



Fraud Management / EDI

User Guide

Technology Delivered by ACH Alert



First National Bank
and Trust Company[®]

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Overview of Fraud Management / EDI Services

First National Bank and Trust (FNBT) offers robust fraud management and EDI solutions to protect your business. Customizable notification emails and / or SMS text alerts allow you to accept or reject suspicious ACH and check transactions in real-time, even before funds are removed from your account.

FNBT offers three services which are listed below. To enroll your business in any or all of these services, contact your Relationship Manager, Cash Management Officer, or give us a call at 1-888-255-2114.

EDI TransAlert Overview

EDI TransAlert makes ACH payments a viable alternative to checks for B2B payments between companies of all sizes by translating complex EDI 820 and 835 remittance data embedded in ACH transactions and making it usable for all sizes of businesses, whether they use EDI systems or not.

Instead of emailing PDF reports with remittance data in “human-readable format” you will be alerted when payments containing EDI information post to your account. You may also obtain payment information in “computer-usable formats”. View the remittance information (including free form addenda) within the transaction history screen and/or export all remittance data to automate posting in your accounting system. Automated delivery of posting files can also be configured.

Fraud Management – ACH Filters Overview

The Fraud Management – ACH Filters service is designed to empower business account holders (“Clients”) with the ability to prevent financial loss due to unauthorized incoming ACH debit transactions. Certain types of fraudulent ACH debit transactions must be returned to the originating financial institution by the opening of the 2nd business day following the settlement date. This means businesses must identify these transactions same day and return any unauthorized transactions immediately to prevent financial loss.

Fraud Management – Check Positive Pay Overview

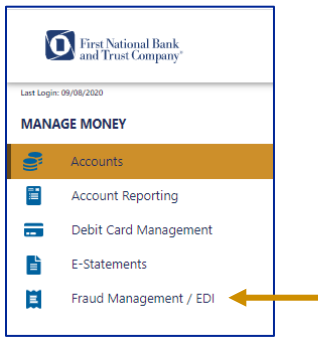
Fraud Management – Check Positive Pay is a service designed to empower business account holders (“Clients”) with the ability to prevent financial loss due to check fraud.

NOTE:

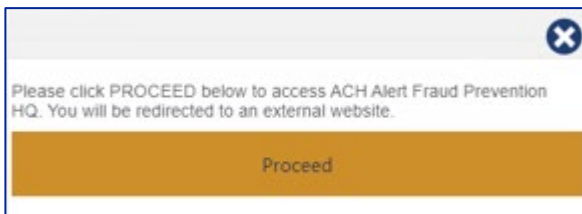
All screenshots used in this User Guide were obtained while using the Chrome internet browser. If using a different browser, certain screens may display differently than what is seen in this guide because of the browser’s particular configuration. However, even though screens may appear slightly different, the functionality will remain the same across all browsers.

Accessing Fraud Management / EDI Services within Business Online Banking

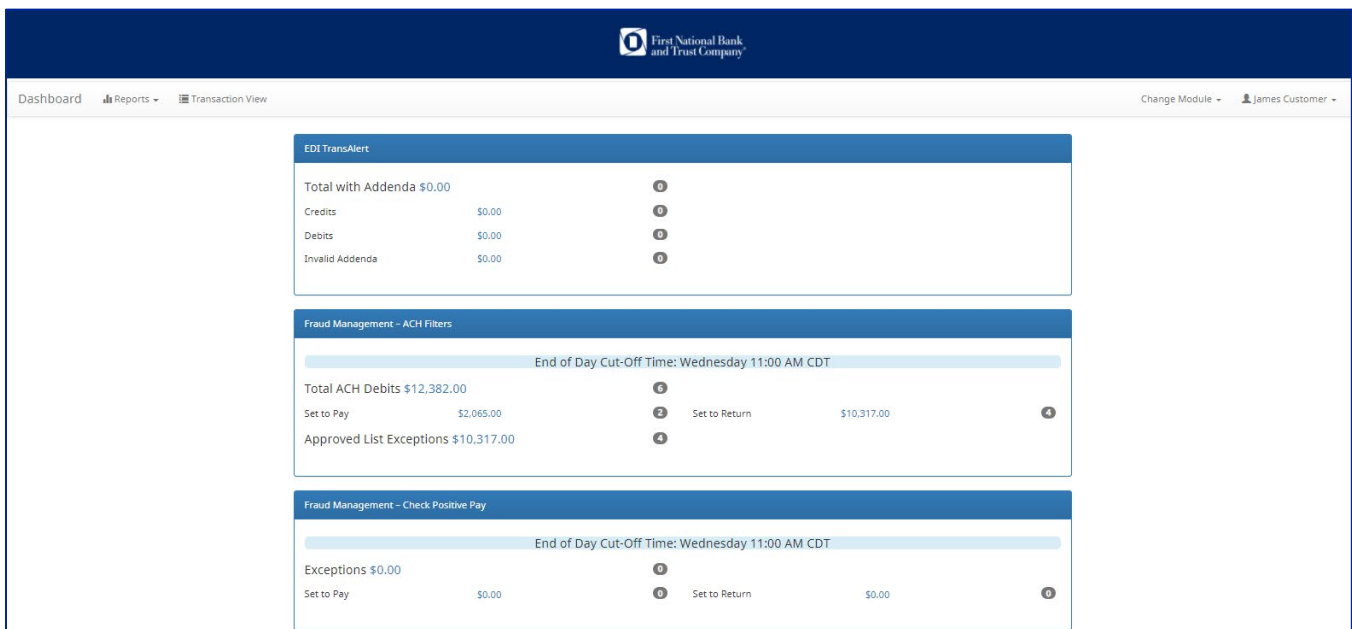
1. Login to Business Online Banking at www.bankatfirstnational.com or through the FNBT Business Mobile Banking App.



2. Once logged in, click Fraud Management / EDI from the left menu.
3. Select “Proceed” to Continue.



4. You will be taken to the Fraud Management / EDI **Dashboard** for your Company. Note: depending on the Fraud Management Services your company is enrolled in, you may see one or multiple Fraud Management modules on your Dashboard screen.



Fraud Management – ACH Filters

IMPORTANT!

Accounts enrolled in Fraud Management – ACH Filters are assigned a default setting of **System-Return**. If a decision is not made by the **end of day cut-off time (11:00 am CT)**, the item will be returned. Your default notification is an email to notify you of all debits from the account enrolled in ACH Filters. You may also add SMS Text Notifications and change the type of notification you receive within the Preferences menu.

Available features within Fraud Management – ACH Filters listed below:

Feature Name	Description
Approved List	Allows you to identify companies that are allowed to debit an account or accounts and set parameters to control the debit activity.
Blocked List	Allows Clients to identify companies that are NOT allowed to debit an account or accounts.
Notification Rules	Establishes who should be alerted, how they should be alerted (email or SMS text) and the conditions that should prompt an alert.
Change Transaction Status	If the user has been granted the Change Status user privilege and the transaction is eligible for a decision, you will be able to make pay/return decisions on ACH Debits.
Written Statement of Unauthorized Debit (WSUD)	This form will be completed to return a transaction, by selecting a reason and providing an electronic signature authorizing the return.
Reports	Allows a user to view data on the following features: <ul style="list-style-type: none"> ▪ Notification Rules ▪ Approved List

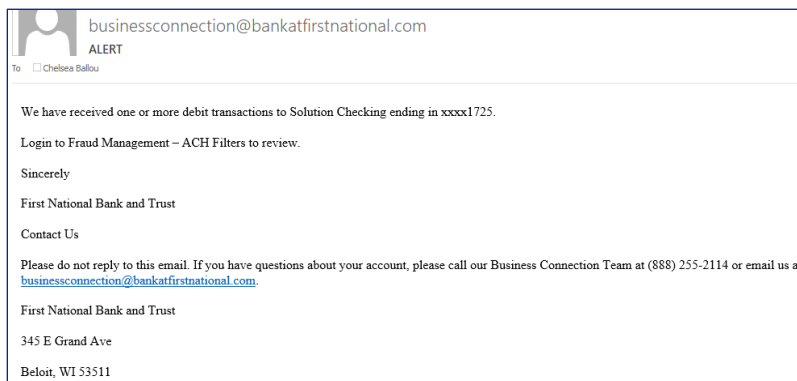
Notification Levels

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

When an account is enrolled for Fraud Management - ACH Filters, one of two 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.

Email Alert Sample



SMS Text Alert Sample

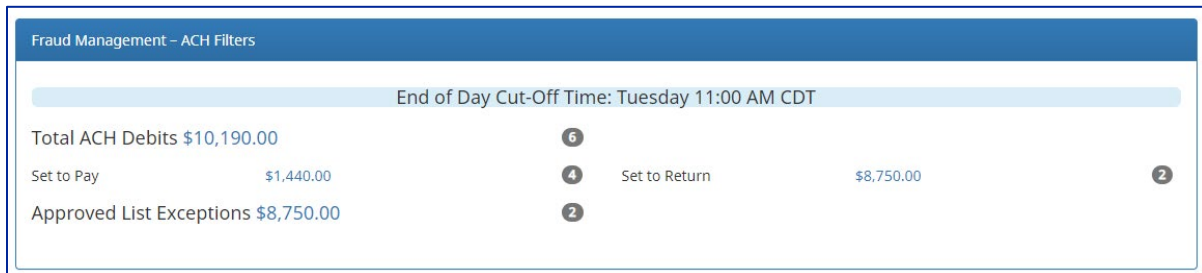
Debit transactions received for xxxx1768. Login to Fraud Management ACH Filters to review.

Dashboard

Using the Dashboard

If ACH Filters are enabled, the Fraud Management – ACH Filters summary box will be displayed on the Client Dashboard. Summary information on current incoming ACH transactions and status will be displayed for accounts the user has been granted access. The user must also have the Transaction History user privilege. Active links are embedded within the boxes to permit users to navigate from the dashboard landing page into the ACH Filters module 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 Fraud Management – ACH Filters summary boxes include the following:



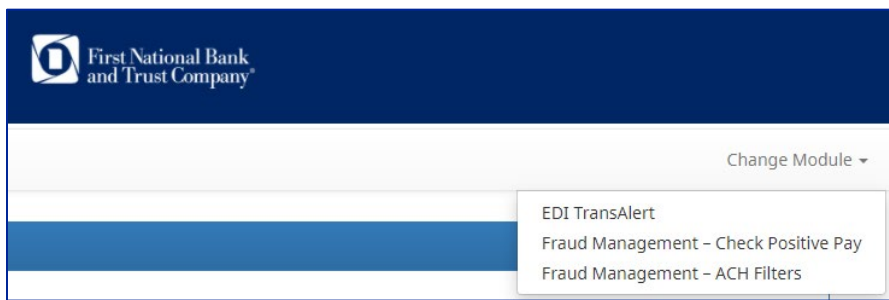
Field Name	Description
Service Name	In the example provided, clicking Fraud Management – ACH Filters on the left in the title bar will direct the user to the main menu.
End of Day Cut-Off Time	Displayed in the second bar, the day and time transaction decisions will be collected by First National Bank and Trust. Transactions will be ineligible for pay or return decisions after 11:00 am CT. If a pay or return decision has not been made, the system return default will apply.
Total ACH Debits	In the examples above, the total represents the total dollar amount and number of incoming ACH debit transactions received by First National Bank and Trust for the accounts the user has access to view.
Approved List Exceptions	This represents the total dollar amount and number of incoming ACH debit transactions received from companies that are not on the clients approved list or have violated an approved list parameter.

Fraud Management – ACH Filters					
End of Day Cut-Off Time: Tuesday 11:00 AM CDT					
Total ACH Debits \$10,190.00		6			
Set to Pay	\$1,440.00	4	Set to Return	\$8,750.00	2
System	\$0.00	0	System	\$8,750.00	2
User	\$0.00	0	User	\$0.00	0
Approved List	\$1,440.00	4	FI	\$0.00	0
FI	\$0.00	0			
Approved List Exceptions \$8,750.00				2	

Field Name	Description
Set to Pay / Set to Return	Clicking on the dollar amount hyperlinks on the Set to Pay or Set to Return lines will expand the view to display a breakdown of the total for each category. System Pay or Return indicate transactions that will pay or return if no action is taken due to the default status. User pay or return indicate a Client user decision has occurred. Approved List indicates the incoming ACH debits that are from companies the client has pre-approved to debit an account or accounts. The status for these transactions will automatically be set to approved list pay. FI pay or return indicate an FI decision has occurred on behalf of First National Bank and Trust.
Transaction History	The user can click on the dollar amount link for any category to be directed to a filtered view of the Transaction History. In the examples below, the user has clicked on the dollar value of debits under Set to Pay – System in ACH Filters and is directed to a view of exception transactions that require decision.

Debit Transaction History						Date Range
						September 8, 2020
Filters						
6 transactions totaling \$10,190.00						
Rows 1 - 6 of 6.						
Date	Company	Account #	Amount	Current Status	Manage	
09/08/2020	XYZ Company	xxx1717	\$350.00	Approved List Pay	Return	
09/08/2020	XYZ Company	xxx1709	\$8,000.00	Return - System	Pay	
09/08/2020	XYZ Company	xxx1696	\$15.00	Approved List Pay	Return	
09/08/2020	ABC Company	xxx1776	\$750.00	Return - System	Pay	
09/08/2020	ABC Company	xxx1768	\$75.00	Approved List Pay	Return	
09/08/2020	ABC Company	xxx1725	\$1,000.00	Approved List Pay	Return	

From the Client Dashboard, a user can also navigate to the Fraud Management – ACH Filters Module by clicking Change Module > Fraud Management – ACH Filters



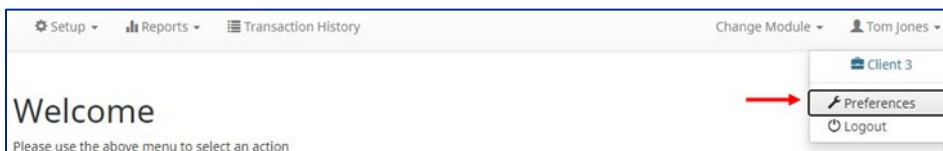
Dashboard and Additional File Loads after EOD

After the end of day cut-off time (11:00 am CT), all pending ACH transactions are processed and the Dashboard totals will clear out. If additional ACH transaction files are loaded after the end of day cut-off time but prior to midnight, they will not be displayed in the Dashboard until midnight, and will be included in the next day's totals.

