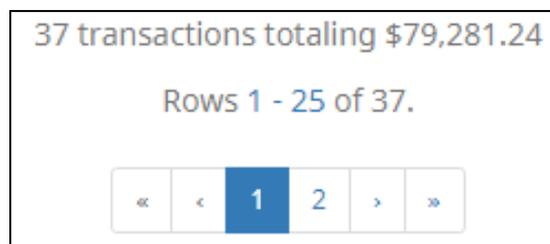
The default will be set to “Show All”. ***For more information regarding Decision Dual Approval, please see Subsection C, Decision Dual Approval, below.***

Notification Sent Select from the drop-down menu to filter by whether a notification was sent to the client.

Clicking the Default checkbox above this field will save the setting selected for future filtering.

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 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 >						May 02, 2024
77 transactions totaling \$227,315.98						
Rows 1 - 25 of 77.						
< < 1 2 3 4 > >						
Date	Company	Account #	Amount	Current Status	Manage	Violation
05/02/2024	Fish Food	xxxx1110	\$9,000.00	Pay - User	Return...	🔍
Account: Robert K xxxx1110		SEC Code: PPD		Add to Approved List Add to Block List Notes (0)		
Transaction ID: 73406711		Description: PTTTest0803		Deadline To Return: 07/01/2024 6:00 PM EDT		
Settlement Date: 05/04/2024		Trace #: 322172445687021				
Individual Name: Fish Food		Company ID: F00015				
05/02/2024	Fish Food	xxxx1110	\$9,000.00	Return - System	Pay	🔍
Account: Robert K xxxx1110		SEC Code: PPD		Add to Approved List Add to Block List Notes (0)		
Transaction ID: 73406710		Description: PTTTest0803		Deadline To Pay: Thursday 6:00 PM EDT		
Settlement Date: 05/04/2024		Trace #: 322172445687019				
Individual Name: Fish Food		Company ID: F00015				

Account	The account name and last 4 digits of the account number.
Transaction ID	Unique ID assigned by the ACH Positive Pay (PRO-TECH) system when transactions are loaded.
Settlement Date	The settlement date of the transaction.
Individual Name	Name of the payee/recipient found in the individual name 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 and the recipient type.
Description	The description used by the transaction's originator in the company batch header record.
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 company identifier is used to match transactions to approved or blocked list entries.
Add to Approved List	<p>Appears 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></p> <p>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. <i>Please refer to Subsection III, Approved List within this Section for more information about this feature.</i></p>
Add to Block List	<p>Appears 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></p> <p>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. <i>Please refer to Subsection IV, Blocked List within this Section for more information about this feature.</i></p>
Notes	This feature allows FI and Client users to make notes regarding a transaction in Pay or Return status. The Notes button indicates how many Note entries have been added to the transaction. Click on the Notes button to enter 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 requiring the dispute form.
Deadline to Pay/Return	Deadline to change the status of any transaction from Pay to Return or from Return to Pay.
Approved/Blocked List Violation	Appears if there is a violation of the Approved or Blocked List and provides pertinent information on the transaction and the violation that occurred.
Notified by email	Whether the client was notified via email.
Notified by sms	Whether the client was notified via sms text message.

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.

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 appears for use. If the transaction is ineligible 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 Client can opt to change the status to Pay if the debit transaction should be paid.
 - b. Click the Pay button under the Manage column.

Date	Company	Account #	Amount	Current Status	Manage	Violation
05/02/2024	OLIVIA'S OMELETT	xxxx4444	\$4,300.00	Approved List Pay	Return...	
05/02/2024	OLIVIA'S OMELETT	xxxx4444	\$800.00	Return - User	Pay 	
05/02/2024	NIVEENA'S NATURA	xxxx4444	\$60.00	Approved List Pay	Return...	
05/02/2024	MARSHALL MODELIN	xxxx4444	\$1,042.00	Pay - System	Return...	

- c. A success message will appear temporarily in the Manage column, with an option to Add to Approved List. This link appears 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, the option is still available under the expanded view of this debit item.

Date	Company	Account #	Amount	Current Status	Manage	Violation
05/02/2024	OLIVIA'S OMELETT	xxxx4444	\$4,300.00	Approved List Pay	Return...	
05/02/2024	OLIVIA'S OMELETT	xxxx4444	\$800.00	Pay - User	Debit will be paid. + Add to Approved List	
05/02/2024	NIVEENA'S NATURA	xxxx4444	\$60.00	Approved List Pay	Return...	
05/02/2024	MARSHALL MODELIN	xxxx4444	\$1,042.00	Pay - System	Return...	

- 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	Violation
05/02/2024	OLIVIA'S OMELETT	xxxx4444	\$4,300.00	Approved List Pay	Return...	
05/02/2024	OLIVIA'S OMELETT	xxxx4444	\$800.00	Pay - User	Return...	
05/02/2024	NIVEENA'S NATURA	xxxx4444	\$60.00	Approved List Pay	Return...	
05/02/2024	MARSHALL MODELIN	xxxx4444	\$1,042.00	Pay - System	Return...	

3. Change Status – Return

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

Date	Company	Account #	Amount	Current Status	Manage	Violation
05/02/2024	OLIVIA'S OMELETT	xxxx4444	\$4,300.00	Approved List Pay	Return...	
05/02/2024	OLIVIA'S OMELETT	xxxx4444	\$800.00	Pay - User	Return...	
05/02/2024	NIVEENA'S NATURA	xxxx4444	\$60.00	Approved List Pay	Return...	
05/02/2024	MARSHALL MODELIN	xxxx4444	\$1,042.00	Pay - System	Return...	

- c. A success message appears temporarily in the Manage column, with an option to Add to Block List. This link appears 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, 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

- d. About Written Statements of Unauthorized Debits: If the financial institution has enabled the Written Statement of Unauthorized Debit feature, the FI has the option to waive WSUD for corporate account same-day returns. If the waive WSUD configuration is on, all eligible CCD and CTX returns are 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.
- e. If the financial institution 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

- f. 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:

- g. The final screen within the pop-up window is the Written Statement. The content of the Written Statement displays based on the valid return options for the disputed transaction. 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 xxx1111. 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

Download PDF Copy

- h. The client user must consent to 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 downloads 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

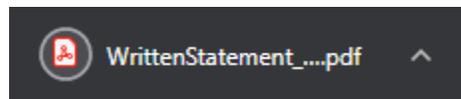
I, Tom Jones, state that I am an authorized signer or have corporate authority to act on the account "FFFriends" ending in xxxx1111. I am returning this transaction because:
I authorized Client 3 to originate one or more ACH entries to debit funds from an account at DeLaere B&T, but the amount debited 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

- i. A success message appears, and a copy of the Written Statement downloads to the user’s PC, unless the user opted out.



- j. The Change Status button will then change to Pay, and the Current Status column will update to “Return-User.”

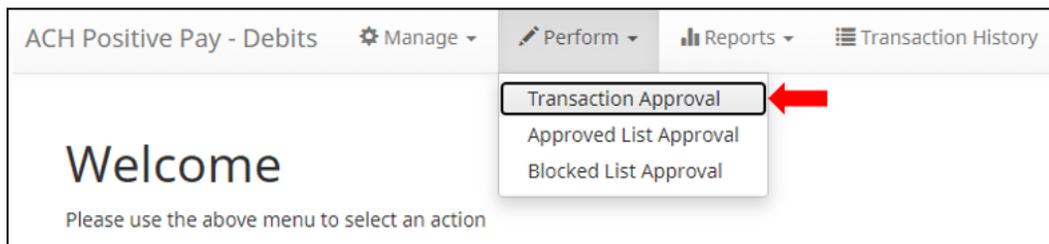
C. Decision Dual Approval

ACH Positive Pay (PRO-TECH) offers the ability to support dual approval for client decisioning. If Decision Dual Approval is enabled, and a Client User has decided 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 client user must approve the transaction decision. Reminder alerts will be sent out to client users even if a client user has logged into the system that day. This is to ensure that pending items are addressed before the EOD cut-off time.

NOTE:

- **Client Decision Dual Approval permission must be enabled by the FI.**
- **The Decision Dual Approval user privilege must be enabled.**

1. Within the ACH Positive Pay (PRO-TECH) 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"/>	05/02/2024	MARSHALL MODELIN	xxxx2222	\$1,042.00	Return - System	Pay	
> <input type="checkbox"/>	05/02/2024	KELSEY'S KRAFTS	xxxx2222	\$768.00	Return - System	Pay	

Approve Deny

Select [all | none]

The client user can opt to select individual transactions by clicking the checkbox at the left of the row. The client user can also select all transactions by clicking "all" in the Select column. The client 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"/>	05/02/2024	MARSHALL MODELIN	xxxx2222	\$1,042.00	Return - System	Pay
Transaction ID: 73406860						
Requested By: sdelaere1						

Transaction ID	Unique ID assigned by the ACH Positive Pay (PRO-TECH) system when transactions are loaded
Requested By	The client user who has requested the change of transaction status.

4. After examining the transactions pending approval, the client 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 appears. 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.

The screenshot shows a pop-up window titled "Confirm Approval". The window has a white background and a thin black border. It is divided into three horizontal sections. The top section contains the title "Confirm Approval". The middle section contains the text "Approve status change of 1 transaction". The bottom section contains the text "Click Cancel to return or Confirm to continue" and two buttons: a red "Cancel" button on the left and a blue "Confirm" button on the right.

6. If a transaction is Denied, a Confirm Rejection pop-up window appears. 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.

The screenshot shows a pop-up window titled "Confirm Rejection". The window has a white background and a thin black border. It is divided into three horizontal sections. The top section contains the title "Confirm Rejection". The middle section contains the text "Reject status change of 1 transaction". The bottom section contains the text "Click Cancel to return or Confirm to continue" and two buttons: a red "Cancel" button on the left and a blue "Confirm" button on the right.

NOTE:

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

D. Add Notes

1. If enabled, the Notes feature allows FI and Client users to make notes regarding a transaction. The Notes button will indicate how many Note entries have been made on the transaction. Click the Notes button to enter information regarding the transaction.

Date	Company	Account #	Amount	Current Status	Manage	Violation
05/02/2024	OLIVIA'S OMELETT	xxxx4444	\$4,300.00	Return - User	<input type="button" value="Pay"/>	
Account: Quattro Formaggi xxxx4444		SEC Code: PPD		<input type="button" value="Add to Approved List"/> <input type="button" value="Add to Block List"/> <input type="button" value="Notes (1)"/>		
Transaction ID: 73406870		Description: PTTEST0216		<input type="button" value="Download WSUD"/>		
Settlement Date: 05/01/2024		Trace #: 322172440026416		Deadline To Pay: Thursday 6:00 PM EDT		
Individual Name: Olivia's Omelettes		Company ID: 000008				

2. The Transaction Notes screen appears. Notes can be entered within this interface and a log of notes added to a transaction displays in the lower part of the screen.

Transaction Notes
X

Client Note Text 1

Created Date	Created By	Note
2024-05-02T14:54:28.452437Z	FI USER - IdelaereAS1	Transaction Note 1

3. The user can click the Cancel button to cancel without placing notes on the transaction.

The screenshot shows a 'Transaction Notes' dialog box with a close button (X) in the top right corner. A large text input field contains the text 'Client Note Text 1'. Below the input field is a 'Save' button. Underneath is a table with three columns: 'Created Date', 'Created By', and 'Note'. The table contains one row with the following data: '2024-05-02T14:54:28.452437Z', 'FI USER - IdelaereAS1', and 'Transaction Note 1'. A 'Cancel' button is located in the bottom right corner and is highlighted with a red border.

Created Date	Created By	Note
2024-05-02T14:54:28.452437Z	FI USER - IdelaereAS1	Transaction Note 1

4. Once a Notes entry has been completed, the user must click Save to record the entry.

The screenshot shows the same 'Transaction Notes' dialog box as above. The 'Save' button is now highlighted with a red border, and the 'Cancel' button in the bottom right corner is no longer highlighted.

Created Date	Created By	Note
2024-05-02T14:54:28.452437Z	FI USER - IdelaereAS1	Transaction Note 1

- The created note is now displayed in the audit history log at the bottom of the screen, along with other notes previously added to this transaction.

Transaction Notes X

Save

Created Date	Created By	Note
2024-05-02T14:59:58.817737Z	CLIENT USER - sdelaere1	Client Note Text 1
2024-05-02T14:54:28.452437Z	FI USER - ldelaereAS1	Transaction Note 1

Cancel

- The user can enter up to 4,000 characters in the Transaction Notes window. Multiple notes can be added within the 4,000 cumulative character limit.

7. Click the X button at the top right of the Transaction Notes window to close the window.

Transaction Notes ✕

Save

Created Date	Created By	Note
2024-05-02T14:59:58.817737Z	CLIENT USER - sdelaere1	Client Note Text 1
2024-05-02T14:54:28.452437Z	FI USER - IdelaereAS1	Transaction Note 1

Cancel

NOTE:

Notes can be added to transactions after EOD processing.

III. APPROVED LIST

The Approved List allows Clients to identify companies allowed to debit an account or accounts and set parameters to control the debit activity. Users can populate the approved list either through the Setup > Approved List menu option, or from Transaction History. 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.

ACH Positive Pay (PRO-TECH) identifies approved transactions from companies by verifying the Company ID in the batch header record of the incoming ACH transaction is an exact match. If an exact match is found, and 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		
5200	Ashland Armament		A00008	PPDPTTest0820	200806	1064208470000031
622026013262767767678		0000150000	A00008	Ashland Armament		0064208470000393
627026013262767767678		0000030000	A00008	Ashland Armaments		0064208470000394
82000000020005202652000000030000000000150000			A00008			064208470000031
5200	Biolab Birmingham		B00008	PPDPTTest0805	200806	1064208470000032
622026013262767767678		0000130000	B00008	Biolab Birmingham		0064208470000395
627026013262767767678		0000250000	B00008	Biolab Birmingham		0064208470000396
8200000002000520265200000025000000000130000			B00008			064208470000032
5200	Cartwright Car S		C00008	PPDPTTest0806	200806	1064208470000033
622026013262767767678		0000800000	C00008	Cartwright Car Sales		0064208470000397
8200000001000260132600000000000000008000000			C00008			064208470000033
5200	Del Aire Develop		D00008	PPDPTTest0804	200806	1064208470000034
622026013262767767678		0000170000	D00008	Del Aire Developers		0064208470000398
627026013262767767678		0000270000	D00008	Del Aire Developers		0064208470000399
8200000002000520265200000027000000000170000			D00008			064208470000034

Compares against Maximum Amount Parameter

101	026013262	0642085182008060950A094101	DeLaere Bank & Trust	FRB Atlanta		
5200	Ashland Armament		A00008	PPDPTTest0820	200806	1064208470000031
622026013262767767678		0000150000	A00008	Ashland Armament		0064208470000393
627026013262767767678		0000030000	A00008	Ashland Armaments		0064208470000394
82000000020005202652000000030000000000150000			A00008			064208470000031
5200	Biolab Birmingham		B00008	PPDPTTest0805	200806	1064208470000032
622026013262767767678		0000130000	B00008	Biolab Birmingham		0064208470000395
627026013262767767678		0000250000	B00008	Biolab Birmingham		0064208470000396
8200000002000520265200000025000000000130000			B00008			064208470000032

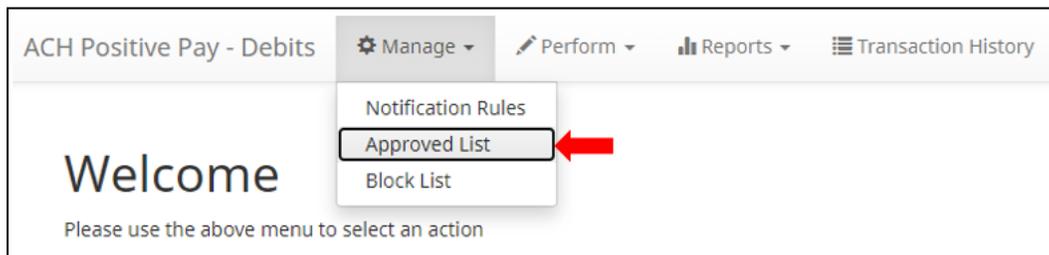
Compares against Frequency and Start/End Date Parameters

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	
820000000200052026520000000250000000000130000B00008				064208470000032	

If the notification criteria are set to Notify when a debit comes in from a company not on the approved list or violates approved list parameters, ACH Positive Pay (PRO-TECH) alerts 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 does NOT alert for approved list violations. If the transaction meets approved list criteria, it will receive a status of Approved List-Pay. If the transaction does not meet approved list criteria, it will receive the system default status.

A. Approved List

1. Within the ACH Positive Pay (PRO-TECH) Module, click Manage > Approved List.



2. The Approved List page displays.

+ Create							
Approved List							
(2 of 3) [Previous] [First] [2] [3] [Next] [Last] 25							
Delete	Company ID	Company Name	Max Amount	Frequency	Start Date	End Date	Edit
<input type="checkbox"/>	E00008	Empire Excavator		DAILY	01/24/2023		Edit
<input type="checkbox"/>	K00008	Kelsey's Krafts	\$768.00		02/14/2023		Edit
<input type="checkbox"/>	N00008	Niveena's Natura			02/14/2023		Edit
<input type="checkbox"/>	54321	Stark Ent		WEEKLY	03/09/2023		Edit
<input type="checkbox"/>	O00008	Olivia's Omelett	\$43,004.00		03/10/2023		Edit
<input type="checkbox"/>	O00008	43443		DAILY	03/10/2023		Edit
<input type="checkbox"/>	J00008	Justice Jeep Sal	\$500.00		03/10/2023		Edit
<input type="checkbox"/>	456987	Test			04/24/2023		Edit
<input type="checkbox"/>	O00008s	Olivia's Omelett			04/26/2023		Edit

3. To create an entry for the Approved List, click the "+ Create" button.

+ Create							
Approved List							
(2 of 3) [Previous] [First] [2] [3] [Next] [Last] 25							
Delete	Company ID	Company Name	Max Amount	Frequency	Start Date	End Date	Edit
<input type="checkbox"/>	E00008	Empire Excavator		DAILY	01/24/2023		Edit
<input type="checkbox"/>	K00008	Kelsey's Krafts	\$768.00		02/14/2023		Edit

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

Approved Company

Company Detail

Company ID	<input type="text"/>	Company Name	<input type="text"/>
Max Amount	<input type="text"/>	Frequency	No Frequency ▼
Start Date	05/02/2024	End Date	<input type="text"/>

Add Accounts to Approved List

Block All Acct - xxxx0982
 Bob's Buttons - xxxx5555
 Business Checking -
 xxxx5085
 Business Operating -
 xxxx0854
 Business Operating 2 -
 xxxx8540

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
Max Amount	Optional	<ul style="list-style-type: none"> • The transaction meets the parameters when 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"> • No Frequency: Any frequency is accepted and will not trigger an alert. • 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 	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.

Field Name	Optional or Required	Field Validated	Field Content	Notes
			<ul style="list-style-type: none"> • August 31: September 30 • October 31: November 30 	
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 Approved List Expiry Notification: When End Date set nears expiration, notifications will be sent to client users with the Act on Approved List user privilege, to allow users to extend the end date of the entry.

5. If no Optional parameters are configured for an Approved List entry, the system will only validate against the Company ID.

6. 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 Approved List

Bob's Buttons - xxxx5555
Business Checking - xxxx5085
Business Operating - xxxx0854
Business Operating 2 - xxxx8540
Business Operating 3 - xxxx5401

Block All Acct - xxxx0982

→
→!
←
←!

Save Cancel

7. 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"/>	ACME	Acme Widget	\$20,000.00		06/18/2020		Edit
<input type="checkbox"/>	TJONES1	Tom Jones	\$50,000.00	MONTHLY	06/18/2020		Edit

Delete Selected Cancel

8. 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.

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

B. Enhanced Approved List

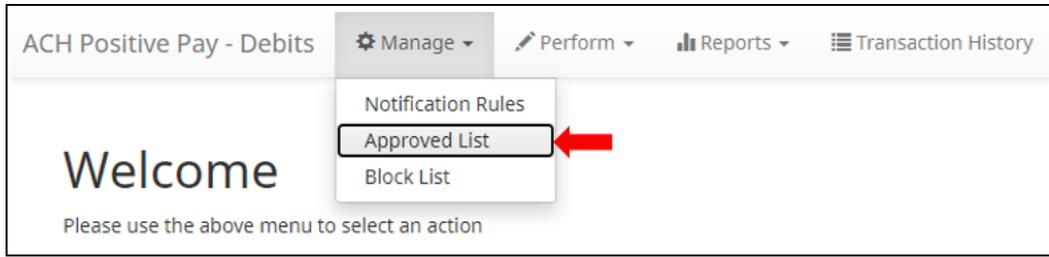
ACH Positive Pay (PRO-TECH) allows FIs to enable enhanced approved list features for Clients. If enabled, Client users can create, modify, or delete approved lists with a wider range of parameter options than the basic Approved List can provide.

ACH Positive Pay Credits (PRO-TECH CR) operates as a separate module from PRO-TECH. PRO-TECH CR will only be available if enabled by the FI, and only if PRO-TECH has been implemented. PRO-TECH CR cannot be used as stand-alone module.

NOTE:

- Enhanced Approve/Block List feature must be enabled by the FI.
- The Act on Approved List user privilege is required.

1. Within the ACH Positive Pay (PRO-TECH) Module, click Manage > Approved List.



2. The Approved List page displays.

The screenshot shows the 'Approved List' page. At the top left is a '+ Create' button. The page title is 'Approved List'. Below the title is a pagination control showing '(2 of 2)' and page numbers '1' and '2'. The table has the following columns: Delete, Company ID, Company Name, Minimum Amount Per Transaction, Maximum Amount Per Transaction, Maximum Amount Per Frequency, Originating FI Routing #, Frequency, Start Date, End Date, and Edit. The table contains 12 rows of data. At the bottom left is a 'Delete Selected' button and at the bottom right is a 'Cancel' button.

Delete	Company ID	Company Name	Minimum Amount Per Transaction	Maximum Amount Per Transaction	Maximum Amount Per Frequency	Originating FI Routing #	Frequency	Start Date	End Date	Edit
<input type="checkbox"/>	I00008	Imojen's Ice Cre				32217244		01/24/2023		Edit
<input type="checkbox"/>	E00008	Empire Excavator			\$1,987.42		DAILY	01/24/2023		Edit
<input type="checkbox"/>	K00008	Kelsey's Krafts		\$768.00				02/14/2023		Edit
<input type="checkbox"/>	N00008	Niveena's Natura					WEEKLY	02/14/2023		Edit
<input type="checkbox"/>	54321	Stark Ent			\$100,000.00		WEEKLY	03/09/2023		Edit
<input type="checkbox"/>	O00008	Olivia's Omelett		\$43,004.00		32217244		03/10/2023		Edit
<input type="checkbox"/>	O00008	43443			\$433.00		DAILY	03/10/2023		Edit
<input type="checkbox"/>	J00008	Justice Jeep Sal		\$500.00		32217244		03/10/2023		Edit
<input type="checkbox"/>	456987	Test						04/24/2023		Edit
<input type="checkbox"/>	O00008s	Olivia's Omelett		\$4,301.50		32217244		04/26/2023		Edit
<input type="checkbox"/>	PT630Test	PT 630 Test Co			\$30,000.00		DAILY	05/08/2023		Edit

3. To create an entry for the Approved List, click the "+ Create" button.

The screenshot shows the 'Approved List' page with the '+ Create' button highlighted in a red box. The page title is 'Approved List'. Below the title is a pagination control showing '(1 of 2)' and page numbers '1' and '2'. The table has the same columns as the previous screenshot. At the bottom left is a 'Delete Selected' button and at the bottom right is a 'Cancel' button.

