POSITIVE PAY USER GUIDE

WaterStone Bank

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Chapter 1: Positive Pay Overview

Positive Pay is an automated fraud detection tool and can be applied to both check payments and ACH transactions.

For checks, it is a service that matches the account number, check number, and dollar amount of each check presented for payment against a list of checks previously authorized and issued by the company.

The business rules that support ACH positive pay encompass ACH Authorization and ACH Transaction Monitoring:

- ACH Authorization is a list of ACH transactions that are pre-approved to post to an account. An ACH authorization rule can include the originating company, standard entry class, transaction type (debit/credit), and maximum dollar amount.
- ACH Transaction Monitoring is a list of general guidelines for monitoring

ACH activity and alerting the client of items that exceed these guidelines. An ACH monitoring rule can also focus on the originating company, standard entry class, amount, and debit/credit designation.

In order to streamline Positive Pay decisions submissions across devices, users with Rights to Positive Pay need the ability to make pay or no pay decisions from a stand-alone Positive Pay page within online banking.

The Positive Pay System includes the following functionality:

- Issued check management (submit issued check files and manual input of issued checks)
- ACH positive pay rules management
- Check file maintenance (for example, changing check number, voiding a check)
- Access to daily exceptions (check and ACH)
- Account reconciliation transaction extracts
- Online reporting
- Set up additional users and user security management

Decision Time Frame

The time-frame in which you can make decisions on exception items.

- Start time: 8:00 AM
- End time: 10:30 AM

Making Pay/Return decisions

You can use Positive Pay as a fraud prevention service on any device at any time to make Pay/Return decisions that are identified as exceptions per the check issue files uploaded.

To make Pay/Return decisions:

1. In the *navigation menu*, click or tap **Business Services > Positive Pay**. The Positive Pay page appears.
2. Select an account from the accounts drop-down list.
3. From the Exceptions drop-down list, select **Decisions Needed, Decisioned**, or **All**.
4. Select an Exception you want to pay or return. The transaction details appear in the right pane.
5. In the transaction details pane, do one of the following:

- Select the Pay radio button.
  a. Click or tap the **+ACH Rule** button. The **ACH Rule** window appears.
  b. Select an **SEC Code**.
  c. Select a Transaction Type.
  d. (Optional) Edit the **Max Amount**.
  e. (Optional) Enter a **Note**.
  f. Click or tap **Done**.
- Select the **Return** radio button.
  - Select a reason in the drop-down list.

6. Complete steps 3-5 for multiple exceptions.
7. Click or tap **Submit All Decisions**.

Adding a check

You can add a check if it is not already listed in the Exceptions list.

To add a check in Positive Pay:

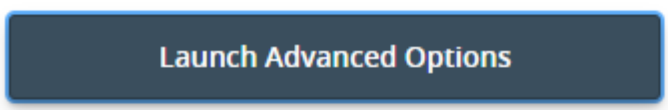
1. In the *navigation menu*, click or tap **Business Services > Positive Pay**. The Positive Pay page appears.
2. Click or tap the **Add Check** tab.
3. On the Add Check tab, do the following:

- Enter an **Amount**.
  a. (Optional) Enter a **Payee**.
  b. Select an **Account** from drop-down list
  c. Select an **Issue Date**.
  d. Enter a Check Number.
  e. (Optional) Select the **Auto Increment** check box.
  f. Click or tap **Add Check**.

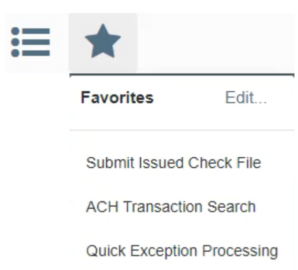
Auto Exception Decisioning

Decision automatically applied to exception items when the business has not made a decision. Any items not decisioned during the required time frame above will default to “Pay”.

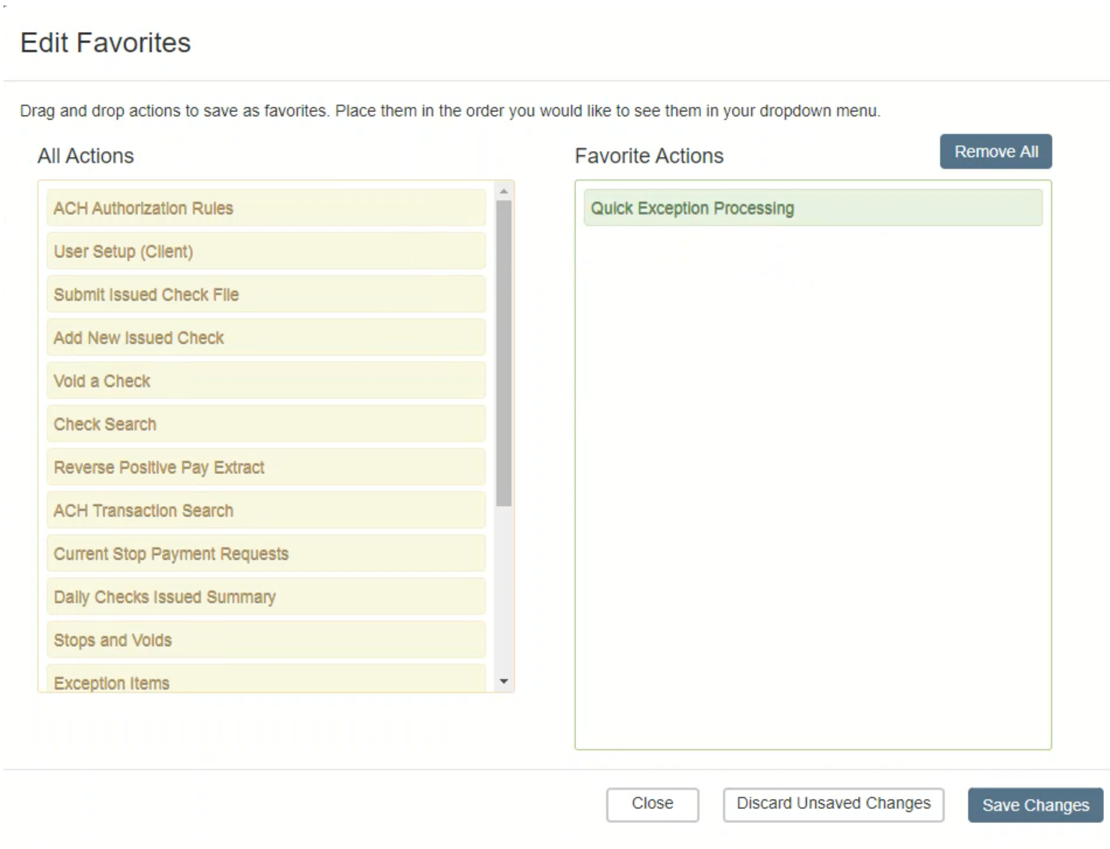
1. In the *navigation menu*, click or tap **Business Services > Positive Pay**. The Positive Pay page appears.
2. Click **Launch Advanced Options**.



- **Toggle Menu**—collapses or expands the System Menu on the left side of the page.
- **Favorites**—allows a list of Favorite actions to be created and saved for future use.



Select **Edit** to open a dialog box to select the favorite actions for the user who is logged in.



- **Home**—returns to the home page.
- **Help**—opens a help document for the current action page.
- **Notifications**—displays messages for the current user.

Chapter 2: Exception Processing

Use the Exception Processing section of the menu to process and manage exceptions.

Quick Exception Processing

The Quick Exception Processing page is an efficient method of managing exception item activity. Pay and return decisions can be made on all items from this page.

Top Detail

- **Account Nickname**— the description that identifies the account (last 4 digits of the account number). The Account Nickname is displayed in place of the account number on pages within the system and in any emails generated by the system.
- **Display Type**—filters the exceptions based on type (Checks, ACH or Both).
- **Hide Exceptions Already Decisioned**—determines whether all exception items are displayed or only those in which a pay/return decision has not been made.
- **Cutoff Time**—10:30 a.m. is the cut off time for decisioning items. At that time, an automated Pay decision is made on all unresolved items and are automatically put in READ ONLY mode to prevent any changes to the automated decision. After Cutoff, users may contact the financial institution to see if an exception decision is available.

Bottom Detail

- **Account Nickname**—the description that identifies the account (last 4 digits of the account number). The Account Nickname is displayed in place of the account number on pages within the system and in any emails generated by the system.
- **Paid Date**—the paid date for this check or ACH transaction.
- **Check #**—the check number of this item.
- **Add ACH Rule**—allows creating ACH Rules for quick exception processing.

NOTE:	Add ACH Rule only displays if you are using ACH positive pay.

- **View Image**—displays the check image for the selected item.
- **Amount**—the amount of the item that has been presented for payment.

- **Issued Payee**—the issued payee name for this check.

NOTE:	Issued Payee is only displayed if Payee Name is included in the check file upload.

- **Exception Type**—the reason that the item is on the exception list. Possible exception types are as follows:
    - **DUPLICATE PAID ITEM** - The item was previously paid.
    - **PAID NOT ISSUED** - The item was never loaded into the system as an issued check.
    - **STALE DATED ITEM PAID** - The item is a stale dated check. A check is considered stale dated if the item was issued prior to the stale dated cutoff date, which is calculated based on parameters defined by the financial institution.
    - **PREVIOUSLY PAID ITEM POSTED** - The item was previously paid.
    - **VOIDED ITEM** - The item was previously voided.
    - **ACH TRANSACTION** - The item is an ACH transaction that was flagged as an exception by the ACH Filter rules defined for the account.

NOTE:	For ACH exceptions, the ACH Standard Entry Class Code, Originating Company ID and Debit or Credit (DR/CR) are displayed in the exception description.

- **Decision**—when enabled, indicates if the item should be paid or returned.
- **Reason**—the reason for the pay/return decision. If no reason is selected, the field displays <Not Selected>.