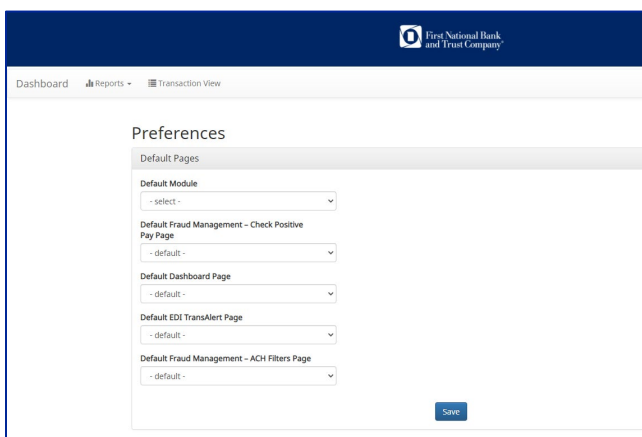
Preferences

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

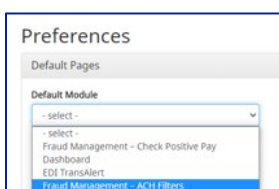
1. From within the Dashboard or Fraud Management – ACH Filters Module, click Your Name > Preferences.



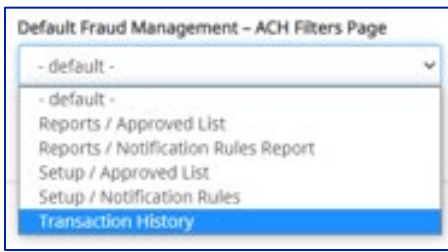
2. The Preferences page appears.



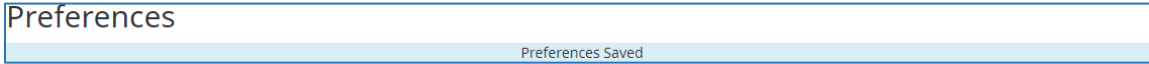
3. Default Module gives the User the ability to choose the default landing page.



4. Default Fraud Management – ACH Filters allows the user to select the default landing page within ACH Filters.



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



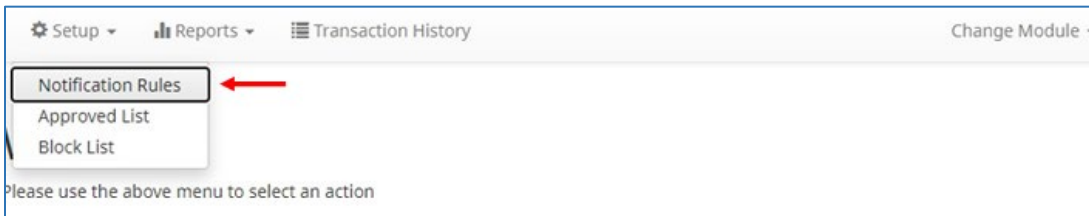
Notification Rules

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

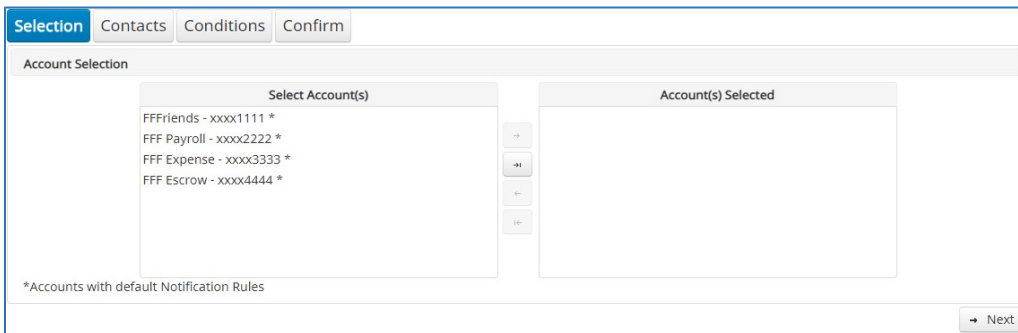
IMPORTANT NOTE: By entering a cell phone number for SMS text alerts, you are opting to receive text messages. Additional fees from your carrier may apply. To opt out, simply remove the cell phone number from the user interface and click Save.

Setup Notification Method and Condition

1. From the Fraud Management – ACH Filters Module, click Setup > Notification Rules.



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



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

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

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

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

Selection | Contacts | Conditions | Confirm

Account Selection

Select Account(s)

- FFF Payroll - xxxx2222 *
- FFF Expense - xxxx3333 *
- FFF Escrow - xxxx4444 *

Account(s) Selected

- FFFriends - xxxx1111 *

*Accounts with default Notification Rules

Next

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

Selection | Contacts | Conditions | Confirm

Enter the contact information to receive the ALERT

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

Cell Phone Text

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

E-mail

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

Back | Next

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

Cell Phone Text

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

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

E-mail

Email 1	mhart@fffriends.com	Email 4	<input type="text"/>
Email 2	fjones@fffriends.com	Email 5	<input type="text"/>
Email 3	<input type="text"/>	Email 6	<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.

Selection **Contacts** Conditions Confirm

Enter the contact information to receive the ALERT

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

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

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

← Back → → Next

9. 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. **Only one radio button can be selected.**

Selection Contacts **Conditions** Confirm

Select a condition to receive the Alert

Notify for all ACH Debits

Notify only when an ACH Debit is over

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

The ACH Debit was created from a payment made by check

The ACH Debit was created from a payment over the Internet

The ACH Debit was created from a payment over the phone

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

← Back → Next

Feature	Description
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	<ul style="list-style-type: none"> Enter the dollar amount. Alerts will only be sent when an ACH Debit is received that is greater than the dollar amount established. Alerts will not be sent when an ACH Debit is received that is equal to or less than the dollar amount established.
Notify only when an ACH Debit meets one or more of the following criteria	<p>An alert will be sent for the criteria selected. Select one, two or all three criteria:</p> <ul style="list-style-type: none"> Payment was made by check and converted into an ACH entry (includes transactions with an ARC, BOC, POP, or RCK standard entry class code). Payment from a bank account was authorized over the internet or on a mobile phone (includes transactions with a WEB standard entry class code). Payment from a bank account was authorized over the telephone (includes transactions a TEL standard entry class code).

Feature	Description
Notify only when an ACH Debit is received from a Company that is not on the Approved List or does not meet the parameters on the Approved List	<p>An alert will be sent only when an ACH debit is received on the account from a company not set up on the approved list or is set up on the approved list but violates one of the additional parameters set, such as maximum amount, frequency, or start or end date.</p> <p>Alerts will NOT be sent on ACH debit transactions that are received from companies set up on the approved list and are within approved list parameters. Those transactions will receive a status of approved list pay. However, the status can be changed from within Transaction History.</p>

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

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

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

Transaction History

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

View Transaction History

NOTE:

- Transactions are visible in transaction history for 90 days.
- The Transaction History user privilege must be enabled to access this screen.
- If the user has been granted the Change Status user privilege and the transaction is available to decision, the Pay and Return buttons will be available for use.
- Transactions that will be paid will have green shading as a background.
- Transactions that will be returned will have yellow shading as a background.
- Transaction in a return status cannot be changed after the EOD cut-off time (11:00 am CT).

1. There are two ways to navigate to the Transaction History page. One option is to navigate directly to Fraud Management – ACH Filters Transaction History from the Dashboard, by clicking on the dollar amount next to Total ACH Debits.

Fraud Management – ACH Filters

End of Day Cut-Off Time: Tuesday 11:00 AM CDT

Total ACH Debits \$10,190.00

Set to Pay \$1,440.00

Approved List Exceptions \$8,750.00

Set to Return \$8,750.00

6

4

2

2. Another option is to navigate within the Fraud Management – ACH Filters module, to the View menu and click Transaction History.

Fraud Management – ACH Filters

Setup Reports Transaction History

Welcome

Please use the above menu to select an action

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

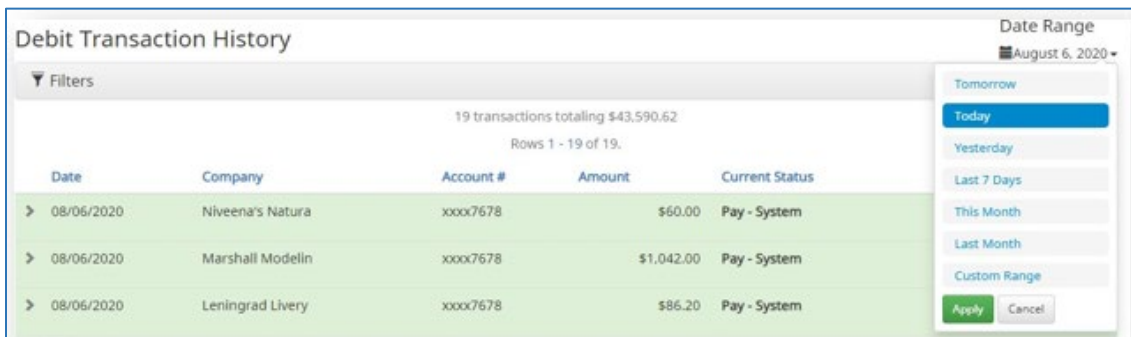
Date	Company	Account #	Amount	Current Status	Manage
08/06/2020	Niveena's Natura	xxxx7678	\$60.00	Pay - System	Return
08/06/2020	Marshall Modelin	xxxx7678	\$1,042.00	Pay - System	Return
08/06/2020	Leningrad Livery	xxxx7678	\$86.20	Pay - System	Return
08/06/2020	Kelsey's Krafts	xxxx7678	\$768.00	Pay -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

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

Status	Description	Change Allowed Until
Pay-User	Indicates a client user has changed the status of a transaction from Return to Pay.	Return deadline, 11:00 am CT, account type and transaction type.
Approved List- Pay	Transactions that load with this status indicate the company that originated the transaction was set up on the approved list for this account prior to receipt of the transaction and the transaction amount, frequency and date are within the allowable parameters specified in the approved list entry.	Return deadline, 11:00 am CT, account type and transaction type.
Return-System	Transactions that load with this status indicate the default condition is to return all transactions on this account if client users take no action.	Up until EOD cut-off time, 11:00 am CT.
Return-User	Indicates a client user has changed the status of a transaction from Pay to Return.	Up until EOD cut-off time, 11:00 am CT.
Block List-Return	Transactions that load with this status indicate the company that originated the transaction was set up on the blocked list for this account prior to receipt of the transaction.	Up until EOD cut-off time, 11:00 am CT.

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

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



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

Debit Transaction History Date Range
August 6, 2020

Filters

Min Amount

Max Amount

Transaction Status

Pay

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

Return

- Return - System
- Return - User
- Return - FI
- Block List Return

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

Accounts

Type an account name or last 4 digits of the number

All accounts shown

Companies

Type a company name or id below

All companies shown

Min Amount	To search for a transaction by amount within a minimum/maximum range, type the minimum dollar amount of the transactions into the field.
Max Amount	To search for a transaction by amount with a minimum/maximum range, type the maximum dollar amount of the transactions into the field.
Transaction Status	See #2 in this subsection for definitions of the different transaction statuses.
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.
Companies	Enter a specific company name.

- Once search criteria are selected, click **Apply** to narrow your search results.
- 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.

30 transactions totaling \$566,415.33

Rows 1 - 25 of 30.

<< < 1 2 > >>

- 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.

Rows 1 - 2 of 2.

Date	Company	Account #	Amount	Current Status	Manage
09/08/2020	XYZ Company	xxxx1709	\$8,000.00	Return - System	<input type="button" value="Pay"/>
Account: Corporate Analysis Checking xxxx1709		SEC Code: PPD	<input type="button" value="Add to Approved List"/>		
Transaction ID: 565737490		Description: Test2	Deadline To Pay: Tuesday 11:00 AM CDT		
Individual Name: Test Business 5		Trace #: 064208470000022	Approved List Violation: Frequency: MONTHLY Last Transaction Date: 01-SEP-20		
		Company ID: 2222			
09/08/2020	ABC Company	xxxx1776	\$750.00	Return - System	<input type="button" value="Pay"/>
Account: Municipal Int Checking xxxx1776		SEC Code: PPD	<input type="button" value="Add to Approved List"/>		
Transaction ID: 565737488		Description: Test	Deadline To Pay: Tuesday 11:00 AM CDT		
Individual Name: Test Business 3		Trace #: 064208470000020			
		Company ID: 1111			

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

Change Transaction Status

1. If the user has been granted the Change Status user privilege and the transaction is eligible for a decision, a Pay or Return button will appear for use. If the transaction is not eligible for a decision, the button will display as ineligible.
2. Change Status of ACH Transaction
 - The default status of an ACH debit transaction that is not on the ACH Approved List is Return – System. The Client can opt to change the status to Pay if the Client determines the debit transaction should be paid.
 - Click the Pay button under the Manage column.