4. 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)
Frequency	Optional; Required when using Maximum Amount Per Frequency	<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"> • No Frequency: Any frequency is accepted and will not trigger an alert. • 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>

Field Name	Optional or Required	Field Validated	Field Content	Notes
Maximum Amount Per Frequency	Optional; Optional when using Frequency	<ul style="list-style-type: none"> The transaction meets the parameters when 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
Minimum Amount Per Transaction*	Optional	<ul style="list-style-type: none"> The transaction meets the parameters when the amount is equal to or greater than the Minimum Amount in this field. The transaction does not meet the parameters when the amount is less than the Minimum Amount in this field. 	<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
Maximum Amount Per Transaction*	Optional	<ul style="list-style-type: none"> The transaction meets the parameters when the amount is less than or equal to the Max Amount in this field. The transaction does not meet the parameters when the amount is greater than the Max Amount in this field. 	<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
*Minimum and Maximum Amount Per Transaction set to same amount	Optional	<ul style="list-style-type: none"> • Considered to be an <u>exact</u> amount parameter. • The transaction meets the parameters when the amount is the exact amount set in the Maximum and Minimum Amount Per Transaction fields. 	•	
Originating FI Routing #	Optional	<ul style="list-style-type: none"> • The transaction meets the parameters when the ODFI routing number on the transaction matches the ODFI routing number in this field. • The transaction does not meet the parameters when the ODFI routing number on the transaction does not match the ODFI routing number in this field. 	Max: 8	Valid characters: 0-9

Field Name	Optional or Required	Field Validated	Field Content	Notes
SEC Codes	Optional	<ul style="list-style-type: none"> • The transaction meets the parameters when the SEC code of the transaction matches a selected SEC code in this field. • The transaction does not meet the parameters when the SEC code of the transaction does not match a selected SEC code in this field. • If no SEC code is selected in this field, the transaction will not be validated against this field. 	Checkboxes for any or all of these SEC codes: <ul style="list-style-type: none"> • ARC • BOC • CCD • CIE • CTX • IAT • POP • POS • PPD • RCK • TEL • WEB • MTE 	Click Select All button to select all SEC Codes. Click Unselect All to deselect all SEC Codes. Click each SEC code individually to select one or several SEC codes.
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

Field Name	Optional or Required	Field Validated	Field Content	Notes
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 Approved List Expiry Notification: When End Date set nears expiration, notifications will be sent to client users with the Act on Approved List user privilege, to allow users to extend the end date of the entry.

5. Within the Add Company screen, hovering over field labels in the Company Detail may reveal helpful tool tips.

The screenshot shows a web interface titled "Approved Company". Below the title is a section labeled "Company Detail". It contains several input fields: "Company ID" (text box), "Frequency" (dropdown menu with "No Frequency" selected), "Minimum Amount Per Transaction" (text box), "Company Name" (text box with a tooltip that says "Optional"), "Maximum Amount Per Frequency" (text box), and "Maximum Amount Per Transaction" (text box).

6. If no Optional parameters are configured for an Approved List entry, the system will only validate against the Company ID.

7. 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.

The screenshot shows a dialog box titled "Add Accounts to Approved List". It features two lists of accounts. The left list contains: "FFF Expense - xxx3333" (highlighted), "FFF Payroll - xxxx2222", and "FFFriends - xxxx1111". The right list contains: "FFF Escrow - xxxx4444". Between the lists are four buttons: a right arrow (→), a right double arrow (⇒), a left arrow (←), and a left double arrow (⇐). At the bottom of the dialog are "Save" and "Cancel" buttons.

8. Once the entry is completed, click Save to save it to the Approved List.
9. 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.
10. To delete any entity on the Approved list, click the checkbox next to the appropriate row, and click the Delete Selected button.

C. 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	Violation
01/29/2024	OLIVIA'S OMELETT	xxxx4444	\$4,300.00	Approved List Pay	Return...	
Account: Quattro Formaggi xxxx4444		SEC Code: MTE		Add to Approved List		
Transaction ID: 73402310		Description: PTTEST0216		Add to Block List		
Settlement Date: 01/27/2024		Trace #: 322172440027022		Notes (0)		
Individual Name: O00008		Company ID: O00008		Deadline To Return: 03/27/2024 6:00 PM EDT		

2. Click the Add to Approved List button to add a company. The Add Company pop-up window will appear. The available fields may vary on this screen depending on whether Basic or Enhanced Approved List is enabled.

Add Company to Approved List ✕

Company Id <input type="text" value="O00008"/>	Company Name <input type="text" value="Olivia's Omelett"/>
Min Amount Per Transaction <input type="text"/>	Max Amount Per Transaction <input type="text" value="43004"/>
Max Amount Per Frequency <input type="text"/>	
Frequency <input type="text" value="-- none --"/>	
SEC Codes <input type="text" value="-- none --"/>	Originating FI Routing # <input type="text" value="32217244"/>
Start Date <input type="text" value="03/10/2023"/>	End Date <input type="text" value="mm/dd/yyyy"/>

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

Field	Description	Can Be Modified
Company Name	Populated with the company name data from the batch header record of the transaction received.	✓
Min Amount Per Transaction	A minimum amount per transaction parameter can be entered.	✓
Max Amount Per Transaction	A maximum amount per transaction parameter can be entered.	✓
Max Amount Per Frequency	A maximum amount per frequency parameter can be entered.	✓
Frequency	A frequency parameter can be entered (Daily, Weekly, Bi-Weekly, Monthly, Quarterly or Yearly)	✓
SEC Codes	Click Select All button to select all SEC Codes. Click Unselect All to deselect all SEC Codes. Click each SEC code individually to select one or several SEC codes.	✓
Originating FI Routing #	Populated with the routing number of the originating FI.	X
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.

D. 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 style="border: 1px solid #ccc; padding: 5px;"> <div style="display: flex; justify-content: space-between;"> Current Status Manage </div> <div style="background-color: #e8f5e9; padding: 5px; margin-bottom: 5px;"> Pay - System ⊕ Return... </div> <div style="display: flex; justify-content: space-around; margin-bottom: 5px;"> Add to Approved List Add to Block List </div> <p>Deadline To Return: 08/16/2020 5:00 PM EDT</p> <p>Approved List Violation: Transaction Amount: 1500 is greater than Approved List amount: 1000</p> </div>
Frequency Failure	Transaction violates the frequency set in the Approved List entry.	<div style="border: 1px solid #ccc; padding: 5px;"> <div style="background-color: #e8f5e9; padding: 5px; margin-bottom: 5px;"> Pay - System ⊕ Return </div> <div style="display: flex; justify-content: space-around; margin-bottom: 5px;"> Add to Approved List Add to Block List </div> <p>Deadline To Return: 10/03/2020 4:00 PM EDT</p> <p>Approved List Violation: Frequency: YEARLY Last Transaction Date: 06-AUG-20</p> </div>
Out of Date Range	Transaction was presented prior to the Start Date or after the Ending Date of the Approved List entry.	<div style="border: 1px solid #ccc; padding: 5px;"> <div style="background-color: #e8f5e9; padding: 5px; margin-bottom: 5px;"> Pay - System ⊕ Return... </div> <div style="display: flex; justify-content: space-around; margin-bottom: 5px;"> Add to Approved List Add to Block List </div> <p>Deadline To Return: 08/13/2020 5:00 PM EDT</p> <p>Approved List Violation: Out of Date range - Start Date: 18-JUN-20 End Date:</p> </div>
ODFI does not match	Transaction was presented with an ODFI that does not match the ODFI recorded in the Approved List entry for this account.	<div style="border: 1px solid #ccc; padding: 5px;"> <div style="display: flex; justify-content: space-between; margin-bottom: 5px;"> Return - System ⊕ Ineligible </div> <div style="display: flex; justify-content: space-around; margin-bottom: 5px;"> Add to Approved List Add to Block List Notes </div> <p>Approved List Violation: ODFI: 21137292 does not match the Approved List ODFI: 32217244</p> </div>

Reason	Description	Sample
SECC does not match	Transaction was presented with an SEC Code that does not match the parameters of the Approved List entry for this account.	<div data-bbox="756 184 1523 443"> <p data-bbox="773 205 932 231">Return - System</p> <p data-bbox="1243 212 1382 243">⊘ Ineligible</p> <hr/> <p data-bbox="789 289 971 315">Add to Approved List</p> <p data-bbox="1003 289 1149 315">Add to Block List</p> <p data-bbox="1214 289 1271 315">Notes</p> <p data-bbox="773 342 1458 396">Approved List Violation: SECC: PPD does not match the Approved List SECC</p> </div>

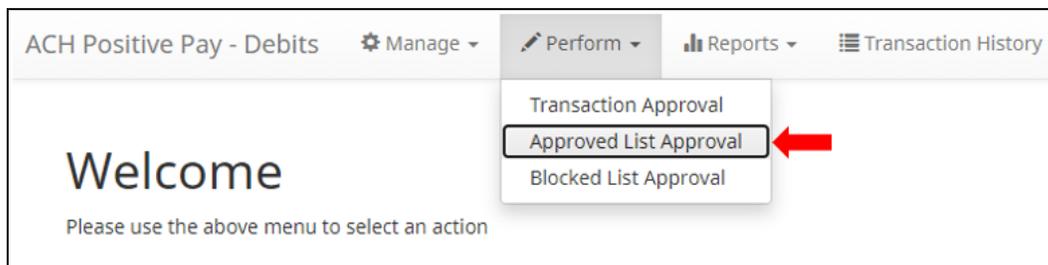
E. Perform Approved List Dual Approval

NOTE:

- **Dual Approval – Approved List must be enabled in the Admin Portal.**
- **The Approved List Dual Approval user privilege required.**
- **Only one pending Approved List Request will be permitted per Company ID.**

ACH Positive Pay (PRO-TECH) provides the ability to support dual approval for changes, additions, or deletions to Approved Lists. If Dual Approval for Approved List is enabled and a client user has created or edited any entry to the Approved List, the proposed addition or change is held in pending status. A secondary client user or an FI user must approve the change or addition to the Approved List. Reminder alerts regarding the outstanding Dual Approval request will be sent to secondary client users regularly until the entry is approved or rejected.

1. From the ACH Positive Pay (PRO-TECH) module, click Perform > Approved List Approval.



- The Approved List Request Approval screen displays, along with whether the entry is newly created, or an edit or deletion of an existing entry. Each entry row automatically displays in expanded view to show all pertinent information changed, added, or removed. The fields displayed depend on whether Basic or Enhanced Approved List is configured.

Approved List Approval

Company ID: N00008
Edited
Requested by: sdelaere1

Requested	Company Details	Existing	Accounts	Added	Removed	Sec Codes	Added	Removed
Niveena's Natura	Company Name	Niveena's Natura		xxxx1010			ARC	BOC
\$60.00	Max Amount Per Transaction	\$60.00						
DAILY	Max Amount Per Frequency	DAILY						
03/23/2021	Frequency	03/23/2021						
	Originating FI Routing #							
	Start Date							
	End Date							

Company ID: O00008s
Created
Requested by: sdelaere1

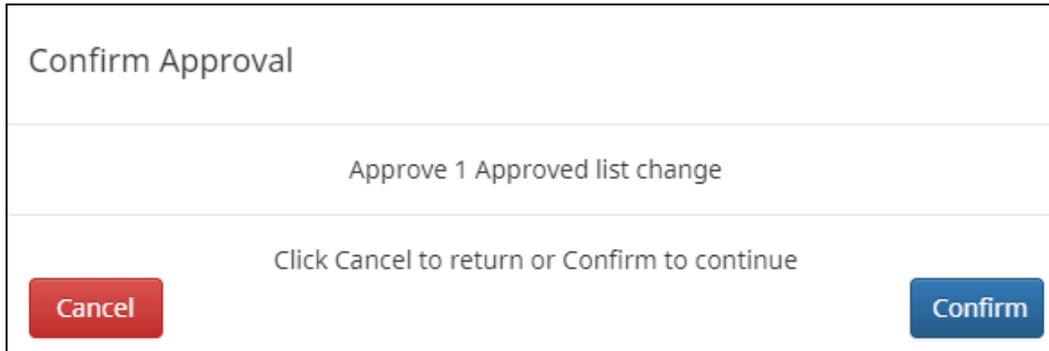
Requested	Company Details	Existing	Accounts	Added	Sec Codes	Added
Olivia's Omelett	Company Name			xxxx4680		
\$4,301.50	Max Amount Per Transaction					
	Max Amount Per Frequency					
	Frequency					
32217244	Originating FI Routing #					
04/02/2023	Start Date					
	End Date					

Approve
Deny

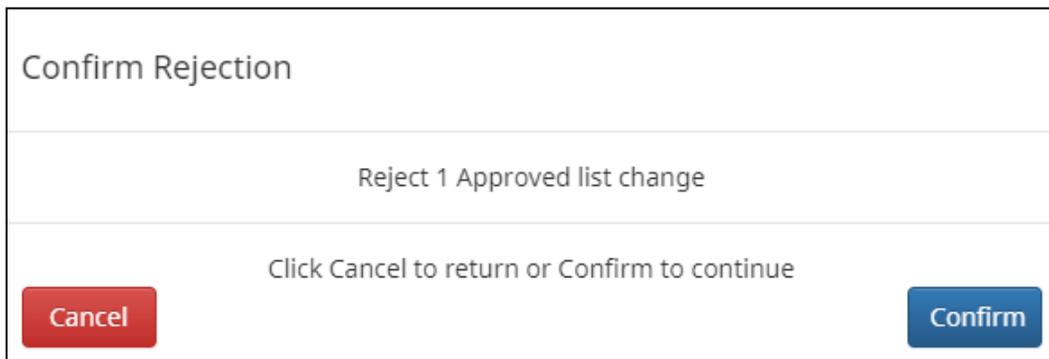
- Requested Column** Displays the new data being requested to be added, changed or removed.
- Company Details Column** Displays the fields affected by the requested Approved List entry. Any fields affected by the Approved List entry will display in *italics*.
- Existing Column** Displays the original, existing data that was part of any edited entry.
- Accounts – Added** Displays any new accounts being added in this Approved List entry.
- Accounts – Removed** Displays any accounts being removed in this Approved List entry.
- SEC Codes – Added** Displays any new SEC codes being added in this Approved List entry.
- SEC Codes – Removed** Displays any SEC codes being removed in this Approved List entry.

- After examining the Approved List entries pending approval, the user can select items to approve or deny by clicking the checkbox for each entry and clicking the Approve or Deny buttons at the bottom of the screen.

- If an entry is Approved, a Confirm Approval pop-up window appears. The user can click the Confirm button to confirm the approval of the Approved List entry or click the Cancel button to return to the Approved List Request Approval screen.



- If an entry is Denied, a Confirm Rejection pop-up window appears. The user can click the Confirm button to confirm the rejection of the Approved List entry or click the Cancel button to return to the Approved List Request Approval screen.



IV. BLOCKED LIST

The Blocked List is an optional feature which, if enabled by the FI, allows Clients to identify companies NOT allowed to debit an account or accounts. Populating the blocked list can be done through either the Setup > Blocked List menu option or adding companies to the blocked list from Transaction History. 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 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 to be applied at load time.

Some examples of incoming ACH files and the data elements used for comparison against the blocked list are 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 Birmingha	B00008	PPDPTTest0805	200806	1064208470000032	
6220260132627677677678		0000130000B00008	Biolab Birmingham		0064208470000395	
6270260132627677677678		0000250000B00008	Biolab Birmingham		0064208470000396	
82000000020005202652000000250000000000130000B00008					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	
82000000020005202652000000270000000000170000D00008					064208470000034	

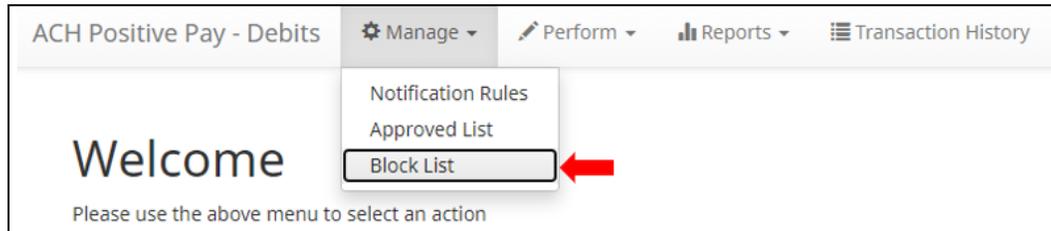
Compares against Start/End Date Parameters

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 Birmingha	B00008	PPDPTTest0805	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 distributed. 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. Blocked List

1. Within the ACH Positive Pay (PRO-TECH) Module, click Manage > Blocked List.



2. The Blocked List page displays.

+ Create						
Block List						
(1 of 2) << 1 2 >> 25						
Delete	Company ID	Company Name	Originating FI Routing #	Start Date	End Date	Edit
<input type="checkbox"/>	09876543a	Acme Widget Co		01/29/2021	11/30/2023	Edit
<input type="checkbox"/>	1122	Block Co 1		02/04/2021	06/02/2021	Edit
<input type="checkbox"/>	11221	Block Co 2		02/04/2021	05/13/2022	Edit
<input type="checkbox"/>	112214	Block Co 3		02/04/2021	09/02/2021	Edit
<input type="checkbox"/>	1197919721	Elmer's Fudge		10/30/2023		Edit
<input type="checkbox"/>	1321456987	Common Core LLC		10/30/2023		Edit
<input type="checkbox"/>	134	23.2tEST		12/18/2023	09/09/2024	Edit

3. To create an entry for the Blocked List, click the "+ Create" button.



4. The Blocked Company page displays. 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)

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 Blocked List Expiry Notification: When End Date set nears expiration, notifications will be sent to client users with the Act on Blocked List user privilege, to allow users to extend the end date of the entry.

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.

The screenshot shows a dialog box titled "Add Accounts to Block List". It features two columns of account names. The left column contains "MDC Payroll - xxxx5058" and the right column contains "MDC Main - xxxx5057". Between the columns are four buttons for moving accounts: a right arrow, a right arrow with a plus sign, a left arrow, and a left arrow with a plus sign. At the bottom of the dialog are "Save" and "Cancel" buttons.

6. Once the entry is completed, click Save to save it to the Blocked List. The new entry will appear on the Block List.

+ Create					
Block List					
Delete	Company ID ↕	Company Name ↕	Start Date	End Date	Edit
<input type="checkbox"/>	ACME	Acme Widget	04/07/2022		Edit
<input type="checkbox"/>	J9000001	Justice Jeep Sal	03/25/2021		Edit

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

B. Enhanced Blocked List

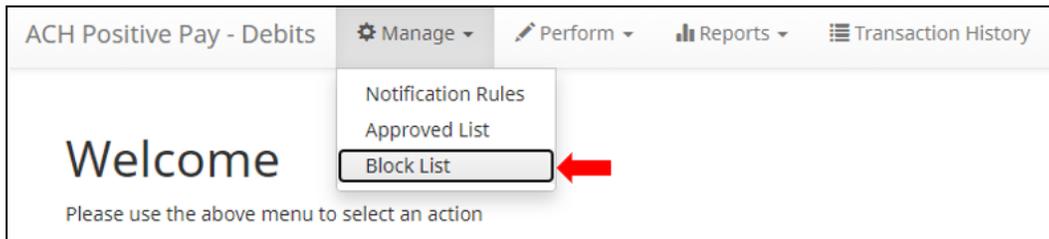
ACH Positive Pay (PRO-TECH) provides the option for FIs to enable enhanced blocked list features for Clients. If enabled, Client users can create, modify, or delete blocked lists with a wider range of parameter options than the basic Blocked List can provide.

ACH Positive Pay Credits (PRO-TECH CR) operates as a separate module and the functionality of that module is explained in Section C., PRO-TECH CR for ACH Credits. PRO-TECH CR is only available if enabled by the FI.

NOTE:

- **Enhanced Approve/Block List feature must be enabled by the FI.**
- **The Act on Blocked List user privilege is required.**

1. Within the ACH Positive Pay (PRO-TECH) Module, click Manage > Blocked List.



2. The Blocked List page displays.

Delete	Company ID	Company Name	Originating FI Routing #	Start Date	End Date	Edit
<input type="checkbox"/>	T02022	Test for 2022.1		03/09/2022		Edit
<input type="checkbox"/>	Test	1234		04/14/2022		Edit
<input type="checkbox"/>	Z00009	Test		07/22/2022		Edit
<input type="checkbox"/>	protech649	protech649		11/03/2022		Edit
<input type="checkbox"/>	pt515	blocked list		03/01/2022		Edit
<input type="checkbox"/>	pt649	pt649		11/03/2022	02/17/2023	Edit

3. To create an entry for the Blocked List, click the “+ Create” button.

Delete	Company ID	Company Name	Originating FI Routing #	Start Date	End Date	Edit
--------	------------	--------------	--------------------------	------------	----------	------

4. 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)
Originating FI Routing #	Optional	<ul style="list-style-type: none"> The transaction meets the parameters when the ODFI routing number on the transaction matches the ODFI routing number in this field. The transaction does not meet the parameters when the ODFI routing number on the transaction does not match the ODFI routing number in this field. 	Max: 8	Valid characters: 0-9
SEC Codes	Optional	<ul style="list-style-type: none"> The transaction meets the parameters when the SEC code of the transaction matches a selected SEC code in this field. The transaction does not meet the parameters when the SEC code of the transaction does not match a selected SEC code in this field. 	Checkboxes for any or all of these SEC codes: <ul style="list-style-type: none"> • ARC • BOC • CCD • CTX • IAT • POP • POS • PPD • RCK • TEL • WEB • MTE 	Click Select All button to select all SEC Codes. Click Unselect All to deselect all SEC Codes. Click each SEC code individually to select one or several SEC codes.

Field Name	Optional or Required	Field Validated	Field Content	Notes
		<ul style="list-style-type: none"> If no SEC code is selected in this field, the transaction will not be validated against this field. 		
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 Blocked List Expiry Notification: When End Date set nears expiration, notifications will be sent to client users with the Act on Blocked List user privilege, to allow users to extend the end date of the entry.

5. Within the Add Company screen, hovering over field labels in the Company Detail may reveal helpful tool tips.

The screenshot shows a web interface titled "Blocked Company". Below the title is a "Company Detail" section. It contains several input fields: "Comp" (with a tooltip "Optional" above it), "Company Name", "Originating FI Routing #", and "Sec Codes". The "Sec Codes" section has two checkboxes, "ARC" and "BOC". At the bottom of the "Company Detail" section are two buttons: "Select All" and "Unselect All".

6. Choose from the list of available accounts to add to the Blocked List.

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

The screenshot shows a web interface titled "Add Accounts to Block List". It features two lists of accounts. The left list contains "Main - xxxx1934" and "Second - xxxx1935". The right list is empty. Between the lists are four navigation buttons: a right arrow (→), a right double arrow (⇨), a left arrow (←), and a left double arrow (⇩). At the bottom of the interface are two buttons: "Save" and "Cancel".

7. Once the entry is completed, click Save to save it to the Blocked List.
8. 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.
9. To delete any entity on the Approved list, click the checkbox next to the appropriate row, and click the Delete Selected button.

C. Add to Blocked List from Transaction History

NOTE:

- Transaction History user privilege required.
- Act on Blocked 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	Violation
05/03/2024	OLIVIA'S OMELETT	xxxx4444	\$4,300.00	Return - User	Pay	
Account: Quattro Formaggi xxxx4444		SEC Code: PPD		Add to Approved List Add to Block List Notes (0)		
Transaction ID: 73406966		Description: PTTEST0216		Download WSUD		
Settlement Date: 05/02/2024		Trace #: 322172440026616		Deadline To Pay: Friday 6:00 PM EDT		
Individual Name: Olivia's Omelettes		Company ID: O00008				

2. Click the Add to Blocked List to add a company. The Add Company pop-up window will appear. The available fields may vary on this screen depending on whether Basic or Enhanced Blocked List is enabled.