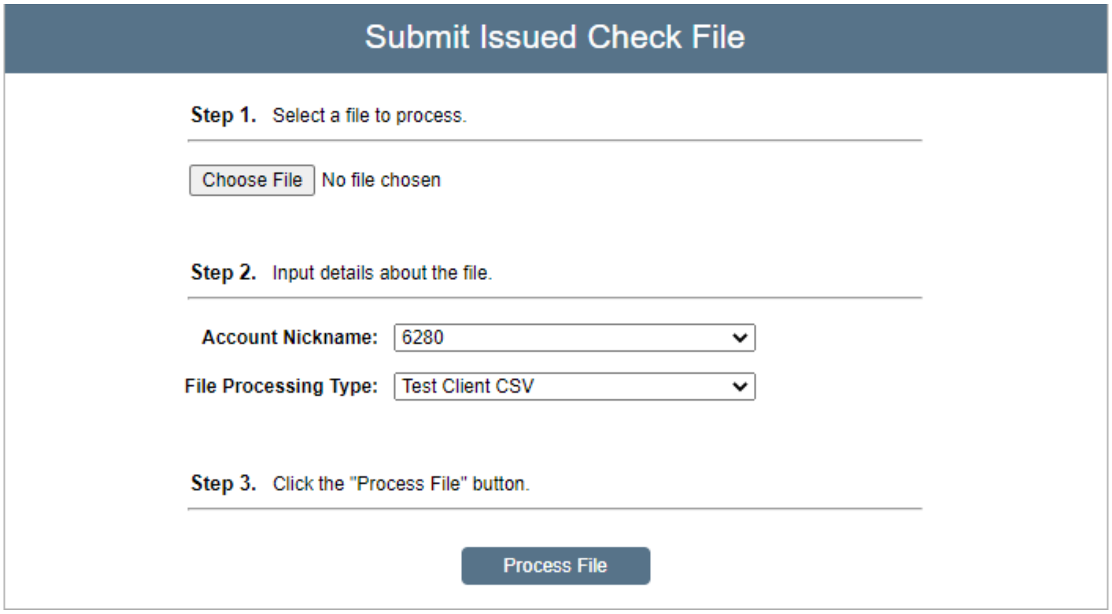
Chapter 3: Transaction Processing

Use the Transaction Processing section of the menu to process and manage transactions, including check management/reporting and ACH management/reporting.

Submit Issued Check File

The **Submit Issued Check** File page is used to upload issued check files into the system.

- **File Processing Type**—the format of the issued check file. The file type is assigned by WaterStone Bank when enrolling is Check Positive Pay (excel or delimited file formats).



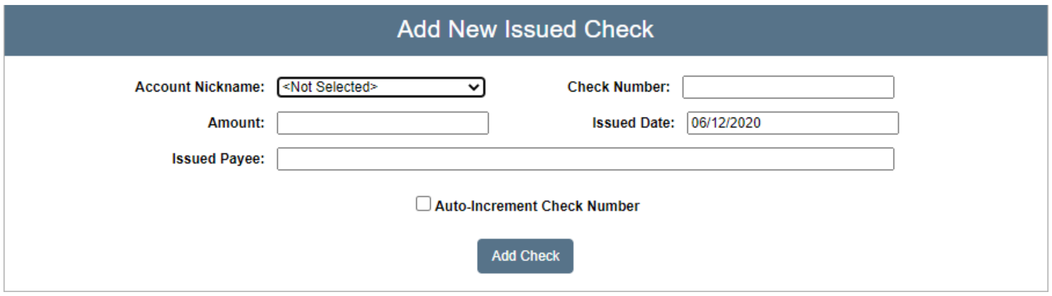
To view additional details regarding the file, click the **Status** column. For example, to view the exceptions on a file that has a status of **Processed with Exceptions**, click the **Processed with Exceptions** link.

Once a file is uploaded and processed, a window is displayed indicating the processing status. If the file has not processed within 30 seconds a message is displayed informing the customer that an email will be sent indicating the file processing status. The file processing status can also be checked online using the **Issued Check File Processing Log** page. The following is a list of the possible processing statuses:

- **Unprocessed**—the file has been uploaded but has not yet been processed.
- **Processed**—the file was processed successfully.
- **Processed with Exceptions**—the file was processed successfully, but duplicate checks were not loaded.
- **Rejected**—The file was rejected due to one of the following reasons:
- The file format did not match the format selected
- **Issued Payee**—the issued payee name for this check

Add New Issued Check

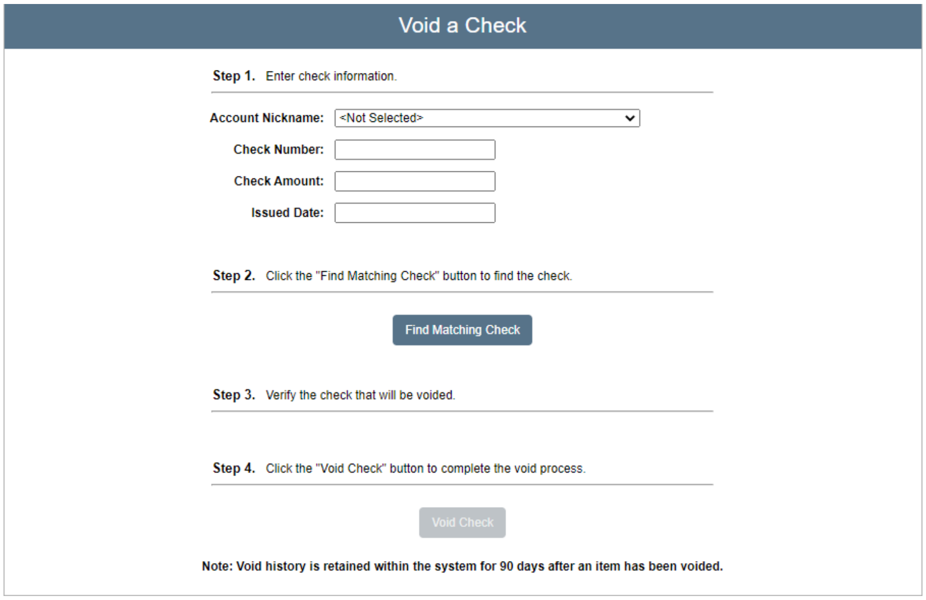
Use the **Add New Issued Check** page if a check was manually written or was otherwise not included in the electronic issued check file that was uploaded. Any checks entered on this page in one setting are displayed below.



- **Account Nickname**— the description that identifies the account (last 4 digits of the account number). The Account Nickname is displayed in place of the account number on pages within the system and in any emails generated by the system.
- **Check Number**—The check number of this item.
- **Amount**—The amount of the check.
- **Issued Date**—The issued date for this check.
- **Issued Payee**—The issued payee name for this check
- **Auto-Increment Check Number**—Checking this box will increment the check number by one after each check submission

Void a Check

Use the Void a Check page to void an issued check.



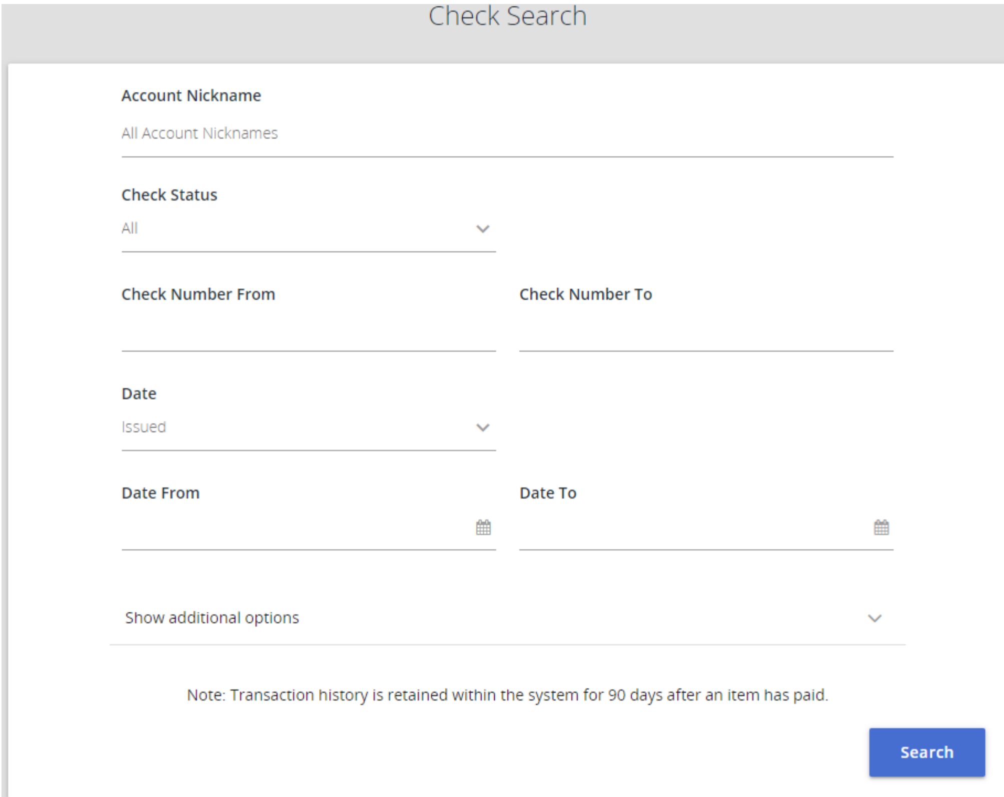
- **Account Nickname**— the description that identifies the account (last 4 digits of the account number). The Account Nickname is displayed in place of the account number on pages within the system and in any emails generated by the system.
- **Check Number**—The number of the issued check.
- **Check Amount**—The amount the check was written for.
- **Issued Date**—The date the check was issued.

NOTE:	All three fields (Check Number, Check Amount, and Issued Date) are required to void a check.

Check Search

Use the **Check Search** page to search for specific transactions using dynamic selection criteria.