Date	Company	Account #	Amount	Current Status	Manage
09/08/2020	XYZ Company	xxxx1717	\$350.00	Approved List Pay	Return
09/08/2020	XYZ Company	xxxx1709	\$8,000.00	Return - System	Pay
09/08/2020	XYZ Company	xxxx1696	\$15.00	Approved List Pay	Return
09/08/2020	ABC Company	xxxx1776	\$750.00	Return - System	Pay
09/08/2020	ABC Company	xxxx1768	\$75.00	Approved List Pay	Return
09/08/2020	ABC Company	xxxx1725	\$1,000.00	Approved List Pay	Return

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

Date	Company	Account #	Amount	Current Status	Manage
09/08/2020	XYZ Company	xxxx1717	\$350.00	Approved List Pay	Return
09/08/2020	XYZ Company	xxxx1709	\$8,000.00	Return - System	Pay
09/08/2020	XYZ Company	xxxx1696	\$15.00	Approved List Pay	Return
09/08/2020	ABC Company	xxxx1776	\$750.00	Pay - User	Debit will be paid. + Add to Approved List
09/08/2020	ABC Company	xxxx1768	\$75.00	Approved List Pay	Return
09/08/2020	ABC Company	xxxx1725	\$1,000.00	Approved List Pay	Return

- 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
09/08/2020	XYZ Company	xxxx1717	\$350.00	Approved List Pay	Return
09/08/2020	XYZ Company	xxxx1709	\$8,000.00	Return - System	Pay
09/08/2020	XYZ Company	xxxx1696	\$15.00	Approved List Pay	Return
09/08/2020	ABC Company	xxxx1776	\$750.00	Pay - User	Return
09/08/2020	ABC Company	xxxx1768	\$75.00	Approved List Pay	Return
09/08/2020	ABC Company	xxxx1725	\$1,000.00	Approved List Pay	Return

3. Return Transactions – Written Statement of Unauthorized Debit

- If an ACH transaction is set to Return, 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

Buttons: Cancel, Back, Next

- 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:

\$

Buttons: Cancel, Back, Next

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

Written Statement of Unauthorized Debit

< Change Reason
 Return Reason: Authorized ACH Debit Amount Incorrect

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

I consent to electronically signing this form

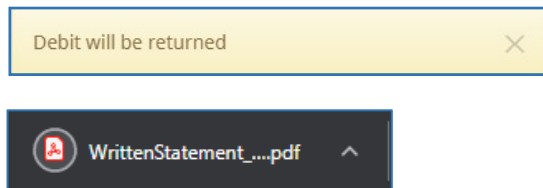
Electronic Signature

Download PDF Copy

Buttons: Cancel, Back, e-signature needed

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

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



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

Approved List

- The Approved List allows Clients to identify companies that are allowed to debit an account or accounts and set parameters to control the debit activity. There are multiple ways to populate the approved list. It can be done through the Setup > Approved List menu option, or users can add companies to the approved list from Transaction History. It is important to note that companies added from Transaction History will only be added to the account associated with the transaction it was added on. To allow the company to debit other accounts, the user must edit the approved list.
- Users can edit and delete companies from their approved list.
- **The way Fraud Management – ACH Filters identifies approved companies is by verifying the company ID ONLY in the batch header record of the incoming ACH transaction is an exact match.** If an exact match is found, if additional parameters have been established such as maximum amount, frequency, start/end date, the values found in the ACH batch/transaction are compared to the list to determine if an alert is required and the transaction status that should be applied at load time.
- Some examples of incoming ACH files and the data elements used for comparison against the approved list is shown below.

101	026013262	0642085182008060950A094101	DeLaere Bank & Trust	FRB Atlanta		
5200	Ashland Armament		A00008	PPDPTTest0820	200806	1064208470000031
622026013262767767678		0000150000A00008	Ashland Armament			0064208470000393
627026013262767767678		0000030000A00008	Ashland Armaments			0064208470000394
820000000200052026520200000030000000000150000A00008						064208470000031
5200	Biolab Birmingha		B00008	PPDPTTest0805	200806	1064208470000032
62202601326276776767678		0000130000B00008	Biolab Birmingham			0064208470000395
62702601326276776767678		0000250000B00008	Biolab Birmingham			0064208470000396
82000000020005202652000000250000000000130000B00008						064208470000032
5200	Cartwright Car S		C00008	PPDPTTest0806	200806	1064208470000033
62202601326276776767678		0000800000C00008	Cartwright Car Sales			0064208470000397
8200000001000260132600000000000000000800000C00008						064208470000033
5200	Del Aire Develop		D00008	PPDPTTest0804	200806	1064208470000034
62202601326276776767678		0000170000D00008	Del Aire Developers			0064208470000398
62702601326276776767678		0000270000D00008	Del Aire Developers			0064208470000399
82000000020005202652000000270000000000170000D00008						064208470000034

Compares against Maximum Amount Parameter

101	026013262	0642085182008060950A094101	DeLaere Bank & Trust	FRB Atlanta		
5200	Ashland Armament		A00008	PPDPTTest0820	200806	1064208470000031
62202601326276776767678		0000150000A00008	Ashland Armament			0064208470000393
62702601326276776767678		0000030000A00008	Ashland Armaments			0064208470000394
82000000020005202652000000030000000000150000A00008						064208470000031
5200	Biolab Birmingha		B00008	PPDPTTest0805	200806	1064208470000032
6220260132627677676767678		0000130000B00008	Biolab Birmingham			0064208470000395
6270260132627677676767678		0000250000B00008	Biolab Birmingham			0064208470000396
82000000020005202652000000250000000000130000B00008						064208470000032

Compares against Frequency and Start/End Date Parameters

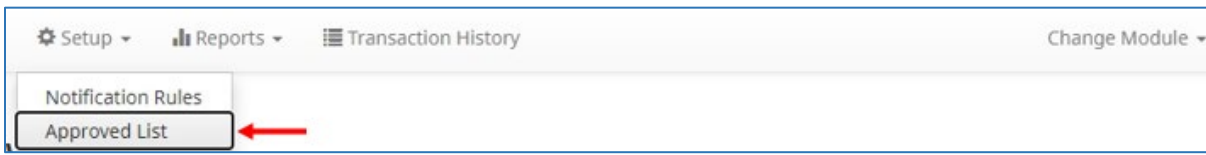
101	026013262	0642085182008060950A094101	DeLaere Bank & Trust	FRB Atlanta		
5200	Ashland Armament		A00008	PPDPTTest0820	200806	1064208470000031
6220260132627677676767678		0000150000A00008	Ashland Armament			0064208470000393
6270260132627677676767678		0000030000A00008	Ashland Armaments			0064208470000394
82000000020005202652000000030000000000150000A00008						064208470000031
5200	Biolab Birmingha		B00008	PPDPTTest0805	200806	1064208470000032
6220260132627677676767678		0000130000B00008	Biolab Birmingham			0064208470000395
6270260132627677676767678		0000250000B00008	Biolab Birmingham			0064208470000396
82000000020005202652000000250000000000130000B00008						064208470000032

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

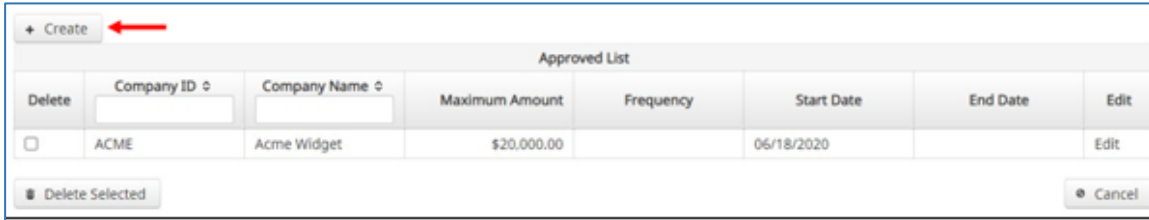
Add to Approved List from Setup Menu

NOTE:
Approved List user privilege required.

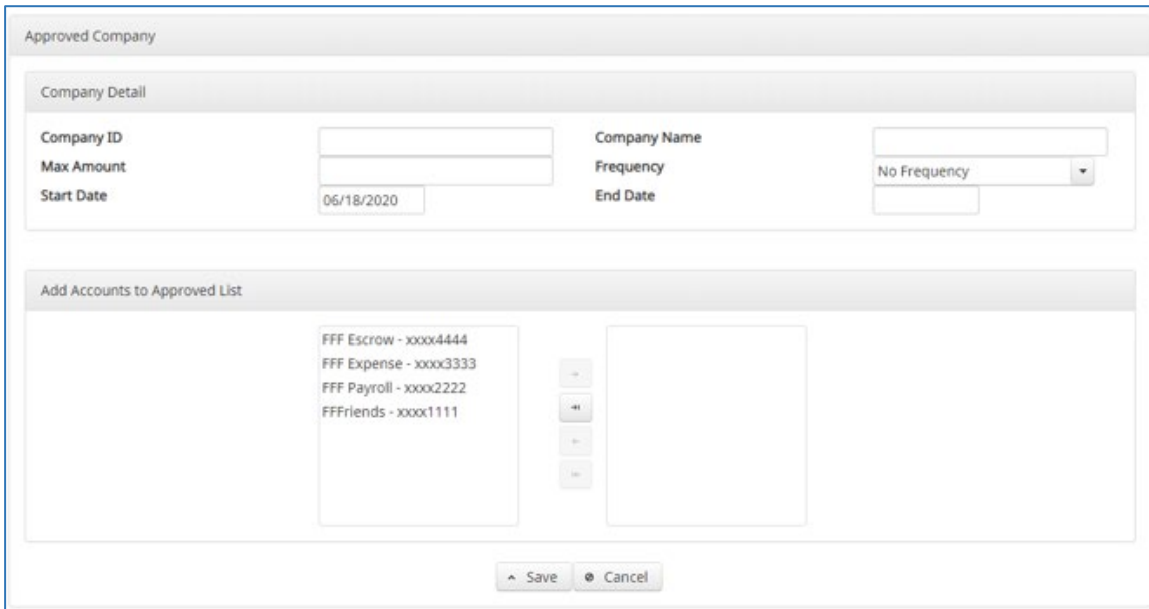
- I. Within the Fraud Management – ACH Filters module, click Setup > Approved List.



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



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



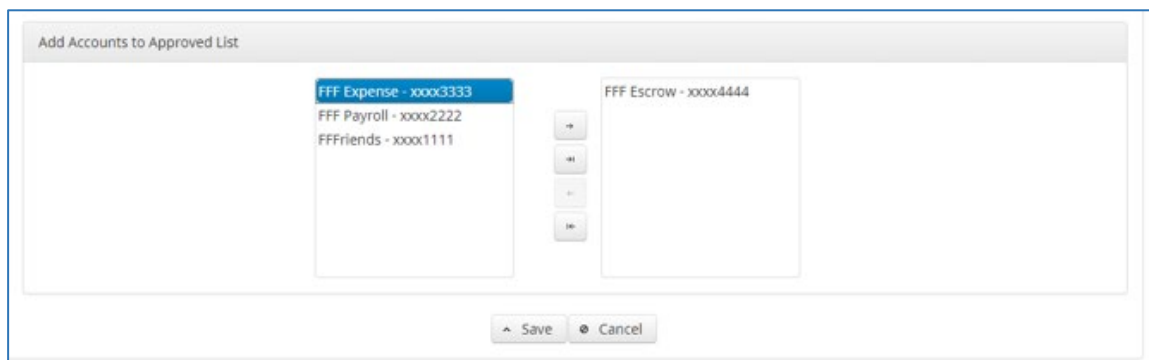
Field Name	Optional or Required	Field Validated	Field Content	Notes
Company ID	Required	Exact Match	Max: 10	Valid Characters: A-Z a-z # (number sign) 0-9 , (comma) - (dash) (space) _ (underscore)
Company Name	Optional	Not Validated	Max: 16	Valid Characters: A-Z a-z # (number sign) 0-9 , (comma) - (dash)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

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: No amount meets the parameters and will trigger alert. Highest amount: \$99,999,999.99 	Valid Characters: 0-9
Frequency	Optional	<ul style="list-style-type: none"> If multiple transactions are on a file, the sort order is highest to lowest dollar value. If the transaction with the highest dollar value exceeds the Maximum Amount, all transactions on the file are not approved. If the transaction with the highest dollar value is equal to or less than the Maximum Amount, that transaction is approved and all other transactions on the file are not approved. 	<ul style="list-style-type: none"> Daily: 1 business day Weekly: 7 calendar days Bi-Weekly: 14 calendar days Monthly: Monthly date-to-date Quarterly: Quarterly date-to-date Yearly: Yearly date-to-date <p>Date-to-Date Exceptions:</p> <ul style="list-style-type: none"> Non-Leap Year January 29, 30, 31: February 28 Leap Year January 30, 31, February 29 March 31: April 30 May 31: June 30 August 31: September 30 October 31: November 30 	<p>Counter:</p> <p>The counter begins with the first transaction received after the Company and Account is added to the Approved List regardless if the transaction meets or does not meet the parameters of the Approved List.</p>
Start Date	Required	<ul style="list-style-type: none"> The transaction meets the parameters when the date is equal to or after the Start Date. The transaction does not meet the parameters when the date is before the Start Date. 	The Start Date is based on the settlement date.	Valid Characters: 0-9

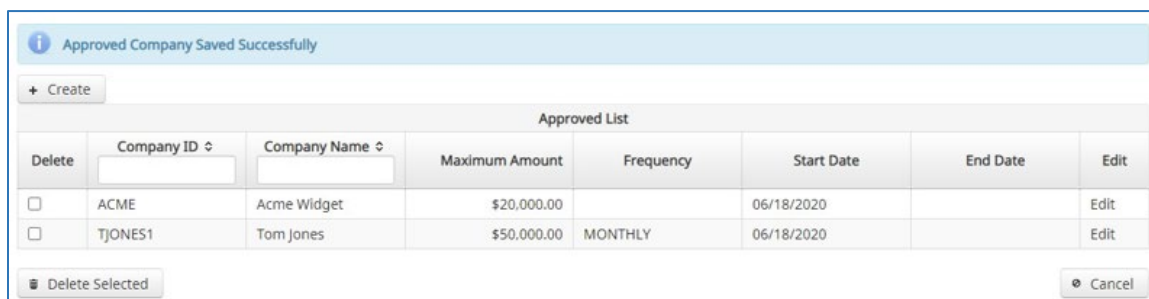
Field Name	Optional or Required	Field Validated	Field Content	Notes
End Date	Optional	<ul style="list-style-type: none"> The transaction meets the parameters when the date is equal to or before the End Date. The transaction does not meet the parameters when the date is after the End Date. The transaction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

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

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



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



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

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

Add to Approved List from Transaction History

NOTE:

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

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

Date	Company	Account #	Amount	Current Status	Manage
> 09/09/2020	XYZ Company	xxxx1717	\$450.00	Return - User	<input type="button" value="Pay"/>
> 09/09/2020	XYZ Company	xxxx1709	\$9,000.00	Return - System	<input type="button" value="Pay"/>
▼ 09/09/2020	XYZ Company	xxxx1696	\$17.00	Return - System	<input type="button" value="Pay"/>

Account: Business Interest Checking xxxx1696	SEC Code: PPD	<input type="button" value="Add to Approved List"/>
Transaction ID: 565746972	Description: Test2	Deadline To Pay: Wednesday 11:00 AM CDT
Individual Name: Test Business 4	Trace #: 064208470000021	Approved List Violation: Transaction Amount: 17 is greater than Approved List amount: 15
	Company ID: 2222	

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

Add Company to Approved List ✕

Company Id <input type="text" value="M00008"/>	Company Name <input type="text" value="Marshall Modelin"/>	Start Date <input type="text" value="08/06/2020"/>	End Date <input type="text" value="mm/dd/yyyy"/>
Max Amount <input type="text" value="1042"/>	Frequency <input type="text" value="-- none --"/>		

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

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.