Add Company to Block List ✕

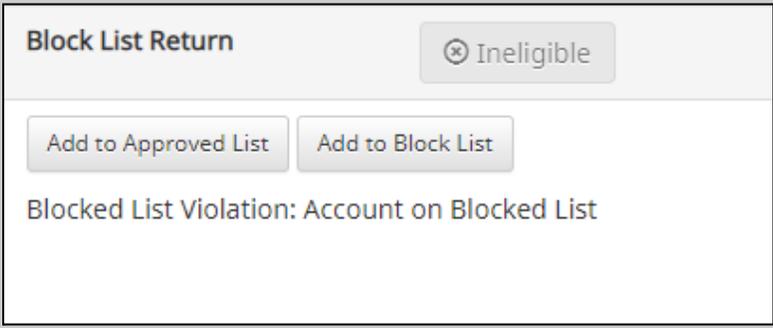
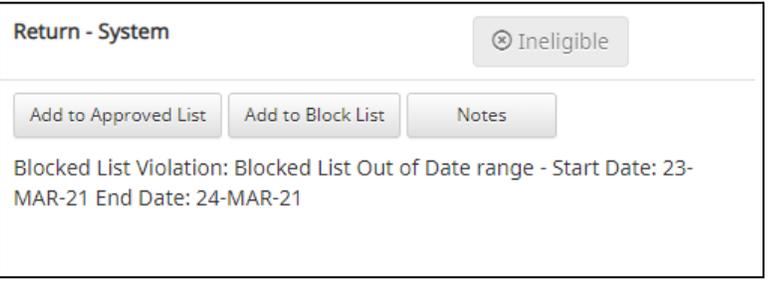
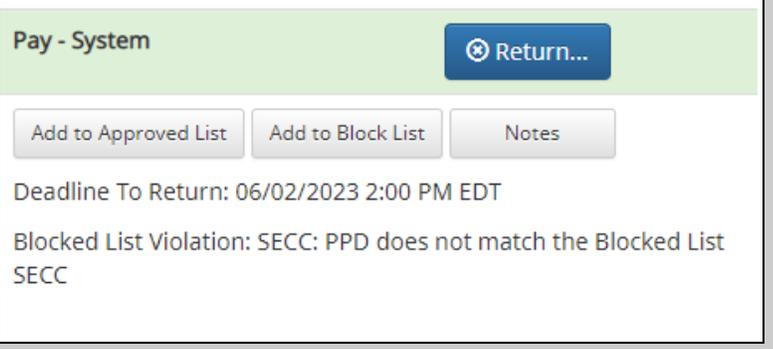
Company Id	Company Name
<input type="text" value="000008"/>	<input type="text" value="OLIVIA'S OMELETT"/>
SEC Codes	Originating FI Routing #
<input type="text" value="-- none --"/>	<input type="text" value="32217244"/>
Start Date	End Date
<input type="text" value="05/03/2024"/>	<input type="text" value="mm/dd/yyyy"/>

Field	Description	Can Be Modified
Company ID	Populated with the company ID data from the batch header record of the transaction received.	X
Company Name	Populated with the company name data from the batch header record of the transaction received.	✓
SEC Codes	Click Select All button to select all SEC Codes. Click Unselect All to deselect all SEC Codes. Click each SEC code individually to select one or several SEC codes.	✓
Originating FI Routing #	Populated with the routing number of the originating FI.	X
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 is directed to the Transaction History page once the company has been added to the Block List.

D. 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
Account on Blocked List	Transaction was presented on an account on the Blocked List.	
Out of Date Range	Transaction was presented prior to the Start Date or after the Ending Date of the Blocked List entry.	
SECC does not match	Transaction was presented with an SEC Code not matching the parameters of the Blocked List entry for this account.	
ODFI does not match	Transaction was presented with an ODFI not matching the ODFI recorded in the Blocked List entry for this account.	

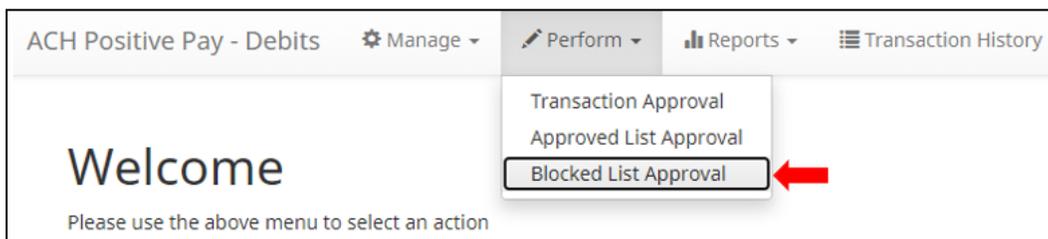
E. Perform Blocked List Dual Approval

NOTE:

- **Dual Approval – Blocked List must be enabled in the Admin Portal.**
- **The Blocked List Dual Approval user privilege is required.**
- **Only one pending Blocked List request is permitted per Company ID.**

ACH Positive Pay (PRO-TECH) provides the ability to support dual approval for changes, additions or deletions to Blocked Lists. If Dual Approval for Blocked List is enabled and a client user has created or edited any entry to the Blocked List, the proposed addition or change is held in pending status. A secondary client user or an FI user must approve the change or addition to the Blocked List. Reminder alerts regarding the outstanding Dual Approval request will be sent to secondary client users regularly until the entry is approved or rejected.

1. From the ACH Positive Pay (PRO-TECH) module, click Perform > Blocked List Approval.



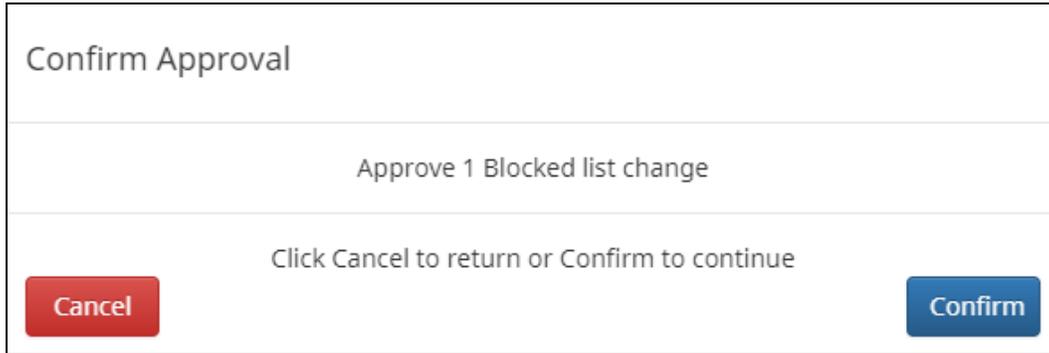
- The Blocked List Request Approval screen will display, along with whether the entry is newly created, or an edit or deletion of an existing entry. Each entry row automatically displays in expanded view to show all pertinent information changed, added, or removed. The fields displayed depend on whether Basic or Enhanced Blocked List is configured.

Blocked List Approval						
Rows 1 - 2 of 2.						
<input type="checkbox"/> Company ID: B00008		Created			Requested by: mfleetwood1	
Requested BIOLAB BIRMINGHA 32217244 05/03/2024	Company Details <i>Company Name</i> <i>Originating FI Routing #</i> <i>Start Date</i> <i>End Date</i>	Existing	Accounts	Added xxxx4444	SEC Codes	Added
<input type="checkbox"/> Company ID: C00008		Created			Requested by: mfleetwood1	
Requested CARTWRIGHT CAR S 32217244 05/03/2024	Company Details <i>Company Name</i> <i>Originating FI Routing #</i> <i>Start Date</i> <i>End Date</i>	Existing	Accounts	Added xxxx7777	SEC Codes	Added
<input type="button" value="Approve"/> <input type="button" value="Deny"/>						

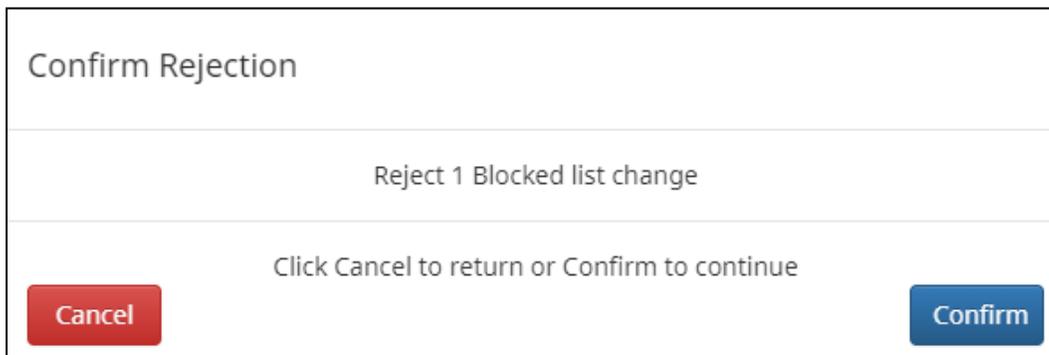
- Requested Column** Displays the new data being requested to be added, changed, or removed.
- Company Details Column** Displays the fields affected by the requested Blocked List entry. Any fields affected by the Blocked List entry will display in *italics*.
- Existing Column** Displays the original, existing data part of any edited entry.
- Accounts – Added** Displays any new accounts being added in this Blocked List entry.
- Accounts – Removed** Displays any accounts being removed in this Blocked List entry.
- SEC Codes – Added** Displays any new SEC codes being added in this Blocked List entry.
- SEC Codes – Removed** Displays any SEC codes being removed in this Blocked List entry.

- After examining the Blocked List entries pending approval, the user can select items to approve or deny by clicking the checkbox for each entry and clicking the Approve or Deny buttons at the bottom of the screen.

4. If an entry is Approved, a Confirm Approval pop-up window will appear. The user can click the Confirm button to confirm the approval of the Blocked List entry or click the Cancel button to return to the Blocked List Request Approval screen.



5. If an entry is Denied, a Confirm Rejection pop-up window will appear. The user can click the Confirm button to confirm the rejection of the Blocked List entry or click the Cancel button to return to the Blocked List Request Approval screen.



V. REPORTS

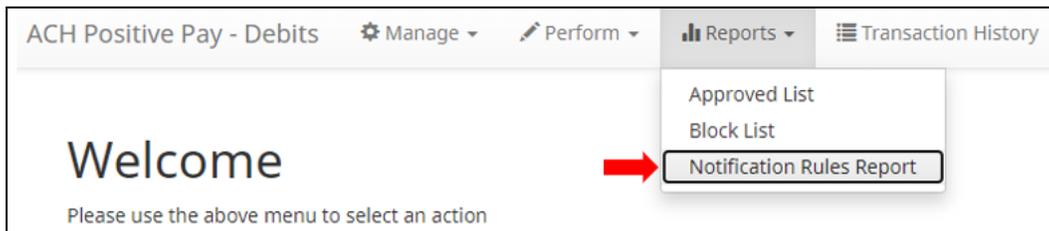
NOTE:

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 and the notification condition and contact information established by the Client.

1. Within the ACH Positive Pay (PRO-TECH) Module, click Reports > Notification Rules Report.



2. All Notification Conditions for that Client will be displayed.

Notification Conditions for ASBank Client 1							
	Account Number	Account Setting	Notification Condition	Amount	Check	Internet	Phone
•	xxxx6543	Pay All	Debits Over	25000.00	-	-	-
•	xxxx1525	Pay All	Debits Over	25000.00	-	-	-
•	xxxx1750	Pay All	All Debits	-	-	-	-
•	xxxx1010	Pay All	Company Not In Approved List	-	-	-	-
•	xxxx1111	Return All	Debits Over	1500.00	-	-	-

- 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.
- Pay All
 - Return All
 - Block All
- Notification Condition** See Notification Rules section for detailed descriptions:
- 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** ● 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.

- To review the entered cell phone numbers or email addresses on an account, click the arrow icon (>) at the far left of the applicable row.

Notification Conditions for ASBank Client 1							
	Account Number	Account Setting	Notification Condition	Amount	Check	Internet	Phone
▶	xxxx6543	Pay All	Debits Over	25000.00	-	-	-
▶	xxxx1525	Pay All	Debits Over	25000.00	-	-	-
▶	xxxx1750	Pay All	All Debits	-	-	-	-
▶	xxxx1010	Pay All	Company Not In Approved List	-	-	-	-
▶	xxxx1111	Return All	Debits Over	1500.00	-	-	-

- The selected row will expand to display Cell Phone Text and Emails sections. To review the entered cell phone numbers for the account, click within the Cell Phone Text row to expand the view. Up to six cell phone numbers can be configured for an account.

Notification Conditions for ASBank Client 1													
	Account Number	Account Setting	Notification Condition	Amount	Check	Internet	Phone						
▶	xxxx6543	Pay All	Debits Over	25000.00	-	-	-						
Cell Phone Text													
<table border="1"> <tbody> <tr> <td>1. 2223334444</td> <td>4.</td> </tr> <tr> <td>2. 3334445555</td> <td>5.</td> </tr> <tr> <td>3. 4445556666</td> <td>6.</td> </tr> </tbody> </table>								1. 2223334444	4.	2. 3334445555	5.	3. 4445556666	6.
1. 2223334444	4.												
2. 3334445555	5.												
3. 4445556666	6.												
Emails													

Cell Phone

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

Email

Email address(es) to receive email alerts.

- To review the entered emails for the account, click within the Emails row to expand the view. Based on FI settings, up to 30 email addresses can be configured for an account.

Notification Conditions for ASBank Client 1							
	Account Number	Account Setting	Notification Condition	Amount	Check	Internet	Phone
●	xxxx6543	Pay All	Debits Over	25000.00	-	-	-
Cell Phone Text							
Emails							
	1. email@email.com						16.
	2. email2@email.com						17.
	3. email3@email.com						18.
	4. email4@email.com						19.
	5. email5@email.com						20.
	6. email6@email.com						21.
	7. email7@email.com						22.
	8. email8@email.com						23.
	9. email9@email.com						24.
	10. email10@email.com						25.
	11. email11@email.com						26.
	12. email12@email.com						27.
	13. email13@email.com						28.
	14. email14@email.com						29.
	15. email15@email.com						30.

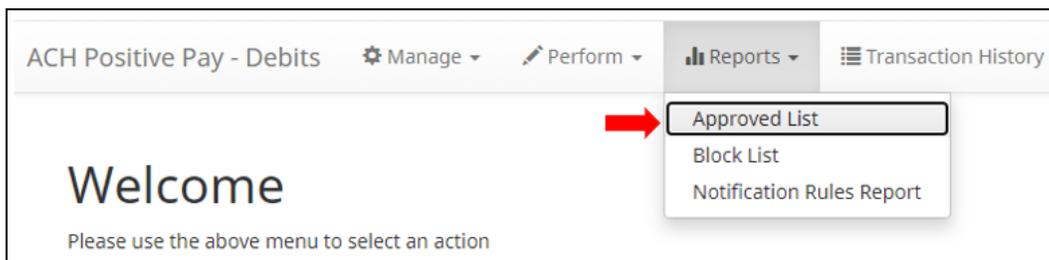
B. Approved List Report

NOTE:

Approved List Report user privilege required.

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 Positive Pay (PRO-TECH) Module, click Reports > Approved List.



2. The Approved List Report page appears. This view may differ based on whether Basic Approved List or Enhanced Approved List is being used.

Approved List

Account:

Company:

*** Select Account or Company

Approved List								
Company ID	Company Name	Minimum Amount Per Transaction	Maximum Amount Per Transaction	Maximum Amount Per Frequency	Frequency	Start Date	End Date	Action
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.

The screenshot shows the 'Approved List' form. The 'Account:' dropdown menu is open, displaying a list of accounts. The 'Company:' field is currently inactive. The form includes a search button and a table with columns for Company ID, Company Name, Minimum Amount Per, Maximum Amount Per, Start Date, End Date, and Action.

Company ID	Company Name	Minimum Amount Per	Maximum Amount Per	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.

The screenshot shows the 'Approved List' form. The 'Company:' dropdown menu is open, displaying a list of companies. The 'Account:' field is currently inactive. The form includes a search button and a table with columns for Company ID, Company Name, Minimum Amount Per, Maximum Amount Per, Start Date, End Date, and Action.

Company ID	Company Name	Minimum Amount Per	Maximum Amount Per	Start Date	End Date	Action

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

- Clicking the Cancel button at any time on this screen sends the user back to the ACH Positive Pay (PRO-TECH) welcome screen.

Approved List

Account:

Company:

*** Select Account or Company

Approved List

(1 of 2) 1 2 10

Company ID	Company Name	Minimum Amount Per Transaction	Maximum Amount Per Transaction	Maximum Amount Per Frequency	Frequency	Start Date	End Date	Action
N00008	Niveena's Natura				WEEKLY	02/14/2023		View
O00008s	Olivia's Omelett		\$4,301.50			04/26/2023		View
PT630Test	PT 630 Test Co			\$30,000.00	DAILY	05/08/2023		View

- The user may view Approved List details for any company by clicking the View hyperlink in the Action column.

Approved List

Account:

Company:

*** Select Account or Company

Approved List

(1 of 2) 1 2 10

Company ID	Company Name	Minimum Amount Per Transaction	Maximum Amount Per Transaction	Maximum Amount Per Frequency	Frequency	Start Date	End Date	Action
N00008	Niveena's Natura				WEEKLY	02/14/2023		View
O00008s	Olivia's Omelett		\$4,301.50			04/26/2023		View
PT630Test	PT 630 Test Co			\$30,000.00	DAILY	05/08/2023		View

8. 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	N00008	Company Name	Niveena's Natura
Minimum Amount Per Transaction		Maximum Amount Per Transaction	
Maximum Amount Per Frequency		Frequency	WEEKLY
Start Date	02/14/2023	End Date	

SEC Codes
<ul style="list-style-type: none">• PPD

Accounts
<ul style="list-style-type: none">• Deuces - xxxx2222• Evens - xxxx4680

[Back](#)

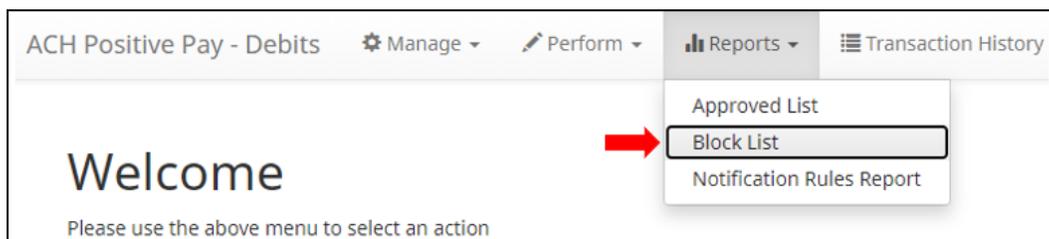
C. Block List Report

NOTE:

Block List Report user privilege required.

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

1. Within the ACH Positive Pay (PRO-TECH) Module, click Reports > Block List.



2. The Block List Report page appears. This view may differ based on whether Basic Blocked List or Enhanced Blocked List is being used.

Block List

Account:

Company:

*** Select Account or Company

Block List				
Company ID	Company Name	Start Date	End Date	Action
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 becomes inactive. Select an Account from the drop-down menu. Click the Search button to proceed.

Block List

Account:

Company:

*** Select Account or Company

- All -
 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
No records found.				

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

Block List

Account:

Company:

*** Select Account or Company

- All -
 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	Start Date	End Date	Action
No records found.				

- 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	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

- Clicking the Cancel button at any time on this screen sends the user back to the ACH Positive Pay (PRO-TECH) welcome screen.
- The user may view Block List details for any company by clicking the View hyperlink in the Action column.

Block List

Account:

Company:

*** Select Account or Company

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

- 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	887766	Company Name	Gilbert's Grapes
Start Date	01/29/2021	End Date	

Sec Codes

Accounts

- Alert728 - xxxx1010
- AP Test Acct - xxxx7503

C. ACH POSITIVE PAY (PRO-TECH CR) FOR ACH CREDITS

ACH Positive Pay Credit (PRO-TECH CR) operates as a separate module and the functionality of that module is explained in Section C., PRO-TECH CR for ACH Credits. PRO-TECH CR will only be available if enabled by the FI.

I. NOTIFICATION RULES

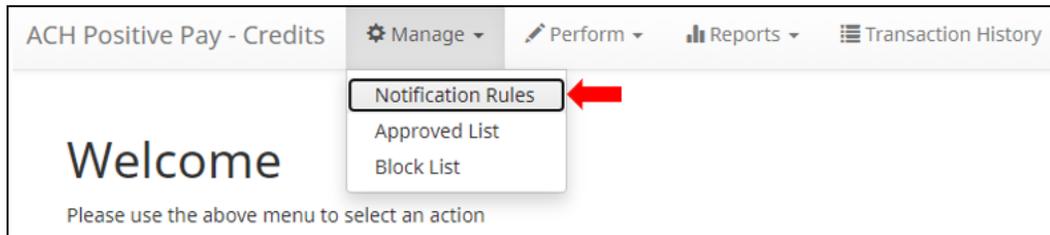
Notification rules establish who should be alerted, how they should be alerted, and the conditions to prompt an alert. Notification rules can be set on an account-by-account basis, or all accounts can be configured with the same notification rules. The two notification options are email and SMS text.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

NOTE:

- **Client Manage Notify Rules permission must be enabled by the FI.**
- **By entering a cell phone number for SMS text alerts, you are opting to receive text messages. Consult your financial institution for associated fees and 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.**

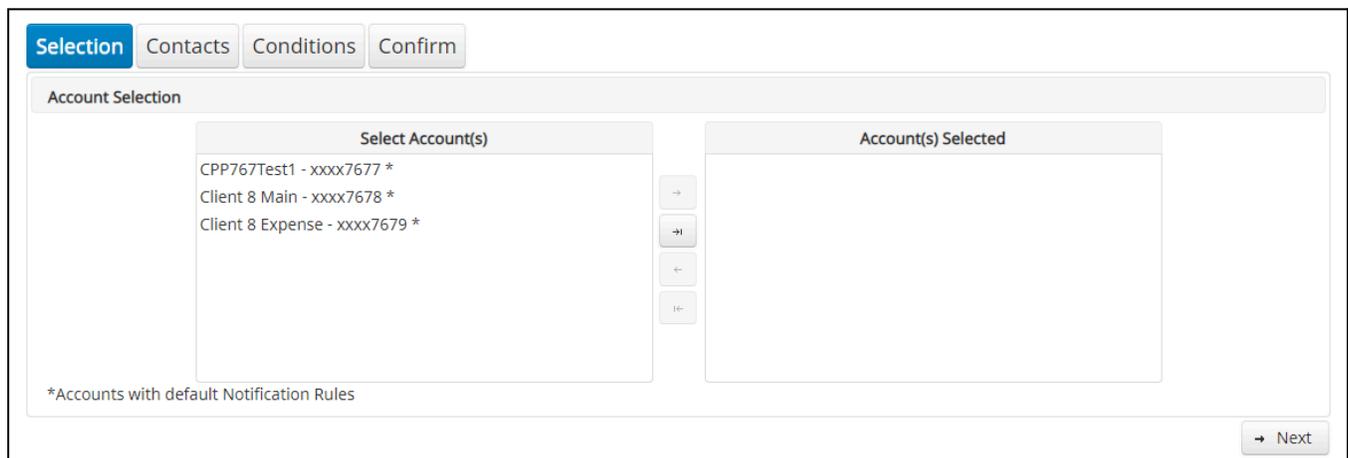
A. Setup Notification Method and Condition

1. From the ACH Positive Pay Credits (PRO-TECH CR) Module, click Setup > Notification Rules.



2. The Manage Credit Notification Rules page appears. The Selection screen is the first screen of the Notification Rules page and displays a list of 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 Credits.



3. Select the accounts to be configured and move them to the Selected Accounts box. Multiple accounts can be selected to make changes and updates if those accounts currently share the exact

same contact information and Notification Condition configuration.