Selection page



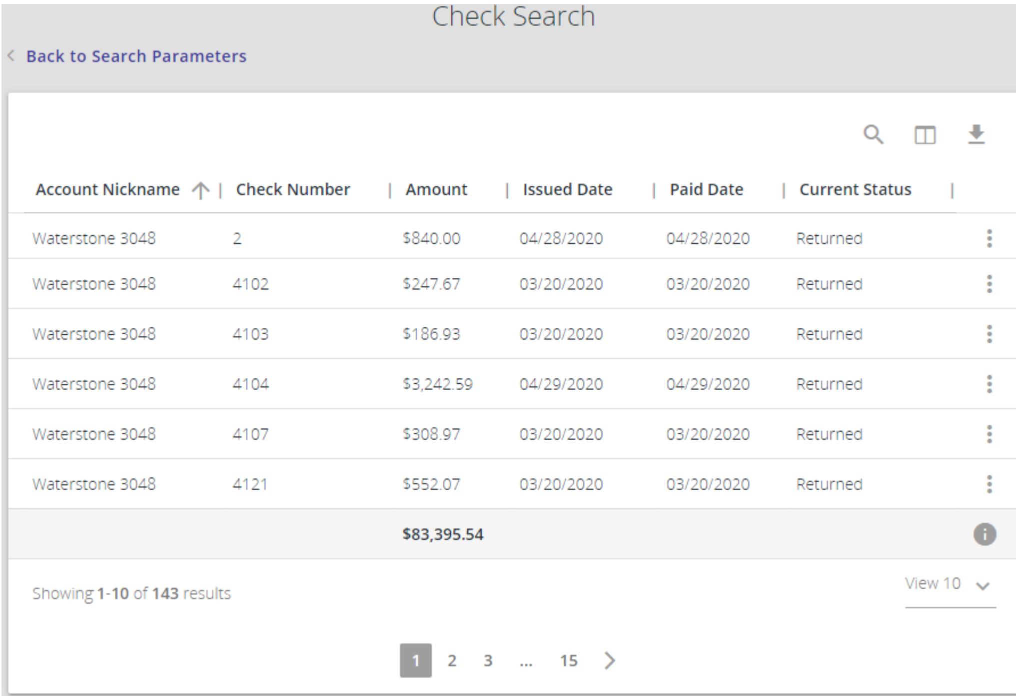
- **Account Nickname**— the description that identifies the account (last 4 digits of the account number). The Account Nickname is displayed in place of the account number on pages within the system and in any emails generated by the system.
- **Check Status**—The status of the check you would like to run reporting.
- **Date**—The type of date you would like to run the Check Search report.
- **Check Number From**—The beginning check number used to search for a range of checks.
- **Check Number To**— The ending check number used to search for a range of checks.
- **Date From**—The beginning date used in the date range.
- **Date To**—The ending date used in the date range.
- **Decision**—To search for exceptions based upon the pay/return decision, select a decision from the list.
- **Reason**—To search for exceptions based upon the reason that was selected, select a reason from the list.

- **Include Reversals** – Checkbox to include reversals in search results.

Results page

You can perform the following actions on this page:

- Click and drag a column header to reorder.
- Select the search filter ( ) to filter and search all results or select a specific column to search within.
- Select the columns icon ( ) to select or remove columns from the report.
- Select the export icon ( ) to export the search results to a Microsoft Excel or PDF file.
- Select the options icon ( ) on an individual search result to perform one of the following actions:
  - **View audit history**—displays the history of all changes made to the record. Select View record on an individual history item for additional details on the change.
  - **Edit record**
  - **Delete record**
  - **View record**



Account Nickname	Check Number	Amount	Issued Date	Paid Date	Current Status
Waterstone 3048	2	$840.00	04/28/2020	04/28/2020	Returned
Waterstone 3048	4102	$247.67	03/20/2020	03/20/2020	Returned
Waterstone 3048	4103	$186.93	03/20/2020	03/20/2020	Returned
Waterstone 3048	4104	$3,242.59	04/29/2020	04/29/2020	Returned
Waterstone 3048	4107	$308.97	03/20/2020	03/20/2020	Returned
Waterstone 3048	4121	$552.07	03/20/2020	03/20/2020	Returned
		$83,395.54			

The following columns appear on the Check Search page:

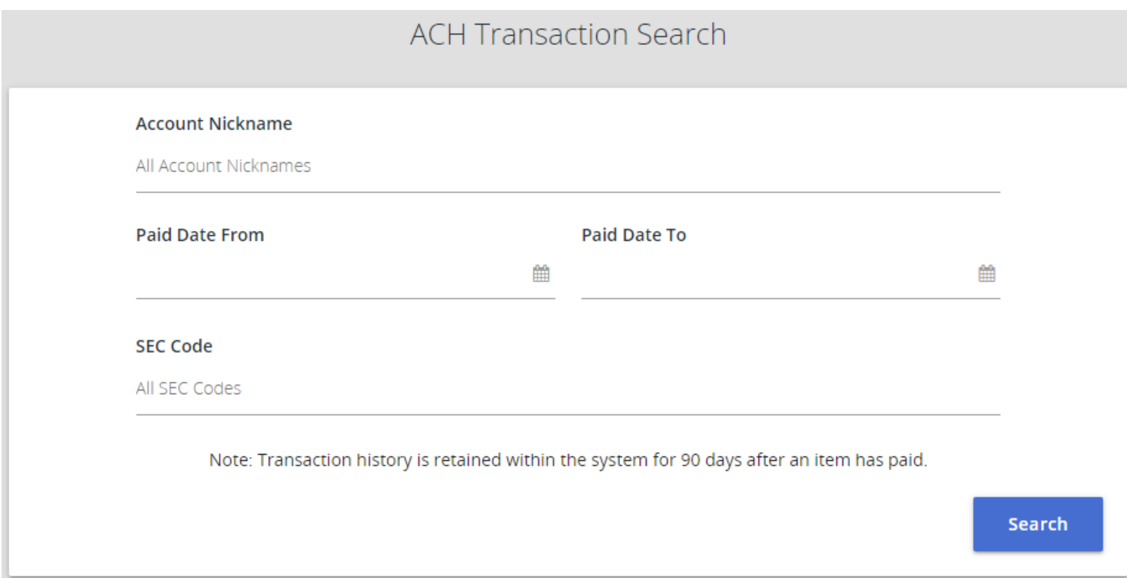
- **Account Nickname**— The description that identifies the account (last 4 digits of the account number). The Account Nickname is displayed in place of the account number on pages within the system and in any emails generated by the system.
- **Check #—**The check number of this item.
- **Amount**—The amount of the check that has been presented for payment.
- **Issued Payee**—The issued payee name for this check.
- **Issued Date**—The issued date for this check. On Paid Not Issued exceptions, the paid date is defaulted into the issued date field.
- **Paid Date**—The paid date for this check.
- **Current Status**—The status of the transaction:
  - **Issued**—Displayed on items that are flagged as issued by the system.
  - **Exception**—Displayed on items that are flagged as exceptions by the system.
  - **Returned**—Displayed on items that are flagged as returned exceptions by the system.
  - **Paid**—Displayed on items that have been previously paid.

  - **Reversal**—Displayed on items that have been paid and reversed.
  - **Void**—Displayed on items that have been voided.
  - **Blank**—Displayed on an item that is an outstanding check.
- **Input Date**—The date the issued item was entered into the system.
- **Exception Date**—The date of the exception.
- **Void Date**—The date the check was voided.
- **Decision—**The decision for this exception item.
- **Reason**—The reason associated with the exception.
- **Decisioned By**—The user who performed the decision.
- **Trace Number**—A unique transaction ID number that is generated by the processing system.
- **Stop Pay Status**—Indicates whether a stop payment has been placed on the item.

ACH Transaction Search

The ACH Transactions Search page is used to search for specific transactions.