Approved List Failure Reasons

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

Reason	Description	Sample
Transaction Amount is Greater than Approved List Amount	Dollar amount of transaction is greater than the maximum amount in the Approved List entry.	
Frequency Failure	Transaction violates the frequency set in the Approved List entry.	
Out of Date Range	Transaction was presented prior to the Start Date or after the Ending Date of the Approved List entry.	

Blocked List

- The Blocked List is an optional feature which allows Clients to identify companies that are NOT allowed to debit an account or accounts. There are multiple ways to populate the blocked list. It can be done through the Setup > Blocked List menu option, or users can add companies to the blocked list from Transaction History. It is important to note that companies added from Transaction History will only be added to the account associated with the transaction it was added on. To prevent the company from debiting other accounts, the user must edit the blocked list.
- Users can edit and delete companies from their blocked list.
- If an exact match is found, if additional parameters have been established such as 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.
- The data elements used for comparison against the blocked list are the same as those used for the Approved List. See Approved List section above.
- Blocks are intended to automatically return items and alerts are not sent out. However, Clients can see those items in transaction history and have the option to pay them before EOD cut-off time. The dashboard will be updated in the next release to display blocked item summary information.
- Adding Companies to the Block List is similar to adding Companies to the Approved List. See Approved List section above for details.

Fraud Management – Check Positive Pay

Notification Alerts

Check Positive Pay is designed to ensure notifications are relevant. You may choose to receive email and / or SMS Text alerts.

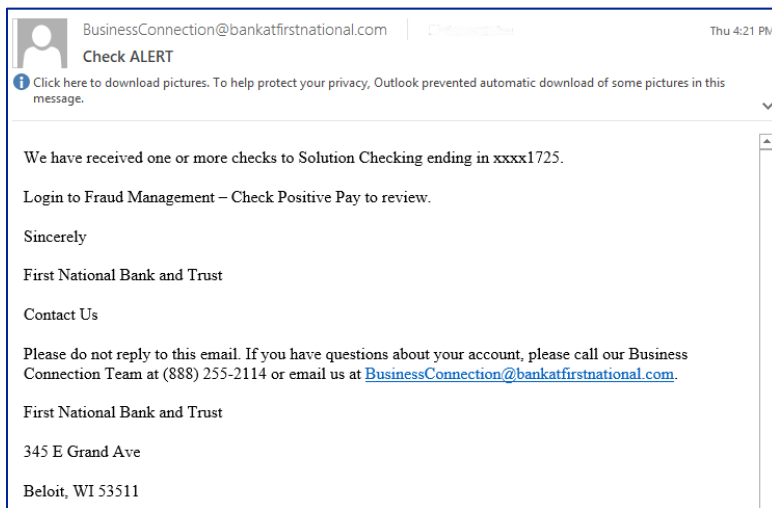
Type of Alerts

- **Exception Alert** - Occurs when a check is presented for payment that does not match the issue information.
- **Issuance File Load Alert** - Occurs when an issue file is loaded. The alert contains status information to indicate if the issue item loaded properly or if the issue item failed due to errors.

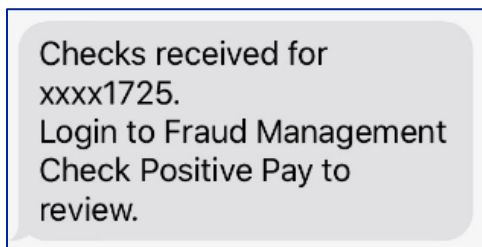
Notification Levels

- **Transaction Alerts** – Separate alerts for each exception identified
- **Account Alerts** – One alert per account when one or more exceptions are identified

Sample Email Alert

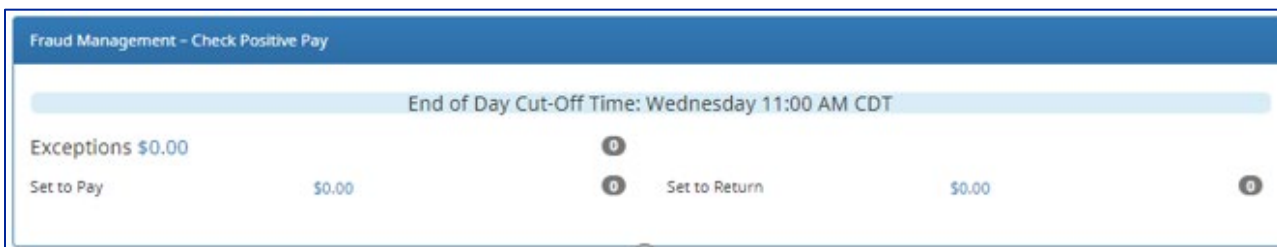


Sample Text Alert



Using the Fraud Management – Check Positive Pay Dashboard

Summary information on current check transactions and status will be displayed for accounts the user has been granted access. Active links are embedded within the Check Positive Pay box to allow users to navigate from the dashboard landing page into the Check Positive Pay service module or directly to transactions in the status selected. Dashboard totals are updated in real time as transaction status values are changed by a user.



End of Day Cut-Off Time – The end of day cut-off time is **11:00 am CT**. This time of day indicates when transactions that require decisions will no longer be eligible for user decisions. This is a **hard cut-off time (system generated) and decisions cannot be changed** after this time.

Exceptions - Clicking on the dollar amount hyperlink on the Exceptions line will direct the user to a filtered view of Transaction History that will display only exceptions that require a decision.

Exceptions \$45,234.52		R2		
Set to Pay	\$45,159.97	R0	Set to Return	\$74.55
System	\$45,159.97	R0	System	\$0.00
User	\$0.00	0	User	\$64.55
FI	\$0.00	0	FI	\$10.00

Pay / Return an Item

Clicking on the dollar amount hyperlinks on the Set to Pay or Set to Return lines will expand the view to display a breakdown of the total for each category. System Return indicates transactions that will return if no action is taken due to the default status. User pay or return indicate a Client user decision has occurred. FI pay or return indicate an FI decision has occurred on behalf of the client. FNBT's default decision is System Return. To change the system default to Pay, the user will log in to Business Online prior to the 11:00 am cut-off time and change the decision to Pay.

The status of exception items will be 'Return – System'. If you would like to 'Pay' the item, simply select the blue 'Pay' button next to the transaction.



Managing Issue Items

With Check Positive Pay, you may maintain a list of issued items for FNBT to compare presented items against so exceptions can be identified. While issue items can be added after a check has been presented for payment, it is highly recommended that Clients enter or load issue items prior to disbursing paper checks to payees, as failure to do so could result in denial of payment if the check is presented at the teller line for deposit or to be cashed. If issue items are entered or loaded on accounts configured for positive pay types that don't require a list, Check Positive Pay will ignore them. When an issued item is entered or loaded into Check Positive Pay, the status and disposition of the issued item is tracked. The table below describes the status and disposition labels associated with issue item management.

- **Issued** – A status defined by the Client that indicates a check was issued
- **Voided** – A status defined by a Client that a check was issued but later voided and not distributed.
- **Available for Matching** - A status assigned by the Check Positive Pay system when an issue item is entered or loaded by a Client.
- **Used in Matching** - A status assigned by the Check Positive Pay system when a check is presented for payment with a serial number that matches a serial number for an issued item.
- **Outstanding** - A status displayed in the issue warehouse that indicates a check has not yet been presented for the issued item

and it is still available for matching.

- **Paid** - A status displayed in the issue warehouse that indicates a check has been presented against an issue item and it was paid by the system, Client user or FI.
- **Returned** - A status displayed in the issue warehouse that indicates a check has been presented against an issue item and it was returned by the system, Client user or FI.
- **Purged** - A status assigned by the Check Positive Pay system when an issue item that has not been used in Matching (outstanding) has been removed from the system.
- **Updated** - If an issue item is updated after it was loaded, history will be available in the issue item warehouse when the drop down for an issue item is expanded.

Status of Items

Issued items can have a status of Issued or Voided.

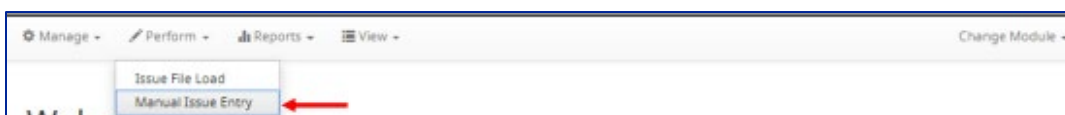
- Issued - The check has been issued and distributed for payment.
- Voided - The check has been voided by the maker. A check is usually voided prior to disbursement. A voided check cannot be used to make a payment or withdraw money from the account.

Manually Enter Issue Items

Clients can manually enter a list of checks that have been issued. To manually enter an issue item, the user must be granted the manual issue entry user privilege. The table below describes a list of fields that may be displayed in the manual entry screen, the criteria for the field to display and how the information entered will be used to identify exceptions when matching issue items to checks presented for payment.

Field	Criteria	Use
Serial #	The check number/serial # is always required.	To identify if the check was issued or presented more than once.
Amount	A dollar value is always required.	Used to identify if the amount of a check has been altered.
Payee Name	<i>The person(s) or entities to whom the check was intended to pay. The field will support entry of multiple payee names (maximum of 4 allowed) by clicking "Enter" to input another name on the next line.</i> <i>This feature is optional, and the field will only appear for accounts configured for payee positive pay.</i>	<i>Used to identify if the name in the "Pay to the order of" line has been altered.</i>
Status	Each check should be accounted for, even checks that have been voided. The status value advises the FI if a check has been issued and distributed, issued, later voided and not distributed or issued. The issued and void status values will always be available for selection.	Used to determine if a check should be analyzed for matching (issued) or if a check was presented for payment that was previously voided.
Issuance Date	A date the check was issued and valid for payment is always required. The issuance date will always default to the current date, but the user can assign a back or future date.	Used to determine if a check is presented earlier than intended or later than allowed.

- I. From the Fraud Management – Check Positive Pay module, click Perform > Manual Issue Entry.



2. The Manual Issue File Entry screen appears.

Manual Issue Entry

Account? Auto populate next check number:

- not selected -

Row	Serial Number	Amount	Payee Name	Status	Issuance Date
				ISSUED	05/28/2020

Click any row to select that row for editing

Save

3. Enter data into each field:

- Account - Select appropriate Account Number from the drop-down menu.
- Auto populate next check number - When checked, the next check number will auto-populate in the following row. This feature is designed to eliminate serial number entry when checks are issued in sequential order. When unchecked, the next check number will remain blank until it is filled in by the user.
- Row - Each issue item will be numbered in the order they are entered. Once the cursor is placed in the current row, an additional row will appear for the next entry.
- Serial Number - Type the item serial number for this manual issuance file in the Serial Number field.
- Amount - Type the dollar amount for this manual issuance file in the Amount field. Or use the up and down arrows in the Amount field to select a dollar amount.
- Payee Name - Type the payee name for this manual issuance file in the Payee Name field.
- Status:
 - Issued - The check has been issued.
 - Voided - The check has been voided by the maker.
- Issuance Date - Click on the Issuance Date field and select a date from the calendar that this item was issued.

4. To edit any row, click in the fields to be edited and make changes.

5. When all manual issuance items have been entered, click the Save button.

6. The Manual Issuance File Status detail page appears.

< Back to Status MANUAL_1590702542494

File Status

Queued Processing Processed Approved Complete Deleted

File processing is complete. View list below to see items.

View Items: 6 Items totalling \$3,099.60

Rows 1 - 6 of 6.

Account Number	Serial Number	Amount	Payee Name	Status	Load Date	Issuance Date
xxxx1111	1610	\$65.00	Arthur Dent Martin Freeman	AVAILABLE_FOR_MATCHING	05/28/2020 17:49:02 EDT	05/28/2020
xxxx1111	1611	\$93.94	Frank Cleary	AVAILABLE_FOR_MATCHING	05/28/2020 17:49:02 EDT	05/28/2020
xxxx1111	1612	\$743.45	The Providential Group	AVAILABLE_FOR_MATCHING	05/28/2020 17:49:02 EDT	05/28/2020
xxxx1111	1613	\$6.14	Joe McGee	AVAILABLE_FOR_MATCHING	05/28/2020 17:49:02 EDT	05/28/2020
xxxx1111	1614	\$2,171.08	MicroCenter	AVAILABLE_FOR_MATCHING	05/28/2020 17:49:02 EDT	05/28/2020
xxxx1111	1615	\$19.99	Costco	AVAILABLE_FOR_MATCHING	05/28/2020 17:49:02 EDT	05/28/2020

Delete

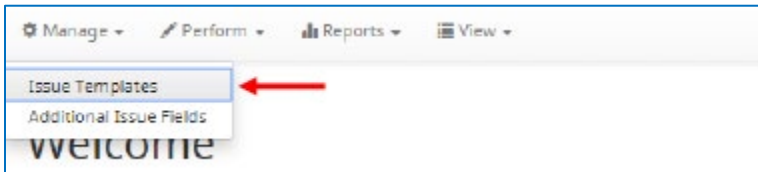
Issue Templates

The purpose of issue templates is to make it easy to load issue items into Fraud Management – Check Positive Pay using files that can be generated out of most accounting systems. This option provides organizations a variety of flexible options for providing a list of checks that have been issued or voided. Issue templates allow users to select from a list of file formats supported and identify where the required data elements are located within the file.