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

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

The screenshot shows a web 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 is divided into two main areas: 'Select Account(s)' on the left and 'Account(s) Selected' on the right. In the 'Select Account(s)' area, two accounts are listed: 'CPP767Test1 - xxxx7677 *' (highlighted in blue) and 'Client 8 Expense - xxxx7679 *'. In the 'Account(s) Selected' area, one account is listed: 'Client 8 Main - xxxx7678 *'. Between the two areas are four arrow buttons: a single right arrow, a double right arrow, a single left arrow, and a double left 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 with 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 30 email addresses and up to 6 cell phone numbers if SMS text has been enabled by the financial institution. If SMS is not enabled for the FI, the Cell Phone number fields do not display in this view.

The screenshot shows the 'Contacts' screen in the notification rules configuration tool. 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'. Underneath this title, there is a note: 'SMS/Text message notifications may incur additional charges.' There are two input fields: 'Cell Phone Text' and 'Emails'. Below these fields is a checkbox labeled 'Use Default Contact and Conditions'. 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.

- To add a cell phone number, click the Cell Phone Text box to expand the view.

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 Mick Fleetwood (liz.delaere@alkami.com).
To change this enter contact information below.

SMS/Text message notifications may incur additional charges.

Cell Phone Text

Emails

← Back Next →

- Six fields are available for Cell Phone numbers. 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"/>

- To add an email address, click the Emails box to expand the view.

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 Mick Fleetwood (liz.delaere@alkami.com).
To change this enter contact information below.

SMS/Text message notifications may incur additional charges.

Cell Phone Text

Emails

← Back Next →

8. To add an email address, enter the email address in the Email 1 field. Repeat this process to add additional email addresses. Based on FI settings, the Email section may have the default amount of six Email fields, or the FI may be enabled to have 30 Email fields available.

Emails			
Email 1	<input type="text" value="person@email.com"/>	Email 16	<input type="text"/>
Email 2	<input type="text" value="person2@email.com"/>	Email 17	<input type="text"/>
Email 3	<input type="text"/>	Email 18	<input type="text"/>
Email 4	<input type="text"/>	Email 19	<input type="text"/>
Email 5	<input type="text"/>	Email 20	<input type="text"/>
Email 6	<input type="text"/>	Email 21	<input type="text"/>
Email 7	<input type="text"/>	Email 22	<input type="text"/>
Email 8	<input type="text"/>	Email 23	<input type="text"/>
Email 9	<input type="text"/>	Email 24	<input type="text"/>
Email 10	<input type="text"/>	Email 25	<input type="text"/>
Email 11	<input type="text"/>	Email 26	<input type="text"/>
Email 12	<input type="text"/>	Email 27	<input type="text"/>
Email 13	<input type="text"/>	Email 28	<input type="text"/>
Email 14	<input type="text"/>	Email 29	<input type="text"/>
Email 15	<input type="text"/>	Email 30	<input type="text"/>

9. 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.



The screenshot shows a mobile application interface. At the top, there is a checkbox labeled "Use Default Contact and Conditions". Below this, there is a navigation bar with two buttons: "Back" on the left and "Next" on the right. A red arrow points to the left from the "Back" button, and a red arrow points to the right from the "Next" button.

10. 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 greater than the dollar amount established.
- Alerts will not be sent when an ACH Credit is received equal to or less than the dollar amount established.

Notify only when an ACH Credit 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 to an ACH entry (includes transactions with an ARC, BOC, POP, or RCK standard entry class code).
- Payment from a bank account was authorized by a consumer over the internet or on a mobile phone (includes transactions with a WEB standard entry class code).
- Payment from a bank account was authorized by a consumer over the telephone (includes transactions a TEL standard entry class code).

Notify only when an ACH Credit is received from a Company ID 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 ID 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 received from Company IDs 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.

11. Click Next to go to the Confirm page. Review all the information entered, and if correct, click the Save button. If changes are needed, 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

← Back Save

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

Selection Contacts Conditions **Confirm**

i Notification Rules have been configured successfully

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

14. If the user wants to restore the default contact and conditions, the user can go to the Contacts screen, where there will now be an option to select a checkbox to use default contact and conditions.

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

NOTE:

- If the FI has enabled Send Alerts when Notification Rules Change at the client level, any changes to Notification Rules will prompt an alert to be sent to the Default Notification Contact for the Client.
- The notification setting in the Account dictates what *type* of notification is sent when the Notification Rules in ACH Positive Pay Credit (PRO-TECH CR) are triggered. If Notification Rules are triggered, the alert will be sent to the contacts listed, but the type of alert received is dependent on the Notification Level setting in the Account configuration (Service, Account, or Transaction).

II. TRANSACTION HISTORY

ACH Positive Pay Credits (PRO-TECH CR) Transaction History allows authorized users to search and view all ACH credits received on enrolled accounts, and to make decisions on items. Client users can use Transaction History to search for ACH transactions for a specific account using one of the filtering options available.

A. View Transaction History

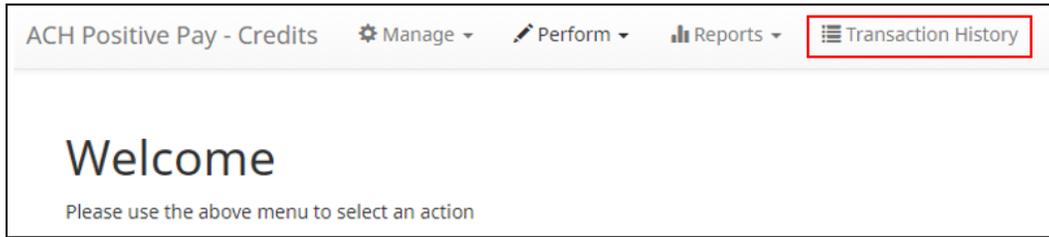
NOTE:

- 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 to be paid have green shading as a background.
- Transactions to be returned have yellow shading as a background.
- Transactions 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. The first option is to navigate directly to ACH Positive Pay Credits (PRO-TECH CR) Transaction History from the Dashboard, by clicking on any dollar amount displayed within the PRO-TECH CR 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

The second option is to navigate within the ACH Positive Pay Credits (PRO-TECH CR) module, to the View menu and click Transaction History.



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

Credit Transaction History Date Range
May 03, 2024

Filters >

34 transactions totaling \$63,336.40
Rows 1 - 25 of 34.

< < 1 2 > >

Date	Company	Account #	Amount	Current Status	Manage	Violation
> 05/03/2024	OLIVIA'S OMELETT	xxxx2222	\$3,200.00	Approved List Pay	⊙ Reject	
> 05/03/2024	OLIVIA'S OMELETT	xxxx3333	\$3,200.00	Approved List Pay	⊙ Reject	
> 05/03/2024	NIVEENA'S NATURA	xxxx1111	\$100.00	Block List Return	⊙ Accept	⊗
> 05/03/2024	NIVEENA'S NATURA	xxxx3333	\$100.00	Return - System	⊙ Accept	⊗
> 05/03/2024	MARSHALL MODELIN	xxxx1111	\$47.00	Pay - System	⊙ Reject	⊗

Date Date the ACH credit was presented or loaded to ACH Positive Pay Credits (PRO-TECH CR).

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 to which the ACH credit was presented.

Amount Amount of the ACH credit.

Current Status	Status	Description	Change Allowed Until
Pay	Pay-System	Transactions loaded 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 client 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 loaded 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 client user 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 changed the status of a transaction from Return to Pay.	Return deadline, which varies by financial institution, account type, and transaction type.
	Account Blocked – Return	Transactions loaded with this status indicate 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 loaded 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.
Return-User		Indicates a client user changed the status of a transaction from Pay to Return.	Up until EOD cut-off time.
Block List-Return		Transactions loaded 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 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 appears for use. If the transaction is ineligible for a decision, (because the return deadline or end of day cut-off time has passed) the button displays as ineligible.

Violation Various Icons inform the user of the item exception(s). Hovering over the icon gives the user a quick glance at the exception reason. Likewise, users can click the drop down arrow to the left of the transaction to see what the specific exception is for the transaction.

Icon	Exception Code	Exception Reason
	Not Found	Company ID not found on Approved or Blocked List
	Frequency Violation	Approved List Violation - Frequency
	Duplicate	Approved List Violation - Duplicate in File
	Block List Mismatch	ODFI Mismatch
	Amount Mismatch	Transaction amount does not match
	Amount Over Limit	Transaction amount is over the limit
	SEC Code Mismatch	SEC Codes on transaction do not match
	Date Range	Transaction is out of date range
	Block List Violation	Account is blocked

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

Credit Transaction History

Date Range May 03, 2024

Filters

34 transactions

Row

Start Date? 05/03/2024 End Date? 05/03/2024

Tomorrow

Today

Yesterday

Last 7 Days

This Month

Last Month

Custom

Apply Cancel

Date	Company	Account #	Amount
05/03/2024	OLIVIA'S OMELETT	xxxx2222	
05/03/2024	OLIVIA'S OMELETT	xxxx3333	

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

Credit Transaction History

Date Range May 03, 2024

Filters

Account? Any

Company? Type company name or id

Transaction Status

Pay

- Pay - System
- Pay - User
- Approved List Pay
- Pay - FI

Return

- Return - System
- Return - User
- Return - FI
- Block List Return
- Account Blocked - Return

Use the "Ctrl" key to select multiple status types above.

Amount \$ amount

SEC Code Any

Transaction ID

Pending Dual Approval Any

Notification Sent? Default

Any

Apply Reset

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.

Amount Enter a specific amount for the transaction.

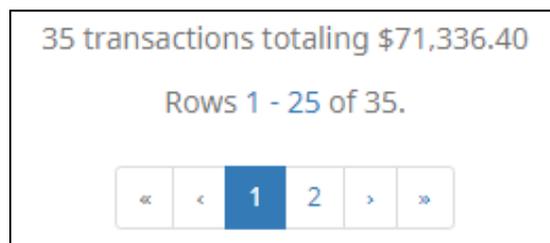
Amount Range Click hyperlink above the Amount field to enter an amount range or a maximum or minimum amount of transaction.

Min Amount Minimum dollar amount of transaction.

Max Amount Maximum dollar amount of transaction.

SEC Code	Clicking the drop-down for this field will allow filtering by SEC Code. Selecting “Select All” will select or deselect all SEC Codes. If all SEC codes are selected, the view will display all transactions with any SEC code type. If no SEC codes are selected, the user can select individual or multiple SEC codes.
Transaction ID	Unique ID assigned by the ACH Positive Pay Credits (PRO-TECH CR) system when transactions are loaded.
Company	Enter a specific company name.
Pending Dual Approval	If the FI 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 they are pending approval. <input type="checkbox"/> Yes – will display only transactions pending approval. <input type="checkbox"/> No – will display only transactions not pending approval The default will be set to “Show All”. <i>For more information regarding Decision Dual Approval, please see Subsection C, Decision Dual Approval, below.</i>
Notification Sent	Select from the drop-down menu to filter by whether a notification was sent to the client. Clicking the Default checkbox above this field saves the setting selected for future filtering.
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.

Credit Transaction History							Date Range	
Filters							May 03, 2024	
13 transactions totaling \$19,418.20								
Rows 1 - 13 of 13.								
Date	Company	Account #	Amount	Current Status	Manage	Violation		
05/03/2024	NIVEENA'S NATURA	xxxx1111	\$100.00	Block List Return	Accept			
Account: The One and Only xxx1111		SEC Code: PPD		Add to Approved List			Add to Block List	Notes (0)
Transaction ID: 73406959		Description: PTTEST0815		Deadline To Pay: Friday 6:00 PM EDT			Blocked List Violation: Account on Blocked List	
Settlement Date: 05/02/2024		Trace #: 322172440026609						
Individual Name: Niveena's Naturals		Company ID: N00008						
05/03/2024	MARSHALL MODELIN	xxxx1111	\$47.00	Pay - System	Reject			
05/03/2024	LENINGRAD LIVERY	xxxx1111	\$2,800.00	Pay - System	Reject			

Account	The account name and last 4 digits of the account number.
Transaction ID	Unique ID assigned by the ACH Positive Pay Credits (PRO-TECH CR) system when transactions are loaded.
Settlement Date	The settlement date of the transaction.
Individual Name	Name of the payee/recipient found in the Individual or Company Name 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 and recipient type.
Description	The description used by the originator of the transaction, as contained in the company batch header record for the transaction received.
Serial Number	For SEC Codes ARC, BOC, POP and RCK we will display the serial number of the converted check.
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> If Dual Approval – Approved List is enabled for the client, any additions, changes, or deletions to an Approved List require approval by a secondary client user. <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> If Dual Approval – Blocked List is enabled for the client, any additions, changes, or deletions to a Blocked List require approval by a secondary client user. <i>Please refer to Subsection IV, Blocked List within this Section for more information about this feature.</i>
Notes	This feature allows FI and Client users to make notes regarding a transaction in Pay or Return status. The Notes button indicates how many Note entries have been made on the transaction. Click on the Notes button to enter in pertinent information regarding a transaction.
Deadline to Pay/Return	Deadline to change the status of any transaction from Pay to Return or from Return to Pay.
Approved/Blocked List Violation	Appears if there is a violation of the Approved or Blocked List and will provide pertinent information on the transaction and the violation that occurred.
Notified by email	Whether the client was notified via email.
Notified by sms	Whether the client was notified via sms text message.

- 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, 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 Client can opt to change the status to Pay if the Client determines the credit transaction should be paid.
 - b. Click the Accept button under the Manage column.

Date	Company	Account #	Amount	Current Status	Manage	Violation
> 05/03/2024	NIVEENA'S NATURA	xxxx1111	\$100.00	Block List Return	Accept 	
> 05/03/2024	MARSHALL MODELIN	xxxx1111	\$47.00	Pay - System	Reject	
> 05/03/2024	LENINGRAD LIVERY	xxxx1111	\$2,800.00	Pay - System	Reject	

- c. A success message appears temporarily in the Manage column with an option to Add to Approved List. This link appears 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	Violation
> 05/03/2024	NIVEENA'S NATURA	xxxx1111	\$100.00	Pending-Pay	Approval Requested + Add to Approved List	
> 05/03/2024	MARSHALL MODELIN	xxxx1111	\$47.00	Pay - System	Reject	
> 05/03/2024	LENINGRAD LIVERY	xxxx1111	\$2,800.00	Pay - System	Reject	

- d. After a few moments, the Change Status button will then change to Reject, and the Current Status column will update to “Pay-User or Pending Pay.”

Date	Company	Account #	Amount	Current Status	Manage	Violation
> 05/03/2024	NIVEENA'S NATURA	xxxx1111	\$100.00	Pending-Pay	Reject	
> 05/03/2024	MARSHALL MODELIN	xxxx1111	\$47.00	Pay - System	Reject	

3. Change Status – Reject

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

>	05/03/2024	HATS ON HEART ST	xxxx1111	\$1,042.00	Pay - System	Reject	Q
>	05/03/2024	HATS ON HEART ST	xxxx3333	\$1,042.00	Return - System	Accept	Q

- c. 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 the Block List at this time, the option is available under the expanded view of this credit item.

>	05/03/2024	HATS ON HEART ST	xxxx1111	\$1,042.00	Return - User	Credit will be rejected + Add to Block List	Q
>	05/03/2024	HATS ON HEART ST	xxxx3333	\$1,042.00	Return - System	Accept	Q

- d. The Change Status button then changes to Accept, and the Current Status column updates to "Return-User."

>	05/03/2024	HATS ON HEART ST	xxxx1111	\$1,042.00	Return - User	Accept	Q
>	05/03/2024	HATS ON HEART ST	xxxx3333	\$1,042.00	Return - System	Accept	Q

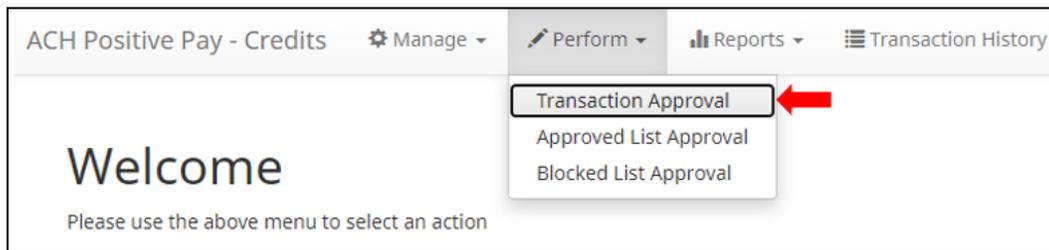
C. Decision Dual Approval

ACH Positive Pay Credits (PRO-TECH CR) supports dual approval for client decisioning. If Decision Dual Approval is enabled, and a Client User decided any transaction in the Transaction History to the status of Pay, the transaction is listed as Pending-Pay and an alert message will be sent via email and/or SMS text message requesting the approval of the transaction's status change. The secondary client user must approve the transaction decision. The reminder alerts are sent out to client users even if a client user has logged into the system that day. This is to ensure pending items are addressed before the EOD cut-off time.

NOTE:

- **Client Decision Dual Approval permission must be enabled by the FI.**
- **The Decision Dual Approval user privilege must be enabled.**

1. Within the ACH Positive Pay Credits (PRO-TECH CR) module, click Perform > Transaction Approval.



2. The Credit Transaction Approval screen displays.

Credit Transaction Approval

Rows 1 - 3 of 3.

Select [all none]	Date	Company	Account #	Amount	Current Status	Requested Status
> <input type="checkbox"/>	05/03/2024	FINE FELINES GRO	xxxx3333	\$60.00	Return - System	Pay
> <input type="checkbox"/>	05/03/2024	EMPIRE EXCAVATOR	xxxx3333	\$815.00	Return - System	Pay
> <input type="checkbox"/>	05/03/2024	DEL AIRE DEVELOP	xxxx3333	\$1,700.00	Return - System	Pay

Approve Deny

Select [all none]	The client user can opt to select individual transactions by clicking the checkbox at the left of the row. The client can also select all transactions by clicking “all” in the Select column. The client 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"/>	05/03/2024	FINE FELINES GRO	xxxx3333	\$60.00	Return - System	Pay
Transaction ID: 73406925						
Requested By: mfleetwood1						

Transaction ID	Unique ID assigned by the ACH Positive Pay Credits (PRO-TECH CR) system when transactions are loaded
Requested By	The client user who requested the change of transaction status.

4. After examining the transactions pending approval, the client 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 appears. 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.

The screenshot shows a pop-up window titled "Confirm Approval". The window has a white background and a thin black border. It is divided into three horizontal sections. The top section contains the title "Confirm Approval". The middle section contains the text "Approve status change of 1 transaction". The bottom section contains the text "Click Cancel to return or Confirm to continue" and two buttons: a red "Cancel" button on the left and a blue "Confirm" button on the right.

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.

The screenshot shows a pop-up window titled "Confirm Rejection". The window has a white background and a thin black border. It is divided into three horizontal sections. The top section contains the title "Confirm Rejection". The middle section contains the text "Reject status change of 1 transaction". The bottom section contains the text "Click Cancel to return or Confirm to continue" and two buttons: a red "Cancel" button on the left and a blue "Confirm" button on the right.

NOTE:

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

D. Add Notes

1. If enabled, the Notes feature allows FI and Client users to make notes regarding a transaction. The Notes button indicates how many Note entries have been added to the transaction. Click the Notes button to enter information regarding the transaction.

Date	Company	Account #	Amount	Current Status	Manage	Violation
05/03/2024	OLIVIA'S OMELETT	xxxx2222	\$3,200.00	Approved List Pay	Reject	
Account: Deuces xxxx2222		SEC Code: PPD	Add to Approved List		Add to Block List	Notes (1)
Transaction ID: 73406964		Description: PTTEST0216	Deadline To Return: Friday 6:00 PM EDT			
Settlement Date: 05/02/2024		Trace #: 322172440026614				
Individual Name: Olivia's Omelettes		Company ID: 000008				

2. The Transaction Notes screen appears. Notes can be entered within this interface and a log of notes added to a transaction display in the lower part of the screen.

Transaction Notes

Client Note Text 1

[Save](#)

Created Date	Created By	Note
2024-05-03T21:17:17.362451Z	FI USER - IdelaereAS1	Transaction Note 1

[Cancel](#)

3. The user can click the Cancel button to cancel without placing notes on the transaction.

Transaction Notes

Client Note Text 1

Save

Created Date	Created By	Note
2024-05-03T21:17:17.362451Z	FI USER - IdelaereAS1	Transaction Note 1

Cancel

4. Once a Notes entry is completed, the user must click Save to record the entry.

Transaction Notes

Client Note Text 1

Save

Created Date	Created By	Note
2024-05-03T21:17:17.362451Z	FI USER - IdelaereAS1	Transaction Note 1

Cancel

- The created note will now be displayed in the audit history log at the bottom of the screen, along with any notes previously added to this transaction.

Transaction Notes X

Save

Created Date	Created By	Note
2024-05-03T21:30:44.449822Z	CLIENT USER - sdelaere1	Client Note Text 1
2024-05-03T21:17:17.362451Z	FI USER - ldelaereAS1	Transaction Note 1

Cancel

- The user can enter up to 4,000 characters in the Transaction Notes window. Multiple notes can be added within the 4,000 cumulative character limit.

7. Click the X button at the top right of the Transaction Notes window to close the window.

Transaction Notes ✕

Save

Created Date	Created By	Note
2024-05-03T21:30:44.449822Z	CLIENT USER - sdelaere1	Client Note Text 1
2024-05-03T21:17:17.362451Z	FI USER - IdelaereAS1	Transaction Note 1

Cancel

NOTE:

Notes can be added to transactions after EOD processing.

III. APPROVED LIST

The Approved List allows Clients to identify companies allowed to credit an account or accounts and set parameters to control the credit activity. Users can populate the approved list through the Setup > Approved List menu option, or users can add companies to the approved list from Transaction History. 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 credit other accounts, the user must edit the approved list.

Users can edit and delete companies from their approved list.

ACH Positive Pay Credits (PRO-TECH CR) identifies approved companies by verifying the Company ID ONLY as an exact match in the batch header record of the incoming ACH transaction. If an exact match is found and if additional parameters have been established such as maximum amount, frequency, and start/end date, the values found in the ACH batch/transaction are compared to the Company ID list to determine whether an alert is required and the transaction status to be applied at load time.

Some examples of incoming ACH files and the data elements used for comparison against the approved list are 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	
8200000001000260132600000000000000000800000C00008				064208470000033	
5200Del Aire Develop	D00008	PPDPTTest0804	200806	1064208470000034	
6220260132627677677678	0000170000D00008	Del Aire Developers		0064208470000398	
6270260132627677677678	0000270000D00008	Del Aire Developers		0064208470000399	
82000000020005202652000000270000000000170000D00008				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	

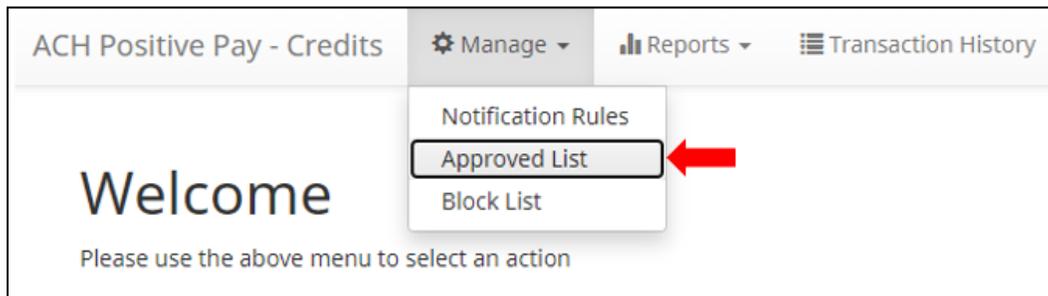
Compares against Frequency and Start/End Date Parameters

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	
8200000002000520265200000025000000000130000B00008				064208470000032	

If the notification criterion is set to Notify when a credit comes in from a company not on the approved list or violates approved list parameters, ACH Positive Pay Credits (PRO-TECH CR) alerts 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, the transaction will receive a status of Approved List-Pay. If it does not, it will receive the system default status.