Selection page

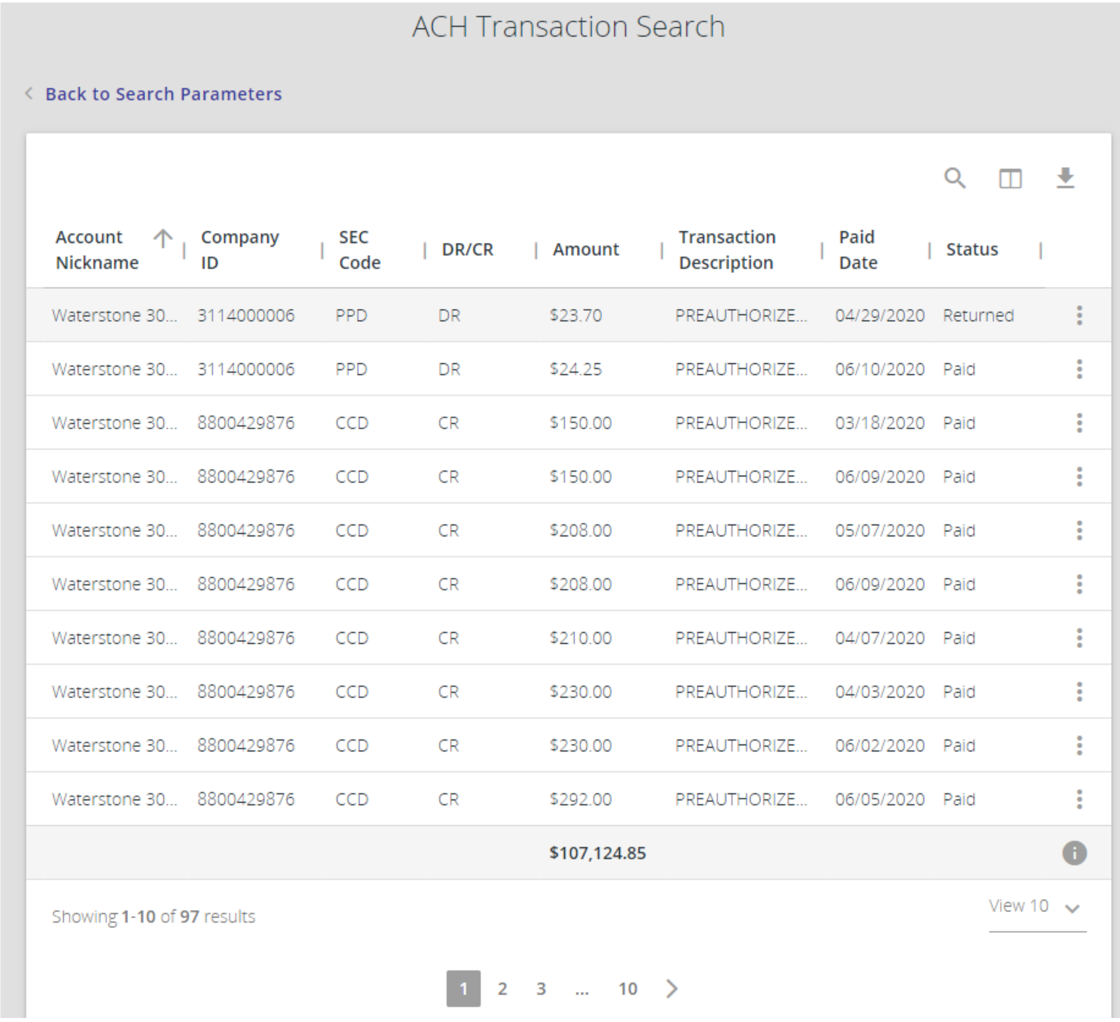


- **Account Nickname—**Select a specific account. If no accounts are selected the system will search through all available accounts assigned user.
- **Paid Date From/Paid Date To**—Search for transactions based upon the date or date range the item was posted. If you are searching for a specific date, enter the date in both fields.
- **SEC Code**—Search for transactions based upon the ACH Standard Entry Class (SEC) code.

Results page

You can perform the following actions on this page:

- Click and drag a column header to reorder.
- Select the search filter ( ) to filter and search all results or select a specific column to search within.
- Select the columns icon ( ) to select or remove columns from the report.
- Select the export icon ( ) to export the search results to a Microsoft Excel or PDF file.
- Select the options icon ( ) on an individual search result to perform one of the following actions:
    - **View audit history**—displays the history of all changes made to the record. Select View record on an individual history item for additional details on the change.
    - **Edit record**
    - **Delete record**
    - **View record**


ACH Transaction Search

< Back to Search Parameters

Account Nickname	Company ID	SEC Code	DR/CR	Amount	Transaction Description	Paid Date	Status
Waterstone 30...	3114000006	PPD	DR	$23.70	PREAUTHORIZE...	04/29/2020	Returned
Waterstone 30...	3114000006	PPD	DR	$24.25	PREAUTHORIZE...	06/10/2020	Paid
Waterstone 30...	8800429876	CCD	CR	$150.00	PREAUTHORIZE...	03/18/2020	Paid
Waterstone 30...	8800429876	CCD	CR	$150.00	PREAUTHORIZE...	06/09/2020	Paid
Waterstone 30...	8800429876	CCD	CR	$208.00	PREAUTHORIZE...	05/07/2020	Paid
Waterstone 30...	8800429876	CCD	CR	$208.00	PREAUTHORIZE...	06/09/2020	Paid
Waterstone 30...	8800429876	CCD	CR	$210.00	PREAUTHORIZE...	04/07/2020	Paid
Waterstone 30...	8800429876	CCD	CR	$230.00	PREAUTHORIZE...	04/03/2020	Paid
Waterstone 30...	8800429876	CCD	CR	$230.00	PREAUTHORIZE...	06/02/2020	Paid
Waterstone 30...	8800429876	CCD	CR	$292.00	PREAUTHORIZE...	06/05/2020	Paid
				$107,124.85			

Showing 1-10 of 97 results

View 10

1 2 3 ... 10 >

The following columns appear on the ACH Transaction Search page:

- **Account Nickname** — The description that identifies the account (last 4 digits of the account number). The Account Nickname is displayed in place of the account number on pages within the system and in any emails generated by the system.
- **Company ID**—The originating ACH Company's identification number.
- **SEC Code**—The ACH standard entry class.
- **DR/CR**—Indicates if the transaction is a debit or credit.
- **Amount**—The amount of the ACH transaction that has been presented for payment.
- **Transaction Description**—The description of the ACH transaction.

    - **Paid Date**—The paid date for this transaction.
    - **Status**—The status of the transaction. The possible statuses are as follows:
        - **Exception**—Displayed on items that are flagged as exceptions by the system.
        - **Paid**—Displayed on items that have been previously paid.

- **Individual ID**—The accounting number by which the receiver is known to the originator.
- **Individual Name**—The name from the NACHA file.
- **Input Date**—The date the transaction was uploaded.
- **Date Reconciled**—The date the transaction was reconciled.
- **Decision**—The decision that has been applied to the transaction. If no decision has been applied, this is blank.
- **Reason**—The reason for the pay/return decision. If no reason has been applied, this is blank.
- **Decisioned By—**The user who performed the decision.
- **Trace Number**—A unique transaction ID number that is generated by the core processing system.

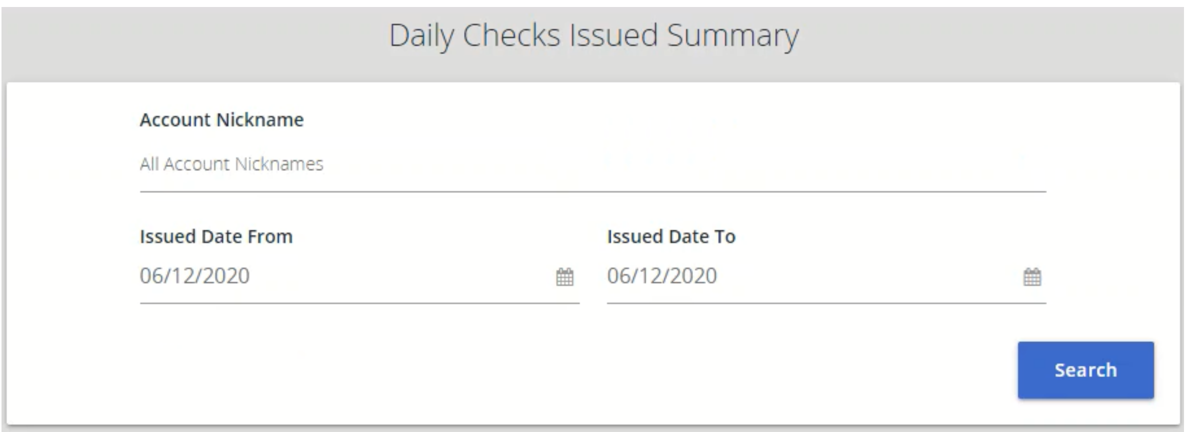
Chapter 4: Transaction Reports

Use the Transaction Reports section of the menu to generate reports including a summary of daily checks issued, reconciliation summaries, and returns/NOCs.

Daily Checks Issued Summary

The Daily Checks Issued Summary report is an easy way to see how many checks were issued on any given day and their totals. The dynamic selection criterion allows the user to fine tune the report to their specific needs. This includes both manually loaded checks and checks uploaded through an issued check file.

Selection page

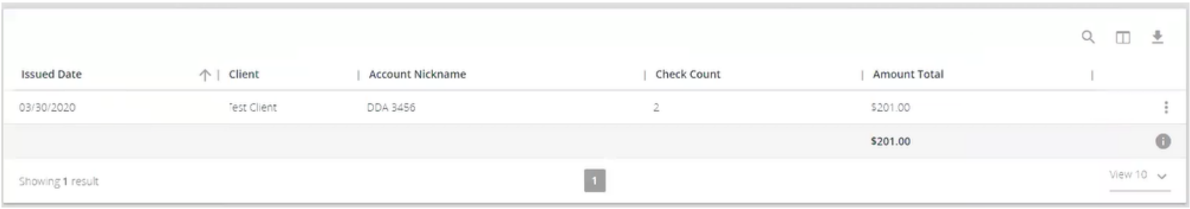


- **Account Nickname**— The description that identifies the account (last 4 digits of the account number). The Account Nickname is displayed in place of the account number on pages within the system and in any emails generated by the system.
- **Issued Date From**—The beginning check number used to search for a range of checks.
- **Issued Date To**—The ending check number used to search for a range of checks.

Results page

You can perform the following actions on this page:

- Click and drag a column header to reorder.
- Select the search filter ( ) to filter and search all results or select a specific column to search within.
- Select the columns icon ( ) to select or remove columns from the report.
- Select the export icon ( ) to export the search results to a Microsoft Excel or PDF file.
- Select the options icon ( ) on an individual search result to perform one of the following actions:
  - **View audit history**—displays the history of all changes made to the record. Select View record on an individual history item for additional details on the change.
  - **Edit record**
  - **Delete record**
  - **View record**



Issued Date	Client	Account Nickname	Check Count	Amount Total
03/30/2020	Test Client	DDA 3456	2	$201.00
				$201.00