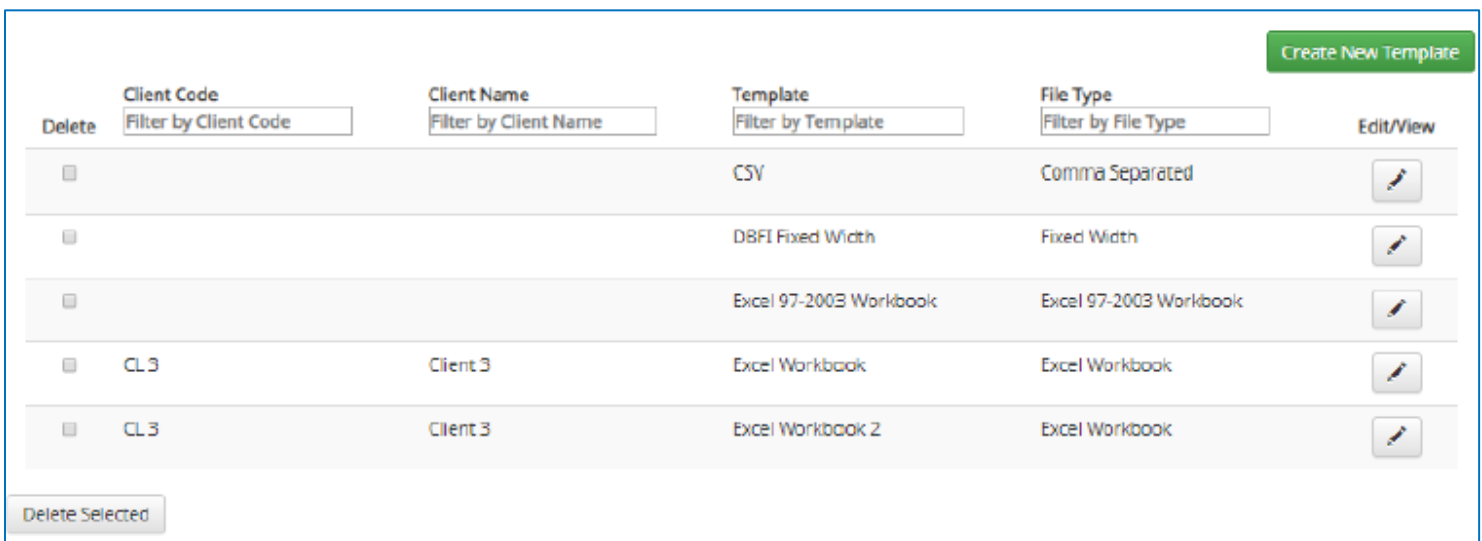
Once a template has been set up, the template can be selected when loading a file to tell Check Positive Pay how to utilize the data contained in the file.

Multiple file templates can be set up, displayed and used. If you currently use the standard FNBT template to upload issue items, you will select the “FNBT Standard Template” from the import template drop down.

1. From within the Fraud Management – Check Positive Pay module, click Manage > Issue Templates



A screen will appear that lists any existing templates that are available for view or edit, and a button to Create New Template. NOTE: Templates created by FNBT cannot be modified by a Client. Templates created by the Client can be modified by the Client and FNBT.

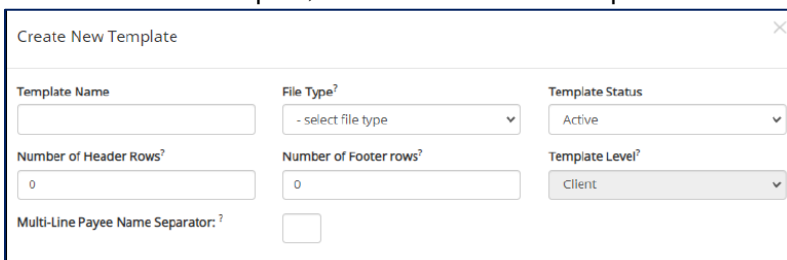


Delete	Client Code Filter by Client Code	Client Name Filter by Client Name	Template Filter by Template	File Type Filter by File Type	Edit/View
<input type="checkbox"/>			CSV	Comma Separated	
<input type="checkbox"/>			DBFI Fixed Width	Fixed Width	
<input type="checkbox"/>			Excel 97-2003 Workbook	Excel 97-2003 Workbook	
<input type="checkbox"/>	CL3	Client 3	Excel Workbook	Excel Workbook	
<input type="checkbox"/>	CL3	Client 3	Excel Workbook 2	Excel Workbook	

2. To view or edit an existing template, click the pencil icon for the appropriate template.

3. To delete an existing template, click the checkbox next to the Templates to be deleted and click Delete Selected. Templates that have the Delete option were built by the Client and can be deleted/edited by the Client user. Templates without the Delete option were built by the FI and can't be deleted/edited by the Client user.

4. To create a new template, click the Create New Template button.



Create New Template

Template Name:

File Type?:

Template Status:

Number of Header Rows?:

Number of Footer rows?:

Template Level?:

Multi-Line Payee Name Separator?:

The upper portion of the template screen will not change, regardless of the file type selected. The template name, file type and template status values are required. The header and footer fields are optional. Many accounting systems can export excel or fixed width files. Sometimes those files have header (beginning) rows or footer (ending) rows that contain data that is not required by Check Positive Pay.

When setting up a template, the Client can define the number of rows the system should ignore at the beginning and end of the file. It is important to note that if the values are entered incorrectly, an issue file may load with errors or no items.

The mapping section below will display based on the file type selected.

Add	Input Field	File Column	Field Format
	Serial Number		
	Amount		<input checked="" type="radio"/> Fractional Dollars (12.34) <input type="radio"/> Whole numbers of cents (1234)
<input checked="" type="checkbox"/>	Status		ISSUED - for ISSUED VOIDED - for VOIDED
<input type="checkbox"/>	Account Number		
<input type="checkbox"/>	Issuance Date		
<input type="checkbox"/>	Payee Name		

Fixed Width files will require the Client to define the start and end position in which the data element is located.

The mapping section on the lower part of the screen displays the required fields. The Check Serial # and Amount fields are always required. You must specify if the amount data in the file to be imported will or will not contain decimal points. For example, if the Amount value is set to Fractional Dollars, then 100, 100.0 and 100.00 are all processed the same. If the Amount value is set to Whole numbers of cents, the system will divide by 100 and save it as a dollar value. For example, a value of 100 would be saved as \$1.00 in the system.

You may choose to import additional data by checking the Add box next to the desired data element.

If the Status box is not checked, system will load all issue items with a status of Issued. If the Client file represents Voided items as a negative number, the Client can check the box Treat Negative Amount as Void and the system will status any item in the file with a negative value as Voided.

Create New Template ✕

Template Name <input type="text"/>	File Type? Excel Workbook	Template Status Active
Number of Header Rows? <input type="text" value="0"/>	Number of Footer rows? <input type="text" value="0"/>	Template Level? Client
Multi-Line Payee Name Separator? <input type="checkbox"/>		

File Mapping

Add	Input Field?	File Column?	Field Format
	Serial Number	<input type="text"/>	
	Amount?	<input type="text"/>	<input checked="" type="radio"/> Fractional Dollars (12.34) <input type="radio"/> Whole numbers of cents (1234)
<input type="checkbox"/>	Status?	<input type="text"/>	<input checked="" type="checkbox"/> Treat Negative Amount As Void?
<input type="checkbox"/>	Account Number?	<input type="text"/>	

If the Client checks the Status box additional fields will display as shown below. If the Client's accounting system exports issue items with an Issued and Voided status, no additional action is required.

<input checked="" type="checkbox"/>	Status?	<input type="text"/>	<input type="text"/>	<input type="button" value="ISSUED"/> - for ISSUED <input type="button" value="VOIDED"/> - for VOIDED
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If the accounting system used exports issued items with a value of X and voided items with a value of Y, the user can identify the values as shown below so the system can translate the data appropriately when importing the data.

<input checked="" type="checkbox"/>	Status?	<input type="text"/>	<input type="text" value="X"/> <input type="text" value="Y"/>	- for ISSUED - for VOIDED
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A description has been provided below to define system behavior if additional data elements are included.

Account # **If the account box is selected, the user can import one file that contains issue items for multiple accounts.** If the account box is NOT selected, when a Client user loads a file through the Client portal, the system will require the user to select the account the checks were issued on.

Issuance Date If the issuance date box is NOT checked, the system will default the issue date to date the file was loaded. If the issuance date box is checked, the file must contain an issuance date for each item. For Excel files, the system will translate the data format used in the file. For separated and fixed width files, the Client must define the date format being used as shown in the screenshot below. It is important to note that the formats displayed are examples only, a complete list of date formats can be found at:

<https://docs.oracle.com/javase/8/docs/api/java/time/format/DateTimeFormatter.html#patterns>

Issuance Date?

M for month, d for day of month, y for year
 Examples:
 yyyy-MM-dd for 2019-12-25
 MM/dd/yy for 12/25/19
 MMM dd, yyyy for Dec 25, 2019

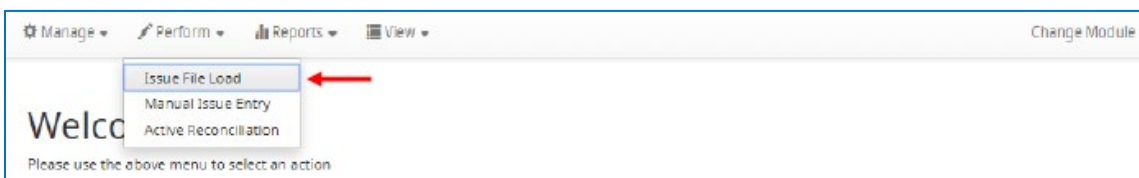
Payee Name

The Payee Name box will only appear if one or more accounts are configured for payee positive pay. If the payee name box is checked, the system will require the payee name for accounts configured for payee positive pay. If payee name is provided for accounts not enrolled in payee positive pay, the payee name data will be ignored when the file is loaded. For Excel or delimited files, the complete and single payee name is expected in a single column. For fixed width files, the complete and single payee name must be contained in the file between the starting and ending position.

Loading Issue Files

The system allows Client users to load issue files into the system for use in matching. The system accepts these files in a variety of formats, used in conjunction with file templates (covered in the previous section).

1. From the Fraud Management – Check Positive Pay module, click Perform > Issue File Load.



2. The Load Check Issuance File page appears

Issue File Load

Template to Use With Issue File

Select template that matches Issue file format

3. Select the Template drop-down box to select from a list of existing templates. Select one of the available templates listed. If you use the standard template from FNBT, select the FNBT Standard Template from the drop-down. If you have a custom template, select it from the drop down.

4. If the template selected was created without the Account field enabled, then a drop-down box will display so that an Account can be selected. Select from the list of accounts.

Issue File Load

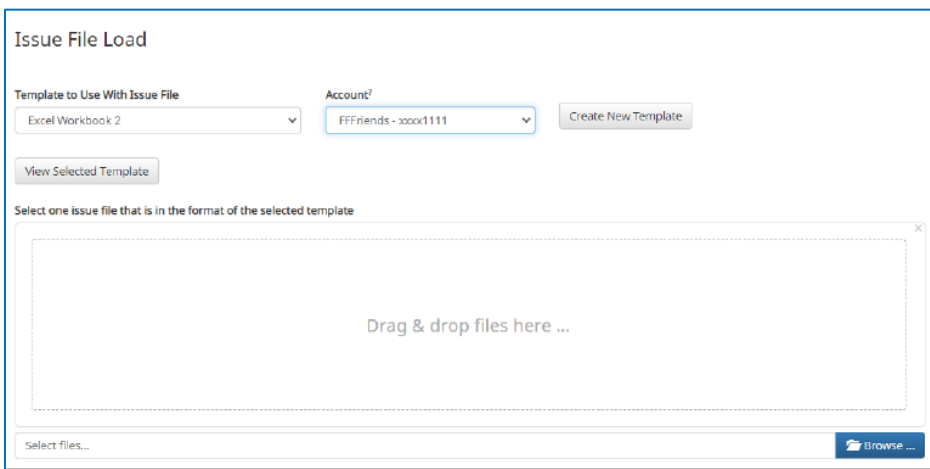
Template to Use With Issue File

Account?