A. Approved List

1. Within the ACH Positive Pay Credits (PRO-TECH CR) Module, click Manage > Approved List.



2. The Approved List page displays.

+ Create

Approved List							
Delete	Company ID ↕	Company Name ↕	Max Amount	Frequency	Start Date	End Date	Edit
<input type="checkbox"/>	A00008	Ashland Armament	\$250.00		08/06/2020		Edit
<input type="checkbox"/>	C00008	Cartwright Car S	\$7,000.00		08/06/2020		Edit
<input type="checkbox"/>	H00008	Hats on Heart St	\$1,200.00	WEEKLY	10/22/2020		Edit
<input type="checkbox"/>	F00008	Fine Felines Gro	\$1,000.00	MONTHLY	10/22/2020		Edit
<input type="checkbox"/>	E00008	Empire Excavator	\$2,500.00	MONTHLY	10/22/2020		Edit
<input type="checkbox"/>	GH001	Grayson Haulers	\$80,000.00		02/02/2021		Edit

Delete Selected Cancel

3. To create an entry for the Approved List, click the "+ Create" button.

+ Create

Approved List							
Delete	Company ID ↕	Company Name ↕	Max Amount	Frequency	Start Date	End Date	Edit
<input type="checkbox"/>	A00008	Ashland Armament	\$250.00		08/06/2020		Edit
<input type="checkbox"/>	C00008	Cartwright Car S	\$7,000.00		08/06/2020		Edit

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

Approved Company

Company Detail

Company ID	<input type="text"/>	Company Name	<input type="text"/>
Max Amount	<input type="text"/>	Frequency	<input type="text" value="No Frequency"/>
Start Date	<input type="text" value="05/02/2024"/>	End Date	<input type="text"/>

Add Accounts to Approved List

<div style="border: 1px solid #ccc; padding: 5px; min-height: 100px;"> Alert728 - xxxx1010 Cinq Terre - xxxx5555 Deuces - xxxx2222 Hex Times - xxxx6666 LeadingZero - xxxx6543 Neuner - xxxx9999 OctaTest - xxxx8888 Quattro Formaggi - </div>	<input type="button" value="→"/> <input type="button" value="⇌"/> <input type="button" value="←"/> <input type="button" value="⇐"/>	<div style="border: 1px solid #ccc; height: 100px; width: 100%;"></div>
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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
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"> • No Frequency: Any frequency is accepted and will not trigger an alert. • 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>

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 Approved List Expiry Notification: When End Date set nears expiration, notifications will be sent to client users with the Act on Approved List user privilege, to allow users to extend the end date of the entry.

5. If no Optional parameters are configured for an Approved List entry, the system will only validate against the Company ID.

6. 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.



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

8. 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.

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

B. Enhanced Approved List

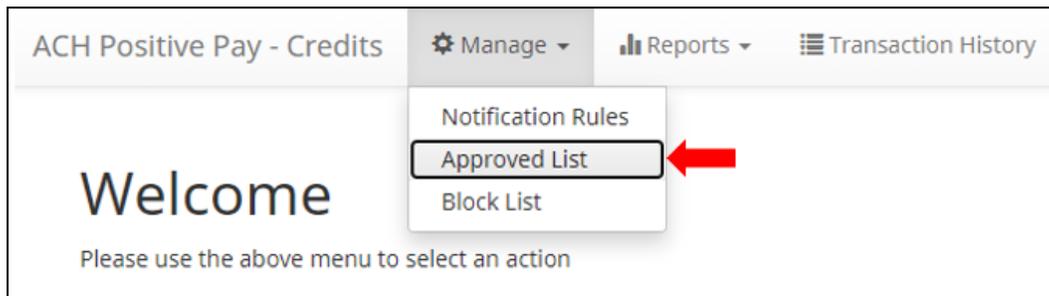
ACH Positive Pay Credits (PRO-TECH CR) provides the option for FIs to enable enhanced approved list features for Clients. If enabled, Client users can create, modify or delete approved lists with a wider range of parameter options than the basic Approved List can provide.

ACH Positive Pay Credits (PRO-TECH CR) operates as a separate module from ACH Positive Pay (PRO-TECH). PRO-TECH CR is available if enabled by the FI, and only if PRO-TECH has been implemented. PRO-TECH CR cannot be used as stand-alone module.

NOTE:

- **Enhanced Approve/Block List feature must be enabled by the FI.**
- **The Act on Approved List user privilege is required.**

1. Within the ACH Positive Pay Credits (PRO-TECH CR) Module, click Manage > Approved List.



2. The Approved List page displays.

+ Create

Approved List

(1 of 2) 1 2 25

Delete	Company ID	Company Name	Minimum Amount Per Transaction	Maximum Amount Per Transaction	Maximum Amount Per Frequency	Originating FI Routing #	Frequency	Start Date	End Date	Edit
<input type="checkbox"/>	N00008	Niveena's Natura			\$75,000.00		MONTHLY	01/27/2021		Edit
<input type="checkbox"/>	45214521	Test Entry ID					QUARTERLY	01/27/2021		Edit
<input type="checkbox"/>	O00008	Olivia's Omelett		\$3,200.00				02/09/2021		Edit
<input type="checkbox"/>	123654	Billing Test						02/09/2021		Edit
<input type="checkbox"/>	AS00043	Jennys Pool Toys		\$170,000.00				03/23/2021		Edit
<input type="checkbox"/>	O00008	Olivia's Omelett		\$3,200.00				03/23/2021		Edit
<input type="checkbox"/>	AS00044	Mendez Candies		\$8,500.00		11491022	MONTHLY	03/23/2021	08/31/2023	Edit
<input type="checkbox"/>	032520212	Cleary Books!		\$104,000.00				03/27/2021		Edit
<input type="checkbox"/>	I00008	Imojen's Ice Cre		\$86.20				03/27/2021		Edit

(1 of 2) 1 2 25

Delete Selected Cancel

3. To create an entry for the Approved List, click the "+ Create" button.

+ Create

Approved List

(1 of 2) 1 2 25

Delete	Company ID	Company Name	Minimum Amount Per Transaction	Maximum Amount Per Transaction	Maximum Amount Per Frequency	Originating FI Routing #	Frequency	Start Date	End Date	Edit
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4. The Add Company page will display. Complete all applicable fields in the top section of the screen.

Approved Company

Company Detail

Company ID	<input type="text"/>	Company Name	<input type="text"/>
Frequency	No Frequency <input type="button" value="v"/>	Maximum Amount Per Frequency	<input type="text"/>
Minimum Amount Per Transaction	<input type="text"/>	Maximum Amount Per Transaction	<input type="text"/>
SEC Codes	<input type="checkbox"/> ARC <input type="checkbox"/> BOC <input type="checkbox"/> CCD <input type="checkbox"/> CIE <input type="checkbox"/> CTX <input type="checkbox"/> IAT <input type="checkbox"/> POP <input type="checkbox"/> POS	Originating FI Routing #	<input type="text"/>
Start Date	05/09/2023	End Date	<input type="text"/>

Add Accounts to Approved List

ALERT-929-1 - xxxx6778 ALERT-929-8 - xxxx4364 AP Test Acct - xxxx7503 Alert 1016 - xxxx6083 Alert728 - xxxx1010 Cinq Terre - xxxx5555 Countdown - xxxx7531 DB-1430 - xxxx3333	<input type="button" value="→"/> <input type="button" value="⇌"/> <input type="button" value="←"/> <input type="button" value="⇐"/>	
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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)
Frequency	Optional; Optional when using Maximum Amount Per Frequency	<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"> • No Frequency: Any frequency is accepted and will not trigger an alert. • 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.

Field Name	Optional or Required	Field Validated	Field Content	Notes
Maximum Amount Per Frequency	Optional; Required when using Frequency	<ul style="list-style-type: none"> • The transaction meets the parameters when 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
Minimum Amount Per Transaction*	Optional	<ul style="list-style-type: none"> • The transaction meets the parameters when the amount is equal to or greater than the Minimum Amount in this field. • The transaction does not meet the parameters when the amount is less than the Minimum Amount in this field. 	<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

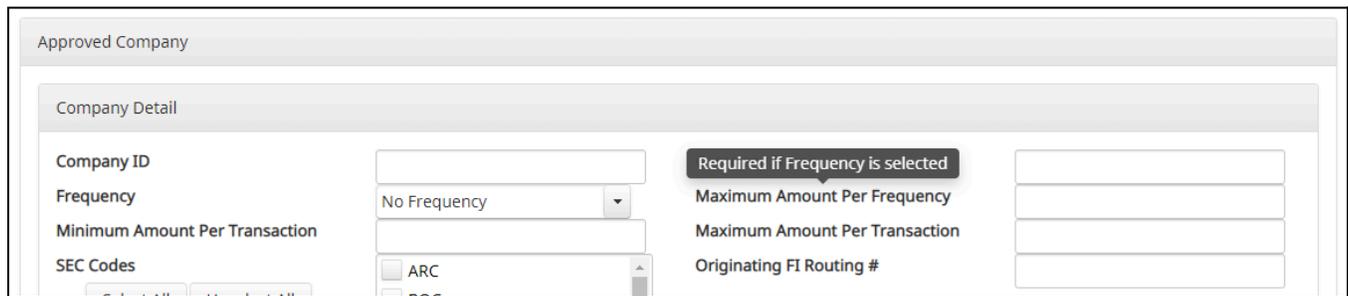
Field Name	Optional or Required	Field Validated	Field Content	Notes
Maximum Amount Per Transaction*	Optional	<ul style="list-style-type: none"> • The transaction meets the parameters when the amount is less than or equal to the Max Amount in this field. • The transaction does not meet the parameters when the amount is greater than the Max Amount in this field. 	<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
*Minimum and Maximum Amount Per Transaction set to same amount	Optional	<ul style="list-style-type: none"> • Considered to be an <u>exact</u> amount parameter. • The transaction meets the parameters when the amount is the exact amount set in the Maximum and Minimum Amount Per Transaction fields. 		

Field Name	Optional or Required	Field Validated	Field Content	Notes
Originating FI Routing #	Optional	<ul style="list-style-type: none"> • The transaction meets the parameters when the ODFI routing number on the transaction matches the ODFI routing number in this field. • The transaction does not meet the parameters when the ODFI routing number on the transaction does not match the ODFI routing number in this field. 	Max: 8	Valid characters: 0-9

Field Name	Optional or Required	Field Validated	Field Content	Notes
SEC Codes	Optional	<ul style="list-style-type: none"> • The transaction meets the parameters when the SEC code of the transaction matches a selected SEC code in this field. • The transaction does not meet the parameters when the SEC code of the transaction does not match a selected SEC code in this field. • If no SEC code is selected in this field, the transaction will not be validated against this field. 	Checkboxes for any or all of these SEC codes: <ul style="list-style-type: none"> • ARC • BOC • CCD • CIE • CTX • IAT • POP • POS • PPD • RCK • TEL • WEB • MTE 	Click Select All button to select all SEC Codes. Click Unselect All to deselect all SEC Codes. Click each SEC code individually to select one or several SEC codes.
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

Field Name	Optional or Required	Field Validated	Field Content	Notes
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 Approved List Expiry Notification: When End Date set nears expiration, notifications will be sent to client users with the Act on Approved List user privilege, to allow users to extend the end date of the entry.

5. Within the Add Company screen, hovering over field labels in the Company Detail may reveal helpful tool tips.

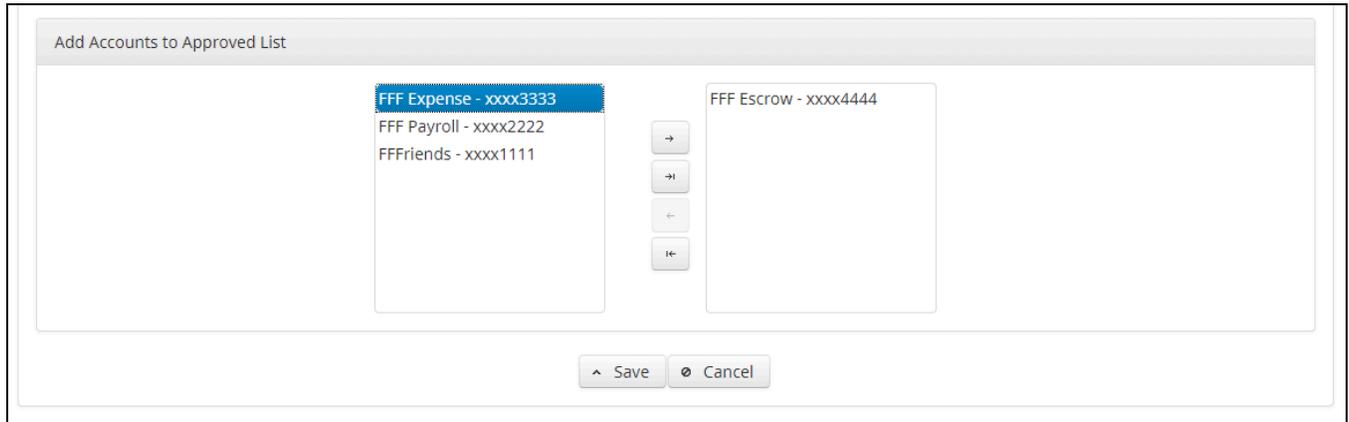


6. If no Optional parameters are configured for an Approved List entry, the system will only validate against the Company ID.

7. 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.



8. Once the entry is completed, click Save to save it to the Approved List.

9. 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.

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

C. 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 credit transaction.

Date	Company	Account #	Amount	Current Status	Manage	Violation
05/03/2024	OLIVIA'S OMELETT	xxxx2222	\$3,200.00	Approved List Pay	Reject	
Account: Deuces xxxx2222		SEC Code: PPD		Add to Approved List Add to Block List Notes (2)		
Transaction ID: 73406964		Description: PTTEST0216		Deadline To Return: Friday 6:00 PM EDT		
Settlement Date: 05/02/2024		Trace #: 322172440026614				
Individual Name: Olivia's Omelettes		Company ID: O00008				

2. Click the Add to Approved List button to add a company. The Add Company pop-up window will appear. The available fields may vary on this screen depending on whether basic or enhanced Approved List is enabled.

Add Company to Approved List

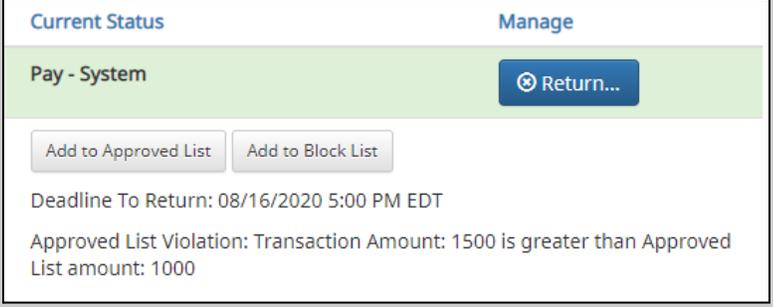
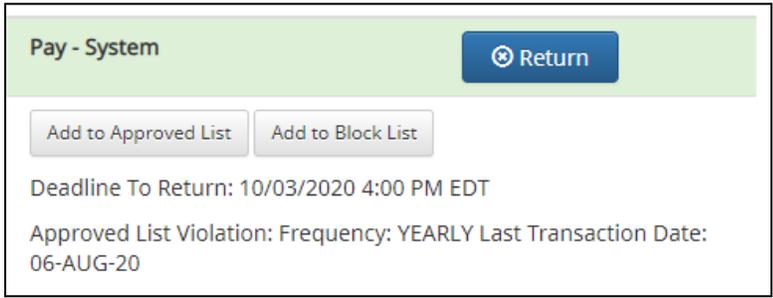
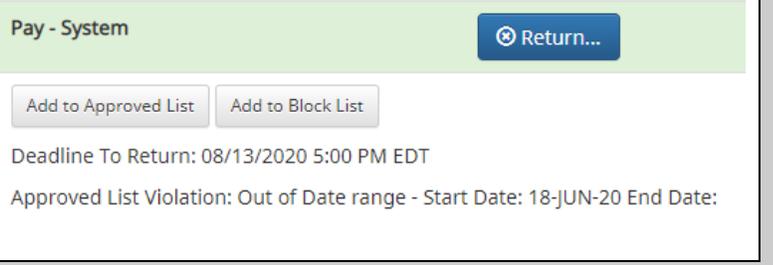
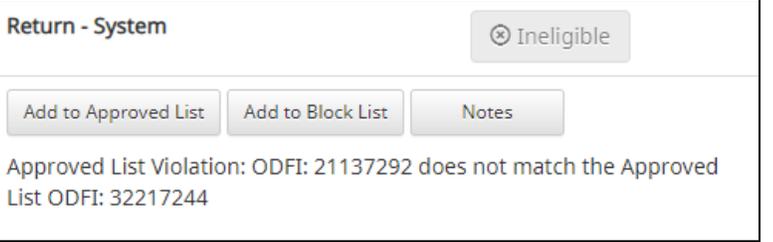
Company Id O00008	Company Name Olivia's Omelett	
Min Amount Per Transaction []	Max Amount Per Transaction 13200	Max Amount Per Frequency []
Frequency -- none --		
SEC Codes -- none --	Originating FI Routing # []	
Start Date 02/28/2023	End Date mm/dd/yyyy	
Save Cancel		

Field	Description	Can Be Modified
Company ID	Populated with the company ID data from the batch header record of the transaction received.	X
Company Name	Populated with the company name data from the batch header record of the transaction received.	✓
Min Amount Per Transaction	A minimum amount per transaction parameter can be entered.	✓
Max Amount Per Transaction	A maximum amount per transaction parameter can be entered.	✓
Max Amount Per Frequency	A maximum amount per frequency parameter can be entered.	✓
Frequency	A frequency parameter can be entered (Daily, Weekly, Bi-Weekly, Monthly, Quarterly or Yearly)	✓
SEC Codes	Click Select All button to select all SEC Codes. Click Unselect All to deselect all SEC Codes. Click each SEC code individually to select one or several SEC codes.	✓
Originating FI Routing #	Populated with the routing number of the originating FI.	X
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.

D. Approved List Failure Reasons

When a transaction exception is triggered because of Approved List parameters, the system default status applies. 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.	
ODFI does not match	Transaction was presented with an ODFI not matching the ODFI recorded in the Approved List entry for this account.	

Reason	Description	Sample
SECC does not match	Transaction was presented with an SEC Code not matching the parameters of the Approved List entry for this account.	<div data-bbox="756 184 1523 443"> <p data-bbox="773 205 932 231">Return - System</p> <p data-bbox="1243 212 1382 243">⊘ Ineligible</p> <hr/> <p data-bbox="789 289 971 312">Add to Approved List</p> <p data-bbox="1003 289 1149 312">Add to Block List</p> <p data-bbox="1214 289 1271 312">Notes</p> <p data-bbox="773 342 1458 396">Approved List Violation: SECC: PPD does not match the Approved List SECC</p> </div>

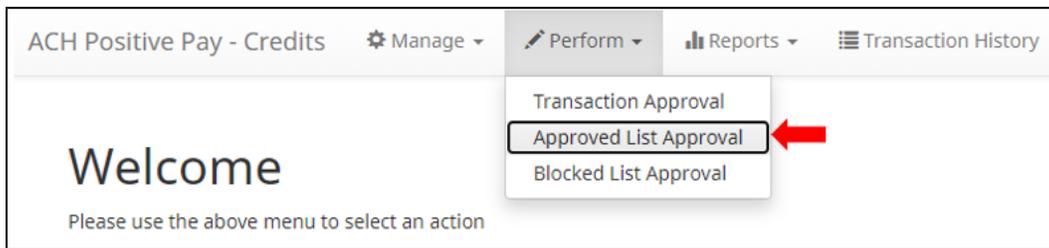
E. Perform Approved List Dual Approval

NOTE:

- **Dual Approval – Approved List must be enabled in the Admin Portal.**
- **The Approved List Dual Approval user privilege required.**
- **Only one pending Approved List request will be permitted per Company ID.**

ACH Positive Pay Credits (PRO-TECH CR) provides the ability to support dual approval for changes, additions or deletions to Approved Lists. If Dual Approval for Approved List is enabled, and a client user has created or edited any entry to the Approved List, the proposed addition or change is held in a pending status. A secondary client user or an FI user must approve the change or addition to the Approved List. Reminder alerts regarding the outstanding Dual Approval request will be sent to secondary client users regularly until the entry is approved or rejected.

1. From the ACH Positive Pay Credits (PRO-TECH CR) module, click Perform > Approved List Approval.



- The Approved List Request Approval screen displays, along with whether the entry is newly created, or an edit or deletion of an existing entry. Each entry row displays in expanded view to show information changed, added, or removed. The fields that display depend on whether Basic or Enhanced Approved List is configured.

Approved List Approval

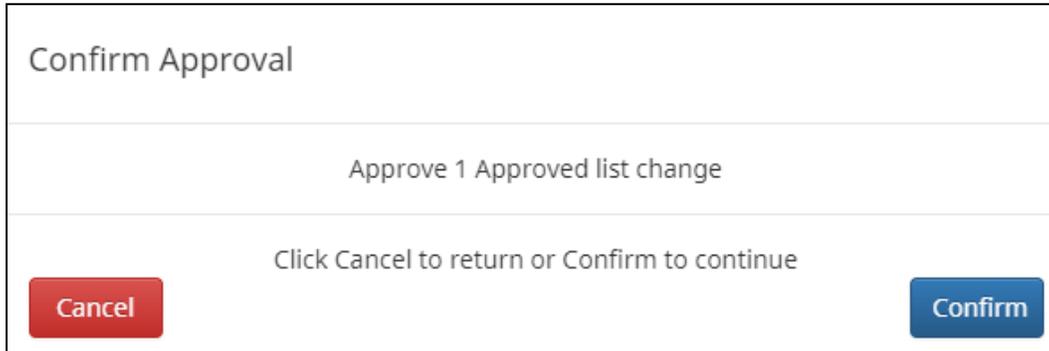
Rows 1 - 2 of 2.

Company ID: 032520212		Edited				Requested by: sdelaere1		
Requested	Company Details	Existing	Accounts	Added	Removed	Sec Codes	Added	Removed
Cleary Books! \$104,000.00	Company Name Max Amount Per Transaction Max Amount Per Frequency Frequency Originating FI Routing # Start Date End Date	Cleary Books! \$104,000.00 03/27/2021					ARC BOC POS	
Company ID: P26642334		Created				Requested by: sdelaere1		
Requested	Company Details	Existing	Accounts	Added	Removed	Sec Codes	Added	Removed
Party Potatoes \$7,500.00 DAILY 04/02/2023	Company Name Max Amount Per Transaction Max Amount Per Frequency Frequency Originating FI Routing # Start Date End Date			xxxx1010			CCD	

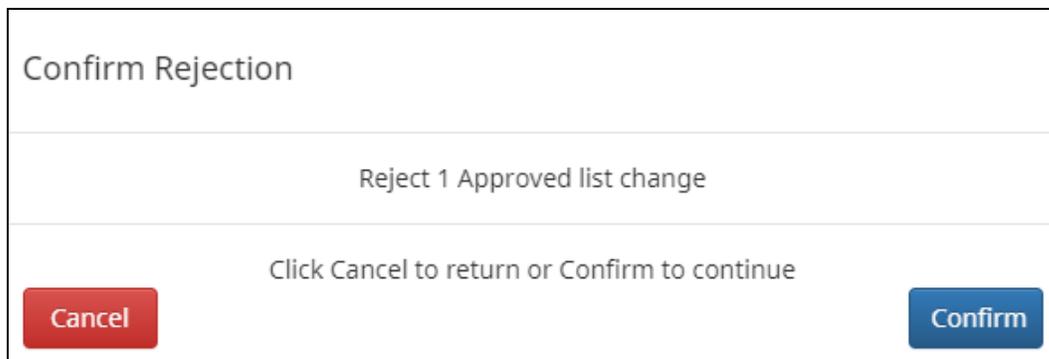
Approve Deny

- Requested Column** Displays the new data requested to be added, changed, or removed.
- Company Details Column** Displays the fields affected by the requested Approved List entry. Any fields that have been affected by the Approved List entry will display in *italics*.
- Existing Column** Displays the original, existing data that was part of any edited entry.
- Accounts – Added** Displays any new accounts being added in this Approved List entry.
- Accounts – Removed** Displays any accounts being removed in this Approved List entry.
- SEC Codes – Added** Displays any new SEC codes being added in this Approved List entry.
- SEC Codes – Removed** Displays any SEC codes being removed in this Approved List entry.