Showing 1 result

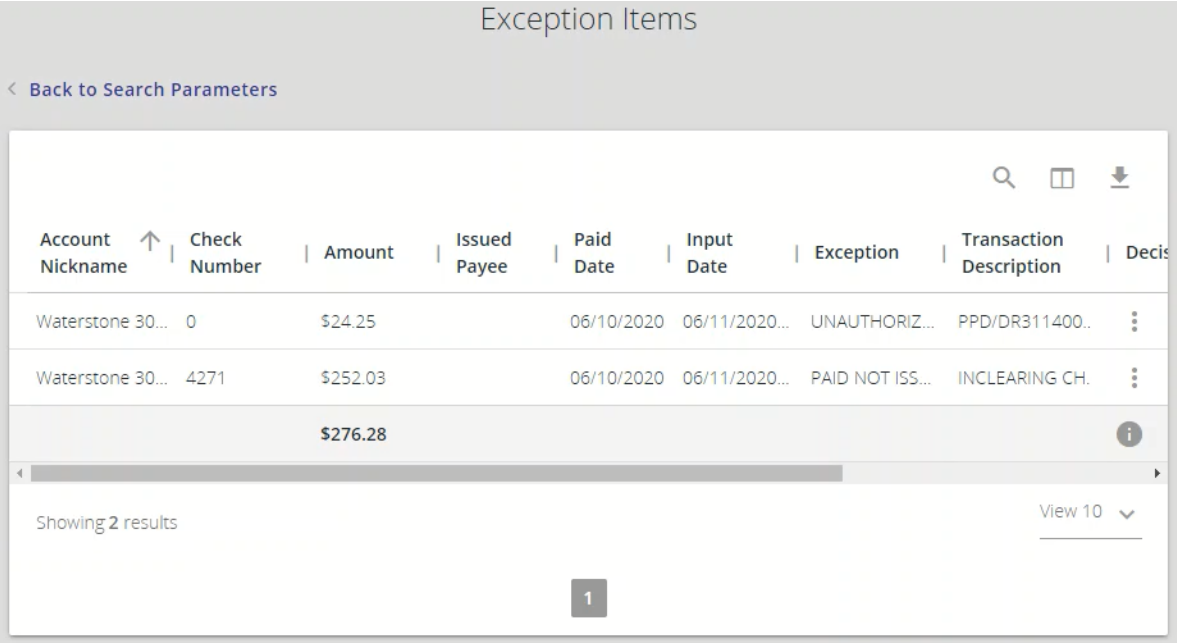
- **Account Nickname**— The description that identifies the account (last 4 digits of the account number). The Account Nickname is displayed in place of the account number on pages within the system and in any emails generated by the system.
- **Issued Date**—The issue date for these checks.
- **Check Count**—The number of checks issued.
- **Amount Total**—The total amount of the checks issued on the specified date.

Exception Items

The Exception Items report allows you to generate a report of items that were flagged as exception. Optionally select items that meet specific criteria. Criteria can include:

- **exception date**
- **exception type (ACH, check or both)**
- **pay/return decision**
- **return reason**
- **Decision**—Specify decisions to search within.
- **Reason**—Specify reasons to search within.

Results page



Account Nickname	Check Number	Amount	Issued Payee	Paid Date	Input Date	Exception	Transaction Description	Decis
Waterstone 30...	0	$24.25		06/10/2020	06/11/2020...	UNAUTHORIZ...	PPD/DR311400..	
Waterstone 30...	4271	$252.03		06/10/2020	06/11/2020...	PAID NOT ISS...	INCLEARING CH.	
		$276.28						

- **Account Nickname**— The description that identifies the account (last 4 digits of the account number). The Account Nickname is displayed in place of the account number on pages within the system and in any emails generated by the system.
- **Trace Number**—The trace number uniquely identifies each Entry Detail Record within a batch in an ACH input file.
- **Check Number**—The check number of the item.
- **Amount**—The amount of the transaction.

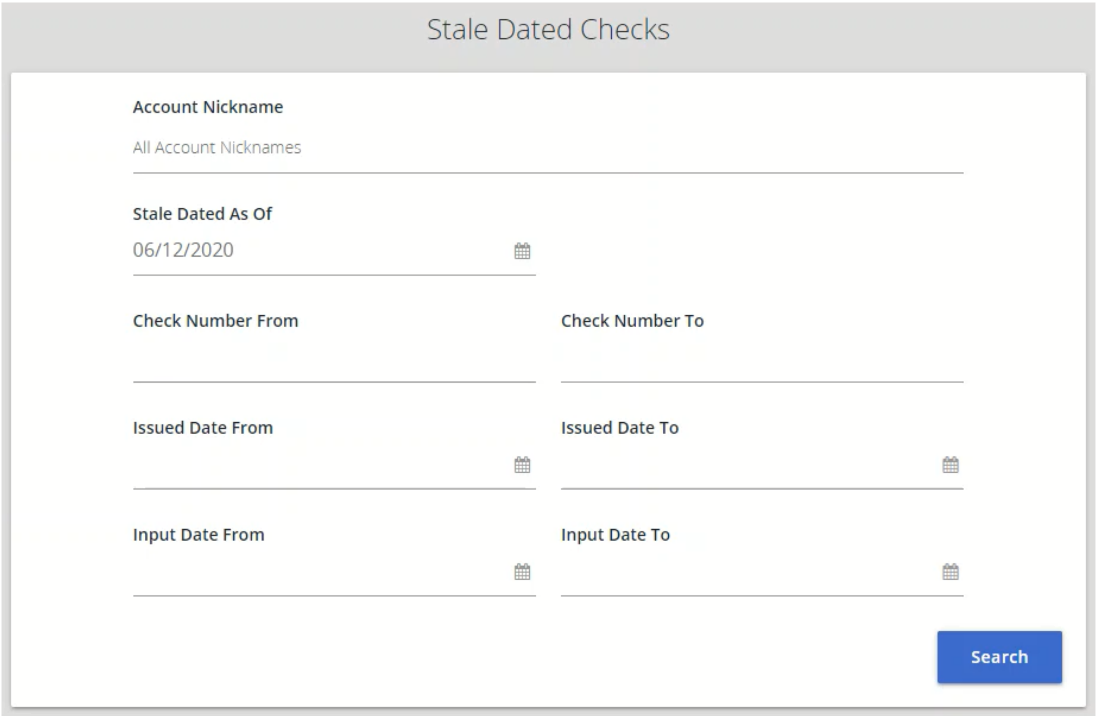
- **Issued Payee**—The issued payee name for this check.
- **Paid Date**—The paid date for this check.
- **Input Date**—The date the issued item was entered into the system.

NOTE:	The date is followed by (M) if the check was not loaded via an issued file upload, which means it was entered into the system in some other manner. Examples would be a check being manually input by a user, or a paid not issued exception item that is paid.

- **Exception**—The type of exception for this item.
- **Transaction Description**—The transaction description.
- **Decision**—The decision for this exception item.
- **Reason**—The reason associated with the exception.
- **Decisioned By**—The user who performed the decision.
- **Exception Scrubbed**—Indicates whether the exception was scrubbed.
- **Service Charge Waived**—Indicates whether the service charge was waived.
- **Reversal**—Indicates whether the exception was a reversal.

Stale Dated Checks

The Stale Dated Checks report page allows the user to create a report of stale dated checks using dynamic selection criteria. A check is considered stale dated based upon the Stale Dated Check Days defined in the Institution specifications. Select items by issued date, input date, as of date, or issued payee.



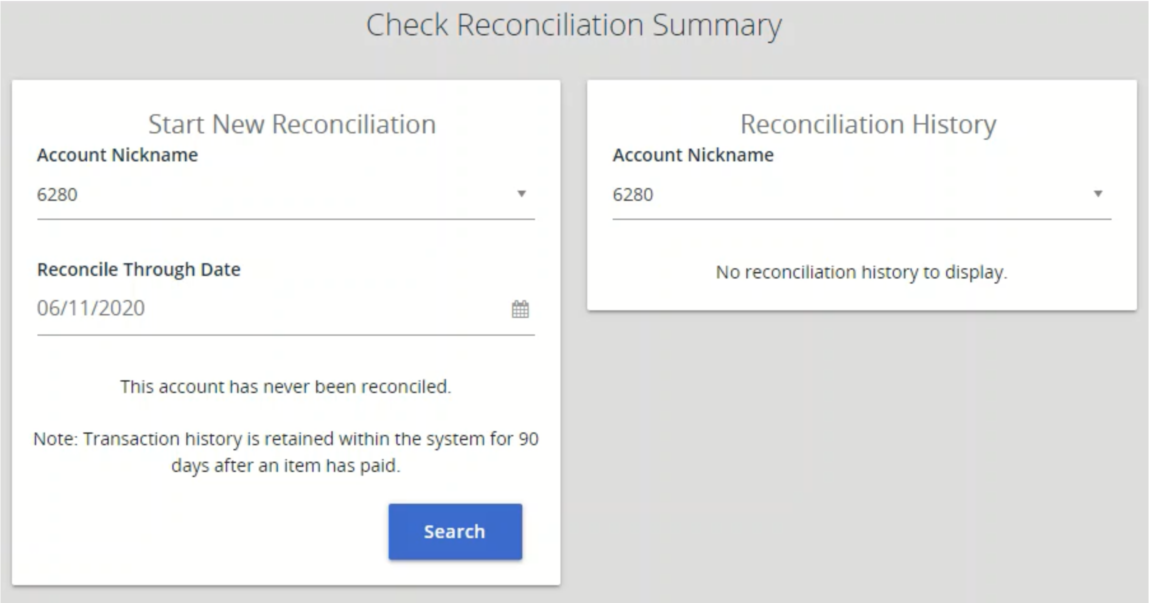
- **Account Nickname**— The description that identifies the account (last 4 digits of the account number). The Account Nickname is displayed in place of the account number on pages within the system and in any emails generated by the system.
- **Stale Dated As Of**—To create a report of stale dated checks “as of” a specific date in the past, enter a date in this field.
- **Check Number From**—The beginning check number used to search for a range of checks.
- **Check Number To**—The ending check number used to search for a range of checks.
- **Issued Date From**—The beginning issued date used to search for a range of checks.
- **Issued Date To**—The ending issued date used to search for a range of checks.
- **Input Date From**—The beginning date of when the issued item was entered into the system. Note: The date is followed by (M) if the check was not loaded via an issued file upload, which means it was entered into the system in some other manner.
- **Input Date To**—The ending date of when the issued item was entered into the system. Note: The date is followed by (M) if the check was not loaded via an issued file upload, which means it was entered into the system in some other manner.

Examples would be a check being manually input by a user, or a paid not issued exception item that is paid.

Check Reconciliation Summary

The Check Reconciliation Summary report is used to assist in balancing online account balances with a customer statement. The report displays an activity summary of newly issued checks, paid checks, and stopped/voided checks. The report also provides a total of outstanding checks as of the reconciliation date.