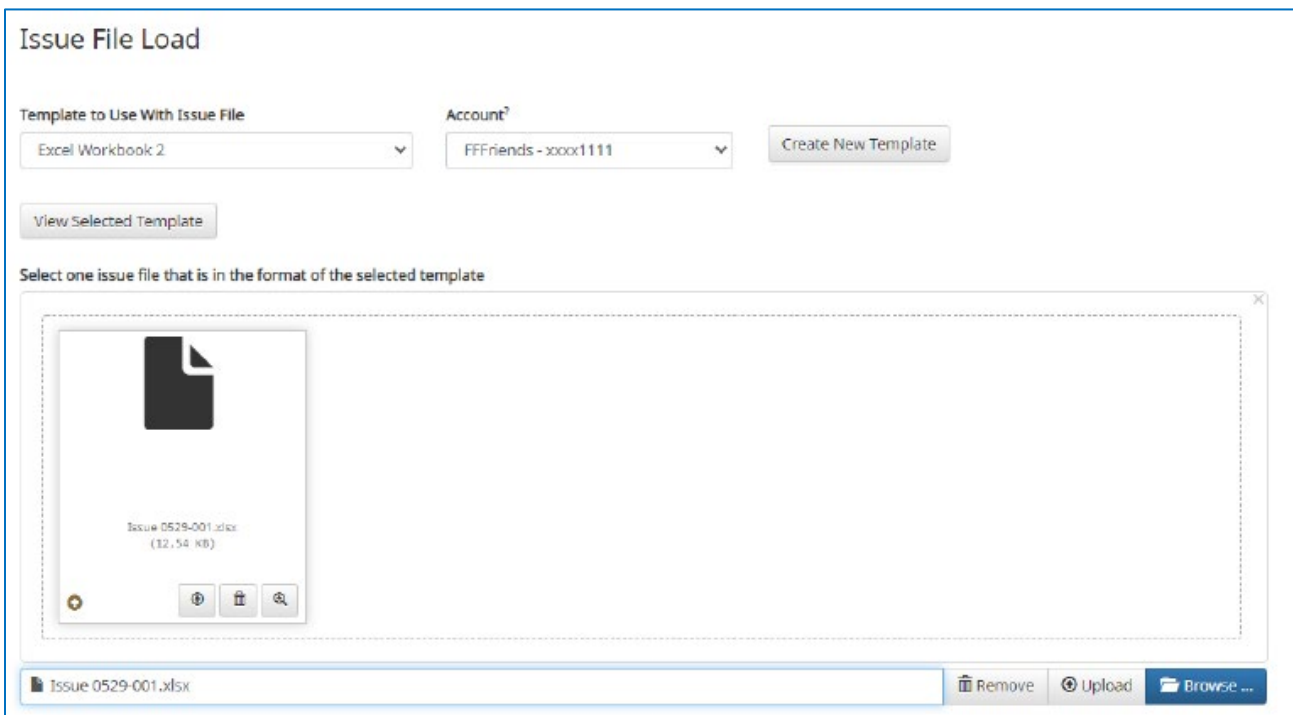
 FFF Escrow - xxx04444
 FFF Expense - xxx03333
 FFF Payroll - xxx02222
 FFFriends - xxx01111

Select account and template that matches issue file format

5. The file upload interface will appear. Click the Browse button to select the appropriate file.



6. Once the file is selected, it will be displayed in the upload interface.

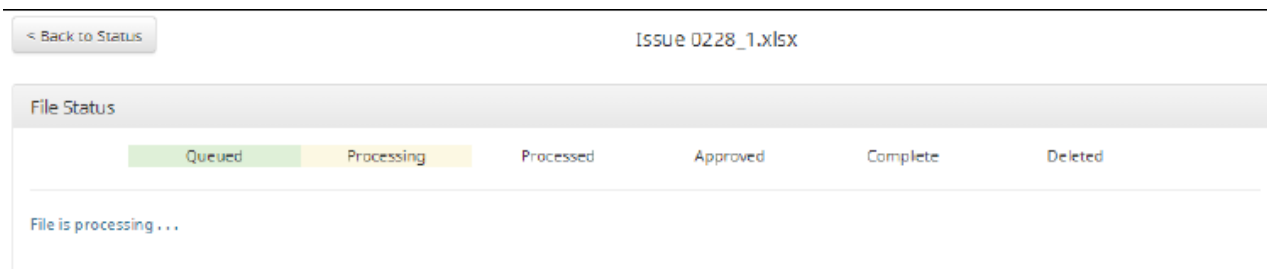


Remove The file will be removed from the page.

Browse Click Browse to add more Issuance Files to upload.

Upload The file will be uploaded.

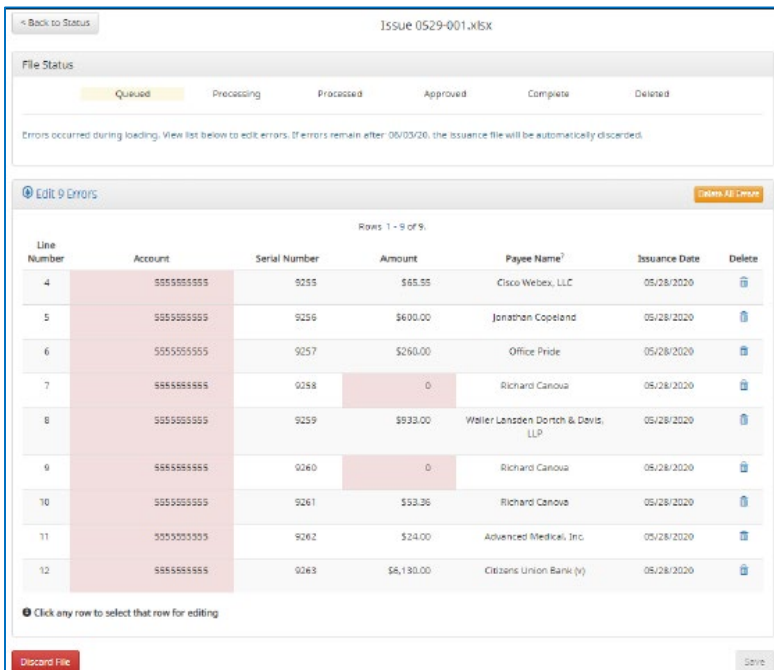
7. The Status Bar will display the current status of the file.



8. If errors were encountered during the initial processing of the issuance file, the Parse Errors display will appear, allowing the user to view the error detail within the file. The most common reason this error would appear is because the file contains improper formatting. At this point, the user will have the option to:

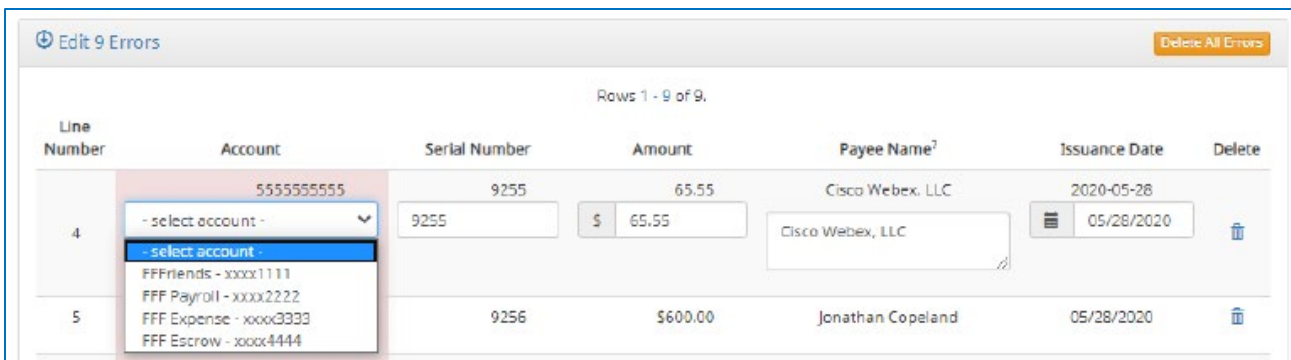
- Correct those errors.
- Delete individual errors. This feature only displays if there are errors in the file and is only available until errors have been corrected and the file is saved.
- Delete all errors. This feature only displays if there are errors in the file and is only available until errors have been corrected and the file is saved.
 - This will retain the totals and counts for audit history.
- Discard the file. This feature shows up when there is an error in the file. This option is not available after corrections have been made and saved.

This will remove the file and its contents from the system



In this case, the account numbers in the issuance file were entered incorrectly and they need to be corrected before the file can be fully processed and loaded.

- Click on any of the fields highlighted in red to make updates or changes



In this example, the user is presented with an account number drop-down so they can choose the correct account number for the issuance item.

Once all errors have been corrected, the red highlights are no longer visible, and the file can be reprocessed by clicking the Save and Submit button. This feature is only available until all errors are corrected, deleted or discarded.

Edit 9 Errors Delete All Errors

Rows 1 - 9 of 9.

Line Number	Account	Serial Number	Amount	Payee Name ²	Issuance Date	Delete
4	FFFriends - xxxx1111	9255	\$65.55	Cisco Webex, LLC	05/28/2020	
5	FFFriends - xxxx1111	9256	\$600.00	Jonathan Copeland	05/28/2020	
6	FFFriends - xxxx1111	9257	\$260.00	Office Pride	05/28/2020	
7	FFFriends - xxxx1111	9258	1	Richard Canova	05/28/2020	
8	FFFriends - xxxx1111	9259	\$933.00	Waller Lansden Dortch & Davis, LLP	05/28/2020	
9	FFFriends - xxxx1111	9260	4	Richard Canova	05/28/2020	
10	FFFriends - xxxx1111	9261	\$53.36	Richard Canova	05/28/2020	
11	FFFriends - xxxx1111	9262	\$24.00	Advanced Medical, Inc.	05/28/2020	
12	FFFriends - xxxx1111	9263	\$6,130.00	Citizens Union Bank (v)	05/28/2020	

Click any row to select that row for editing

Discard File

Save and Submit

The file will be returned to processing.

< Back to Status CSV Issue 0228_3.csv

File Status

Queued Processing Processed Approved Complete Deleted

File is processing ...

If the file processes successfully, the user will be able to view the details on all the items in the file.

< Back to Status Issue 0529-001.xlsx

File Status

Queued Processing Processed Approved Complete Deleted

File processing is complete. View list below to see items.

View Items: 8 Items totaling \$8,066.91

Rows 1 - 8 of 8.

Account Number	Serial Number	Amount	Payee Name	Status	Load Date	Issuance Date
xxxx1111	9255	\$65.55	Cisco Webex, LLC	AVAILABLE_FOR_MATCHING	05/29/2020 10:04:33 EDT	05/28/2020
xxxx1111	9256	\$600.00	Jonathan Copeland	AVAILABLE_FOR_MATCHING	05/29/2020 10:04:33 EDT	05/28/2020
xxxx1111	9257	\$260.00	Office Pride	AVAILABLE_FOR_MATCHING	05/29/2020 10:04:33 EDT	05/28/2020
xxxx1111	9258	\$1.00	Richard Canova	AVAILABLE_FOR_MATCHING	05/29/2020 10:04:33 EDT	05/28/2020
xxxx1111	9259	\$933.00	Waller Lansden Dortch & Davis, LLP	AVAILABLE_FOR_MATCHING	05/29/2020 10:04:33 EDT	05/28/2020
xxxx1111	9261	\$53.36	Richard Canova	AVAILABLE_FOR_MATCHING	05/29/2020 10:04:33 EDT	05/28/2020
xxxx1111	9262	\$24.00	Advanced Medical, Inc.	AVAILABLE_FOR_MATCHING	05/29/2020 10:04:33 EDT	05/28/2020
xxxx1111	9263	\$6,130.00	Citizens Union Bank (v)	AVAILABLE_FOR_MATCHING	05/29/2020 10:04:33 EDT	05/28/2020

If there are no errors in the file during the initial load, then the file will automatically display as approved and complete.

Payee Positive Pay

Payee name scoring is robust and can reasonably handle a variety of check styles, fonts and even handwritten names on a payee line with fewer exceptions. To achieve optimal results for payee positive pay, we recommend you follow as many of the best practices outlined below as possible:

- Paper weight should be 24th MICRBond (to ensure better image quality when physically captured with reader).
- Use check stock with no backgrounds or lighter colored backgrounds and no logos or marks in the payee field.
- Minimum 200 dpi resolution required; higher resolution preferred.
- Checks should be printed using a laser or ink jet printer using black ink.
- Fonts should be fixed width (fixed spacing) 10-point font or higher.
- Sans Serif fonts are preferred (no bold).
- “PAY TO THE ORDER OF” should not be italicized or underlined and must be printed horizontally at the same level to the left of the payee name.
- Payee name should be a maximum of 100 characters and left aligned.
- The payee name should be surrounded by an area of white space.
- Payee name should not be underlined.

EDI TransAlert

Dashboard

The Dashboard is a quick reference summary of the current day's file information.

- Direct links will navigate the User to specific transactions:
 - Total with Addenda
 - Credits
 - Debits
 - Total without Addenda (Only displays if FI opts to display all ACH Transactions)
 - Credits
 - Debits

EDI TransAlert					
Total with Addenda	\$0.00	0	Total without Addenda	\$0.00	0
Credits	\$0.00	0	Credits	\$0.00	0
Debits	\$0.00	0	Debits	\$0.00	0
Invalid Addenda	\$0.00	0			

Viewing the Dashboard

NOTE:

The Transaction History user privilege must be enabled to view transactions. To view addenda information the following privileges must be enabled: 820 Remittance Report, 835 Healthcare Report and/or Free Form Addenda Report.

Direct Links to Specific Transactions

Total with Addenda

All ACH transactions with addenda information will be displayed.

Transaction History							Date Range
Filters							March 29, 2019
ID#	Account	Account Name	Originating Company	Credit	Debit	Settlement Date	View
Rows 1 - 18 of 18.							
974	xxxx1555	ABC Heating	CAT HC PDX TEST	\$300.00		03/29/2019	
973	xxxx2345	Billy's Towing	CAT HC PDX TEST		\$200.00	03/29/2019	
972	xxxx1525	Bob's Grocery	CAT HC PDX TEST	\$100.00		03/29/2019	
971	xxxx1555	ABC Heating	CAT CTX PDX TEST	\$16,122.80		03/29/2019	
970	xxxx2345	Billy's Towing	CAT CTX PDX TEST		\$40,559.00	03/29/2019	
969	xxxx1525	Bob's Grocery	CAT CTX PDX TEST	\$3,555.00		03/29/2019	
968	xxxx1555	ABC Heating	CAT FF PDX TEST		\$40.00	03/29/2019	
967	xxxx2345	Billy's Towing	CAT FF PDX TEST	\$60.00		03/29/2019	

- 835-Healthcare – ACH transactions containing 835 Healthcare addenda records
- 820-Remittance – ACH transactions containing 820 Remittance addenda records
- Free Form – ACH transactions containing Free Form addenda records

EDI TransAlert				
Total with Addenda \$0.00		0	Total without Addenda \$0.00	0
Credits \$0.00		0	Credits \$0.00	0
835-Healthcare	\$0.00	0		
820-Remittance	\$0.00	0		
Free Form	\$0.00	0		
Debits \$0.00		0	Debits \$0.00	0
835-Healthcare	\$0.00	0		
820-Remittance	\$0.00	0		
Free Form	\$0.00	0		
Invalid Addenda \$0.00		0		
835-Healthcare	\$0.00	0		
820-Remittance	\$0.00	0		

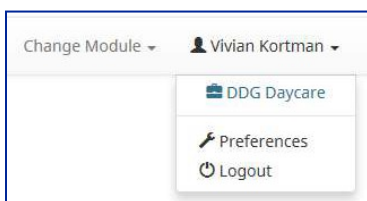
Total without Addenda

All ACH transactions that do not contain addenda information will be displayed.