3. After examining the Approved List entries pending approval, the user can select items to approve or deny by clicking the checkbox for each entry and clicking the Approve or Deny buttons at the bottom of the screen.
4. If an entry is Approved, a Confirm Approval pop-up window appears. The user can click the Confirm button to confirm the approval of the Approved List entry or click the Cancel button to return to the Approved List Request Approval screen.



5. If an entry is Denied, a Confirm Rejection pop-up window appears. The user can click the Confirm button to confirm the rejection of the Approved List entry or click the Cancel button to return to the Approved List Request Approval screen.



IV. BLOCK LIST

The Block List is an optional feature which, if enabled by the FI, allows Clients to identify companies NOT allowed to debit an account or accounts. You can populate the block list through the Manage > Approved List menu option, or users can add companies to the block list from Transaction History. 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 and 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 are 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 Birmingha		B00008	PPDPTTest0805	200806	1064208470000032
6220260132627677677678		0000130000B00008	Biolab Birmingham			0064208470000395
6270260132627677677678		0000250000B00008	Biolab Birmingham			0064208470000396
82000000020005202652000000250000000000130000B00008						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
82000000020005202652000000270000000000170000D00008						064208470000034

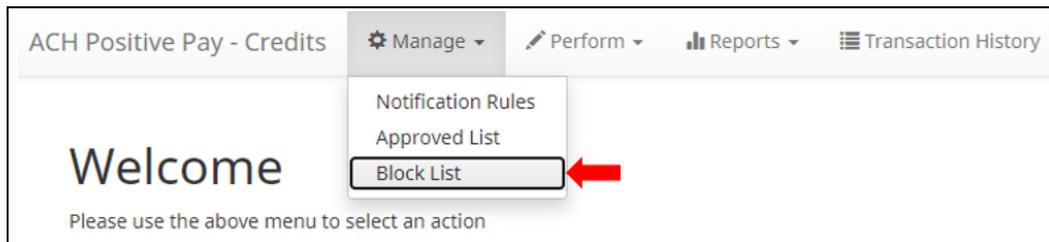
Compares against Start/End Date Parameters

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 Birmingha		B00008	PPDPTTest0805	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 distributed. 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. Blocked List

1. Within the ACH Positive Pay Credits (PRO-TECH CR) Module, click Manage > Blocked List.



2. The Blocked List page displays.

The screenshot shows the 'Blocked List' page. At the top left is a '+ Create' button. Below it is a table with the following columns: Delete, Company ID, Company Name, Start Date, End Date, and Edit. The table contains six rows of data:

Delete	Company ID	Company Name	Start Date	End Date	Edit
<input type="checkbox"/>	B00008	Biolab Birmingha	08/06/2020		Edit
<input type="checkbox"/>	D00008	Del Aire Develop	08/06/2020		Edit
<input type="checkbox"/>	G00008	Garland Guesthou	08/06/2020		Edit
<input type="checkbox"/>	N00008	Niveena's Natura	10/22/2020		Edit
<input type="checkbox"/>	M00008	Marshall Modelin	10/22/2020		Edit
<input type="checkbox"/>	L00008	Leningrad Livery	10/22/2020		Edit

At the bottom left is a 'Delete Selected' button, and at the bottom right is a 'Cancel' button.

3. To create an entry for the Blocked List, click the "+ Create" button.

This is a close-up screenshot of the '+ Create' button located at the top left of the 'Blocked List' table. The button is highlighted with a red box.

4. The Blocked 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)

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 Blocked List Expiry Notification: When End Date set nears expiration, notifications will be sent to client users with the Act on Blocked List user privilege, to allow users to extend the end date of the entry.

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.

The screenshot displays a window titled "Add Accounts to Block List". It features two main containers for account names. The left container contains "MDC Payroll - xxxx5058" and the right container contains "MDC Main - xxxx5057". Between these containers are four buttons: a right-pointing arrow, a right-pointing arrow with a plus sign, a left-pointing arrow, and a left-pointing arrow with a plus sign. At the bottom of the window are "Save" and "Cancel" buttons.

6. Once the entry is completed, click Save to save it to the Blocked List. The new entry appears on the Block List.

+ Create					
Block List					
Delete	Company ID ↕	Company Name ↕	Start Date	End Date	Edit
<input type="checkbox"/>	ACME	Acme Widget	04/07/2022		Edit
<input type="checkbox"/>	J9000001	Justice Jeep Sal	03/25/2021		Edit

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

B. Enhanced Blocked List

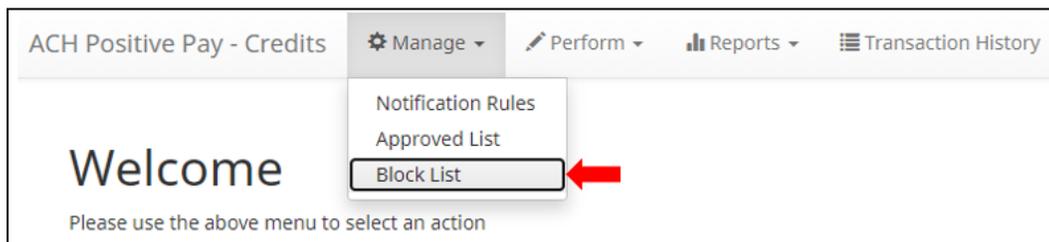
ACH Positive Pay Credits (PRO-TECH CR) provides the option for FIs to enable enhanced blocked list features for Clients. If enabled, Client users can create, modify or delete blocked lists with a wider range of parameter options than the basic Blocked List can provide.

ACH Positive Pay Credits (PRO-TECH CR) operates as a separate module and the functionality of that module is explained in Section C., PRO-TECH CR for ACH Credits. PRO-TECH CR is available if enabled by the FI.

NOTE:

- **Dual Approval – Approved List must be enabled in the Admin Portal.**
- **The Approved List Dual Approval user privilege required.**
- **Only one pending Approved List request will be permitted per Company ID.**

1. Within the ACH Positive Pay Credits (PRO-TECH CR) Module, click Manage > Blocked List.



2. The Blocked List page displays.

The screenshot shows the 'Block List' page. At the top left, there is a '+ Create' button. The page title is 'Block List'. Below the title, there are pagination controls showing '(2 of 2)' and page numbers '1' and '2'. The table has the following columns: 'Delete', 'Company ID', 'Company Name', 'Originating FI Routing #', 'Start Date', 'End Date', and 'Edit'. The table contains six rows of data. At the bottom of the table, there are pagination controls showing '(2 of 2)' and page numbers '1' and '2'. At the bottom left, there is a 'Delete Selected' button, and at the bottom right, there is a 'Cancel' button.

Delete	Company ID	Company Name	Originating FI Routing #	Start Date	End Date	Edit
<input type="checkbox"/>	T02022	Test for 2022.1		03/09/2022		Edit
<input type="checkbox"/>	Test	1234		04/14/2022		Edit
<input type="checkbox"/>	Z00009	Test		07/22/2022		Edit
<input type="checkbox"/>	protech649	protech649		11/03/2022		Edit
<input type="checkbox"/>	pt515	blocked list		03/01/2022		Edit
<input type="checkbox"/>	pt649	pt649		11/03/2022	02/17/2023	Edit

3. To create an entry for the Blocked List, click the “+ Create” button.

The screenshot shows the top portion of a web application interface. At the top left, a button labeled "+ Create" is highlighted with a red rectangular border. Below this, the title "Block List" is centered. Underneath the title, there is a pagination control showing "(1 of 2)", navigation arrows, page numbers "1" and "2", and a dropdown menu set to "25". Below the pagination is a table header with columns: "Delete", "Company ID", "Company Name", "Originating FI Routing #", "Start Date", "End Date", and "Edit". Each column has a corresponding input field or icon.

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

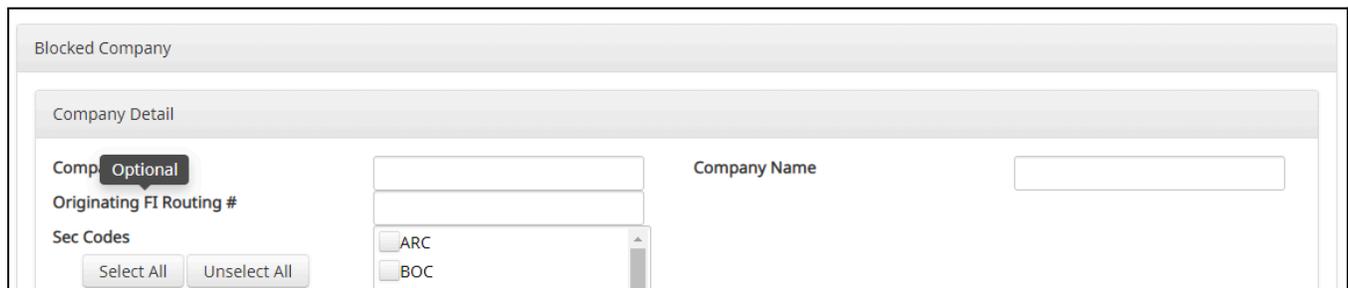
The screenshot displays the "Blocked Company" form. It is divided into two main sections. The top section, titled "Company Detail", contains several input fields: "Company ID", "Company Name", "Originating FI Routing #", "Start Date" (with a pre-filled value of "03/31/2023"), and "End Date". Below these fields is a "Sec Codes" section with a list of checkboxes for "ARC", "BOC", "CCD", "CTX", "IAT", "POP", "POS", and "PPD". There are "Select All" and "Unselect All" buttons next to the list. The bottom section, titled "Add Accounts to Block List", features two large text areas. The left area contains "Main - xxxx1934" and "Second - xxxx1935". Between the two text areas are four arrow buttons: a right-pointing arrow, a right-pointing arrow with a plus sign, a left-pointing arrow, and a left-pointing arrow with a plus sign. At the bottom of the form are "Save" and "Cancel" buttons.

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)
Originating FI Routing #	Optional	<ul style="list-style-type: none"> • The transaction meets the parameters when the ODFI routing number on the transaction matches the ODFI routing number in this field. • The transaction does not meet the parameters when the ODFI routing number on the transaction does not match the ODFI routing number in this field. 	Max: 8	Valid characters: 0-9

Field Name	Optional or Required	Field Validated	Field Content	Notes
SEC Codes	Optional	<ul style="list-style-type: none"> • The transaction meets the parameters when the SEC code of the transaction matches a selected SEC code in this field. • The transaction does not meet the parameters when the SEC code of the transaction does not match a selected SEC code in this field. • If no SEC code is selected in this field, the transaction will not be validated against this field. 	Checkboxes for any or all of these SEC codes: <ul style="list-style-type: none"> • ARC • BOC • CCD • CTX • IAT • POP • POS • PPD • RCK • TEL • WEB • MTE 	Click Select All button to select all SEC Codes. Click Unselect All to deselect all SEC Codes. Click each SEC code individually to select one or several SEC codes.
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

Field Name	Optional or Required	Field Validated	Field Content	Notes
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 Blocked List Expiry Notification: When End Date set nears expiration, notifications will be sent to client users with the Act on Blocked List user privilege, to allow users to extend the end date of the entry.

5. Within the Add Company screen, hovering over field labels in the Company Detail may reveal helpful tool tips.



6. Choose from the list of available accounts to add to the Blocked List.

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

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

The screenshot shows a dialog box titled "Add Accounts to Block List". It contains two empty list boxes, one on the left and one on the right. Between the boxes are four buttons: a right arrow, a double right arrow, a left arrow, and a double left arrow. Below the boxes are "Save" and "Cancel" buttons.

7. Once the entry is completed, click Save to save it to the Blocked List.

8. 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.

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

C. Add to Block List from Transaction History

NOTE:

- Transaction History user privilege required.
- Act on Block 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	Violation
05/03/2024	DEL AIRE DEVELOP	xxxx3333	\$1,700.00	Return - System	Accept	Violation
Account: Tres Leches xxxx3333		SEC Code: PPD		Add to Approved List Add to Block List Notes (0)		
Transaction ID: 73406913		Description: PTTEST0804		Deadline To Pay: Friday 6:00 PM EDT		
Settlement Date: 05/02/2024		Trace #: 322172440026563				
Individual Name: Del Aire Developers		Company ID: D00008				

- Click the Add to Block List to add a company. The Add Company pop-up window appears. The available fields may vary on this screen depending on whether Basic or Enhanced Blocked List is enabled.

Add Company to Block List ✕

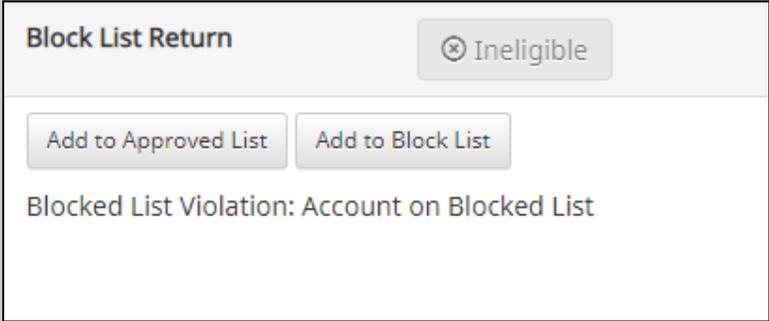
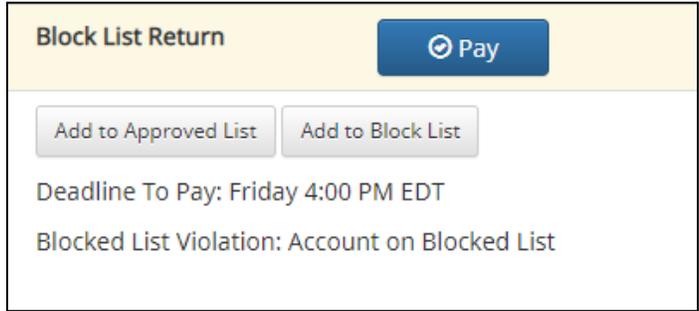
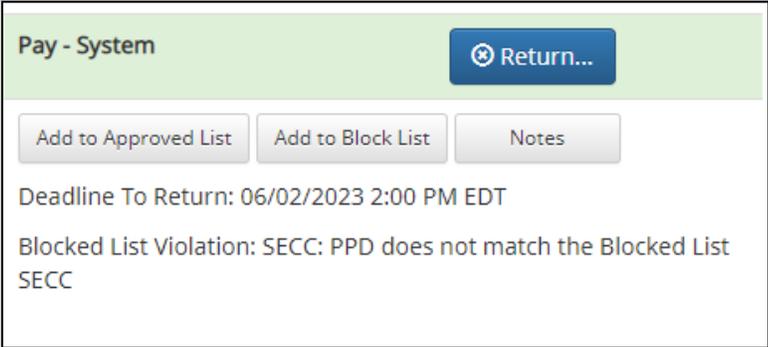
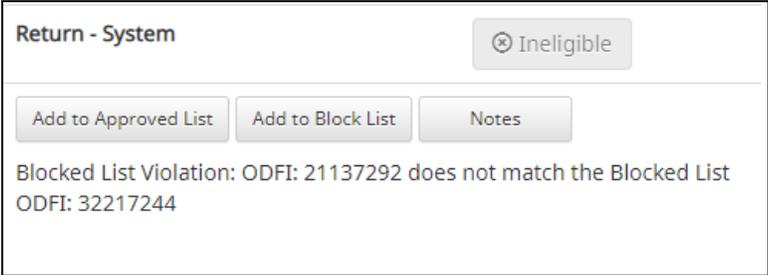
Company Id <input type="text" value="D00008"/>	Company Name <input type="text" value="DEL AIRE DEVELOP"/>
SEC Codes <input type="text" value="-- none --"/>	Originating FI Routing # <input type="text" value="32217244"/>
Start Date <input type="text" value="05/03/2024"/>	End Date <input type="text" value="mm/dd/yyyy"/>

Field	Description	Can Be Modified
Company ID	Populated with the company ID data from the batch header record of the transaction received.	X
Company Name	Populated with the company name data from the batch header record of the transaction received.	✓
SEC Codes	Click Select All button to select all SEC Codes. Click Unselect All to deselect all SEC Codes. Click each SEC code individually to select one or several SEC codes.	✓
Originating FI Routing #	Populated with the routing number of the originating FI.	X
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.

D. Block List Failure Reasons

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

Reason	Description	Sample
Account on Blocked List	Transaction was presented on an account on the Blocked List.	
Out of Date Range	Transaction was presented prior to the Start Date or after the Ending Date of the Blocked List entry.	
SECC does not match	Transaction was presented with an SEC Code not matching the parameters of the Blocked List entry for this account.	
ODFI does not match	Transaction was presented with an ODFI not matching the ODFI recorded in the Blocked List entry for this account.	

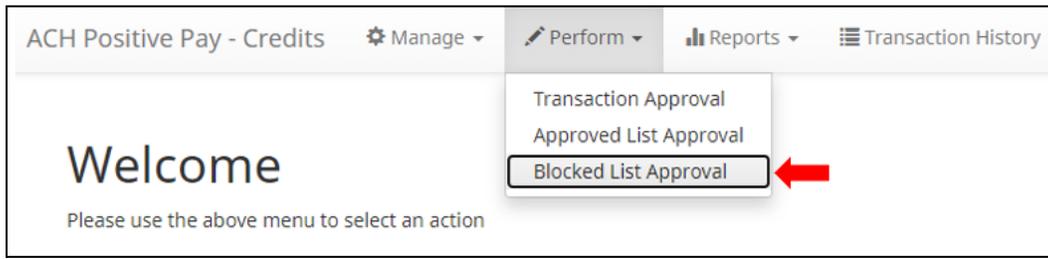
E. Perform Blocked List Dual Approval

NOTE:

- **Dual Approval – Blocked List must be enabled in the Admin Portal.**
- **The Blocked List Dual Approval user privilege required.**
- **Only one pending Blocked List request will be permitted per Company ID.**

ACH Positive Pay Credits (PRO-TECH CR) supports dual approval for changes, additions, or deletions to Blocked Lists. If Dual Approval for Blocked List is enabled and a client user has created or edited any entry to the Blocked List, the proposed addition or change is held in pending status. A secondary client user or an FI user must approve the change or addition to the Blocked List. Reminder alerts regarding the outstanding Dual Approval request will be sent to secondary client users regularly until the entry is approved or rejected.

1. From the ACH Positive Pay Credits (PRO-TECH CR) module, click Perform > Blocked List Approval.



- The Blocked List Request Approval screen displays, along with whether the entry is newly created, or an edit or deletion of an existing entry. Each entry row displays in expanded view to show information changed, added, or removed. The fields displayed depend on whether Basic or Enhanced Blocked List is configured.

Blocked List Approval

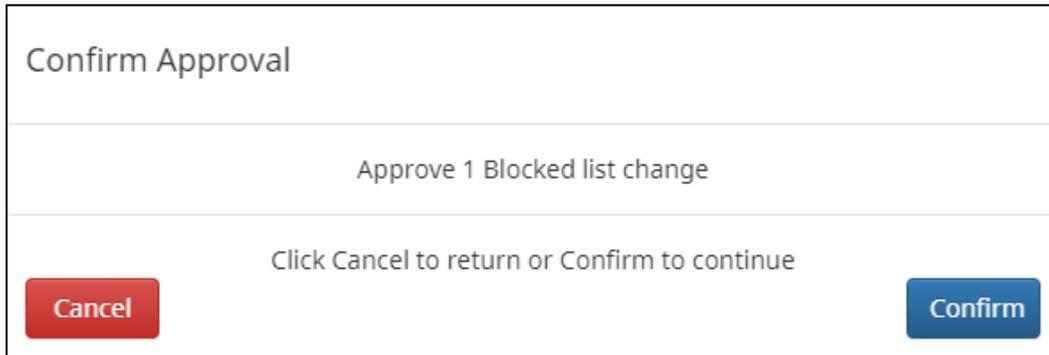
Rows 1 - 2 of 2.

Company ID: F02650622		Created				Requested by: sdelaere1	
Requested Fulk Funeral Hom 04/02/2023	Company Details Company Name Originating FI Routing # Start Date End Date	Existing	Accounts	Added xxxx1010	Sec Codes	Added BOC CIE IAT POS RCK WEB MTE ARC CCD CTX POP PPD TEL	
Company ID: K00008		Edited				Requested by: sdelaere1	
Requested Kelsey's Krafts 02/09/2021	Company Details Company Name Originating FI Routing # Start Date End Date	Existing Kelsey's Krafts 02/09/2021	Accounts	Added xxxx5555	Removed	Sec Codes	Added POS Removed

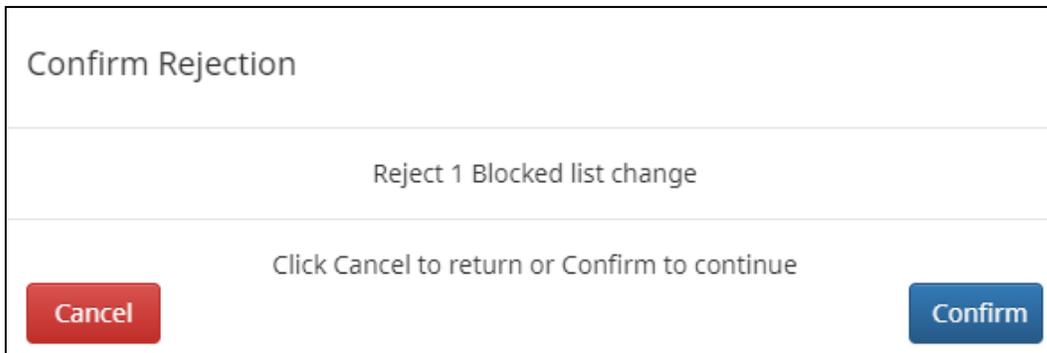
Approve Deny

- Requested Column** Displays the new data being requested to be added, changed, or removed.
- Company Details Column** Displays the fields affected by the requested Blocked List entry. Any fields affected by the Blocked List entry will display in *italics*.
- Existing Column** Displays the original, existing data that was part of any edited entry.
- Accounts – Added** Displays any new accounts being added in this Blocked List entry.
- Accounts – Removed** Displays any accounts being removed in this Blocked List entry.
- SEC Codes – Added** Displays any new SEC codes being added in this Blocked List entry.
- SEC Codes – Removed** Displays any SEC codes being removed in this Blocked List entry.

3. After examining the Blocked List entries pending approval, the FI user can select items to approve or deny by clicking the checkbox for each entry and clicking the Approve or Deny buttons at the bottom of the screen.
4. If an entry is Approved, a Confirm Approval pop-up window will appear. The user can click the Confirm button to confirm the approval of the Blocked List entry or click the Cancel button to return to the Blocked List Request Approval screen.



5. If an entry is Denied, a Confirm Rejection pop-up window will appear. The user can click the Confirm button to confirm the rejection of the Blocked List entry or click the Cancel button to return to the Blocked List Request Approval screen.



V. REPORTS

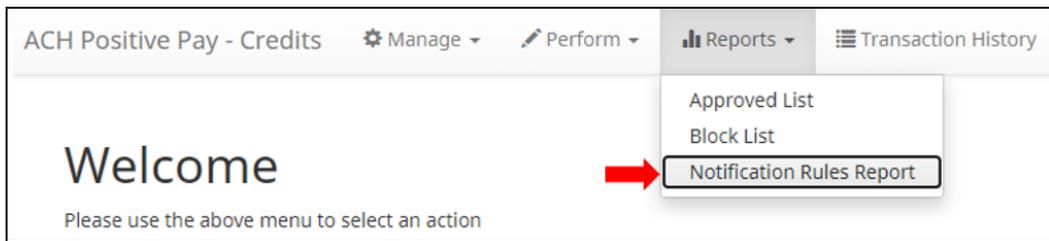
NOTE:

Reports are available for one (1) year.