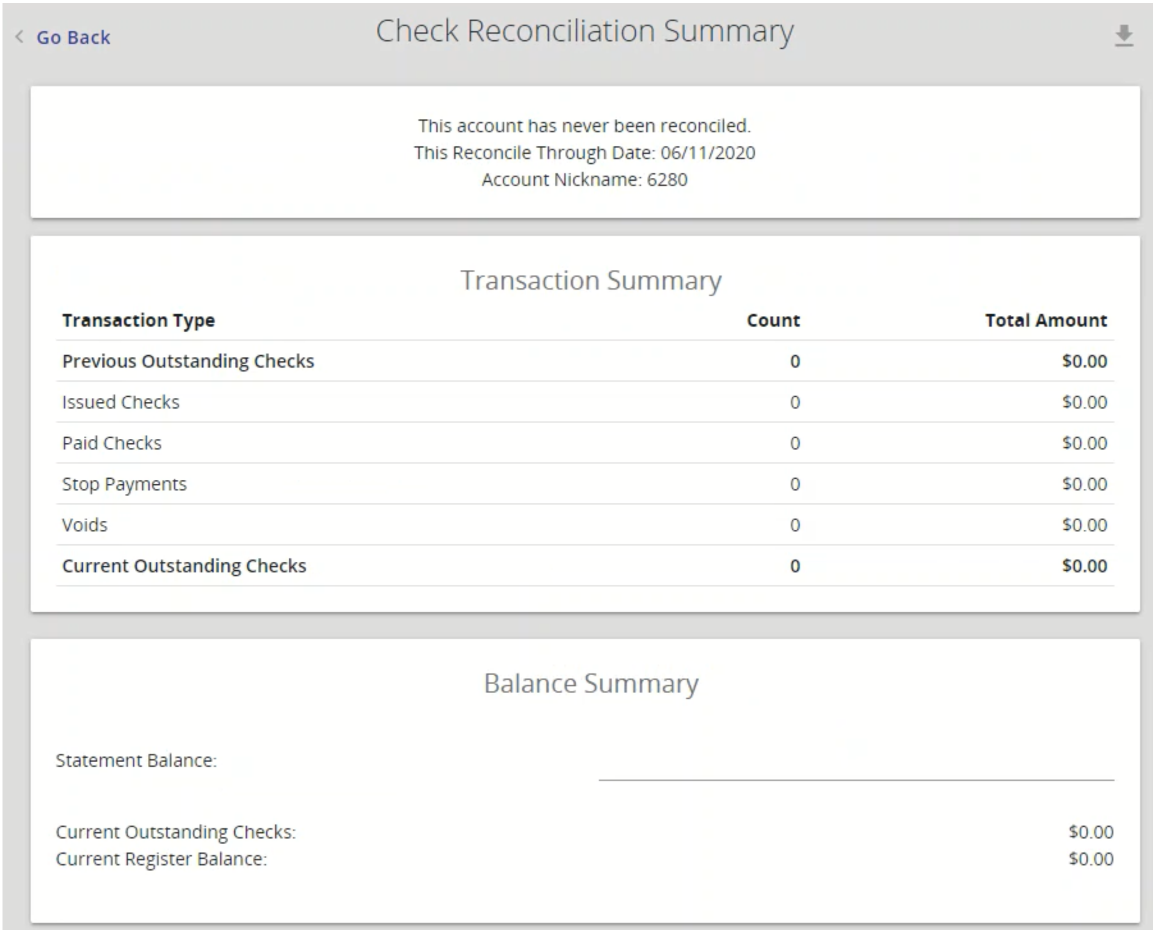
Selection page



- **Account Nickname**— The description that identifies the account (last 4 digits of the account number). The Account Nickname is displayed in place of the account number on pages within the system and in any emails generated by the system.

- **Reconcile Through Date**—The ending date of the reconciliation period. The beginning date of the reconciliation period is based upon the last reconciliation performed on the account. The first time an account is reconciled, all activity in the system up through the Reconcile Through Date is included.

Results page


Go Back

Check Reconciliation Summary

This account has never been reconciled.
This Reconcile Through Date: 06/11/2020
Account Nickname: 6280

Transaction Summary

Transaction Type	Count	Total Amount
Previous Outstanding Checks	**0**	**$0.00**
Issued Checks	0	$0.00
Paid Checks	0	$0.00
Stop Payments	0	$0.00
Voids	0	$0.00
Current Outstanding Checks	**0**	**$0.00**

Balance Summary

Statement Balance:	
Current Outstanding Checks:	$0.00
Current Register Balance:	$0.00

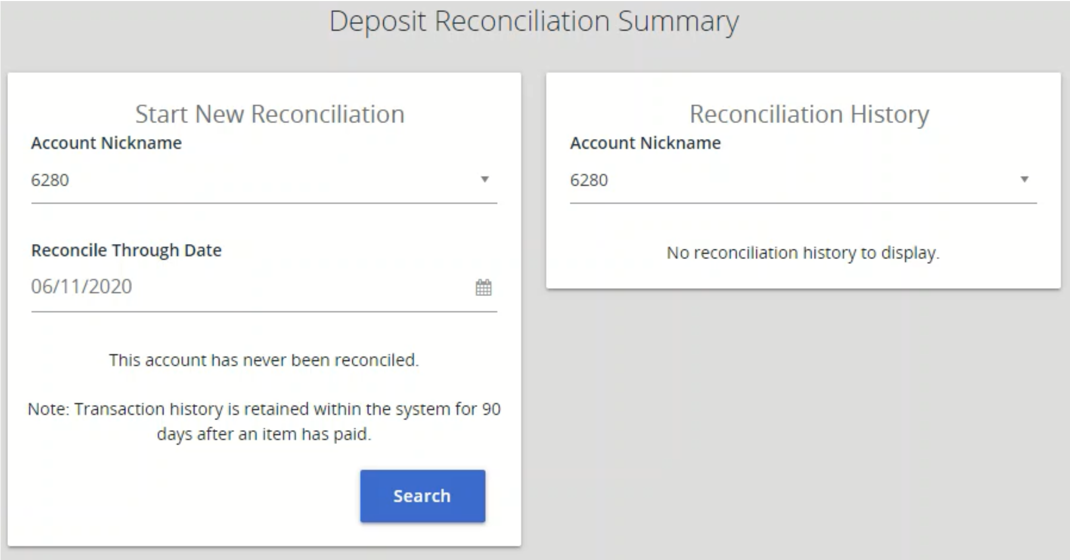
NOTE:	Select a link in the Reconcilement History section to view previous reconciliation reports that have been performed on this account.

- **Show**—displays a detailed list of the items for any of the totals listed on the report.
- **Finish Reconciliation**—reconciles the checks.

Deposit Reconciliation Summary

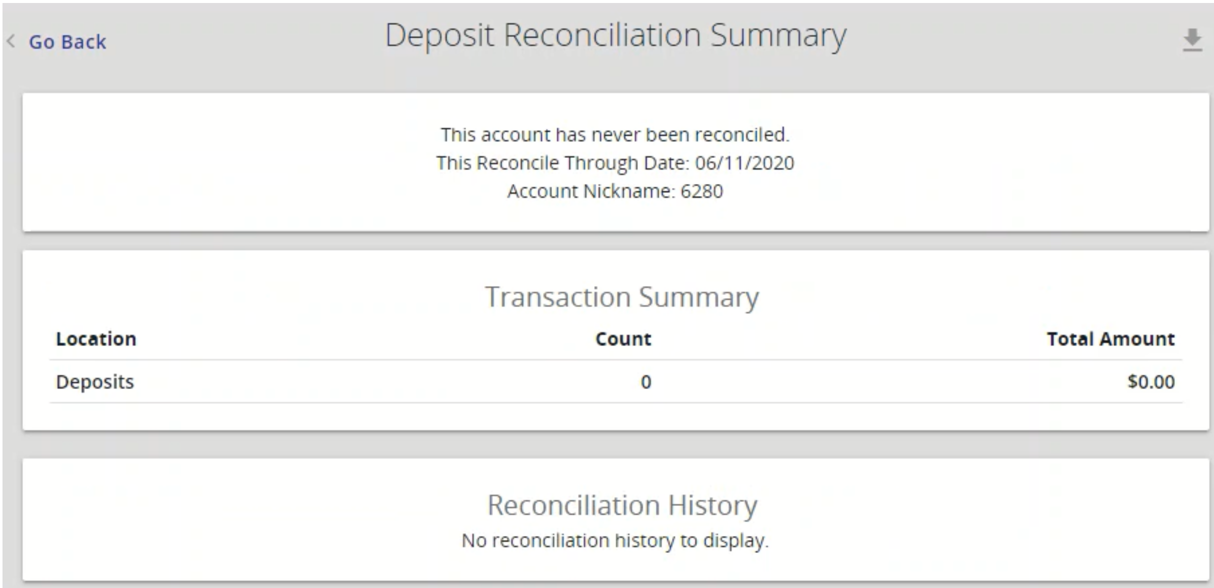
The Deposit Reconciliation Summary report is used by clients to verify deposits made to an account. This report allows the client to reconcile a full list of all deposits on an account or to reconcile deposits for each location separately.

Selection page



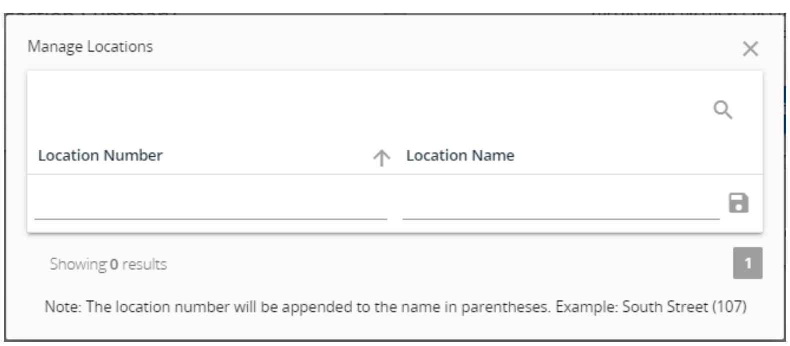
- **Account Nickname—** The description that identifies the account (last 4 digits of the account number). The Account Nickname is displayed in place of the account number on pages within the system and in any emails generated by the system.
- **Reconcile Through Date**—The ending date of the reconciliation period. The beginning date of the reconciliation period is based upon the last reconciliation performed on the account. The first time an account is reconciled, all activity in the system up through the Reconcile Through Date is included.