Transaction History							Date Range
							March 29, 2019
Filters							
Rows 1 - 6 of 6.							
ID#	Account	Account Name	Originating Company	Credit	Debit	Settlement Date	View
> 968	xxxx1555	ABC Heating	CAT FF PDX TEST		\$40.00	03/29/2019	
> 967	xxxx2345	Billy's Towing	CAT FF PDX TEST	\$60.00		03/29/2019	
> 966	xxxx1525	Bob's Grocery	CAT FF PDX TEST		\$50.00	03/29/2019	
> 861	xxxx1555	ABC Heating	CAT FF PDX TEST		\$40.00	03/29/2019	
> 860	xxxx2345	Billy's Towing	CAT FF PDX TEST	\$60.00		03/29/2019	
> 859	xxxx1525	Bob's Grocery	CAT FF PDX TEST		\$50.00	03/29/2019	

Preferences

1. Click on the user's name to open the Preferences page.



2. Default Pages gives the user the ability to choose the default landing page.
3. Default EDI TransAlert Page allows the user to select the default landing page within EDI TransAlert.
 - Manage/EDI Export
 - Transaction History
 - View/Export Status

Default EDI TransAlert Page
- default -
Manage / EDI Export
Transaction History
View / Export Status

Alert Notifications

Alert Notifications per Transaction

Text Message

- Sample Text Message Alert

NOTE:

▶ **Alert email and text messages will be sent to the Contact(s) for every transaction in the file.**

Email Message

- Sample Email Alert

You have received a transaction with EDI information on account ending in xxxx6666 from PDX TEST CLIENT. Login to review.

EDI Export

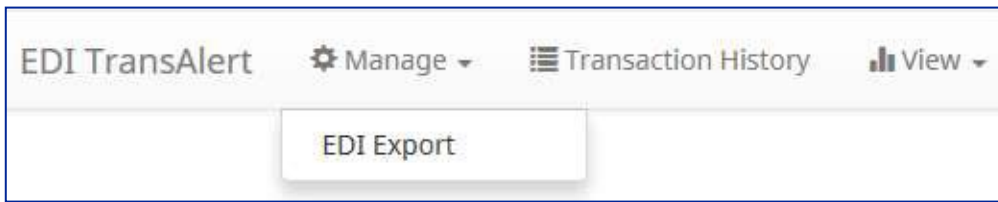
Generating Reports

- Switch to the EDI TransAlert Module by clicking on EDI TransAlert on the Dashboard or from the Change Module dropdown menu.

EDI TransAlert			
Total with Addenda \$0.00		Total without Addenda \$0.00	
Credits	\$0.00	Credits	\$0.00
835-Healthcare	\$0.00		
820-Remittance	\$0.00		
Free Form	\$0.00		
Debits	\$0.00	Debits	\$0.00
835-Healthcare	\$0.00		
820-Remittance	\$0.00		
Free Form	\$0.00		
Invalid Addenda	\$0.00		
835-Healthcare	\$0.00		
820-Remittance	\$0.00		

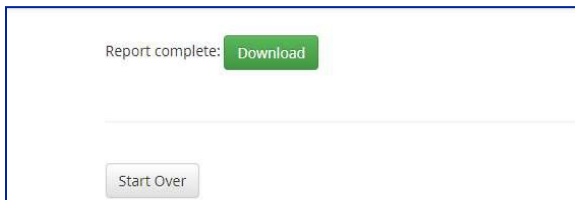
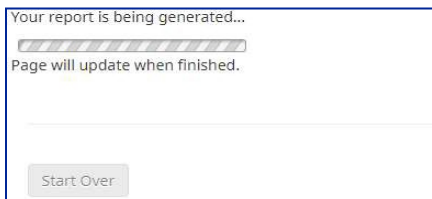
Change Module -
EDI TransAlert
Fraud Management - Check Positive Pay
Fraud Management - ACH Filters

- Click Manage> EDI Export.



- Using the dropdown menus, select the desired report information and click Generate. Once the report has finished generating, click Download to view/save the report. To generate another report, click Start Over to repeat the process.

The screenshot shows the report generation form. It contains four main sections: 'Report Type' with a dropdown menu showing 'x12 820 EDI'; 'Template' with a dropdown menu showing '- select template -'; 'Account' with a dropdown menu showing '- not selected -'; and 'Settlement Date' with a calendar icon and the date '03/01/2019'. Below these fields is a 'Generate Report' button. A note below the Account field reads: 'Leave unselected to generate report for all accounts'.



Option	Description
Report Type	<ul style="list-style-type: none"> ▪ X12 820 EDI ▪ X12 835 EDI ▪ Free Form
Template	<ul style="list-style-type: none"> ▪ 820 File per Transaction, 820 PDF, Default 820 CSV, Raw 820 Text File, 820 Extended PDF, CCD+ 820 ▪ 835 File per Transaction, 835 PDF, Default 835 CSV, Raw 835 Text File, 835 Extended PDF, CCD+ 835 ▪ Free Form File per Transaction, Free Form PDF, Free Form Raw Text File, Free Form Extended PDF
Account	<ul style="list-style-type: none"> ▪ Leave blank to include all accounts ▪ Select specific account from dropdown menu
Settlement Date	<ul style="list-style-type: none"> ▪ Click in box to select settlement date from calendar

Report Examples

- X12 820, X12 835 & Free Form File per Transaction

0001_10001555	_EDI_Data_654_2019-05-22.txt	5/22/2019 9:53 AM	Text Document	1 KB
0001_10002345	_EDI_Data_656_2019-05-22.txt	5/22/2019 9:53 AM	Text Document	1 KB
0001_10002345	_EDI_Data_658_2019-05-22.txt	5/22/2019 9:53 AM	Text Document	1 KB

2. X12 820 PDF

820 Remittance Advice Report										
Generated Mar 1, 2019 8:15:12 AM										
Account Name	Account Number	Originator Name	Amount	Debit / Credit	Settlement Date	Reference ID #	ID Type	Amount Paid	Invoice Amount	Invoice Date
Account 1	xxxx5555	PDX TEST CLIENT	\$225.50	Credit	Mar 1, 2019	Q45454545	ZZ	\$3,555.00	\$0.00	

3. X12 820 Extended PDF

Remittance Advice Report		CAT CTX POX TEST 191010 255076920009624	
Receiver Name:	ACH Information	Originator Name:	CTX
Settlement Date:	Effective Entry Date:	Trace Number:	CTX
OFI Account Number:	SEC Code:	Transaction Description:	
Amount:	Bob's Grocery	Remittance Information	
Transaction Type:	Oct ID, 2019	Amount Paid	\$3,555.00
	10001525	Invoice Amount	\$0.00
	\$3,555.00	Amount of Discount	045454545 \$0.00
Seller's Invoice Number			

4. X12 820 Default CSV

#	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
	Receiver Name	Account #	Originator Name	Originator ID	Entry Description	Transaction Amount	Debit or Credit	Settlement Date	Trace Number	Acknowledgement Requested	Reference ID #	Identification Code	Amount Paid	Invoice Amount	Amount of Discount	Adjustments	Invoice Date
1	Billy's Towl	xxxxx22222	CAT CTX PDX	5.56E+09	CTX	40500	Debit	7/30/2019	6.4208E+13	0	Q45454545	ZZ	40559	0	0	0	0
3	ABC Heatin	xxxxx55555	CAT CTX PDX	3.56E+09	CTX	16000	Credit	7/30/2019	6.4208E+13	0	Q37373737	ZZ	16122.8	0	0	0	0

5. I2 CCD+ 820

```

5200CAT CTX PDX TEST                                5555555555CTXCTX                                191010    1255076920000001
62225507692810001525                                000035550065651651                                Bob's Grocery                                1255076920009624
ISA*00*                                *00*                                *ZZ*CAT TREE STAND *ZZ*Comet Street, L*181228*104
6*U*00400*014444444*0*P*~\GS*RA*CAT TREE STAND*Comet Street, L*20181228*1046*144
28650*X*004010\ST*820*0001\BPR*C*3555.00*D*ACH*CTX*****434343434\TRN*1*00200001
65\ENT*1\RMR*ZZ*Q45454545**3555.00\REF*L1**1151515151 454545-01\SE*7*0001\GE*1*1
4444444\IEA*1*014444444\
62225507692810001555                                00016122006841654                                ABC Heating                                1255076920009626
ISA*00*                                *00*                                *ZZ*DOGGY-DOGS TOYS*ZZ*KITTY COMPANYS *181231*104
4*U*00400*646464646*0*P*~\GS*RA*DOGGY-DOGS TOYS*KITTY COMPANYS*20181231*1044*644
555555*X*004010\ST*820*0001\BPR*C*16122.80*D*ACH*CTX*****5858585858\TRN*1*002000
1523\ENT*1\RMR*ZZ*Q37373737**16122.80\REF*L1**1 959595959 373737-01 KITTY COMPAN
YS - Staff\SE*7*0001\GE*1*644444444\IEA*1*644444444\
62225507692810001525                                000035550065651651                                Bob's Grocery                                1255076920009644
ISA*00*                                *00*                                *ZZ*CAT TREE STAND *ZZ*Comet Street, L*181228*104
6*U*00400*014444444*0*P*~\GS*RA*CAT TREE STAND*Comet Street, L*20181228*1046*144
28650*X*004010\ST*820*0001\BPR*C*3555.00*D*ACH*CTX*****434343434\TRN*1*00200001
65\ENT*1\RMR*ZZ*Q45454545**3555.00\REF*L1**1151515151 454545-01\SE*7*0001\GE*1*1
4444444\IEA*1*014444444\
62225507692810001555                                00016122006841654                                ABC Heating                                1255076920009646
ISA*00*                                *00*                                *ZZ*DOGGY-DOGS TOYS*ZZ*KITTY COMPANYS *181231*104
4*U*00400*646464646*0*P*~\GS*RA*DOGGY-DOGS TOYS*KITTY COMPANYS*20181231*1044*644
555555*X*004010\ST*820*0001\BPR*C*16122.80*D*ACH*CTX*****5858585858\TRN*1*002000
1523\ENT*1\RMR*ZZ*Q37373737**16122.80\REF*L1**1 959595959 373737-01 KITTY COMPAN
YS - Staff\SE*7*0001\GE*1*644444444\IEA*1*644444444\

```

6. X12 820 Raw Text File

```

EDI_Data_180_2019-03-01.txt - Notepad
File Edit Format View Help
ISA*00*          *00*          *ZZ*CAT TREE STAND *ZZ*Comet Street, L*181228*1046*U*00400*01444444*0*P*~\GS*RA*CAT TREE
STAND*Comet Street,
L*20181228*1046*14428650*X*004010\ST*820*0001\BPR*C*3555.00*D*ACH*CTX*****43434343\TRN*1*0020000165\ENT*1\RMR*ZZ*Q4545454*355
5.00\REF*L1*1151515151 454545-01\SE*7*0001\GE*1*14444444\TEA*1*01444444\
    
```

7. X12 835 PDF

CCD+ Healthcare Payment Report								
Generated Mar 1, 2019 8:24:20 AM								
Account Name	Account Number	Originator Name	Amount	Debit / Credit	Settlement Date	Reassociation Number	Originating Company ID	Reference Number
Account 1	xxxx5555	PDX TEST CLIENT	\$125.50	Credit	Mar 1, 2019	121212	2222222222	1232323232\

8. X12 835 Extended PDF

Remittance Advice Report			
ACH Information			
Receiver Name:	Bob's Grocery	Originator Name:	CAT HC PDX TEST
Settlement Date:	Oct 10, 2019	Effective Entry Date:	191010
DFI Account Number:	10001525	Trace Number:	255076920009633
Amount:	\$100.00	SEC Code:	CCD
Transaction Type:	22	Transaction Description:	HCCLAIMPMT
Remittance Information			
Reassociation Trace Number	121212		
Originating Company Id	5555555555		
Reference Number	123456789\		

9. X12 835 Default CSV

A	B	C	D	E	F	G	H	I	J	K	L	M
Receiver Name	Account #	Originator Name	Originator ID	Entry Description	Transaction Amount	Debit or Credit	Effective Date	Settlement Date	ACH Trace Number	Reassociation Trace Number	Originating Company Identifier	Reference Number
unt1	xxxx5555	PDX TEST CLIENT	2222222222	HCCLAIMPMT	125.5	Credit	2/28/2019	2/28/2019	64208510001538	121212	2222222222	1232323232\
unt2	xxxx6666	PDX TEST CLIENT	2222222222	HCCLAIMPMT	225.5	Debit	2/28/2019	2/28/2019	64208510001539	134343	2222222222	1454545454\
unt3	xxxx7777	PDX TEST CLIENT	2222222222	HCCLAIMPMT	325.5	Credit	2/28/2019	2/28/2019	64208510001540	156565	2222222222	1676767676\

10. X12 CCD+ 835

```

5200CAT HC PDX TEST          5555555555CCDHCCCLAIMPMT      191010      1255076920000001
62225507692810001525          0000010000656561      Bob's Grocery      1255076920009633
TRN*1*121212*5555555555*123456789\
62225507692810001555          000003000065651      ABC Heating        1255076920009635
TRN*1*565656*5555555555*123456789\
    
```

11. X12 835 Raw Text File

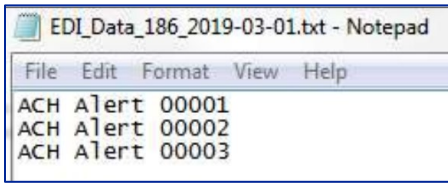
```

EDI_Data_184_2019-03-01.txt - Notepad
File Edit Format View Help
|TRN*1*121212*2222222222*1232323232\
|TRN*1*134343*2222222222*1454545454\
|TRN*1*156565*2222222222*1676767676\
    
```

12. Free Form PDF

Addenda Report					
Generated Mar 1, 2019 8:28:39 AM					
Account Name	Account Number	Originator Name	Amount	Settlement Date	Addenda
Account 1	xxxx5555	PDX TEST CLIENT	\$25.50	Mar 1, 2019	ACH Alert 00001

13. Free Form Raw Text File



14. Free Form Extended PDF

Remittance Advice Report			
Receiver Name:		ACH Information	
Receiver Name:	Bob's Grocery	Originator Name:	CAT FF PDX TEST
Settlement Date:	Oct 10, 2019	Effective Entry Date:	191010
DFI Account Number:	10001525	Trace Number:	255076920009627
Amount:	\$125.50	SEC Code:	CCD
Transaction Type:	22	Transaction Description:	FREEFORM
Remittance Information			
Payment for bulk bananas			

Transaction History

View Transaction History

1. Switch to the EDI TransAlert Module by clicking on EDI TransAlert on the Dashboard or from the Change Module dropdown menu.