A. Notification Rules Report

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

1. Within the ACH Positive Pay Credits (PRO-TECH CR) Module, click Reports > Notification Rules Report.



2. All Notification Conditions for that Client will be displayed.

Notification Conditions for ASBank Client 1				
	Account Number	Account Setting	Notification Condition	Amount
●	xxxx6543	Return All	Credits Over	25000.00
●	xxxx1111	Pay All	Company Not In Approved List	-
●	xxxx2222	Return All	Credits Over	10000.00
●	xxxx3333	Return All	All Credits	-
●	xxxx4444	Pay All	All Credits	-

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.

- Pay All
- Return All
- Block All

Notification Condition See Notification Rules section for detailed descriptions:

- All Debits
- Debit Over the Debit Amount
- Company Not in Approved List

Amount If Notification Condition is Debit Over the Debit Amount, the amount entered will be displayed.

- To review the entered cell phone numbers or email addresses on an account, click the arrow icon (>) at the far left of the applicable row.

Notification Conditions for ASBank Client 1				
	Account Number	Account Setting	Notification Condition	Amount
▶	xxxx6543	Return All	Credits Over	25000.00
▶	xxxx1111	Pay All	Company Not In Approved List	-
▶	xxxx2222	Return All	Credits Over	10000.00
▶	xxxx3333	Return All	All Credits	-
▶	xxxx4444	Pay All	All Credits	-

- The selected row will expand to display Cell Phone Text and Emails sections. To review the entered cell phone numbers for the account, click within the Cell Phone Text row to expand the view. Up to six cell phone numbers can be configured for an account.

Notification Conditions for ASBank Client 1				
	Account Number	Account Setting	Notification Condition	Amount
▶	xxxx6543	Return All	Credits Over	25000.00
Cell Phone Text				
1. 2223334444		4.		
2. 3334445555		5.		
3. 4445556666		6.		
Emails				

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

Email Email address(es) to receive email alerts.

- To review the entered emails for the account, click within the Emails row to expand the view. Based on FI settings, up to 30 email addresses can be configured for an account.

Notification Conditions for ASBank Client 1				
	Account Number	Account Setting	Notification Condition	Amount
•	xxxx6543	Return All	Credits Over	25000.00
Cell Phone Text				
Emails				
	1. email@email.com		16.	
	2. email2@email.com		17.	
	3. email3@email.com		18.	
	4. email4@email.com		19.	
	5. email5@email.com		20.	
	6. email6@email.com		21.	
	7. email7@email.com		22.	
	8. email8@email.com		23.	
	9. email9@email.com		24.	
	10. email10@email.com		25.	
	11. email11@email.com		26.	
	12. email12@email.com		27.	
	13. email13@email.com		28.	
	14. email14@email.com		29.	
	15. email15@email.com		30.	

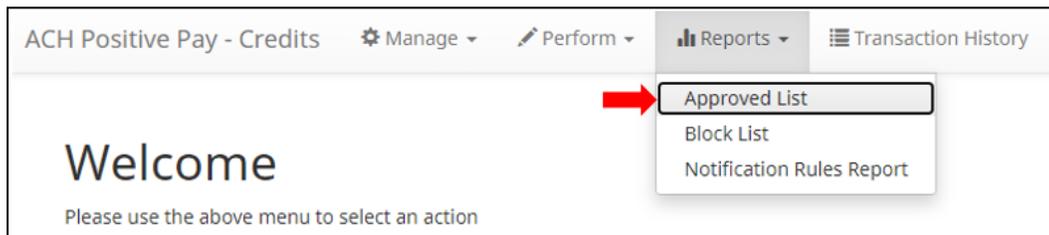
B. Approved List Report

NOTE:

Approved List Report user privilege required.

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

1. Within the ACH Positive Pay Credits (PRO-TECH CR) Module, click Reports > Approved List.



2. The Approved List Report page appears. This view may differ based on whether the Basic Approved List or Enhanced Approved List is being used.

Approved List

Account:

Company:

*** Select Account or Company

Approved List								
Company ID	Company Name	Minimum Amount Per Transaction	Maximum Amount Per Transaction	Maximum Amount Per Frequency	Frequency	Start Date	End Date	Action
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 becomes inactive. Select an Account from the drop-down menu. Click the Search button to proceed.

The screenshot shows the 'Approved List' form. The 'Account:' dropdown menu is open, displaying a list of accounts including 'Any', 'The One and Only - xxxx1111', 'Deuces - xxxx2222', 'Tres Leches - xxxx3333', 'Quattro Formaggi - xxxx4444', 'TestRecon - xxxx3579', 'Alert728 - xxxx1010', and 'Test Account 559A - xxxx6767'. The 'Company:' field is currently inactive and contains the text '*** Select Account or Company'. Below the form, there are columns labeled 'Minimum' and 'Maximum'.

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

The screenshot shows the 'Approved List' form. The 'Company:' dropdown menu is open, displaying a list of companies including 'Any', 'Jones Jellies - J00016', 'Instant Italy - I00026', '1234 - Test', 'Kelsey's Krafts - K00016', 'Instant Icees - I00016', 'Harrison Heating - H00016', and 'Grants Grocerv - G00016'. The 'Account:' field is currently inactive and contains the text '*** Select Account or Company'. Below the form, there is a table with columns: 'Company ID', 'Company Name', 'Minimum Amount Per', 'Maximum Amount Per', 'Start Date', 'End Date', and 'Action'.

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

- Clicking the Cancel button at any time on this screen sends the user back to the ACH Positive Pay Credits (PRO-TECH CR) welcome screen.

Approved List

Account:

Company:

*** Select Account or Company

Approved List

(1 of 2) 1 2 10

Company ID ↕	Company Name ↕	Minimum Amount Per Transaction ↕	Maximum Amount Per Transaction ↕	Maximum Amount Per Frequency ↕	Frequency ↕	Start Date ↕	End Date ↕	Action
F00008	Fine Felines Gro					03/10/2022		View
786	Regression23.1		\$10,000.00		MONTHLY	03/10/2023	04/01/2025	View
611	RegTest1			\$150.00	DAILY	03/10/2023		View

- The user may view Approved List details for any company by clicking the View hyperlink in the Action column.

Approved List

Account:

Company:

*** Select Account or Company

Approved List

(1 of 2) 1 2 10

Company ID ↕	Company Name ↕	Minimum Amount Per Transaction ↕	Maximum Amount Per Transaction ↕	Maximum Amount Per Frequency ↕	Frequency ↕	Start Date ↕	End Date ↕	Action
F00008	Fine Felines Gro					03/10/2022		View
786	Regression23.1		\$10,000.00		MONTHLY	03/10/2023	04/01/2025	View
611	RegTest1			\$150.00	DAILY	03/10/2023		View

8. 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	F00008	Company Name	Fine Felines Gro
Minimum Amount Per Transaction		Maximum Amount Per Transaction	
Maximum Amount Per Frequency		Frequency	
Start Date	03/10/2022	End Date	

SEC Codes
<ul style="list-style-type: none">• BOC• CIE• IAT• POS• RCK• WEB• MTE• ARC• CTX• POP• PPD• TEL

Accounts
<ul style="list-style-type: none">• Evens - xxxx4680

Back

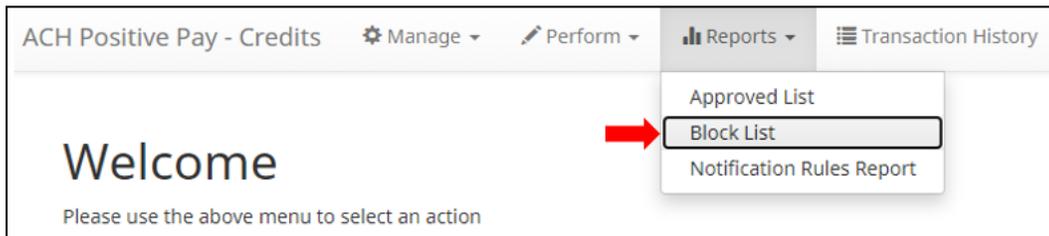
C. Block List Report

NOTE:

Block List Report user privilege required.

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 Positive Pay Credits (PRO-TECH CR) Module, click Reports > Block List.



2. The Block List Report page appears. This view may differ based on whether the Basic Blocked List or Enhanced Blocked List is being used.

Block List

Account:

Company:

*** Select Account or Company

Block List				
Company ID	Company Name	Start Date	End Date	Action
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 becomes inactive. Select an Account from the drop-down menu. Click the Search button to proceed.

Block List

Account:

Company:

*** Select Account or Company

- All -

Operating - xxxx4566

Test Account 2 - xxxx5309

Test Account 3 - xxxx9868

Sharon's Shoes - xxxx4444

Bob's Buttons - xxxx5555

Business Checking - xxxx5085

Business Operatino - xxxx0854

Company ID	Company Name	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 becomes inactive. Select a Company from the drop-down menu. Click the Search button to proceed.

Block List

Account:

Company:

*** Select Account or Company

- All -

Test for 2022.1 - T02022

blocked list - pt515

Down In Flames - Flames

rex - 56577

Marshall Modelin - M00008

Nyman Groceries - A5000077

Olivia's Omelett - O00008

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

No records found

- 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	Company Name	Start Date	End Date	Action
K00008	Kelsey's Krafts	02/09/2021		View
A500047	Greens Bowling	03/23/2021	04/27/2023	View
A500045	Park Outerwear	03/23/2021	05/26/2023	View
PG100	Pretty Good	03/10/2022	03/11/2022	View
787	Reg23.1Block	03/10/2023	04/01/2024	View
13	BlockTestCo1	03/10/2023		View

- Clicking the Cancel button at any time on this screen sends the user back to the ACH Positive Pay Credits (PRO-TECH CR) welcome screen.
- The user may view Block List details for any company by clicking the View hyperlink in the Action column.

Block List

Account:

Company:

*** Select Account or Company

Block List				
Company ID	Company Name	Start Date	End Date	Action
K00008	Kelsey's Krafts	02/09/2021		View
AS00047	Greens Bowling	03/23/2021	04/27/2023	View
AS00045	Park Outerwear	03/23/2021	05/26/2023	View
PG100	Pretty Good	03/10/2022	03/11/2022	View
787	Reg23.1Block	03/10/2023	04/01/2024	View
13	BlockTestCo1	03/10/2023		View

- 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	K00008	Company Name	Kelsey's Krafts
Start Date	02/09/2021	End Date	

Sec Codes

Accounts

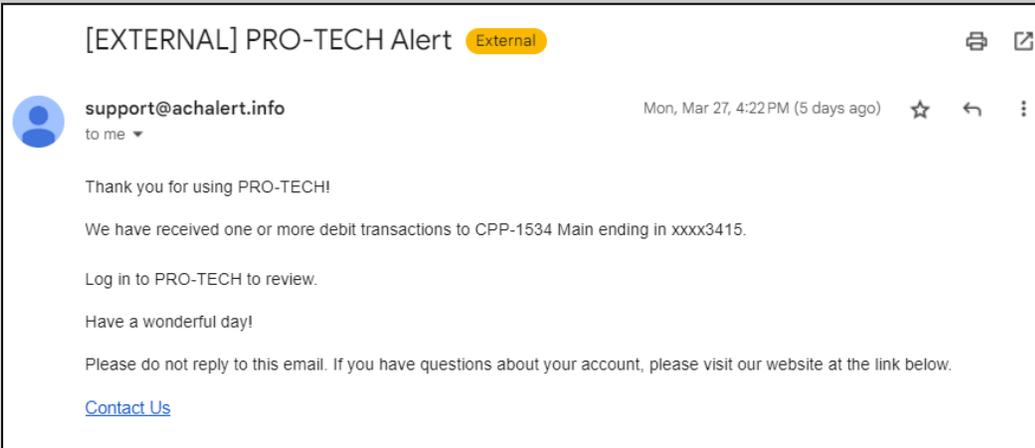
- Tres Leches - xxxx3333
- SeptaMatters - xxxx7777
- OctaTest - xxxx8888

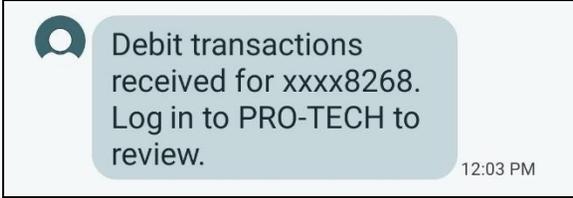
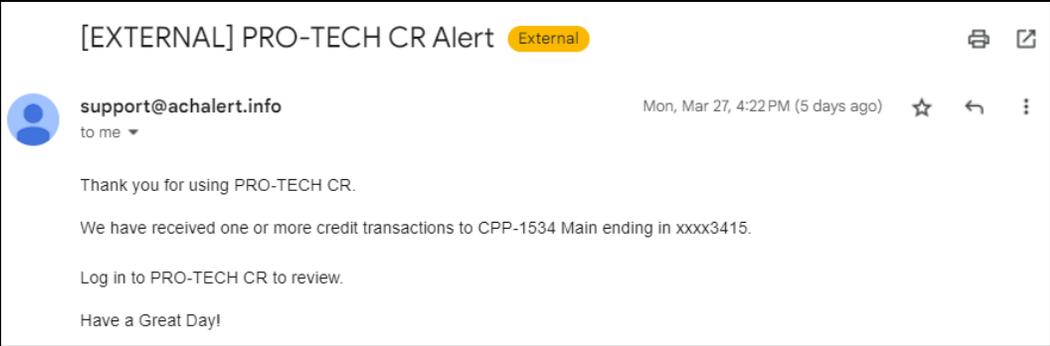
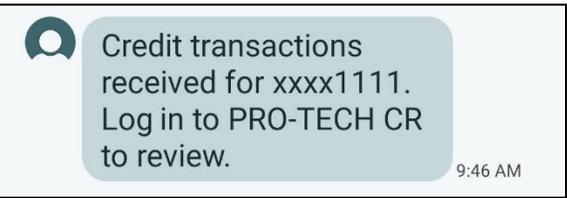
APPENDIX A – ACH POSITIVE PAY (PRO-TECH & PRO-TECH CR) MESSAGE ALERTS

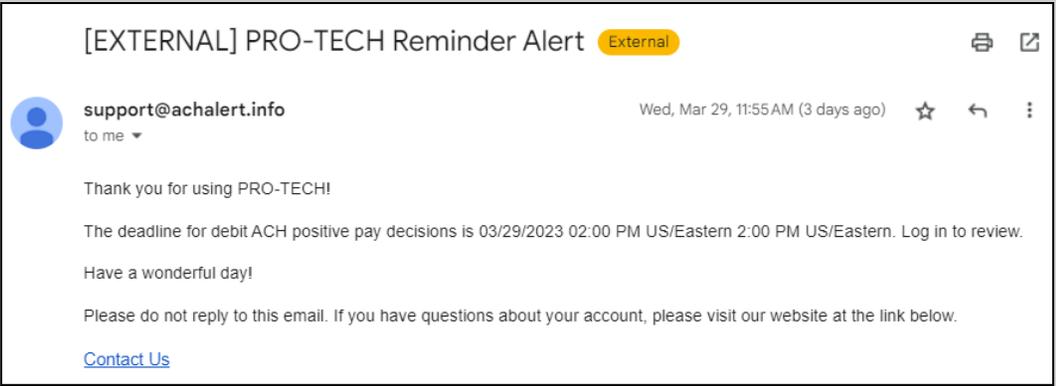
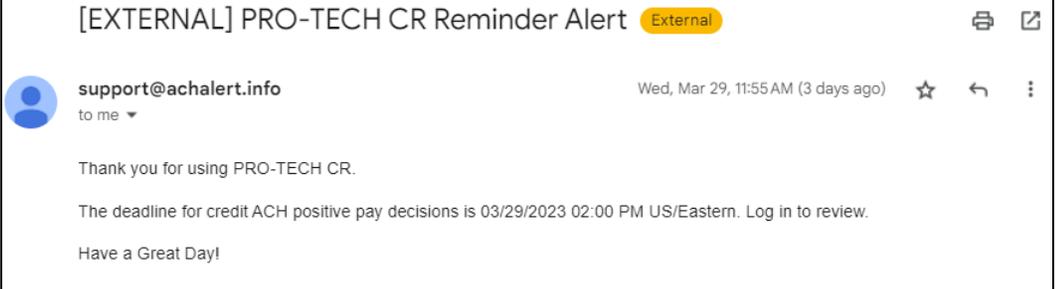
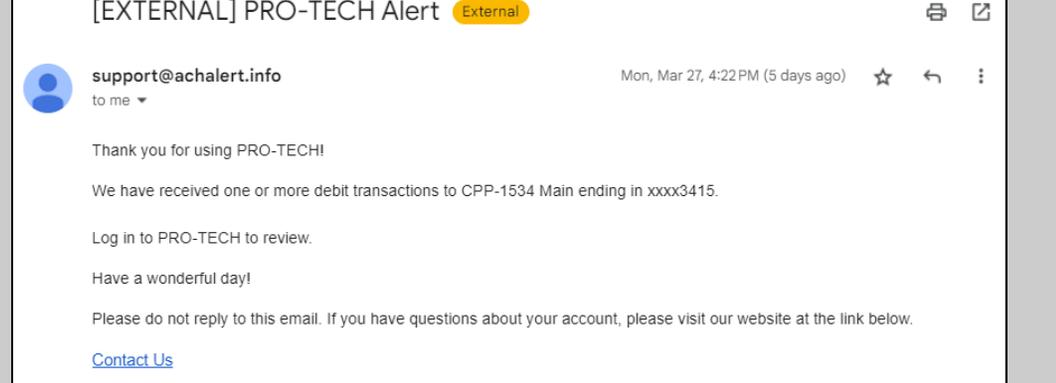
This Appendix illustrates the different types of alerts users may receive while using ACH Positive Pay (PRO-TECH & PRO-TECH CR).

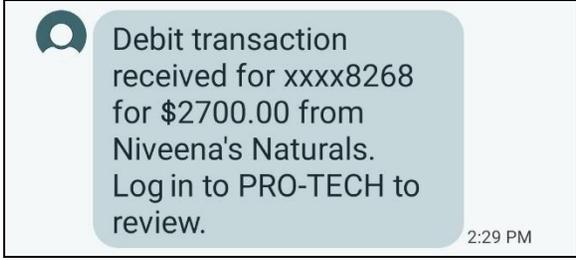
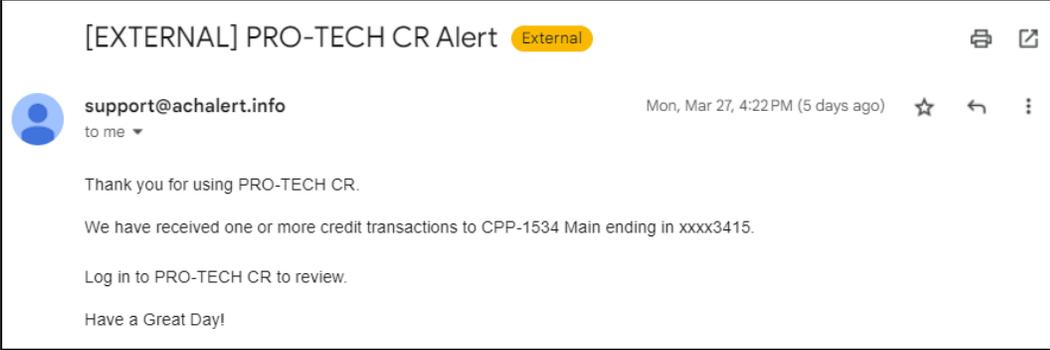
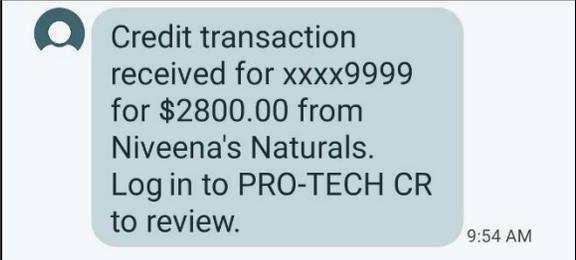
Please note the following:

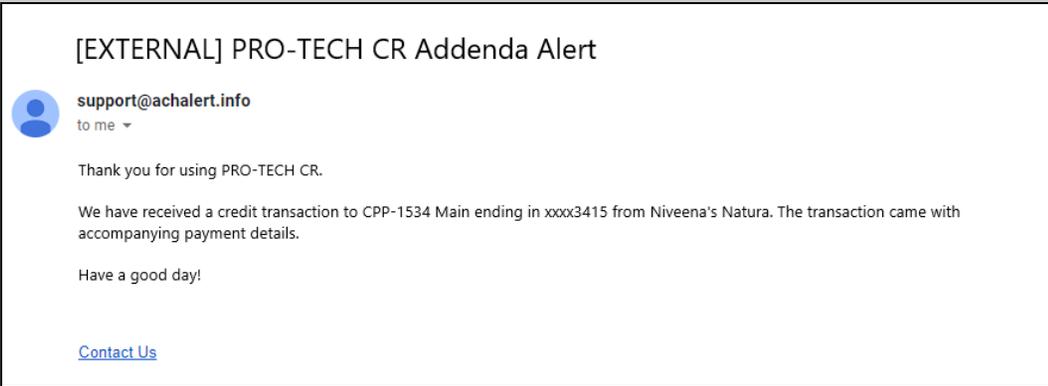
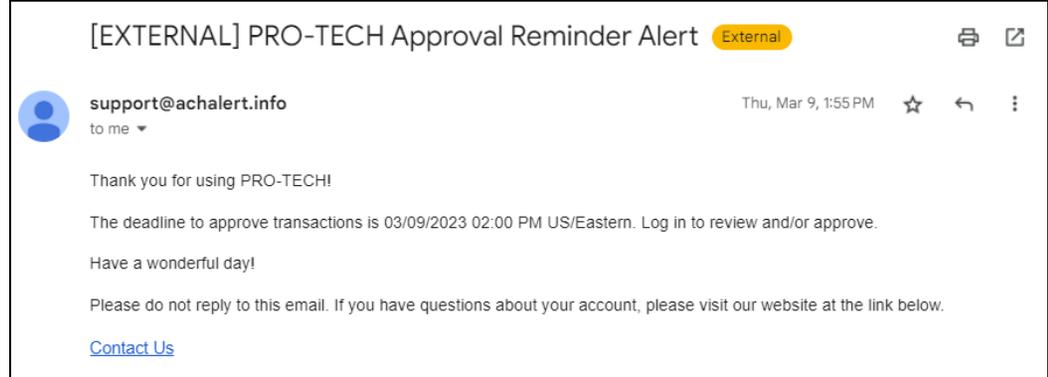
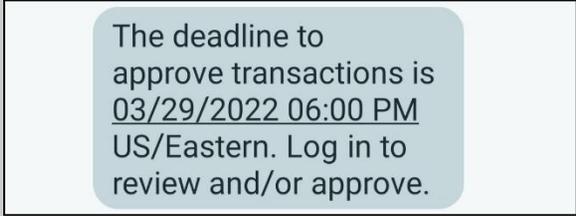
- If a cell phone number is entered in the Cell Phone Number field in the user’s setup (FI or Client user), the user may receive SMS/Text Alerts if the user is set up for Check Positive Pay (PRO-CHEX) and/or ACH Credit Origination Protection (C.O.P.S.).
- Service Level Alerts are not included in this list, since they apply only to Check Positive Pay (PRO-CHEX), ACH Positive Pay (PRO-TECH, PRO-TECH CR), and EDI Translation (EDI TransAlert). If a user is set to receive Service Level Alerts, the user will receive a service level alert for **all** the client’s accounts, which may include accounts a user is not assigned to work with.
- Alkami uses a 10-digit long code (10DLC) number for generating SMS/Text Alerts. The long code number which will appear in any SMS/Text Alerts received is 12029808159. This phone number may appear formatted as a regular ten-digit phone number (1-202-980-8159).