Results page



NOTE:	For the best experience with Digital Banking on a tablet or smartphone, use the WaterStone Bank mobile app instead of an Internet browser.

- **Location**—displays a list of locations if location information is available for this client. The location list values are populated based upon the serial number value from the client's deposit slips.
- **Finish Reconciliation**—reconciles the checks.
- **Manage Locations**—allows the corporate client to deposit by location. When selected, a list of the locations displays with an option to define a description for the location.



- **Location Number**—The location the deposit is associated with.

- **Location Name**—The description of the location.

NOTE:	The location number is appended to the description in parenthesis. Example: South Street (107).

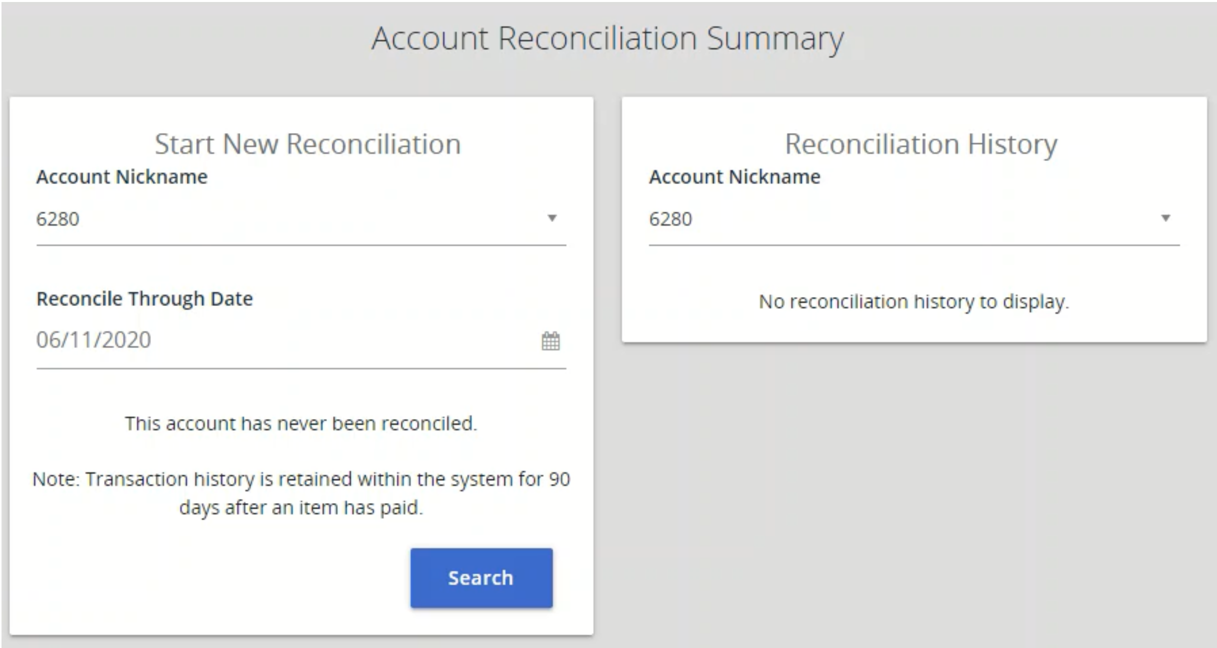
Account Reconciliation Summary

The Account Reconciliation Summary is used to assist in balancing online account balances with a customer statement. The report displays an activity summary with the following:

- newly issued checks
- paid checks
- stopped checks
- voided checks
- ACH debits and credits
- miscellaneous debits and credits
- deposits
- service charges
- paid interest
- taxes/withholding

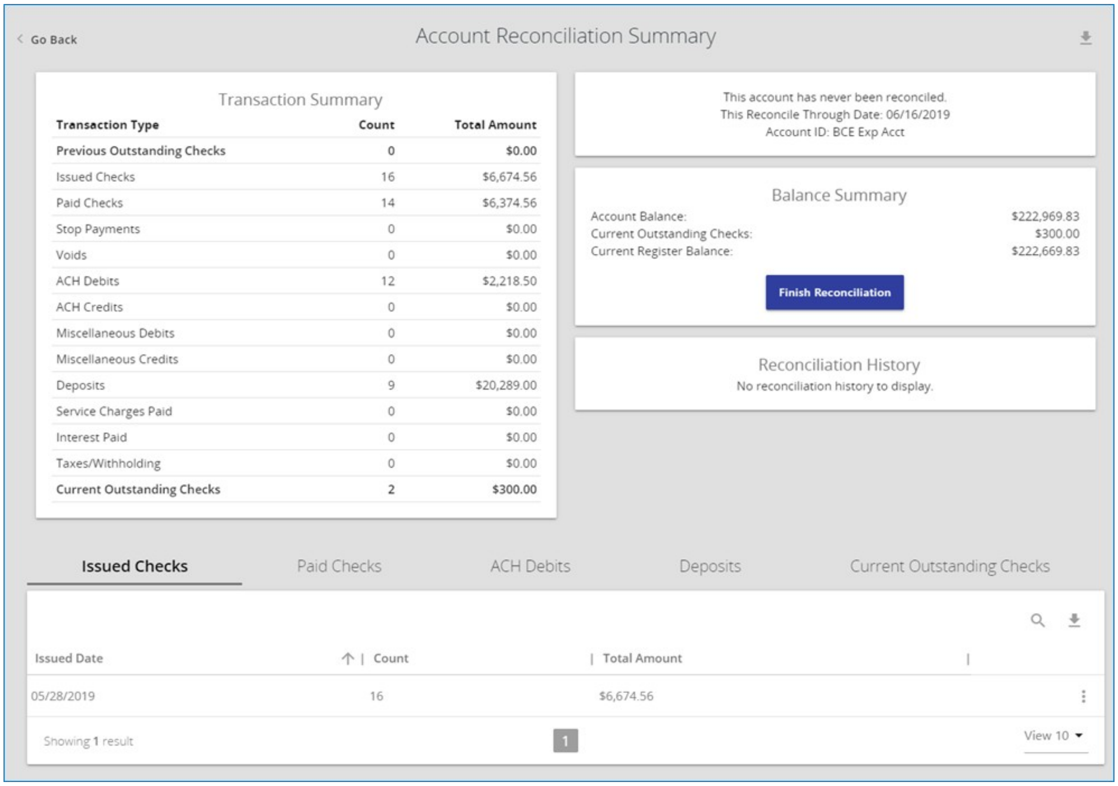
The report also provides a total of outstanding checks and the check register balance as of reconciliation date.

Selection page



- **Account Nickname**— The description that identifies the account (last 4 digits of the account number). The Account Nickname is displayed in place of the account number on pages within the system and in any emails generated by the system.
- **Reconcile Through Date**—The ending date of the reconciliation period. The beginning date of the reconciliation period is based upon the last reconciliation performed on the account. The first time an account is reconciled, all activity up until the Reconcile Through Date will be included.

Results page



NOTE:	Select a link in the Reconcilement History section to view previous reconciliation reports that have been performed on this account.

- **Show**—displays a detailed list of the items for any of the totals listed on the report.
- **Finish Reconciliation**—reconciles the checks.

NOTE:	Items that have already been reconciled using the Check Reconciliation or Deposit Reconciliation pages are not included in the Account Reconciliation statement.

After clicking Download in the Reconcilement History, an Account Reconciliation Report displays with all items that were reconciled on the report.

Chapter 5: System Reports

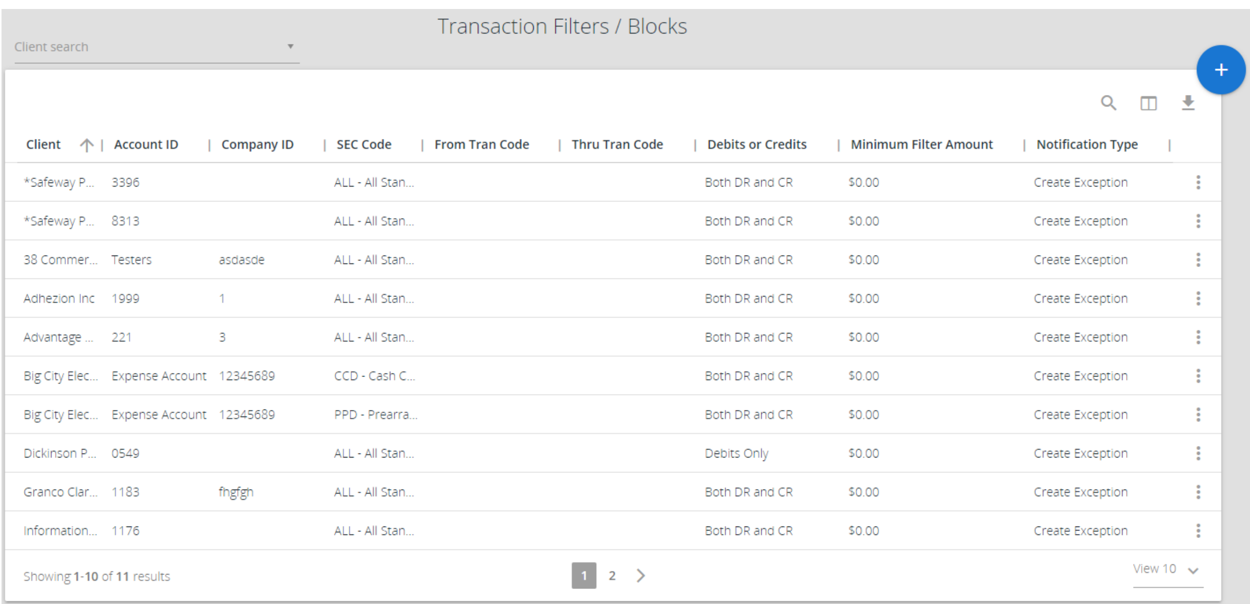
Use the System Reports section of the menu to view reports on system activity.