EDI TransAlert			
Total with Addenda	\$0.00	Total without Addenda	\$0.00
Credits	\$0.00	Credits	\$0.00
Debits	\$0.00	Debits	\$0.00
Invalid Addenda	\$0.00		

Change Module ▾

- PRO-CHEX
- PRO-TECH CR
- PRO-TECH
- BIO-WIRE
- C.O.P.S.
- EDI TransAlert

2. Click Transaction History.

Transaction History Date Range
March 29, 2019

Filters ▶

Rows 1 - 18 of 18.

ID#	Account	Account Name	Originating Company	Credit	Debit	Settlement Date	View
▶ 974	xxxx1555	ABC Heating	CAT HC PDX TEST	\$300.00		03/29/2019	👁
▶ 973	xxxx2345	Billy's Towing	CAT HC PDX TEST		\$200.00	03/29/2019	👁
▶ 972	xxxx1525	Bob's Grocery	CAT HC PDX TEST	\$100.00		03/29/2019	👁
▶ 971	xxxx1555	ABC Heating	CAT CTX PDX TEST	\$16,122.80		03/29/2019	👁
▶ 970	xxxx2345	Billy's Towing	CAT CTX PDX TEST		\$40,559.00	03/29/2019	👁
▶ 969	xxxx1525	Bob's Grocery	CAT CTX PDX TEST	\$3,555.00		03/29/2019	👁
▶ 968	xxxx1555	ABC Heating	CAT FF PDX TEST		\$40.00	03/29/2019	👁
▶ 967	xxxx2345	Billy's Towing	CAT FF PDX TEST	\$60.00		03/29/2019	👁
▶ 966	xxxx1525	Bob's Grocery	CAT FF PDX TEST		\$50.00	03/29/2019	👁
▶ 965	xxxx1555	ABC Heating	CAT FF PDX TEST	\$325.55		03/29/2019	👁
▶ 964	xxxx2345	Billy's Towing	CAT FF PDX TEST		\$225.25	03/29/2019	👁
▶ 963	xxxx1525	Bob's Grocery	CAT FF PDX TEST	\$125.50		03/29/2019	👁

Field	Description
Transaction ID	<ul style="list-style-type: none"> The Transaction ID is unique to POX and is assigned to the transaction when it is loaded. Select Transaction ID to sort from A-Z. Select the Transaction ID again to sort from Z-A.
Account#	<ul style="list-style-type: none"> The Account# Select Account# to sort from A-Z. Select Account# again to sort from Z-A.
Account Name	<ul style="list-style-type: none"> Name of the account the transaction came in on
Originating Company	<ul style="list-style-type: none"> The Company that sent the transaction. Select Client to sort from A-Z. Select Client again to sort from Z-A.
Credit/Debit	<ul style="list-style-type: none"> The dollar amount of the transaction. Select Client to sort from A-Z. Select Client again to sort from Z-A.
Settlement Date	<ul style="list-style-type: none"> The settlement date of the transaction. Select Settlement Date to sort form A-Z. Select Settlement Date again to sort from Z-A.
View	<ul style="list-style-type: none"> Used to view the addenda information for the transaction.

3. Date Range can be selected to search for a specific Date or Date Range.

Transaction History Date Range
March 29, 2019

Filters ▶

Rows 1 - 18 of 18.

ID#	Account	Account Name	Originating Company	Credit	Debit	Settlement Date	View
▶ 974	xxxx1555	ABC Heating	CAT HC PDX TEST	\$300.00		03/29/2019	👁
▶ 973	xxxx2345	Billy's Towing	CAT HC PDX TEST		\$200.00	03/29/2019	👁
▶ 972	xxxx1525	Bob's Grocery	CAT HC PDX TEST	\$100.00		03/29/2019	👁
▶ 971	xxxx1555	ABC Heating	CAT CTX PDX TEST	\$16,122.80		03/29/2019	👁
▶ 970	xxxx2345	Billy's Towing	CAT CTX PDX TEST		\$40,559.00	03/29/2019	👁
▶ 969	xxxx1525	Bob's Grocery	CAT CTX PDX TEST	\$3,555.00		03/29/2019	👁

Tomorrow

Today

Yesterday

Last 7 Days

This Month

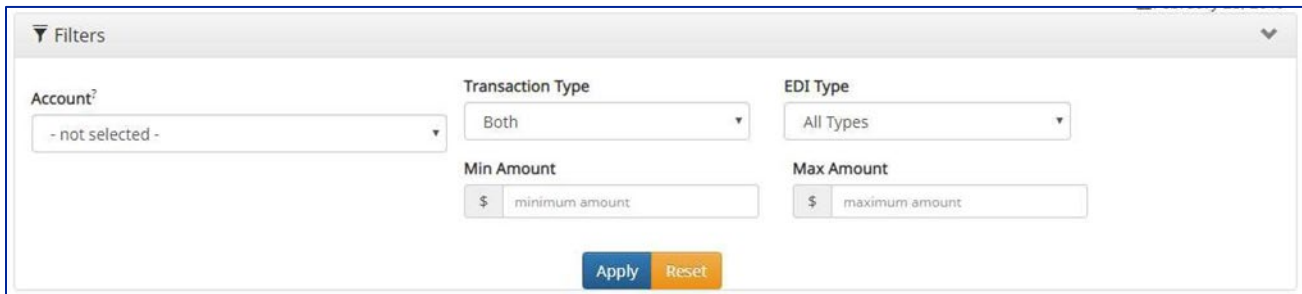
Last Month

Custom Range

Apply Cancel

Option	Results
Tomorrow	Will display the transactions for the next business day.
Today	Will display the transactions for today.
Yesterday	Will display the transactions from the previous business day.
Last 7 Days	Will display the returned items for the last 7 business days.
This Month	Will display the transactions for the current month.
Last Month	Will display the transactions for the previous month.
Custom Range	<ul style="list-style-type: none"> Will display the transactions during the date range. Select Apply to display the custom date range of transactions.

- Click Filters to customize the search options.



Option	Results
Account Number	As you start typing Account names and/or numbers that match will appear.
Transaction Type	Select Both, Credit or Debit.
Min Amount	Enter a minimum dollar amount to search for transactions with at least this dollar amount or more.
EDI Type	Search by transaction type by selecting All Types, 820 EDI Information, 835 Healthcare Payments, Free Form Addenda, No Addenda or With Addenda.
Max Amount	Enter a maximum dollar amount to search for transactions with this amount or less.

- Select Apply to display the transactions with the selected filters.
- Select the arrow(>) next to any transaction to display additional information for the transaction.

ID#	Account	Account Name	Originating Company	Credit	Debit	Settlement Date	View
974	xxxx1555	ABC Heating	CAT HC PDX TEST	\$300.00		03/29/2019	
Account: ABC Heating (xxxx1555)		SEC Code: CCD		Trace #: 255076920001923			
ODFI Routing Number: 064208471		Description: HCCLAIMPMT		Company ID: 555555555			
Transaction ID: 974							
Individual Name: ABC Heating							

Option	Results
Account	Account Name for the Client
ODFI Routing Number	The routing number of the originating depository financial institution

Transaction ID	Unique system identifier for transaction
Individual Name	Individual Name for the transaction
SEC Code	SEC Code for the transaction
Description	Description information for the transaction
Trace#	Trace Number for the transaction
Company ID	Company ID of the Originator of the transaction

7. To view addenda information for a transaction, click the eye icon under View.



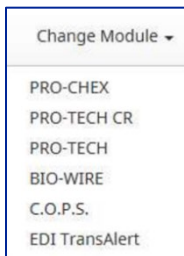
8. To download the individual addenda record, click download on the pop-up screen.

File Export Status

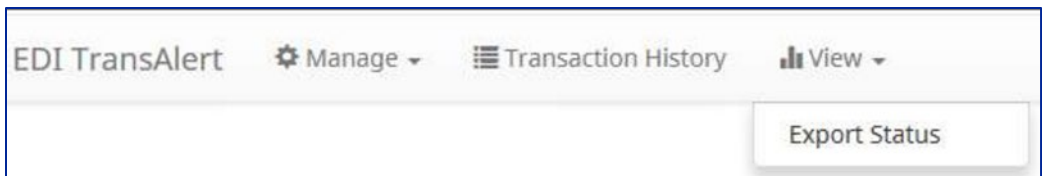
View File Export Status

1. Switch to the EDI TransAlert Module clicking on EDI TransAlert on the Dashboard or from the Change Module dropdown menu.

EDI TransAlert			
Total with Addenda	\$0.00	Total without Addenda	\$0.00
Credits	\$0.00	Credits	\$0.00
Debits	\$0.00	Debits	\$0.00
Invalid Addenda	\$0.00		



2. Click EDI TransAlert > View and Export Status.



Export Status				Date Range
Filters >				May 22, 2019
Rows 1 - 13 of 13.				
Generating User	Report Name	Report Status	Requested Date/Time	
> SYSTEM	0001_10001555_820 EDI Data_659_2019-05-22.pdf	GENERATED	Wed, 22 May 2019 09:45:00	
> SYSTEM	0001_10002345 EDI Data_658_2019-05-22.txt	GENERATED	Wed, 22 May 2019 09:45:00	
> SYSTEM	0001_10001525_835 EDI Data_657_2019-05-22.pdf	GENERATED	Wed, 22 May 2019 09:45:00	

Option	Results
Generating User	<ul style="list-style-type: none"> System – Generated by the FI Username – Individual user
Report Name	<ul style="list-style-type: none"> System generated report name
Report Status	<ul style="list-style-type: none"> Failed – report did not generate Generated – report was generated but not downloaded Downloaded – report was downloaded
Requested Date/Time	<ul style="list-style-type: none"> When the report was generated by the user.

3. Date Range can be selected to search for a specific Date or Date Range.

Export Status				Date Range
Filters >				May 22, 2019
Rows 1 - 13 of 13.				
Generating User	Report Name	Report Status	Request	
> SYSTEM	0001_10001555_820 EDI Data_659_2019-05-22.pdf	GENERATED	Wed, 22	<div style="border: 1px solid #ccc; padding: 5px;"> <p>Tomorrow</p> <p>Today</p> <p>Yesterday</p> <p>Last 7 Days</p> <p>This Month</p> <p>Last Month</p> <p>Custom Range</p> <p>Apply Cancel</p> </div>
> SYSTEM	0001_10002345 EDI Data_658_2019-05-22.txt	GENERATED	Wed, 22	
> SYSTEM	0001_10001525_835 EDI Data_657_2019-05-22.pdf	GENERATED	Wed, 22	
> SYSTEM	0001_10002345 EDI Data_656_2019-05-22.txt	GENERATED	Wed, 22	
> SYSTEM	0001_10001525_820 EDI Data_655_2019-05-22.csv	GENERATED	Wed, 22	
> SYSTEM	0001_10001555 EDI Data_654_2019-05-22.txt	GENERATED	Wed, 22	
> SYSTEM	0001_10001555 EDI Data_654_2019-05-22.txt	GENERATED	Wed, 22 May 2019 09:45:00	

Option	Results
Tomorrow	Will display the transactions for the next business day.
Today	Will display the transactions for today.
Yesterday	Will display the transactions from the previous business day.
Last 7 Days	Will display the returned items for the last 7 business days.
This Month	Will display the transactions for the current month.
Last Month	Will display the transactions for the previous month.
Custom Range	<ul style="list-style-type: none"> Will display the transactions during the date range. Select Apply to display the custom date range of transactions.

4. Click Filters to customize the search options.

Filters

Record Type:

Report Status:

Option	Results
Record Type	Search by transaction type by selecting 820 EDI Information, 835 Healthcare Payments, Free Form Addenda.
Report Status	Search by Report Status type by selecting All, Downloaded, Failed or Generated.

5. Select Apply to display the transactions with the selected filters.
6. Select the arrow(>) next to any transaction to display additional information for the transaction.

Export Status Date Range
May 22, 2019

Filters >

Rows 1 - 13 of 13.

Generating User	Report Name	Report Status	Requested Date/Time
SYSTEM	0001_10001555_820 EDI Data_659_2019-05-22.pdf	GENERATED	Wed, 22 May 2019 09:45:00

Generated Date: Wed, 22 May 2019 09:45:04 Download Report

Option	Results
Generated Date	Date the report was generated.
Downloaded Date	Date the report was downloaded.
Download Report	Ability to redownload the report.