Alert Type	Example Image	Description	Recipient
PRO-TECH Account Debit Notification (Email)		Notification of Account Debit	Client

Alert Type	Example Image	Description	Recipient
PRO-TECH Account Debit Notification (SMS/Text)		Notification of Account Debit	Client
PRO-TECH CR Account Credit Notification (Email)		Notification of Account Credit	Client
PRO-TECH CR Account Credit Notification (SMS/Text)		Notification of Account Credit	Client

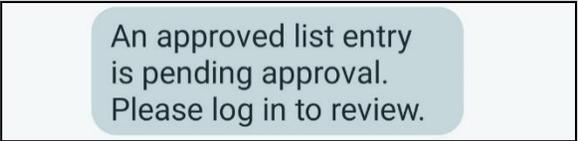
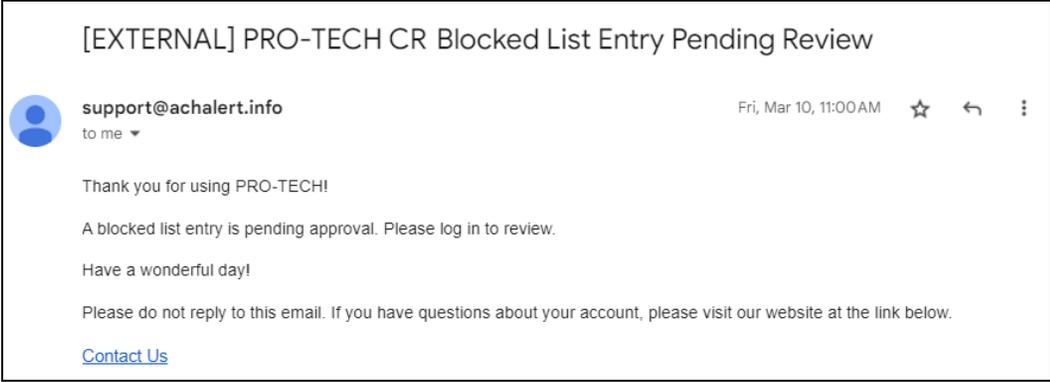
Alert Type	Example Image	Description	Recipient
PRO-TECH EOD Reminder Alert (Email)		Reminder of Debit ACH positive pay decision deadline	Client
PRO-TECH CR EOD Reminder Alert (Email)		Reminder of Credit ACH positive pay decision deadline	Client
PRO-TECH Debit Transaction Notification (Email)		Notification of debit transaction	Client

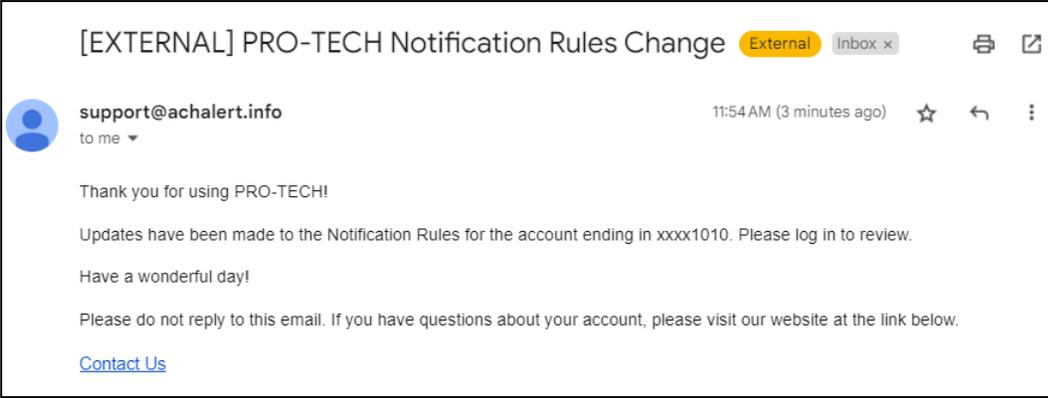
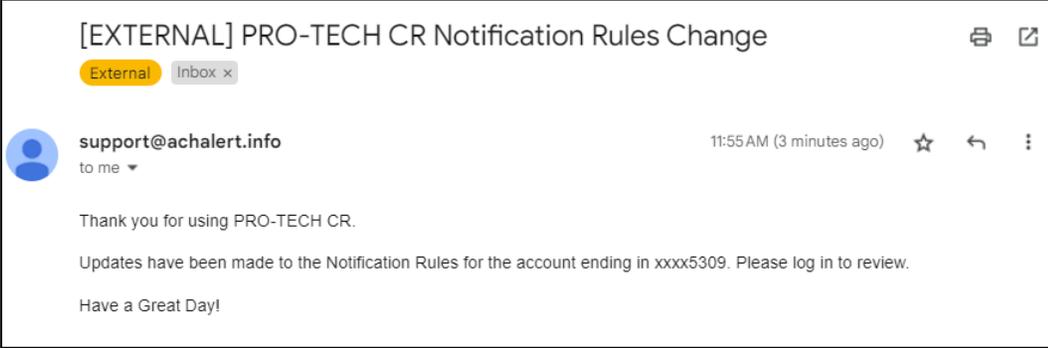
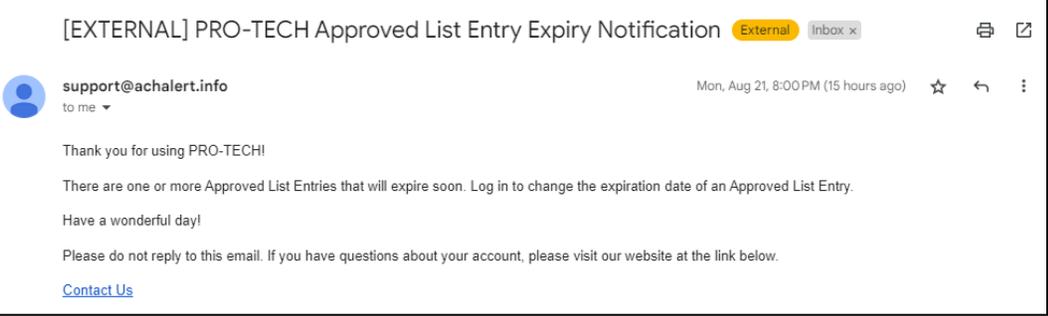
Alert Type	Example Image	Description	Recipient
PRO-TECH Debit Transaction Notification (SMS/Text)		Notification of debit transaction	Client
PROTECH CR Credit Transaction Notification (Email)		Notification of credit transaction	Client
PRO-TECH CR Credit Transaction Notification (SMS/Text)		Notification of credit transaction	Client

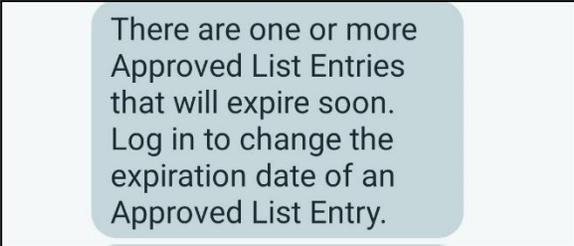
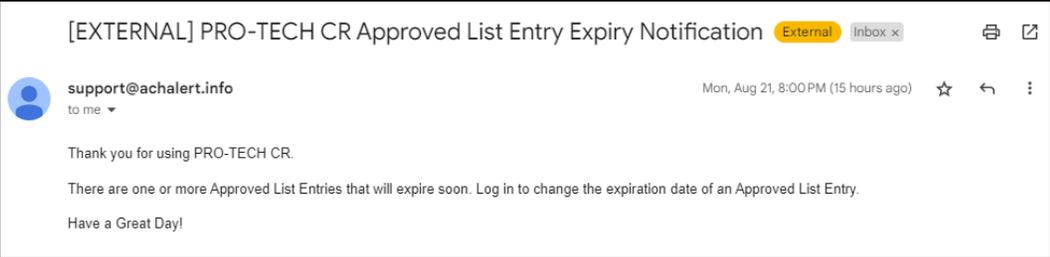
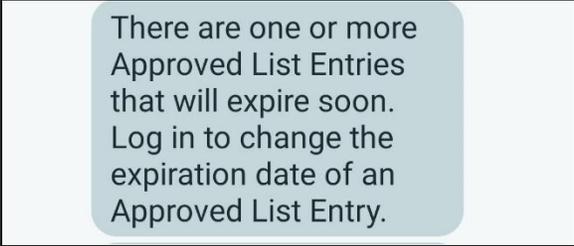
Alert Type	Example Image	Description	Recipient
PRO-TECH CR Credit Addenda Notification (Email)		Notification of credit transaction with accompanying payment details	Client
PRO-TECH Debit Dual Decision Approval Reminder Alert (Email)		Debit Dual Decision Approval reminder alert	Client
PRO-TECH Debit Dual Decision Approval Reminder Alert (SMS/Text)		Debit Dual Decision Approval reminder alert	Client

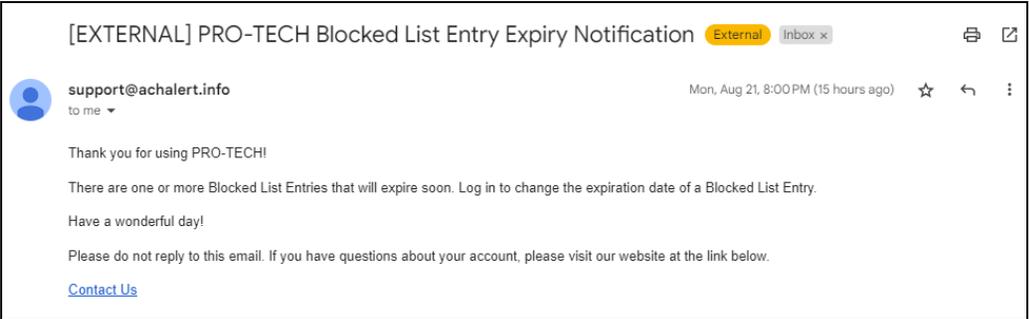
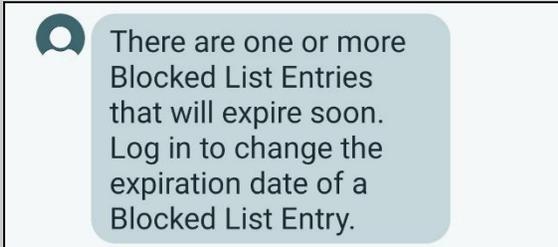
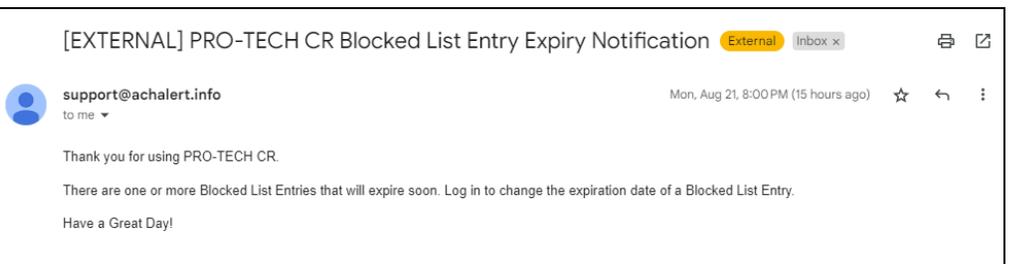
Alert Type	Example Image	Description	Recipient
PRO-TECH Approved List Entry Dual Approval Reminder (Email)		Approved List Entry Dual Decision Reminder Alert	Client
PRO-TECH Approved List Entry Dual Approval Reminder (SMS/Text)		Approved List Entry Dual Decision Reminder Alert	Client
PRO-TECH Blocked List Entry Dual Approval Reminder (Email)		Blocked List Entry Dual Decision Reminder Alert	Client
PRO-TECH Blocked List Entry Dual Approval		Blocked List Entry Dual Decision Reminder Alert	Client

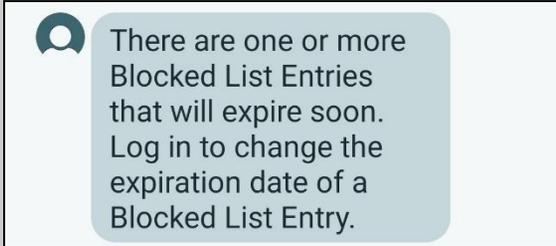
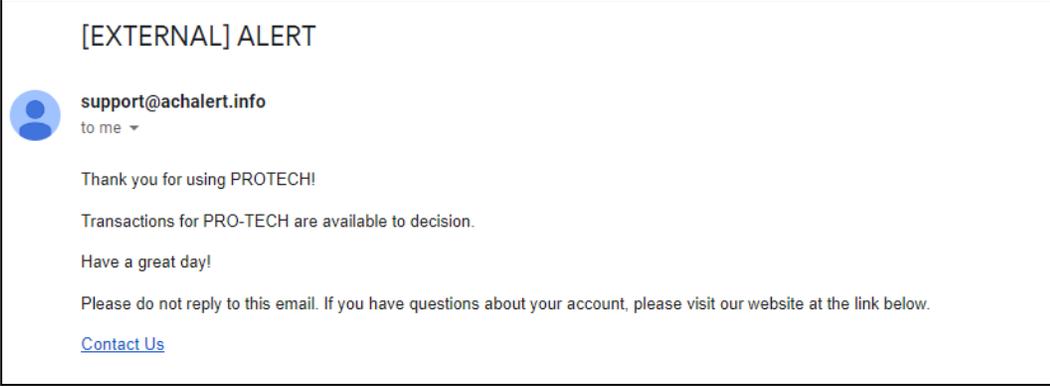
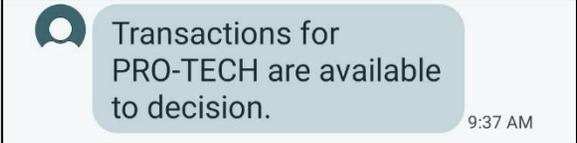
Alert Type	Example Image	Description	Recipient
Reminder (SMS/Text)			
PRO-TECH CR Credit Dual Decision Approval Reminder Alert (Email)		Credit Dual Decision Approval reminder alert	Client
PRO-TECH CR Credit Dual Decision Approval Reminder Alert (SMS/Text)		Credit Dual Decision Approval reminder alert	Client
PRO-TECH CR Approved List Entry Dual Approval Reminder Alert (Email)		Approved List Entry Dual Decision Reminder Alert	Client

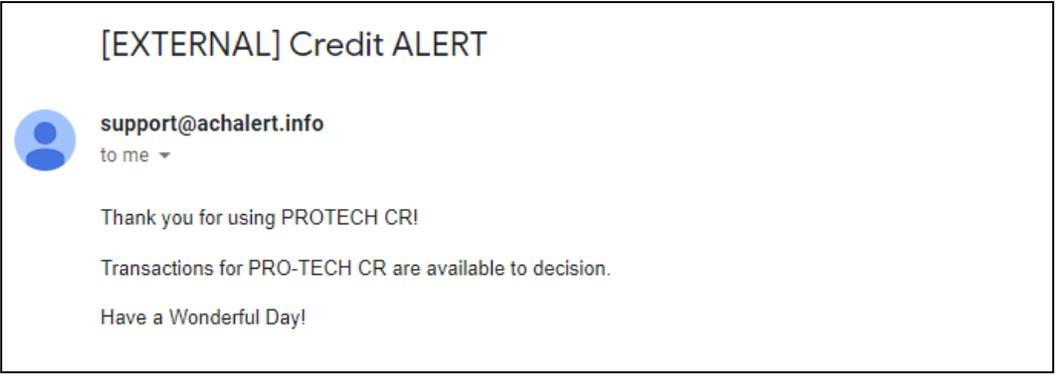
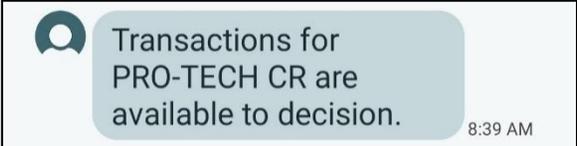
Alert Type	Example Image	Description	Recipient
PRO-TECH CR Approved List Entry Dual Approval Reminder (SMS/Text)		Approved List Entry Dual Decision Reminder Alert	Client
PRO-TECH CR Blocked List Entry Dual Approval Reminder (Email)		Blocked List Entry Dual Decision Reminder Alert	Client
PRO-TECH CR Blocked List Entry Dual Approval Reminder (SMS/Text)		Blocked List Entry Dual Decision Reminder Alert	Client

Alert Type	Example Image	Description	Recipient
PRO-TECH Notification Rules Change Alert (Email)		Notification Rules Change Alert	Client
PRO-TECH CR Notification Rules Change Alert (Email)		Notification Rules Change Alert	Client
PRO-TECH Approved List Entry Expiry Notification (Email)		Approved List Entry Expiration Notification	Client

Alert Type	Example Image	Description	Recipient
PRO-TECH Approved List Entry Expiry Notification (SMS/Text)	 <p>There are one or more Approved List Entries that will expire soon. Log in to change the expiration date of an Approved List Entry.</p>	Approved List Entry Expiration Notification	Client
PRO-TECH CR Approved List Entry Expiry Notification (Email)	 <p>[EXTERNAL] PRO-TECH CR Approved List Entry Expiry Notification External Inbox x</p> <p>support@achalert.info to me Mon, Aug 21, 8:00 PM (15 hours ago)</p> <p>Thank you for using PRO-TECH CR.</p> <p>There are one or more Approved List Entries that will expire soon. Log in to change the expiration date of an Approved List Entry.</p> <p>Have a Great Day!</p>	Approved List Entry Expiration Notification	Client
PRO-TECH CR Approved List Entry Expiry Notification (SMS/Text)	 <p>There are one or more Approved List Entries that will expire soon. Log in to change the expiration date of an Approved List Entry.</p>	Approved List Entry Expiration Notification	Client

Alert Type	Example Image	Description	Recipient
PRO-TECH Blocked List Entry Expiry Notification (Email)		Blocked List Entry Expiry Notification	Client
PRO-TECH Blocked List Entry Expiry Notification (SMS/Text)		Blocked List Entry Expiry Notification	Client
PRO-TECH CR Blocked List Entry Expiry Notification (Email)		Blocked List Entry Expiry Notification	Client

Alert Type	Example Image	Description	Recipient
PRO-TECH CR Blocked List Entry Expiry Notification (SMS/Text)		Blocked List Entry Expiration Notification	Client
PRO-TECH Service Level Alert (Email)		Service level alert	Client
PRO-TECH Service Level Alert (SMS/Text)		Service level alert	Client

Alert Type	Example Image	Description	Recipient
PRO-TECH CR Service Level Alert (Email)		Service level alert	Client
PRO-TECH CR Service Level Alert (SMS/Text)		Service level alert	Client

APPENDIX B – ACH UNAUTHORIZED RETURN CODES

This table contains the ACH Return Codes most frequently used by FIs and their customers to return ACH Entries as unauthorized.¹ Commercial, corporate, and small business customers primarily use the R29 Return code for unauthorized ACH Debit Entries. R23 may be used when an ACH Credit Entry is declined by the Receiver. Refer to the Nacha Rules for a full listing of all ACH Return Codes and their use.

Return Code	Title	Description	Account Type	Time Frame	Written Statement Required
R05	Unauthorized Debit to Consumer Account Using Corporate SEC Code	A CCD or CTX debit entry, transmitted to a consumer account of the Receiver and was not authorized by the Receiver.	Consumer	**60 Calendar Days	Yes
R07	Authorization Revoked by Customer	The RDFI's customer (the Receiver) revoked the authorization previously provided to the Originator for this debit entry.	Consumer	**60 Calendar Days	Yes
R10	Customer Advises Originator is Not Known to Receiver and/or Originator is Not Authorized by Receiver to Debit Receiver's Account	<p>The RDFI has been notified by the Receiver that the Receiver does not know the identity of the Originator; has no relationship with the Originator; or has not authorized the Originator to debit his account.</p> <p>For ARC and BOC entries, the RDFI has been notified by the Receiver that the signature on the source document is not authentic, valid, or authorized.</p> <p>For POP entries, the RDFI has been notified by the Receiver that the signature on the written authorization is not authentic, valid, or authorized.</p>	Consumer; for ARC, BOC, IAT, or POP, Entries may also be a Non-Consumer	**60 Calendar Days	Yes

Return Code	Title	Description	Account Type	Time Frame	Written Statement Required
R11	Customer Advises Entry Not in Accordance with the Terms of the Authorization	The RDFI has been notified by the Receiver that the Originator and Receiver have a relationship and an authorization to debit exists, but there is an error or defect in the payment such that the entry does not conform to the terms of the authorization (for example, the entry is for an amount different than authorized; the entry was initiated for settlement earlier than authorized; the entry is part of an Incomplete Transaction; the debit entry was improperly initiated; for ARC, BOC, or POP entries: ineligible source document, notice was not provided; amount of the entry was not accurately obtained from the source document.	Consumer. For ARC, BOC, POP, and IAT entries, may also be a Non-Consumer	**60 Calendar Days	Yes
		The Reversing Entry was improperly initiated by the Originator or ODFI.			
		The Receiver did not affirmatively initiate a Subsequent Entry in accordance with the terms of the Standing Authorization.			
R23	Credit Entry Refused by Receiver	Any credit Entry that is refused by the Receiver may be returned by the RDFI	Consumer or Non-Consumer	See Article Three, Subsection 3.8.3.2 - Timing Requirements for Credit Entries Refused by Receiver Excerpt: “[...] the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the RDFI’s receipt of notification from the Receiver that it has declined the Entry.”	No

Return Code	Title	Description	Account Type	Time Frame	Written Statement Required
R29	Corporate Customer Advises Not Authorized	The RDFI has been notified by the Receiver (Non Consumer) that a specific Entry has not been authorized by the Receiver.	Non-Consumer	*2 Banking Days	No

¹ Source: Nacha

*Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the Settlement of the original Entry.

**Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the Banking Day following the sixtieth calendar day following the Settlement Date of the original Entry.

APPENDIX C – DOCUMENT REVISION INDEX

A comprehensive list of all revisions made to this document since last publication.

Previous Version: 1.1.1 (published 01/23/2024 – Release #a2024.1)

Current Version: 1.1.2 (published 04/30/2024 – Release #a2024.2)

Section	Pages	Description
Entire Document		Miscellaneous screenshots updated to reflect minor changes in user interface.
	p. 2	Added NOTE box informing that the FPHQ Platform screens are best viewed and supported for desktops and laptops using approved browsers.
B. ACH POSITIVE PAY (PRO-TECH) FOR ACH DEBITS – Section II – Transaction History	p. 40	A. View Transaction History – Updated Exception Reason table to correct the definition for Exception Reason - Duplicate.
Section V – Reports	p. 98	A. Notification Rules Report – Updated table to denote the addition of the Block All default setting.
C. ACH POSITIVE PAY (PRO-TECH CR) FOR ACH CREDITS – Section II – Transaction History	p. 120	A. View Transaction History – Updated Exception Reason table to correct the definition for Exception Reason - Duplicate.
Section V – Reports	p. 175	A. Notification Rules Report – Updated table to denote the addition of the Block All default setting.

APPENDIX D – CLIENT USER TRAINING VIDEOS

Client users can access the information contained in the ACH Positive Pay (PRO-TECH & PRO-TECH CR) Client User Guide, presented in training video form, by navigating to the following link.

FPHQ Client Training Videos Main Page (Clicking on the PRO-TECH & PRO-TECH CR buttons at the top of the screen will filter only PRO-TECH & PRO-TECH CR videos):

<https://achalert.com/training-and-sales-videos/>