Transaction Filters/Blocks

The Transaction Filters/Blocks page displays a listing of all filters/block rules and allows users to set up, edit, and delete transaction filters and blocks.

You can perform the following actions on this page:

- Click and drag a column header to reorder.
- Select the search filter ( ) to filter and search all results or select a specific column to search within.
- Select the columns icon ( ) to select or remove columns from the report.
- Select the export icon ( ) to export the search results to a Microsoft Excel or PDF file.


Transaction Filters / Blocks

Client search

Client	Account ID	Company ID	SEC Code	From Tran Code	Thru Tran Code	Debits or Credits	Minimum Filter Amount	Notification Type
*Safeway P...	3396		ALL - All Stan...			Both DR and CR	$0.00	Create Exception
*Safeway P...	8313		ALL - All Stan...			Both DR and CR	$0.00	Create Exception
38 Commer...	Testers	asdasde	ALL - All Stan...			Both DR and CR	$0.00	Create Exception
Adhezion Inc	1999	1	ALL - All Stan...			Both DR and CR	$0.00	Create Exception
Advantage ...	221	3	ALL - All Stan...			Both DR and CR	$0.00	Create Exception
Big City Elec...	Expense Account	12345689	CCD - Cash C...			Both DR and CR	$0.00	Create Exception
Big City Elec...	Expense Account	12345689	PPD - Prearra...			Both DR and CR	$0.00	Create Exception
Dickinson P...	0549		ALL - All Stan...			Debits Only	$0.00	Create Exception
Granco Clar...	1183	fngfgh	ALL - All Stan...			Both DR and CR	$0.00	Create Exception
Information...	1176		ALL - All Stan...			Both DR and CR	$0.00	Create Exception

Showing 1-10 of 11 results 1 2 View 10

- **Client**—The name of the client.

- **Account Nickname**—The Client/Account Nickname is the nickname or description that identifies this account to the customer. This Client/Account Nickname is displayed in place of the account number on screens within the system and in emails generated by the system.

NOTE:	The label used for this field (typically Client ID or Account Nickname) throughout the system is defined by the financial institution.

- **Company ID**—The originating company ID of the transaction from the ACH file. If the field is left blank, the filter will not be used.

- **SEC Code**—The ACH standard entry class (SEC) code(s) pertaining used for this rule. Either a specific SEC code can be selected or "ALL – All Standard Entry Class Codes" can be selected to include all SEC codes.

- **From Tran Code**—The starting transaction code for this filter. If the ACH SEC Code is not available from the DDA system, from and thru transaction code fields may be used to identify the type of transaction.

- **Thru Tran Code**—The ending transaction code for this filter. If the ACH SEC Code is not available from the DDA system, from and thru transaction code fields may be used to identify the type of transaction.

- **Debits or Credits**—Displays whether the filter pertains to debits only, credits only, or both debits and credits.

- **Minimum Filter Amount**—The minimum transaction amount for this filter.

Transactions must have an amount greater than or equal to this amount for this filter to apply. Any transaction that exceeds the minimum filter amount will activate the notification type defined for the rule. If the minimum filter amount is blank or zero, the transaction amount will not be used.

- **Notification Type**—The value Create Exception indicates that any transaction matching the filter criteria will become an exception that requires a pay or return decision by the client. The value Email Notification Only indicates that the client will receive an email notification of any transaction matching the criteria in this filter.

- **Date Created**—The date the filter criteria was created

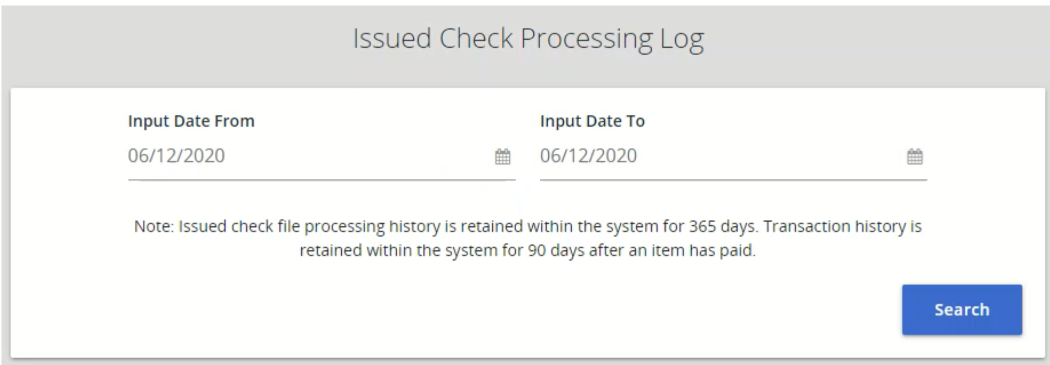
- **Date Updated**—The date the filter criteria was last modified.

Issued Check File Processing Log

The Issued Check File Processing Log displays a list of all issued check files that have been electronically submitted.

Select items by Input Date.

Selection page



Results page

You can perform the following actions on this page:

- Select a record to view details of the record, if available.
- Click and drag a column header to reorder.
- Select the search filter ( ) to filter and search all results or select a specific column to search within.
- Select the columns icon ( ) to select or remove columns from the report.
- Select the export icon ( ) to export the search results to a Microsoft Excel or PDF file.
- **Client**—The client's name.
- **Account Nickname**—The last 4 digits of your account number
- **File Mapping Format**—The file processing type associated with this upload.

- **Status**—Displays one of the following processing statuses:
    - **Unprocessed**—the file is uploaded but not processed.
    - **Processed**—the file was processed successfully.
    - **Processed with Exceptions**—the file processed successfully, but duplicate checks were not loaded.
    - **Rejected**—the file was rejected due to one of the following reasons:
    - A mismatch between the number of items/amount entered on the page and the numbers of items/amount contained in the file.
    - The file format did not match the format selected.
- **Items—**The number of items in the file.
- **Amount**—The total amount in the file.
- **Input Date**—The date the file was uploaded.
- **File Name**—The name of the issued check file uploaded into the system.

NOTE:	The system appends the date/time to the beginning of the file name.

- **User**—The user that uploaded the issued check file.

Chapter 6: Client Maintenance

ACH Authorization Rules

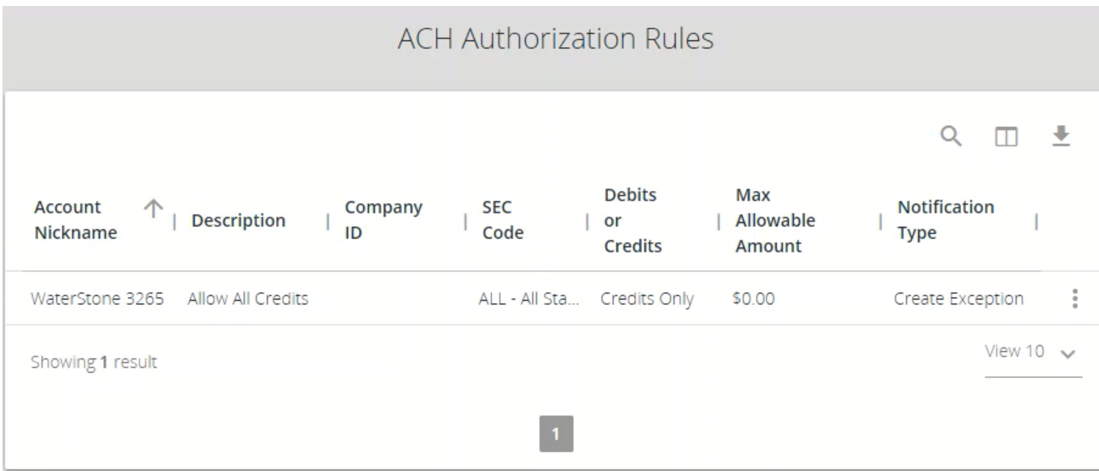
The ACH Authorization Rules page displays a listing of all pre-authorized rules and allows users to set up, edit, and delete ACH authorization rules.

NOTE:	This report only displays rules for the accounts that the user has access to.

You can perform the following actions on this page:

- Click and drag a column header to reorder.

- Select the search filter ( ) to filter and search all results or select a specific column to search within.
- Select the columns icon ( ) to select or remove columns from the report.
- Select the export icon ( ) to export the search results to a Microsoft Excel or PDF file.
- Select the add icon ( ) to set up a new ACH authorization rule. This icon is not available if you do not have the Allow user to add/edit ACH Authorization Rules in ACH Authorization Rules user right enabled.



- **Account Nickname**—The last 4 digits of your account number
- **Description**—This is the description of ACH rule.
- **Company ID**—The originating company ID of the transaction from the ACH file. If the company ID field is left blank, the rule will apply to all company IDs.
- **SEC Code**—A list of ACH standard entry class (SEC) codes. Either a specific SEC code can be selected or ALL – All Standard Entry Class Codes can be selected to include all SEC codes.
- **Debits or Credits**—The options are either debits, credits, or both debits and credits to define the types of transactions for this rule.
- **Max Allowable Amount**—The maximum allowed amount for this type of transaction. If the amount is left zero, the maximum amount field is not used during the authorization process.

- **Notification Type**—The value Create Exception indicates that any unauthorized ACH transaction will become an exception that requires a pay or return decision by the client. The value Email Notification Only indicates that the client will receive an email notification of any unauthorized transaction.

- **Date Created**—The date the rule was created.

- **Date Updated**—The last date the rule was updated.